

**NASD DISPUTE RESOLUTION AWARD**  
**NASD DISPUTE RESOLUTION, INC.**

CASE: 01-02736

Access Financial Group, Inc., Claimant vs. Marc D. Ballard, Respondent.

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**ATTORNEYS:**

For Claimant appeared Andrew S. May, Esq. of the firm Henderson & Lyman, Chicago, IL.

Respondent did not respond to the Statement of Claim.

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DATE FILED: May 24, 2001

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**CASE SUMMARY:** Claimant alleged that Respondent breached their contractual agreement and failed to repay the balanced owed on two promissory notes, registration fees for 2000 and customer settlement.

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**Claim Data**

Claim: \$5,244.76  
Interest: \$199.00 as of 3/31/01

Attorney Fees: unspecified  
Filing Fees: \$1,050.00  
Other: unspecified

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**Award Data**

Award: \$5,244.76  
Interest: on \$3,000. at the rate of 5 %  
per annum from 10/31/99 to 4/28/00  
and at 11 % from 4/28/00 to 11/28/01  
as set forth in Promissory notes.  
Attorney Fees: \$500.00  
Filing Fees: \$750.00  
Other: \$.00

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**AWARD:** The undersigned arbitrator has decided and determined in full and final resolution of the issues submitted for determination as follows: 1) Respondent is liable and shall pay to the Claimant \$5,244.76. 2) In addition Respondent is liable and shall pay to the Claimant interest on \$3,000. at the rate of 5 % per annum from 10/31/99 to 4/28/00 and at 11 % from 4/28/00 to 11/28/01 as set forth in promissory notes. 3) Respondent is liable and shall pay to the Claimant \$500.00 for attorney's fee as per terms of Promissory note agreement. 4) All other relief requests are denied. 5) The \$750.00 filing fee previously deposited with NASD Dispute Resolution, Inc. by the Claimant, shall be retained by NASD Dispute Resolution, Inc. 6) Respondent is liable and shall pay Claimant \$750.00 as reimbursement of the filing fee.

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**OTHER FEES:** Pursuant to Rule 10333 of the Code, Claimant has paid to NASD Dispute Resolution, Inc. the \$300.00 Member Surcharge previously invoiced.

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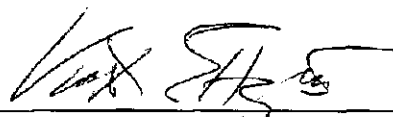
OTHER ISSUES: Pursuant to the By-Laws of NASD Dispute Resolution, the arbitrator determined that respondent Marc D. Ballard was served notice of the Statement of Claim by regular mail, Overdue Notice and Notification of Arbitrator by certified mail, as evidenced by the signed signature card on file and is therefore bound by the arbitrator's ruling and determination.

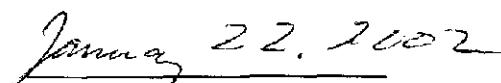
Victor Elting, III

Sole Non-Public Arbitrator

**AFFIRMATION**

I, Victor Elting, III, do hereby affirm, upon my oath as arbitrator that I am the individual described herein who executed this instrument, which is my oath and award.

  
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Victor Elting, III

  
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Signature Date

January 31, 2002  
\_\_\_\_\_  
Date of Service (For NASD-DR office use only)