

**FINANCIAL INDUSTRY REGULATORY AUTHORITY
LETTER OF ACCEPTANCE, WAIVER AND CONSENT
NO. 2013037573801**

TO: Department of Enforcement
Financial Industry Regulatory Authority ("FINRA")

RE: Dean M. Yurica, Respondent
General Securities Representative, General Securities Sales Supervisor
CRD No. 1033526

Pursuant to FINRA Rule 9216 of FINRA's Code of Procedure, I, Dean M. Yurica ("Yurica" or "Respondent") submit this Letter of Acceptance, Waiver and Consent ("AWC") for the purpose of proposing a settlement of the alleged rule violations described below. This AWC is submitted on the condition that, if accepted, FINRA will not bring any future actions against me alleging violations based on the same factual findings described herein.

I.

ACCEPTANCE AND CONSENT

- A. I hereby accept and consent, without admitting or denying the findings, and solely for the purposes of this proceeding and any other proceeding brought by or on behalf of FINRA, or to which FINRA is a party, prior to a hearing and without an adjudication of any issue of law or fact, to the entry of the following findings by FINRA:

BACKGROUND

Yurica first became registered with FINRA through a member firm in 1982 as a General Securities Representative ("GSR"). Subsequently, he was registered with FINRA through various member firms as a GSR and a General Securities Sales Supervisor ("SU"). From April 1, 2003 through July 10, 2013, Yurica was registered with FINRA through LPL Financial LLC ("Firm") as a GSR and SU. Since June 18, 2013, Yurica has been registered with FINRA through another member firm as a GSR and SU.

RELEVANT DISCIPLINARY HISTORY

Yurica has no relevant disciplinary history.

OVERVIEW

While associated with the Firm, Yurica falsified documents related to customer accounts for the convenience of customers in violation of FINRA Rule 2010.

Additionally, in April 2011 and August 2012, Yurica provided false information to the Firm about whether he had obtained a client signature on a blank or incomplete document. Yurica's conduct violated FINRA Rule 2010.

FACTS AND VIOLATIVE CONDUCT

Falsified Documents

Between June 2010 and December 2012, Yurica falsified 129 documents related to 70 customer accounts. Approximately 106 of the 129 falsified documents related to customer accounts opened at the Firm, by one person, acting on behalf of customers in the capacity as a court-appointed conservator, trustee and/or administrator.

Yurica used several methods to falsify documents. He acquired pre-signed forms from customers that were otherwise blank, and he later completed the information on the forms to facilitate subsequent transactions. He also obtained and maintained stacks of blank forms that had been pre-signed by the customers to process subsequent customer transactions in multiple customer accounts. Moreover, he re-used photocopies of signature pages from forms that he previously requested the customers to sign in blank, and he later completed information on the forms for processing subsequent transactions. Additionally, he re-used photocopies of signature pages signed by customers and altered the dates of the customer signatures for subsequent customer transactions. In each instance, Yurica either submitted the falsified forms as authentic to the Firm for processing or maintained the forms as authentic in customers' files.

Yurica falsified a wide range of documents, including the following: (i) account applications for non-retirement accounts; (ii) account applications for advisory non-retirement accounts; (iii) certification of trust forms; (iv) change of broker-dealer and/or representative authorization forms; (v) contribution instructions for journal request forms; (vi) customer account transfer forms; (vii) investment switch/exchange disclosure forms; (viii) journal request for non-retirement account forms; (ix) move money-wired funds forms; (x) new account application and agreement forms; (xi) a premier check-writing application; and (xii) prospectus receipt forms.

Each of the customers authorized the transactions that were effected by the falsified forms. The customers also consented to Yurica's re-use of their signatures from blank forms they had previously signed and alteration of the information on pre-signed forms for subsequent transactions. While Yurica falsified the documents to expedite the transactions for the convenience of the customers, the Firm's compliance manual and written supervisory procedures prohibited altering documents in any manner, including the methods employed by Yurica.

By engaging in the foregoing acts, practices and conduct, Yurica violated FINRA Rule 2010.

False Representations

On April 18, 2011 and August 16, 2012, respectively, Yurica submitted annual questionnaires to the Firm in which he answered "no" to the question: "[h]ave you obtained a client signature on a blank or incomplete document?" These answers were false, since at the time he completed the questionnaires Yurica, on multiple occasions, had obtained a client signature on a blank or incomplete document.

By engaging in the foregoing acts, practices and conduct, Yurica violated FINRA Rule 2010.

B. I also consent to the imposition of the following sanctions:

1. A nine-month suspension from association in any capacity with any FINRA member firm; and
2. A \$25,000.00 fine.

I agree to pay the monetary sanction upon notice that this AWC has been accepted and that such payments are due and payable. I have submitted an Election of Payment form showing the method by which I propose to pay the fine imposed.

I specifically and voluntarily waive any right to claim that I am unable to pay, now or at any time hereafter, the monetary sanction imposed in this matter.

I understand that if I am barred or suspended from associating with any FINRA member, I become subject to a statutory disqualification as that term is defined in Article III, Section 4 of FINRA's By-Laws, incorporating Section 3(a)(39) of the Securities Exchange Act of 1934. Accordingly, I may not be associated with any FINRA member in any capacity, including clerical or ministerial functions, during the period of the bar or suspension (see FINRA Rules 8310 and 8311).

The sanctions imposed herein shall be effective on a date set by FINRA staff.

II.

WAIVER OF PROCEDURAL RIGHTS

I specifically and voluntarily waive the following rights granted under FINRA's Code of Procedure:

- A. To have a Complaint issued specifying the allegations against me;
- B. To be notified of the Complaint and have the opportunity to answer the allegations in writing;
- C. To defend against the allegations in a disciplinary hearing before a hearing panel, to have a written record of the hearing made and to have a written decision issued; and
- D. To appeal any such decision to the National Adjudicatory Council ("NAC") and then to the U.S. Securities and Exchange Commission and a U.S. Court of Appeals.

Further, I specifically and voluntarily waive any right to claim bias or prejudice of the Chief Legal Officer, the NAC, or any member of the NAC, in connection with such person's or body's participation in discussions regarding the terms and conditions of this AWC, or other consideration of this AWC, including acceptance or rejection of this AWC.

I further specifically and voluntarily waive any right to claim that a person violated the ex parte prohibitions of FINRA Rule 9143 or the separation of functions prohibitions of FINRA Rule 9144, in connection with such person's or body's participation in discussions regarding the terms and conditions of this AWC, or other consideration of this AWC, including its acceptance or rejection.

III.

OTHER MATTERS

I understand that:

- A. Submission of this AWC is voluntary and will not resolve this matter unless and until it has been reviewed and accepted by the NAC, a Review Subcommittee of the NAC, or the Office of Disciplinary Affairs ("ODA"), pursuant to FINRA Rule 9216;
- B. If this AWC is not accepted, its submission will not be used as evidence to prove any of the allegations against me; and

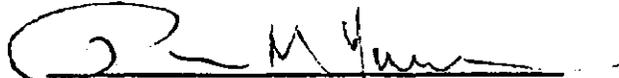
C. If accepted:

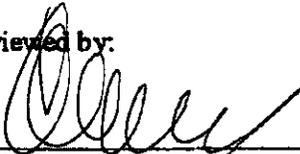
- 1. this AWC will become part of my permanent disciplinary record and may be considered in any future actions brought by FINRA or any other regulator against me;**
- 2. this AWC will be made available through FINRA's public disclosure program in accordance with FINRA Rule 8313;**
- 3. FINRA may make a public announcement concerning this agreement and the subject matter thereof in accordance with FINRA Rule 8313; and**
- 4. I may not take any action or make or permit to be made any public statement, including in regulatory filings or otherwise, denying, directly or indirectly, any finding in this AWC or create the impression that the AWC is without factual basis. I may not take any position in any proceeding brought by or on behalf of FINRA, or to which FINRA is a party, that is inconsistent with any part of this AWC. Nothing in this provision affects my: (i) testimonial obligations; or (ii) right to take legal or factual positions in litigation or other legal proceedings in which FINRA is not a party.**

D. I may attach a Corrective Action Statement to this AWC that is a statement of demonstrable corrective steps taken to prevent future misconduct. I understand that I may not deny the charges or make any statement that is inconsistent with the AWC in this Statement. This Statement does not constitute factual or legal findings by FINRA, nor does it reflect the views of FINRA or its staff.

I certify that I have read and understand all of the provisions of this AWC and have been given a full opportunity to ask questions about it; that I have agreed to its provisions voluntarily; and that no offer, threat, inducement, or promise of any kind, other than the terms set forth herein and the prospect of avoiding the issuance of a Complaint, has been made to induce me to submit it.

6/2/15
Date (mm/dd/yyyy)


Dean M. Yurica, Respondent

Reviewed by:

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Accepted by FINRA:

06/22/2015
Date

Signed on behalf of the
Director of ODA, by delegated authority


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