

**NASD DISPUTE RESOLUTION AWARD**  
**NASD DISPUTE RESOLUTION**

CASE:02-07627

Afsaneh Sarafraz, Claimant vs. TD Waterhouse Investor Services Inc. and Eric Anderson, Respondents.

**ATTORNEYS:**

Claimant appeared pro se, San Rafael, CA.

For Respondents appeared in-house counsel, Janis Campanella, Esq., Boca Raton, FL.

**NATURE OF DISPUTE:** Customer vs. Member and Associated Person

**DATE FILED:** December 18, 2002

**CASE SUMMARY:** Claimant alleged that Respondents omitted and misrepresented facts, were negligent, and recommended and placed her IRA and brokerage accounts in mutual funds and Unit Investment Trusts that were unsuitable for her objectives. Claimant maintained that due to Respondents' actions, her accounts suffered financial losses. Claimant's claim involved various Mutual Funds.

**Claim Data**

Claim: \$25,000.00  
Interest: \$ .00

Filing Fees: \$425.00  
Specific Performance: Reversal of fees on all load fund purchases, reversal of all UIT purchases, cancellation/reversal of all transactions

**Award Data**

Award: \$17,836.00  
Interest: At the rate of 4% per annum from 06/1/2002 to 10/31/2003  
Filing Fees: \$425.00  
Specific Performance: Denied

**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 \$17,836.00. 2) Respondents are jointly and severally liable and shall pay to the Claimant interest at the rate of 4% per annum from June 1, 2002 to October 31, 2003. 3) All requests for reversal of fees on all load fund purchases, reversal of all UIT purchases, and cancellation/reversal of all transactions are denied. 4) All other relief requests are denied. 5) The \$425.00 filing fee previously deposited with NASD Dispute Resolution by the Claimant, shall be retained by NASD Dispute Resolution. 6) Respondent, TD Waterhouse Investor Services Inc. is liable and shall pay Claimant \$425.00 as reimbursement of the filing fee.

**OTHER FEES:** Pursuant to Rule 10333 of the Code, Respondent, TD Waterhouse Investor Services Inc. has paid to NASD Dispute Resolution the \$425.00 Member Surcharge previously invoiced.

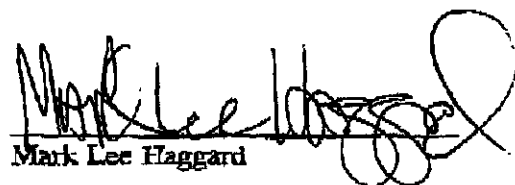
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Mark Lee Haggard

Sole Public Arbitrator

**AFFIRMATION**

I, Mark Lee Haggard, 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.

  
Mark Lee Haggard

  
Signature Date

October 15, 2003

Date of Service (For NASD-DR office use only)