

NASD DISPUTE RESOLUTION AWARD
NASD DISPUTE RESOLUTION

CASE: 02-5999

H&R Block Financial Advisors, Inc., Claimant vs. Thomas Graham and Catherine Graham, Respondents.

ATTORNEYS:

Claimant, H&R Block Financial Advisors, Inc., ("Claimant"), appeared through its in-house counsel, Kurt M. Miller, Esq., Detroit, MI.

Respondent, Thomas Graham and Catherine Graham, (collectively "Respondents"), did not respond to the Statement of Claim.

DATE FILED: October 8, 2002

CASE SUMMARY: Claimant alleged that Respondents have failed to repay money owed due to a sell-out to cover a debit balance arising from the erroneous deposit of a check in their joint account. Claimant maintained that due to Respondents' actions, the corporation suffered financial losses.

Claim Data

Claim: \$5,358.80

Interest: Unspecified

Attorney Fees: Unspecified

Filing Fees: Unspecified

Other: Unspecified

Award Data

Award: \$4,633.80

Interest: At the rate of 6% per annum
from 2/12/02 to 9/12/03
totalling \$508.25

Attorney Fees: \$1,500.00

Filing Fees: \$175.00

Other: \$.00

AWARD: The undersigned arbitrator has decided and determined in full and final resolution of the issues submitted for determination as follows: 1) Respondents are jointly and severally liable and shall pay to the Claimant \$4,633.80. 2) Respondents are jointly and severally liable and shall pay to the Claimant interest at the rate of 6% per annum from February 12, 2002 to September 12, 2003 totalling \$508.25. 3) Respondents are jointly and severally liable and shall pay to the Claimant attorney fees in the amount of \$1,500.00 according to Claimant's request. 4) All other relief requests are denied. 5) The \$750.00 filing fee previously deposited with NASD Dispute Resolution by the Claimant, shall be retained by NASD Dispute Resolution. 6) Respondents are jointly and severally liable and shall pay Claimant \$175.00 as reimbursement of part of the filing fee.

OTHER FEES: Pursuant to Rule 10333 of the Code, Claimant, H&R Block Financial Advisors, Inc. has paid to NASD Dispute Resolution the \$325.00 Member Surcharge previously invoiced.

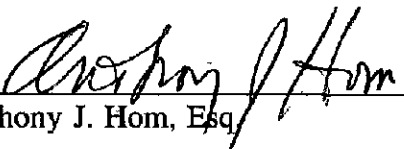
OTHER ISSUES: Pursuant to the By-Laws of NASD Dispute Resolution, the arbitrator determined that Respondents, Thomas and Catherine Graham were served notice of the Statement of Claim, Overdue Notice and Notification of Arbitrator by regular mail and are therefore bound by the arbitrator's ruling and determination.

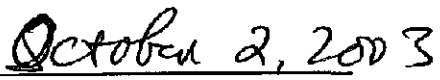
Anthony J. Hom, Esq.

Sole Public Arbitrator

AFFIRMATION

I, Anthony J. Hom, Esq., 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.


Anthony J. Hom, Esq.


Signature Date

October 14, 2003
Date of Service (For NASD-DR office use only)