

**Award**  
**NASD Regulation, Inc.**

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In the Matter of the Arbitration Between:

U.S. Pacific Financial Services, Inc., Claimant v. Margaret Hwang, Respondent.

Case Number: 99-00999

Hearing Site: Los Angeles, California

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**REPRESENTATION OF PARTIES**

For Claimant:

Robert S. Altagen, Esq.  
Law Office of  
Robert S. Altagen, PC  
Monterey Park, California

For Respondent:

Margaret Hwang  
Pro Se  
Temple City, California

**CASE INFORMATION**

Statement of Claim filed: March 1, 1999

Claimant's Uniform Submission Agreement signed: February 22, 1999

Statement of Answer filed by Respondent, Margaret Hwang: May 6, 1999

Respondent's Uniform Submission Agreement signed: May 10, 1999

**CASE SUMMARY**

Claimant alleged the following causes of action: breach of contract and failure to repay debt balance.

Respondent denied the allegations of wrongdoing set forth in the Claimant's Statement of Claim.

**RELIEF REQUESTED**

Claimant requested \$19,866.00 in compensatory damages, interest, and reimbursement of costs and attorney's fees.

Respondent requested dismissal of the Claimant's Statement of Claim in its entirety.

**OTHER ISSUES CONSIDERED AND DECIDED**

The parties have agreed that a handwritten, signed Award may be entered.

**AWARD**

After considering the pleadings, the evidence presented at the hearing, and the post-hearing submissions if applicable, the Arbitrator has decided in full and final resolution of the issues submitted for determination as follows:

Respondent, Margaret Hwang, is liable to and shall pay Claimant the sum of \$19,866.00 in compensatory damages.

Respondent, Margaret Hwang, is liable to and shall pay Claimant the sum of \$3,000.00 in attorney's fees pursuant to Section 9 of the Account Agreement.

Respondent, Margaret Hwang, is liable to and shall pay Claimant the sum of \$1,822.40 in interest.

Respondent, Margaret Hwang, is liable to and shall pay Claimant the sum of \$500.00 in reimbursement for filing fees.

All other relief requested and not granted is expressly denied.

**FEES**

Pursuant to the Code, the following fees are assessed:

**Filing Fees**

NASD Regulation, Inc. has received or will collect the non-refundable filing fees for each claim as follows:

Initial claim filing fee	= \$ 500.00
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**Member Fees**

Member fees are assessed to each member firm that is either a party in the matter or an employer of a respondent associated person at the time of the event of the dispute. Accordingly, the member firm U.S. Pacific Financial Service, Inc. is a party and the following fees are assessed:

Member Surcharge = \$ 400.00

**Forum Fees and Assessments**

The Arbitrator assessed a forum fee for each pre-hearing conference or hearing session conducted. A pre-hearing conference and hearing session is any meeting between the parties and the Arbitrator. The following fees are assessed:

(2) Hearing sessions @ \$300.00 = \$600.00  
Hearing: November 9, 1999 2 sessions

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Total Forum Fees = \$ 600.00

The Arbitrator has assessed \$ 600.00 of the forum fees to Respondent, Margaret Hwang.

**Fee Summary**

1. Claimant is charged with the following fees and costs:

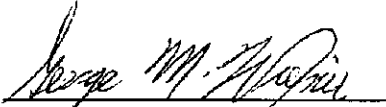
Initial Filing Fee	= \$ 500.00
<u>Member Fees</u>	<u>= \$ 400.00</u>
Total Fees	= \$ 900.00
<u>Less payments</u>	<u>= \$(1,200.00)</u>
Refund Due Claimant	= \$ 300.00

2. Respondent, Margaret Hwang, is charged with the following fees and costs:

<u>Forum Fees</u>	<u>= \$ 600.00</u>
Balance Due NASD Regulation, Inc.	= \$ 600.00

All balances are payable to NASD Regulation, Inc. and are due within 30 days of the award's date of service.

**Arbitrator's Signature**



George M. Wiener, Esq.  
Chair, Public Arbitrator

Nov 10, 1999

Signature Date

11/10/99

Date of Service