

Scope: over broad just more info to make the customers eyes glass over!! use the last paragraph in FINRA's statement describing the issue. (Limitations on duties a firm owes its customers-3 points only)

Delivery: make available both in hard copy and electronically

Form and contact: hyper link on company website

Timing: Once a year with all the other disclosures in the customer statement that no one reads.

How far do you go to hold everyone's hand the more that is written the more it is discounted. Dodd & Frank need to get a grip on REALITY!!!!!!!!!! START BEING HELD ACCOUNTABLE FOR THE HOUSING CRISIS THAT THEY STARTED AND NOW ARE CREATING IN OUR INDUSTRY.

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