

Subject: Proposed Expungement Procedures for Persons Not Named in a Customer Initiated Arbitration

A procedure is needed to allow persons not named to be able to clear their name. Unfortunately the proposed procedure does not protect the public and doubles the cost. Once a customer has won an arbitration award, they are not going to bother to appear at a second arbitration brought by the unnamed person. This makes it easy for a guilty unnamed person to win an unopposed expungement. Second, the hearing should be combined with the original arbitration to avoid duplication and provide the expungement panel with the maximum amount of information from that hearing.