

**N.A.S.D. REGULATION AWARD**  
**NATIONAL ASSOCIATION OF SECURITIES DEALERS REGULATION, INC.**

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CASE: 99-04967

American Fronteer Financial Corporation f/k/a RAF Financial Corp., claimant vs. Flint Harner, respondent.

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**ATTORNEYS:**

For Claimant American Fronteer Financial Corporation f/k/a RAF Financial Corp., ("Claimant"), Thomas D. Birge, Birge & Minckley, P.C., Denver, CO.

Respondent Flint Harner did not respond to the Statement of Claim.

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DATE FILED: 11/03/1999

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**CASE SUMMARY:** Claimant maintained that an advance was given to the Respondent against his commissions. Claimant alleged that on October 12, 1998 Respondent terminated his employment however, he failed to repay the principal balance due on the advance.

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**Claim Data**

Claim: \$2,900.00  
Interest: at 8% accruing from 10/12/1998  
  
Atty Fees: unspecified  
Filing Fees: unspecified  
Other: unspecified

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**Award Data**

Award: \$2,900.00  
Interest: at 8% from 10/12/1998 until the award is paid  
Atty Fees: \$1,000.00  
Filing Fees: \$.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 hereby liable and shall pay to the Claimant \$2,900.00. 2) Respondent is hereby liable and shall pay to the Claimant interest at the rate of 8% per annum accruing from 10/12/1998 until the award is paid in full. 3) Respondent is hereby liable and shall pay to the Respondent attorney fees in the amount of \$1,000.00. 4) All other relief requests are denied. 5) The \$525.00 filing fee previously deposited with the National Association of Securities Dealers Regulation, Inc. by the Claimant, shall be retained by NASD Regulation, Inc.

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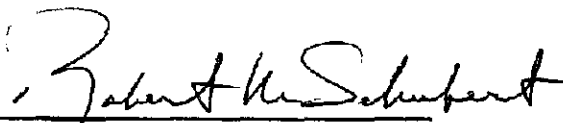
**OTHER FEES:** Pursuant to Rule 10333 of the Code, Claimant has paid to NASD Regulation, Inc. the \$200.00 Member Surcharge previously invoiced.

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OTHER ISSUES: Pursuant to the By-Laws of NASD Regulation, the arbitrator determined that Respondent Flint Harner was served notice of the Statement of Claim, Overdue Notice and Notification of Arbitrator by regular mail, and is therefore bound by the arbitrator's ruling and determination.

**AFFIRMATION**

I, Robert M. Schubert, 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.

  
Robert M. Schubert

March 27, 2000

Date of award