

**FINANCIAL INDUSTRY REGULATORY AUTHORITY
OFFICE OF HEARING OFFICERS**

DEPARTMENT OF ENFORCEMENT,

Complainant,

v.

(CRD No. [REDACTED]),

Respondent.

Disciplinary Proceeding
No. 202307906 [REDACTED]

Hearing Officer—MPD

**ORDER GRANTING IN PART AND DENYING IN PART RESPONDENT'S SECOND
REQUEST FOR AN EXTENSION OF TIME TO ANSWER THE COMPLAINT**

I. Background

On November 11, 2025, the Department of Enforcement filed a two-count Complaint against the Respondent [REDACTED]. In the First Cause of Action, Enforcement alleges that Respondent borrowed money from a customer, in violation of FINRA Rules 3240 and 2010. In the Second Cause of Action, Enforcement alleges that Respondent separately violated FINRA Rule 2010 by making false statements to his member firm employer on two compliance questionnaires about the loans he received from the customer.

The First Notice of Complaint stated that Respondent's deadline to answer the Complaint was December 12, 2025. When Respondent failed to file an answer by that date, Enforcement served Respondent with a Second Notice of Complaint on December 15, 2025. The Second Notice of Complaint stated that Respondent's deadline to answer the Complaint was January 5, 2026. Respondent again failed to file an answer.

However, on January 15, 2026, Enforcement filed a status report in which it represented that it had been in communication with Respondent, who, at the time of the status report, was residing at the Hamilton County Jail in Noblesville, Indiana. According to Enforcement, Respondent requested that Enforcement give him an extension of time to answer the Complaint and stated he planned to answer the Complaint once he was released from custody.

II. Respondent's First Request for an Extension

I directed Enforcement to file another status report on February 9, 2026. In the interim, however, Respondent sent two emails to the Office of Hearing Officers. On January 24, 2026,

Respondent wrote, “was incarcerated.” In a second email on January 26, 2026, Respondent stated, “I need some time to get acclimated get proper council etc.”

Because Respondent is *pro se*, I treated his January 26, 2026, email as a request for an extension of time to answer the Complaint. Based on his representation that he was requesting an extension of time because he wanted to retain counsel, I issued an order on January 27, 2026, in which I extended Respondent’s time to answer the Complaint until February 17, 2026. In the same order, I also scheduled a Pre-Hearing Conference to take place on February 20, 2026, at 2:00 p.m. (Eastern Time) by Zoom videoconference.

III. Respondent’s Second Request for an Extension

Respondent subsequently sent three additional emails to the Office of Hearing Officers, with copies to Enforcement, in which he stated that he needs a second extension of time to answer the Complaint. I issued an order on February 13, 2026, in which I stated that, if Respondent wants to participate in this proceeding, he must file an Answer. I further explained that Respondent must make a motion if he needs a second extension of time to answer the Complaint. I stated that I would accept a written motion. Alternatively, given that Respondent is *pro se*, I explained I would allow him to make an oral motion at the Pre-Hearing Conference on February 20, 2026.

Later the same day, Respondent again emailed the Office of Hearing Officers, with copies to Enforcement. He stated that he planned to request an additional 90-day extension of time to answer the Complaint at the Pre-Hearing Conference. As grounds for the request, Respondent stated that he “was incarcerated and only recently regained access to necessary communication and legal resources.” He further stated that he was “actively seeking representation” and that he requires additional time “to secure counsel and prepare an appropriate response.”

I held a Pre-Hearing Conference with the parties on February 20, 2026. During the conference, I allowed Respondent to make an oral motion for a second extension of time to answer the Complaint. Consistent with his February 13, 2026, email to the Office of Hearing Officers, Respondent requested an extension of 90 days on the grounds that he was recently incarcerated and would like to retain counsel. Respondent stated that he was released from custody on January 23, 2026. He further stated that he had interviewed potential lawyers and hoped to hire an attorney within the next 10 to 14 business days.

Enforcement opposed Respondent’s request for an extension of 90 days to answer the Complaint but stated it would be amenable to an extension in the range of 30 days.

IV. Discussion

FINRA Rule 9215(a) authorizes the Hearing Officer to extend a respondent’s time to answer a complaint “for good cause.” FINRA Rule 9222(a) similarly provides that the Hearing Officer may grant an extension of the time limit for the filing of any papers “for good cause

shown.” The Hearing Officer’s authority to grant such extensions is further limited by FINRA Rule 9222(b)(2), which provides that an extension “shall not exceed 28 days unless the Hearing Officer states on the record or provides by written order the reasons a longer period is necessary.” These limitations promote the “[e]xpeditious resolution of disciplinary proceedings,” which “serves the interests of the industry and the investing public.”¹

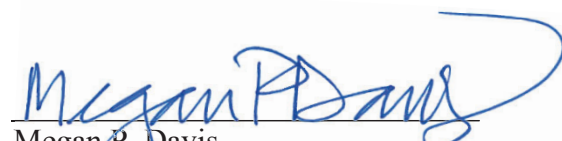
Given that Respondent was incarcerated until recently, and in light of his representation that he is trying to retain counsel to represent him in this matter, I find that there is good cause to grant him some additional time to answer the Complaint. Although Respondent has failed to establish good cause to justify a 90-day extension, I find it appropriate to give him a shorter extension of 30 days from today’s date. Accordingly, Respondent’s time to file and serve his Answer to the Complaint is extended until **March 25, 2026**.

As I explained at the Pre-Hearing Conference, if Respondent is unable to retain counsel, he will have to proceed with this matter *pro se*. Further, regardless of whether Respondent hires an attorney, all future filings must be submitted in PDF format through the OHO Docket Portal.² If Respondent lacks access to the necessary technology to file, serve, and receive papers electronically through the OHO Docket Portal, he may file a motion seeking an accommodation to allow an alternative method of filing and serving papers. The motion must explain the reason for the request and suggest an alternative form of service. The Respondent must file any such motion by Express Mail or delivery service to FINRA’s Office of Hearing Officers, 1700 K Street NW, Washington, DC 20006.

V. Order

Respondent’s motion for a second extension of time to answer the Complaint is **GRANTED IN PART AND DENIED IN PART**. Respondent’s deadline to file and serve his Answer to the Complaint is extended until **March 25, 2026**.

SO ORDERED.



Megan P. Davis
Hearing Officer

Dated: February 23, 2026

¹ OHO Order 97-7 (CAF970002) (Nov. 13, 1997), at 2, https://www.finra.org/sites/default/files/OHODecision/p007818_0_0.pdf.

² Information about the OHO Docket Portal is available at <https://www.finra.org/rules-guidance/adjudication-decisions/office-hearing-officers-oho/oho-docket-portal>.

Copies to:

██████████ (via first-class mail, overnight courier, and email)

Jennifer Cullinane, (via OHO Docket Portal)

John Luburic, Esq. (via OHO Docket Portal)

Melissa Meyers, Esq. (via OHO Docket Portal)