

STATE OF OKLAHOMA  
DEPARTMENT OF SECURITIES  
FIRST NATIONAL CENTER, SUITE 860  
120 NORTH ROBINSON  
OKLAHOMA CITY, OKLAHOMA 73102



In the Matter of:

Joseph T. Pappalardo,

Respondent.

ODS File 13-052

**ORDER**

The Administrator of the Oklahoma Department of Securities ("Department") issues this Order against Joseph T. Pappalardo (CRD No. 2088747) ("Respondent") pursuant to Section 1-411 of the Oklahoma Uniform Securities Act of 2004 ("Act"), Okla. Stat. tit. 71, §§ 1-101 through 1-701 (2011), and 660:2-5-3 of the Rules of the Oklahoma Securities Commission and the Administrator of the Department of Securities ("Rules"), Okla. Admin. Code §§ 660:1-1-1 through 660:25-7-1 (as effective August 1, 2013).

For purposes of this Order, the Administrator hereby adopts the following Findings of Fact and Conclusions of Law.

**Findings of Fact**

1. Respondent was registered under the Act as an agent and investment adviser representative of Financial Network Investment Corporation (now known as "Cetera Advisor Networks, LLC") from August 2008 and November 2010, respectively, until September 2012. Respondent lived and operated from Claremore, Oklahoma, during those times. Respondent was registered under Oklahoma securities laws as an agent of other broker-dealers prior to August 2008.

2. Respondent and the Administrator have entered into the Agreement that is attached hereto as "Exhibit 1," pursuant to 660:2-5-3 of the Rules. In the Agreement, Respondent consented to the entry of this Order.

To the extent any of these Findings of Fact are more properly characterized as Conclusions of Law, they should be so considered.

**Conclusions of Law**

1. The Administrator is authorized to impose a bar on Respondent under Section 1-411 of the Act.

2. It is in the public interest for the Administrator to impose a bar on Respondent.

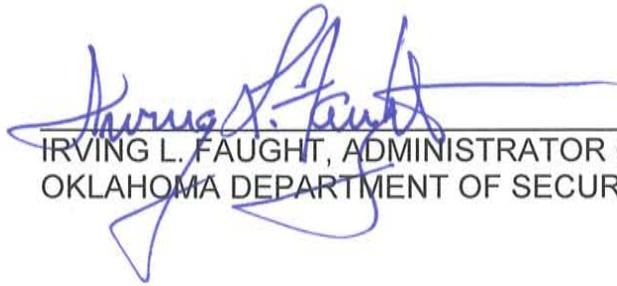
To the extent any of these Conclusions of Law are more properly characterized as Findings of Fact, they should be so considered.

**Order**

IT IS HEREBY ORDERED that Respondent is barred from registration under Oklahoma securities laws in any capacity and from employment or association with a broker-dealer, investment adviser or federal covered investment adviser registered under Oklahoma securities laws or otherwise operating in this state. Respondent is also barred from employment or association, for the purpose of engaging in an activity related to securities transactions in this state, with an issuer engaged in offering, offering to purchase, purchasing, or selling securities in this state.

Witness my Hand and the Official Seal of the Oklahoma Department of Securities this 25th day of November, 2014.

(SEAL)



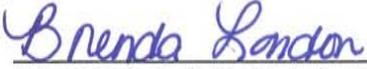
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IRVING L. FAUGHT, ADMINISTRATOR OF THE  
OKLAHOMA DEPARTMENT OF SECURITIES

**CERTIFICATE OF SERVICE**

The undersigned hereby certifies that on the 25th day of November, 2014, a true and correct copy of the above and foregoing Order was mailed, by certified mail, return receipt requested, with postage prepaid thereon, address to:

Mr. Joseph Pappalardo  
10440 N. 205<sup>th</sup> E. Ave.  
Claremore, OK 74017

  
\_\_\_\_\_  
Brenda London, Paralegal

STATE OF OKLAHOMA  
DEPARTMENT OF SECURITIES  
FIRST NATIONAL CENTER, SUITE 860  
120 NORTH ROBINSON  
OKLAHOMA CITY, OKLAHOMA 73102



In the Matter of:

Joseph T. Pappalardo,

Respondent.

ODS File 13-052

**AGREEMENT**

**THIS AGREEMENT** is entered into between Joseph T. Pappalardo (CRD No. 2088747) ("Respondent") and the Administrator of the Oklahoma Department of Securities ("Department") (collectively, "Parties"), as of the Effective Date set forth below.

Respondent was registered under the Oklahoma Uniform Securities Act of 2004 ("Act"), Okla. Stat. tit. 71, §§ 1-101 through 1-701 (2011), as an agent and investment adviser representative of Financial Network Investment Corporation (now known as Cetera Advisor Networks, LLC) from August 2008 and November 2010, respectively, until September 2012. Respondent lived and operated from Claremore, Oklahoma, during those times. Respondent was registered under Oklahoma securities laws as an agent of other broker-dealers prior to August 2008.

On September 26, 2014, the Financial Industry Regulatory Authority ("FINRA") accepted the Letter of Acceptance, Waiver and Consent ("AWC") that is attached hereto as "Exhibit A." The AWC contains findings that, if true, demonstrate that Respondent violated Sections 1-406(B) and 1-501 of the Act, and 660:11-5-42(b)(1) of the Rules of the Oklahoma Securities Commission and the Administrator of the Department of Securities ("Rules") (as effective July 1, 2007, through July 31, 2013), during his association with Financial Network Investment Corporation.

Respondent desires to expeditiously resolve this matter without the adjudication of any issue of law or fact.

**NOW THEREFORE**, the Parties hereto agree as follows:

1. **Jurisdiction.** The Administrator has jurisdiction over Respondent and the subject matter of this Agreement.
2. **Consent Order.** Respondent consents to the issuance of the Order attached hereto as "Exhibit B."
3. **No Coercion.** Respondent enters into this Agreement voluntarily

EXHIBIT

/

and without any duress, undue influence, or coercion by the Administrator, any employee of the Department, or any member of the Oklahoma Securities Commission.

4. **Public Record.** Respondent acknowledges and understands that this Agreement, and the Order to be issued pursuant to this Agreement, are public records and will be available for public examination pursuant to Section 1-607 of the Act.

5. **Consideration.** In consideration for this Agreement, the Administrator will not take further action against Respondent in connection with conduct set forth in the findings in the AWC, except as provided for in Paragraphs 6 and 7 below.

6. **Failure to Comply.** If Respondent fails to comply with the Order to be issued pursuant to this Agreement, the Administrator may take any action authorized by law.

7. **Limitation on Agreement.** Nothing in this Agreement shall prohibit the Administrator from furnishing information to any other properly constituted agency or authority. In the event any other agency or authority commences an action in connection with information obtained by the Administrator against Respondent, the Administrator may assist in such action as authorized by law.

8. **Entire Agreement.** This writing constitutes the entire agreement of the Parties with respect to the subject matter hereof and supersedes any and all prior and contemporaneous agreements, representations and understandings of the Parties. No supplement, modification or amendment to this Agreement shall be binding unless executed in writing by each of the Parties hereto.

9. **Applicability.** This Agreement applies only to the activities of Respondent and to no others. It is further agreed that the execution of this Agreement does not mean that the Administrator has approved, condoned or passed in any way upon the merits or qualifications of, or recommended, the transactions to which it relates or any future securities transactions.

10. **Effective Date.** This Agreement shall be effective as of the date on which it is signed by the Administrator as set forth below his signature hereto.

**IN WITNESS WHEREOF,** the Parties have executed this Agreement as of the date and year set forth below their signatures hereto.

**JOSPEH T. PAPPALARDO**

  
\_\_\_\_\_

Date: 11/21/14

**OKLAHOMA DEPARTMENT OF SECURITIES**

By:   
\_\_\_\_\_

Irving L. Faught, Administrator

Date: November 25, 2014

**FINANCIAL INDUSTRY REGULATORY AUTHORITY  
LETTER OF ACCEPTANCE, WAIVER AND CONSENT  
NO. 2012034045401**

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

**RE:** Joseph Pappalardo, Respondent  
Registered Representative  
CRD No. 2088747

Pursuant to FINRA Rule 9216 of FINRA's Code of Procedure, Respondent Joseph Pappalardo submits 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 Pappalardo alleging violations based on the same factual findings described herein.

**I.**

**ACCEPTANCE AND CONSENT**

- A.** Respondent hereby accepts and consents, 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**

Pappalardo first became registered in the industry in 1990 and has been registered with six different firms. Pappalardo was registered with Financial Network Investment Corp (now Cetera Advisor Networks LLC) from August 2008 until August 2012 as an investment company products/variable contracts representative, until he was discharged in August 2012. Prior to his registration there, Pappalardo had been registered with Pension Planners Securities, Inc. from 2003 until 2008; Financial Network Investment Corp. acquired Pension Planners Securities in 2008. Respondent's Form U5 was submitted on September 12, 2012 and an amendment was filed to his Form U5 on October 8, 2012 indicating a customer complaint. Although Respondent is no longer registered with a member firm, FINRA retains jurisdiction pursuant to Article V Section 4 of its By-Laws.

**OVERVIEW**

Between August 2008 and August 2012 (the "relevant time period"), while associated with Financial Network Investment Corporation (now known as Cetera Advisor Networks LLC), Pappalardo made fraudulent and misleading misrepresentations to a customer in the sale of private securities in violation of Section 10(b) of the Securities Exchange Act of 1934, Rule 10b-

5 thereunder, and NASD Rules 2120 and 2110. He converted customer funds for his personal use in violation of NASD Rules 2330 and 2110. He engaged in private securities transactions without providing notice to his member firm in violation of NASD Rules 3040 and 2110. He failed to disclose several outside business activities to his member firm in violation of NASD Rules 3030 and 2110 and FINRA Rules 3270 and 2010.<sup>1</sup> He falsified his member firm's compliance questionnaires in violation of NASD Rule 2110 and FINRA Rule 2010.<sup>2</sup> Finally, he wilfully failed to amend his Form U4 in violation of Article V, Section 2(c) of the FINRA By-Laws, NASD Rule 2110, and FINRA Rules 1122 and 2010.<sup>3</sup>

### **FACTS AND VIOLATIVE CONDUCT**

Upon joining Financial Network Investment Corporation in 2008 (which had acquired Pappalardo's previous member firm), Pappalardo was required to complete a "Pre-Registration Questionnaire." He was also required to complete an "Outside Business Activity Disclosure" form in 2010. In 2008, Pappalardo disclosed on the Pre-Registration Questionnaire that he had previously been involved with a real estate company he formed in 2003 called Coast-2-Coast Properties ("C2C") to buy, renovate, and sell houses but that the company was no longer in business. This was false. In fact, during the relevant time period, Pappalardo was involved in several outside business activities that he failed to disclose to his member firm, including his ongoing involvement in C2C and C2C's "marketing arm" called "Prosperity Financial Estate Planning and Insurance Services" ("Prosperity Financial").

Without seeking permission from his member firm, Pappalardo solicited firm customers to invest in these business ventures. Additionally, Pappalardo made false and misleading statements of material fact to firm customer PP in the solicitation and sale of a \$100,000 investment in Prosperity—funds which Pappalardo converted for his personal use.

### **Private Securities Transactions in C2C**

Pappalardo solicited and sold investments in C2C to several investors, including six customers (JM, MB, KH, RS, SS, and RB). C2C, which pooled investor funds, purported to offer investors 12% interest returns on profits generated from the venture. The investors did not own any portion of the real estate properties held by C2C; instead, they were to receive interest returns on profits generated from the efforts of Pappalardo and his business partner. Thus, investments in C2C were securities. Pappalardo failed to give prior written notice to, or obtain prior written approval from, his member firm to engage in these transactions. By engaging in the C2C private securities transactions without providing notice to his member firm, Pappalardo violated NASD Rules 3040 and 2110.

<sup>1</sup> FINRA Rule 3270 superseded NASD Rule 3030 on December 15, 2010; Pappalardo failed to disclose outside business activities from 2003 through 2012.

<sup>2</sup> FINRA Rule 2010 superseded NASD Rule 2110 on December 15, 2008; Pappalardo falsified his member firm's annual compliance questionnaire from 2008 through 2011.

<sup>3</sup> FINRA Rule 2010 superseded NASD Rule 2110 on December 15, 2008; Pappalardo failed to amend his Form U4 from 2008 through 2012.

### **Fraudulent Sales of Prosperity Financial**

Pappalardo solicited investments in Prosperity Financial. Prosperity Financial was not a business, nor did it ever conduct any business. Prosperity Financial was nothing more than a name that Pappalardo used to solicit funds.

During the relevant time period, Pappalardo made material misrepresentations and omissions to firm customer PP in order to convince PP to invest in Prosperity Financial. In October 2008, Pappalardo solicited PP, a California resident, to invest \$100,000 in Prosperity Financial. In exchange for a "10% ownership stake" in Prosperity Financial, Pappalardo convinced PP to wire \$100,000 to Pappalardo, whose office was located in Oklahoma. Pappalardo misrepresented to PP that Prosperity Financial offered real estate and financial planning services and marketed a debt reduction program. Pappalardo presented a fraudulent "business plan" to PP which outlined the intended uses of PP's funds (marketing, training, recruitment) and made unwarranted profit projections for the fictitious company. He told customer PP that PP would receive "shares" of the company which amounted to a 10% ownership stake. PP signed an "investment agreement" and expected to receive a percentage of yearly profits which would be generated through the efforts of Pappalardo and unnamed "employees" of Prosperity Financial. These representations were false.

Pappalardo violated Section 10(b) of the Securities Exchange Act of 1934, Rule 10b-5 thereunder, and NASD Rules 2120 and 2110, because, through the use of any means or instrumentality of interstate commerce, Pappalardo intentionally made material misrepresentations and omissions in connection with the sale of Prosperity Financial.

Pappalardo converted PP's funds to his own uses. Pappalardo thereby violated NASD Rules 2330 and 2110.

Investments in Prosperity Financial were securities transactions. Pappalardo failed to give prior written notice to, or obtain prior written approval from, his member firm to engage in these transactions. Pappalardo therefore violated NASD Rules 3040 and 2110.

### **Additional Undisclosed Outside Business Activities**

During the relevant time period, Pappalardo repeatedly failed to provide notice of five other outside business activities, including United First Financial, Energeteo Ministries, Plethuna Investments, Triumphant Ministries, and CLA-USA.

Accordingly, Pappalardo violated NASD Rules 3030 and 2110, and FINRA Rules 3270 and 2010.<sup>4</sup>

<sup>4</sup> FINRA Rule 3270 superseded NASD Rule 3030 on December 15, 2010; Pappalardo failed to disclose these outside business activities that related to the time period ranging from July 2003 through August 2012.

### Misrepresentations on Compliance Questionnaires

Pappalardo compounded his misconduct by falsely answering relevant annual compliance questionnaires. In completing the questionnaire in 2008, 2009, 2010, and 2011, he falsely described his participation in outside business activities and private securities transactions. On those forms, Pappalardo responded "no" to the question if he had engaged in private securities transactions with customers, and failed to disclose the outside business activities listed above. He also falsely stated on the 2008 Pre-Registration Questionnaire that C2C was no longer in business.

Falsification of firm documents is considered conduct that is inconsistent with just and equitable principles of trade and violates the high standard of commercial honor to which FINRA holds registered individuals.

Accordingly, Pappalardo violated NASD Rule 2110 and FINRA Rule 2010.<sup>5</sup>

### Willful Failure to Amend Form U4

During the relevant time period, Pappalardo failed to fulfill his obligation to maintain accurate and current Form U4 filings. Article V, Section 2(a)(2) of the By-Laws requires every application for registration to be kept current at all times and amendments to be filed not later than 30 days after the facts or circumstances giving rise to the amendment are known. The Form U4 also specifically states that applicants are under a continuing obligation to amend and update information required by the Form U4 as changes occur. Pappalardo failed to amend his Form U4 to disclose the above mentioned outside business activities.

Moreover, based on Pappalardo's pattern of failing to provide notice of his numerous outside business activities, his false statement that C2C was no longer in business, and his misrepresentations about the private securities transactions, his failure to keep current his Form U4 was willful. Pappalardo reasonably should have known that failing to disclose all of his outside business activities and private securities transactions was material.

Accordingly, Pappalardo violated FINRA Rule 1122, Article V, Section 2(c) of the FINRA By-Laws, and NASD Rule 2110 and FINRA Rule 2010.<sup>6</sup>

B. Pappalardo also consents to the imposition of the following sanctions:

A bar in all capacities from associating with any member firm.

Respondent Pappalardo understands that if he is barred or suspended from associating with any FINRA member, he becomes 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

<sup>5</sup> FINRA Rule 2010 superseded NASD Rule 2110 on December 15, 2008; Pappalardo falsified his member firm's annual compliance questionnaire from 2008 through 2011.

<sup>6</sup> FINRA Rule 2010 superseded NASD Rule 2110 on December 15, 2008; Pappalardo failed to amend his Form U4 from 2008 through 2012.

Exchange Act of 1934. Accordingly, he 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).

Respondent also understands that this settlement includes a finding that he willfully violated Rule 10b-5 of the Securities Exchange Act of 1934, and that under Article III, Section 4 of FINRA's By-Laws, this makes him subject to a statutory disqualification with respect to association with a member.

The sanctions imposed herein shall be effective on a date set by FINRA staff. Pursuant to FINRA Rule 8313(e), a bar or expulsion shall become effective upon approval or acceptance of this AWC.

## II.

### WAIVER OF PROCEDURAL RIGHTS

Respondent Pappalardo specifically and voluntarily waives the following rights granted under FINRA's Code of Procedure:

- A. To have a Complaint issued specifying the allegations against him;
- 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, Pappalardo specifically and voluntarily waives any right to claim bias or prejudgment 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.

Respondent Pappalardo further specifically and voluntarily waives 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

Respondent Pappalardo understands 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 Respondent; and
- C. If accepted:
  - 1. this AWC will become part of Respondent's permanent disciplinary record and may be considered in any future actions brought by FINRA or any other regulator against Respondent;
  - 2. this AWC will be made available through FINRA's public disclosure program in response to public inquiries about Respondent's disciplinary record;
  - 3. FINRA may make a public announcement concerning this agreement and the subject matter thereof in accordance with FINRA Rule 8313; and
  - 4. Respondent 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. Respondent 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 Respondent's: (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.

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.

9/22/14  
Date (mm/dd/yyyy)

  
Joseph Pappalardo, Respondent

Accepted by FINRA:

9/24/14  
Date

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



James Day, Vice President and Chief Counsel  
Lane Thurgood, Director  
Frank Mazzarelli, Senior Counsel

FINRA Department of Enforcement  
15200 Omega Drive, 3<sup>rd</sup> Floor  
Rockville, MD 20850  
301-258-8557 telephone (Mazzarelli)  
202-721-1354 facsimile (Mazzarelli)  
[frank.mazzarelli@finra.org](mailto:frank.mazzarelli@finra.org)

STATE OF OKLAHOMA  
DEPARTMENT OF SECURITIES  
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In the Matter of:

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**ORDER**

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For purposes of this Order, the Administrator hereby adopts the following Findings of Fact and Conclusions of Law.

**Findings of Fact**

1. Respondent was registered under the Act as an agent and investment adviser representative of Financial Network Investment Corporation (now known as "Cetera Advisor Networks, LLC") from August 2008 and November 2010, respectively, until September 2012. Respondent lived and operated from Claremore, Oklahoma, during those times. Respondent was registered under Oklahoma securities laws as an agent of other broker-dealers prior to August 2008.

2. Respondent and the Administrator have entered into the Agreement that is attached hereto as "Exhibit 1," pursuant to 660:2-5-3 of the Rules. In the Agreement, Respondent consented to the entry of this Order.

To the extent any of these Findings of Fact are more properly characterized as Conclusions of Law, they should be so considered.

**Conclusions of Law**

1. The Administrator is authorized to impose a bar on Respondent under Section 1-411 of the Act.

2. It is in the public interest for the Administrator to impose a bar on Respondent.

**EXHIBIT**

**B**

To the extent any of these Conclusions of Law are more properly characterized as Findings of Fact, they should be so considered.

**Order**

IT IS HEREBY ORDERED that Respondent is barred from registration under Oklahoma securities laws in any capacity and from employment or association with a broker-dealer, investment adviser or federal covered investment adviser registered under Oklahoma securities laws or otherwise operating in this state. Respondent is also barred from employment or association, for the purpose of engaging in an activity related to securities transactions in this state, with an issuer engaged in offering, offering to purchase, purchasing, or selling securities in this state.

Witness my Hand and the Official Seal of the Oklahoma Department of Securities this \_\_\_\_ day of \_\_\_\_\_, 2014.

(SEAL)

\_\_\_\_\_  
IRVING L. FAUGHT, ADMINISTRATOR OF THE  
OKLAHOMA DEPARTMENT OF SECURITIES

**CERTIFICATE OF SERVICE**

The undersigned hereby certifies that on the \_\_\_\_ day of \_\_\_\_\_, 2014, a true and correct copy of the above and foregoing Order was mailed, by certified mail, return receipt requested, with postage prepaid thereon, address to:

Mr. Joseph Pappalardo  
10440 N. 205<sup>th</sup> E. Ave.  
Claremore, OK 74017

\_\_\_\_\_  
Brenda London, Paralegal

U.S. Postal Service  
**CERTIFIED MAIL RECEIPT**  
(Domestic Mail Only; No Insurance Coverage Provided)

7000 0520 0022 7150 7729

Order/Agmt 13-052 TB

Postage	\$	
Certified Fee		330
Return Receipt Fee (Endorsement Required)		270
Restricted Delivery Fee (Endorsement Required)		
<b>Total Postage &amp; Fees</b>	<b>\$</b>	<b>7.61</b>

11-25-14

Postmark  
Here

Mr. Joseph Pappalardo  
10440 N. 205<sup>th</sup> E. Ave.  
Claremore, OK 74017

(by mailer)

for Instructions

**SENDER: COMPLETE THIS SECTION**

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Mr. Joseph Pappalardo  
10440 N. 205<sup>th</sup> E. Ave.  
Claremore, OK 74017

order/Agmt 13-052 TB

2. Article Number (Copy from service label)

7000 0520 0022 7150 7729

PS Form 3811, July 1999

Domestic Return Receipt

**COMPLETE THIS SECTION ON DELIVERY**

A. Received by (Please Print Clearly) B. Date of Delivery

Kathy Pappalardo 11-28-14

C. Signature

X *Kathy Pappalardo*  Agent  Addressee

D. Is delivery address different from item 1?  Yes

If YES, enter delivery address below:  No

3. Service Type

- Certified Mail  Express Mail
- Registered  Return Receipt for Merchandise
- Insured Mail  C.O.D.

4. Restricted Delivery? (Extra Fee)

Yes

102595-00-M-0952