

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



In the Matter of:

"Novers Financial,"
Chris A. Novinger, and
J. Brady Speers,

Respondents.

ODS File No. 13-079

NOTICE OF SERVICE ON THE ADMINISTRATOR
AND
AFFIDAVIT OF COMPLIANCE

STATE OF OKLAHOMA)
)
COUNTY OF OKLAHOMA) SS.

The undersigned affiant, of lawful age, being first duly sworn upon oath deposes and states:

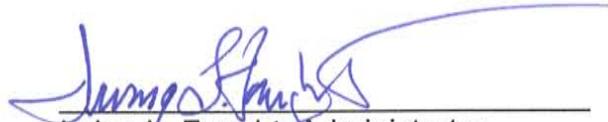
1. That he is the Administrator of the Oklahoma Department of Securities ("Department").
2. That the attached copy of the *Order to Cease and Desist and Notice of Opportunity for Hearing* ("Order and Notice") was delivered to Affiant in the office of the Administrator of the Department ("Administrator") pursuant to Section 1-611 of the Oklahoma Uniform Securities Act ("Act"), Okla. Stat. tit. 71, §§ 1-101 through 1-701 (2011).
3. That the Administrator has received service of process on behalf of Respondents pursuant to Section 1-611 of the Act.
4. That a copy of the *Order and Notice*, and a copy of this *Notice of Service on the Administrator and Affidavit of Compliance*, are being sent this 17th day of September, 2013, by certified mail, return receipt requested, delivery restricted to addressee, to the last known address of Respondents, in compliance with Section 1-611 of the Act.

5. That this Affidavit of Compliance is declared filed of record as of the date set forth below in compliance with Section 1-611 of the Act.

FURTHER AFFIANT SAYETH NOT.

Dated this 17th day of September, 2013.

(SEAL)


Irving L. Faught, Administrator

Subscribed and sworn to before me this 17th day of September, 2013.




Notary Public

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



In the Matter of:

"Novers Financial,"
Christopher A. Novinger, and
J. Brady Speers,

Respondents.

ODS File No. 13-079

ORDER TO CEASE AND DESIST
AND
NOTICE OF OPPORTUNITY FOR HEARING

ORDER TO CEASE AND DESIST

Pursuant to Section 1-602 of the Oklahoma Uniform Securities Act of 2004 ("Act"), Okla. Stat. tit. 71, §§ 1-101 through 1-701 (2011), the Oklahoma Department of Securities ("Department") conducted an investigation into the activities of "Novers Financial," Chris A. Novinger ("Novinger"), and J. Brady Speers ("Speers") (collectively, "Respondents"). Based thereon, the following Findings of Fact, Authorities, and Conclusions of Law are adopted in support of this Order against Respondents.

Findings of Fact

Background

1. Novinger and Speers are individuals who reside in Texas. Through the websites identified below, Novinger and Speers each claim to be a "Licensed Investment Consultant," a "Licensed Financial Strategist," and a member of the Financial Planning Association and the National Association of Insurance and Financial Advisors.

2. Novinger has never been a member of the Financial Planning Association, and his membership in the National Association of Insurance and Financial Advisors lapsed in 2010. Speers has never been a member of the National Association of Insurance and Financial Advisors. Neither Novinger nor Speers have ever been registered in any capacity under the Act, any other state's securities laws, or federal securities laws.

3. "Licensed Investment Consultant" and "Licensed Financial Strategist" are not profession-wide certifications, qualifications or designations.

4. Novinger and Speers operate, and purportedly founded, a business called "Novers Financial" that "provides a variety of financial services for retirees." It is unknown whether "Novers Financial" is operating as an unincorporated association, as a trade name for Novers Investments, LLC, a Nevada limited liability company for which Novinger and Speers are principals, or in some other capacity. All references herein to "Novers Financial" refer to "Novers Financial" in any capacity in which it is operating.

5. "Novers Financial" maintains an office in Oklahoma City.

6. "Novers Financial" claims it is "the largest non-risk investment consulting firm in the Southwest with clients in Arkansas, Oklahoma and Texas."

7. Neither "Novers Financial" nor Novers Investments, LLC, has ever been registered in any capacity under the Act, any other state's securities laws, or federal securities laws.

8. "Novers Financial" maintains at least two websites: www.great-financial-advisor.com and noversfinancial.com. Residents of Oklahoma have access to both websites.

9. On www.great-financial-advisor.com, Respondents state, in part:

There are many methods to help you achieve your financial investing goals....At Nover's Financial we can help you understand your various options and help you meet your goals. Here are some of the various forms of investment vehicles we can help you with:

- Stocks
- Mutual Funds
- Traded Funds
- Bonds and CD's
- Trusts
- Annuities

If you would like to kick start or re-energize your plans today, contact us to make an appointment.

10. On noversfinancial.com, Respondents tout that "Novers Financial" has an "exclusive **Mastermind Advisory Team**" that provides services related to the following:

- a. Lifetime income needs
- b. Safe investment options

- c. SIMAs (Simple Interest Maturity Accounts; generically called "Life Insurance Settlements")
- d. Guaranteed growth strategies
- e. 401k/IRA rollovers
- f. Social Security maximization
- g. Wealth transfer and legacy
- h. Stretch IRAs
- i. Estate planning
- j. Self-directed pensions
- k. Trusts and wills
- l. Deferred compensation plans
- m. Private reserve funds
- n. Life insurance

11. The Facebook page for "Novers Financial" contains the following posts on the dates indicated:

- a. On November 25, 2011, "Novers Financial opening January 2012!"
- b. On June 12, 2012, "We now serve clients in Oklahoma and Arkansas! Get your assets protected today!!"
- c. On February 6, 2013, a picture of Speers with two other individuals and the caption, "Oklahoma clients Larry & Brenda. Love you guys!"
- d. On April 11, 2013, a picture of Speers with two other individuals and the caption, "Welcome new OK clients: Jerry & Billie!"
- e. On May 21, 2013, "Please tweet and share: we have lots of clients in the areas affected by tornados in Tx and Ok...."
- f. On May 22, 2013, a picture of Novinger with another individual and the caption, "Welcome new Oklahoma City client Jeanene!"
- g. On May 22, 2013, a picture of Novinger and two other individuals and the caption, "Welcome new Oklahoma City clients Danny & Alice D!"
- h. On May 24, 2013, a picture of a building named "Cross Rock Place" with the caption, "Our new Oklahoma City location!"
- i. On July 16, 2013, a picture of Speers with two other individuals and the caption, "Welcome new OKC clients Craig & Ronda S!"

Offer to Investor

12. During the year 2013, and through Novinger, "Novers Financial" offered to sell an investment in a life settlement to an Oklahoma resident ("Investor") who was located in Oklahoma at the time she received the offer.

13. Under the "Life Settlement Purchase Agreement" offered to her, Investor would purchase interests in five specific life insurance policies issued on the lives of other persons ("Policies"), from DP Financial Services, LLC ("Seller"), with the expectation of profits to be derived primarily from the Seller's efforts in paying the premiums of the Policies through an Escrow Agent. Investor's interests in the Policies would consist of an unspecified percentage of the Seller's beneficial rights in the Policies. Investor's fortunes would be interwoven with the Seller and/or other purchasers of interests in the Policies.

14. Investor declined the offer to sell her the life settlement investment. After she declined, Novinger represented to Investor that "Novers Financial" could offer her other products and services such as index funds and/or exchange traded funds.

15. In connection with the life settlement investment and/or other products and services offered to Investor, Novinger represented that "Novers Financial" would receive a 2% management fee.

16. The life settlement investment offered to Investor has not been registered under the Act.

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

Authorities

1. Section 1-102 of the Act provides in pertinent part:

2. "Agent" means an individual, other than a broker-dealer, who represents a broker-dealer in effecting or attempting to effect purchases or sales of securities or represents an issuer in effecting or attempting to effect purchases or sales of the issuer's securities. A partner, officer, or director of a broker-dealer or issuer, or an individual having a similar status or performing similar functions is an agent only if the individual otherwise comes within the term. The term does not include an individual excluded by rule adopted or order issued under this act;

* * *

4. "Broker-dealer" means a person engaged in the business of effecting transactions in securities for the account of others or for the person's own account. The term does not include:

- a. an agent,
- b. an issuer,
- c. a bank or savings institution if its activities as a broker-dealer are limited to those specified in subsections 3(a)(4)(B)(i) through (vi), (viii) through (x), and (xi) if limited to unsolicited transactions; 3(a)(5)(B); and 3(a)(5)(C) of the Securities Exchange Act of 1934 (15 U.S.C. Sections 78c(a)(4) and (5)) or a bank that satisfies the conditions described in subsection 3(a)(4)(E) of the Securities Exchange Act of 1934 (15 U.S.C. Section 78c(a)(4)),
- d. an international banking institution, or
- e. a person excluded by rule adopted or order issued under this act;

* * *

17. "Investment adviser" means a person that, for compensation, engages in the business of advising others, either directly or through publications or writings, as to the value of securities or the advisability of investing in, purchasing, or selling securities or that, for compensation and as a part of a regular business, issues or promulgates analyses or reports concerning securities. The term includes a financial planner or other person that, as an integral component of other financially related services, provides investment advice to others for compensation as part of a business or that holds itself out as providing investment advice to others for compensation. The term does not include:

- a. an investment adviser representative,
- b. a lawyer, accountant, engineer, or teacher whose performance of investment advice is solely incidental to the practice of the person's profession,
- c. a broker-dealer or its agents whose performance of investment advice is solely incidental to the conduct of business as a broker-dealer and that does not receive special compensation for the investment advice,

d. a publisher of a bona fide newspaper, news magazine, or business or financial publication of general and regular circulation,

e. a depository institution, or

f. any other person excluded by rule adopted or order issued under this act;

18. "Investment adviser representative" means an individual employed by or associated with an investment adviser or federal covered investment adviser and who makes any recommendations or otherwise gives investment advice regarding securities, manages accounts or portfolios of clients, determines which recommendation or advice regarding securities should be given, provides investment advice or holds herself or himself out as providing investment advice, receives compensation to solicit, offer, or negotiate for the sale of or for selling investment advice, or supervises employees who perform any of the foregoing. The term does not include an individual who:

a. performs only clerical or ministerial acts,

b. is an agent whose performance of investment advice is solely incidental to the individual acting as an agent and who does not receive special compensation for investment advisory services, or

c. is excluded by rule adopted or order issued under this act;

* * *

32. "Security" means a note; stock; treasury stock; security future; bond; debenture; evidence of indebtedness; certificate of interest or participation in a profit-sharing agreement; collateral trust certificate; preorganization certificate or subscription; transferable share; investment contract; voting trust certificate; certificate of deposit for a security; fractional undivided interest in oil, gas, or other mineral rights; put, call, straddle, option, or privilege on a security, certificate of deposit, or group or index of securities, including an interest therein or based on the value thereof; put, call, straddle, option, or privilege entered into on a national securities exchange relating to foreign currency; or, in general, an interest or instrument commonly known as a "security," or a certificate of interest or participation in, temporary or interim certificate for, receipt for, guarantee of, or warrant or right to subscribe to or purchase, any of the foregoing. The term:

* * *

d. includes as an "investment contract" an investment in a common enterprise with the expectation of profits to be derived primarily from the efforts of a person other than the investor and a "common enterprise" means an enterprise in which the fortunes of the investor are interwoven with those of either the person offering the investment, a third party, or other investors,

e. includes as an "investment contract," among other contracts, an interest in a limited partnership and a third party managed limited liability company and an investment in a viatical or life settlement or similar contract or agreement[.]

2. Section 1-301 of the Act provides:

It is unlawful for a person to offer or sell a security in this state unless:

1. The security is a federal covered security;
2. The security, transaction, or offer is exempted from registration under Sections 6 through 8 of this act [Sections 1-201 through 1-203 of this title]; or
3. The security is registered under this act.

3. Section 1-401 of the Act provides in pertinent part:

A. It is unlawful for a person to transact business in this state as a broker-dealer, unless the person is registered under this act as a broker-dealer or is exempt from registration as a broker-dealer under subsection B or D of this section.

4. Section 1-402 of the Act provides in pertinent part:

A. It is unlawful for an individual to transact business in this state as an agent unless the individual is registered under this act as an agent or is exempt from registration as an agent under subsection B of this section.

* * *

D. It is unlawful for a broker-dealer, or an issuer engaged in offering, selling, or purchasing securities in this state, to employ or

associate with an agent who transacts business in this state on behalf of broker-dealers or issuers unless the agent is registered under subsection A of this section or exempt from registration under subsection B of this section.

5. Section 1-403 of the Act provides in pertinent part:

A. It is unlawful for a person to transact business in this state as an investment adviser unless the person is registered under this act as an investment adviser or is exempt from registration as an investment adviser under subsection B of this section.

* * *

D. It is unlawful for an investment adviser to employ or associate with an individual required to be registered under this act as an investment adviser representative who transacts business in this state on behalf of the investment adviser unless the individual is registered under subsection A of Section 21 of this act [Section 1-404 of this title] or is exempt from registration under subsection B of Section 21 of this act [Section 1-404 of this title].

6. Section 1-404 of the Act provides in pertinent part:

A. It is unlawful for an individual to transact business in this state as an investment adviser representative unless the individual is registered under this act as an investment adviser representative or is exempt from registration as an investment adviser representative under subsection B of this section.

7. Section 1-501 of the Act provides:

It is unlawful for a person, in connection with the offer, sale, or purchase of a security, directly or indirectly:

1. To employ a device, scheme, or artifice to defraud;
2. To make an untrue statement of a material fact or to omit to state a material fact necessary in order to make the statement made, in the light of the circumstances under which it is made, not misleading; or
3. To engage in an act, practice, or course of business that operates or would operate as a fraud or deceit upon another person.

8. Section 1-503 of the Act provides in pertinent part:

A. In a civil action or administrative proceeding under this act, a person claiming an exemption, exception, preemption, or exclusion has the burden to prove the applicability of the exemption, exception, preemption, or exclusion.

9. Section 1-604 of the Act provides in pertinent part:

A. If the Administrator determines that a person has engaged, is engaging, or is about to engage in an act, practice, or course of business constituting a violation of this act or a rule adopted or order issued under this act or constituting a dishonest or unethical practice or that a person has materially aided, is materially aiding, or is about to materially aid an act, practice, or course of business constituting a violation of this act or a rule adopted or order issued under this act or constituting a dishonest or unethical practice, the Administrator may:

1. Issue an order directing the person to cease and desist from engaging in the act, practice, or course of business or to take other action necessary or appropriate to comply with this act[.]

* * *

B. An order under subsection A of this section is effective on the date of issuance. Upon issuance of the order, the Administrator shall promptly serve each person subject to the order with a copy of the order and a notice that the order has been entered. The order must include a statement whether the Administrator will seek a civil penalty or costs of the investigation, a statement of the reasons for the order, and notice that, within fifteen (15) days after receipt of a request in a record from the person, the matter will be scheduled for a hearing and the hearing shall be commenced within fifteen (15) days of the matter being set for hearing. If a person subject to the order does not request a hearing and none is ordered by the Administrator, within thirty (30) days after the date of service of the order, the order, that may include a civil penalty or costs of the investigation if a civil penalty or costs were sought in the statement accompanying the order, becomes final as to that person by operation of law. If a hearing is requested or ordered, the Administrator, after notice of and opportunity for hearing to each person subject to the order, may modify or vacate the order or extend it until final determination.

C. If a hearing is requested or ordered pursuant to subsection B of this section, a hearing must be held pursuant to the Administrative Procedures Act. A final order may not be issued unless the Administrator makes findings of fact and conclusions of law in a record in accordance with the Administrative Procedures Act. The final order may make final, vacate, or modify the order issued under subsection A of this section.

D. In a final order under subsection C of this section, the Administrator may impose a civil penalty up to a maximum of Five Thousand Dollars (\$5,000.00) for a single violation or up to Two Hundred Fifty Thousand Dollars (\$250,000.00) for multiple violations in a single proceeding or a series of related proceedings.

E. In a final order, the Administrator may charge the actual cost of an investigation or proceeding for a violation of this act or a rule adopted or order issued under this act.

Conclusions of Law

1. The life settlement investment offered to Investor is a security, as defined by Section 1-102(32) of the Act.

2. Respondents Novinger and "Novers Financial" offered an unregistered security in Oklahoma in violation of Section 1-301 of the Act.

3. In connection with the offer to sell a security, Respondents, directly or indirectly, made untrue statements of material fact including, but not limited to, the following:

- a. Novinger is a member of the Financial Planning Association and the National Association of Insurance and Financial Advisors; and
- b. Speers is a member of the National Association of Insurance and Financial Advisors.

4. In connection with the offer to sell a security, Respondents, directly or indirectly, omitted to state material facts necessary in order to make the statements made, in the light of the circumstances under which they were made, not misleading, including, but not limited to, the following:

- a. "Licensed Investment Consultant" and "Licensed Financial Strategist" are not profession-wide certifications, qualifications or designations; and

b. Respondents are not registered in any capacity under the Act, under any other state's securities laws, or under federal securities laws.

5. Respondent "Novers Financial" is transacting business in this state as an unregistered broker-dealer in violation of Section 1-401 of the Act and/or an unregistered investment adviser in violation of Section 1-403 of the Act.

6. Respondents Novinger and Speers are transacting business in this state as unregistered agents in violation of Section 1-402 of the Act and/or unregistered investment adviser representatives in violation of Section 1-404 of the Act.

7. The Administrator has the authority to order Respondents to cease and desist from engaging in acts, practices, or a course of business constituting a violation of the Act.

8. It is in the public interest to order Respondents to cease and desist from engaging in an act, practice, or a course of business constituting a violation of the Act.

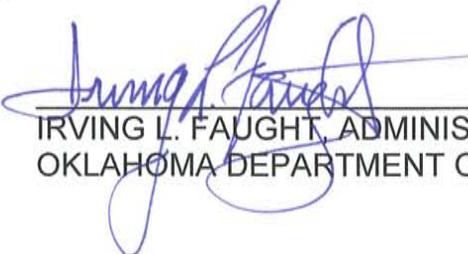
To the extent any of these Conclusions of Law are more properly characterized as Findings of Fact, they should be so considered.

Order

Based on Section 1-604 of the Act and the Findings of Fact, Authorities, and Conclusions of Law set forth above, IT IS HEREBY ORDERED that Respondents immediately cease and desist offering and selling unregistered securities, making untrue statements and omissions of material fact in connection with the offer and sale of securities, and transacting business as a broker-dealer, agent, investment adviser, and/or investment adviser representative, in and/or from this state in violation of the Act.

Witness my Hand and the Official Seal of the Oklahoma Department of Securities this 17th of September, 2013.

(SEAL)



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

NOTICE OF OPPORTUNITY FOR HEARING

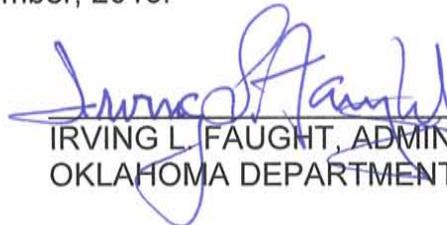
Pursuant to Section 1-604 of the Act, the Administrator hereby gives notice to Respondents of their right to request a hearing. The request for hearing must be received by the Administrator within thirty (30) days after service of the Order to Cease and Desist (Order). The request for hearing must be in writing and Respondents shall specifically admit or deny each allegation that is contained in the Order.

Within fifteen (15) days after receipt of a request for hearing from Respondents, this matter will be scheduled for hearing. The hearing shall commence within fifteen (15) days of the matter being set for hearing. Notice of the date, time and location of the hearing shall be given to Respondents. If a hearing is requested, the Administrator, after notice of and opportunity for hearing, may modify or vacate the Order or extend it until final determination.

If a Respondent does not request a hearing within thirty (30) days after the date of service of the Order and none is ordered by the Administrator, the Order becomes final by operation of law as to that Respondent.

Witness my Hand and the Official Seal of the Oklahoma Department of Securities this 17th day of September, 2013.

(SEAL)



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

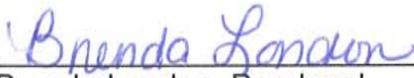
CERTIFICATE OF MAILING

The undersigned hereby certifies that on the 17th day of September, 2013, a true and correct copy of the above and foregoing *Order to Cease and Desist and Notice of Opportunity for Hearing* was mailed by certified mail, return receipt requested, delivery restricted, with postage prepaid thereon, addressed to:

Christopher A. Novinger
105 E. Oak St., Ste. 101
Mansfield, TX 76063

J. Brady Speers
105 E. Oak St., Ste. 101
Mansfield, TX 76063

Novers Financial
105 E. Oak St., Ste. 101
Mansfield, TX 76063



Brenda London, Paralegal

7000 0520 0022 7150 2908

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

CDNOH 13-079 TB

Postage	\$ 66	9-17-13	Postmark Here
Certified Fee	310		
Return Receipt Fee (Endorsement Required)	255		
Restricted Delivery Fee (Endorsement Required)	475		
Total Postage & Fees	\$ 11.06		

Christopher A. Novinger
105 E. Oak St., Ste. 101
Mansfield, TX 76063

by mailer)

for Instructions

7000 0520 0022 7150 2915

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

CDNOH 13-079 TB

Postage	\$ 66	9-17-13	Postmark Here
Certified Fee	310		
Return Receipt Fee (Endorsement Required)	255		
Restricted Delivery Fee (Endorsement Required)	475		
Total Postage & Fees	\$ 11.06		

J. Brady Speers
105 E. Oak St., Ste. 101
Mansfield, TX 76063

by mailer)

for Instructions

7000 0520 0022 7150 2922

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

CDNOH 13-079 TB

Postage	\$ 66	9-17-13	Postmark Here
Certified Fee	310		
Return Receipt Fee (Endorsement Required)	255		
Restricted Delivery Fee (Endorsement Required)	475		
Total Postage & Fees	\$ 11.06		

Novers Financial
105 E. Oak St., Ste. 101
Mansfield, TX 76063

by mailer)

for Instructions

SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVERY	
<ul style="list-style-type: none"> 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. 		A. Received by (Please Print Clearly) Bonni Castilleja	B. Date of Delivery 9/19
1. Article Addressed to: RESTRICTED DELIVERY Christopher A. Novinger 105 E. Oak St., Ste. 101 Mansfield, TX 76063		C. Signature x B. Castilleja	<input type="checkbox"/> Agent <input type="checkbox"/> Addressee
		D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No	
		3. Service Type <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.	
CDNOH 13-079 TB		4. Restricted Delivery? (Extra Fee) <input checked="" type="checkbox"/> Yes	
2. Article Number (Copy from service label) 70000520002271502908			
PS Form 3811, July 1999		Domestic Return Receipt 102595-00-M-0952	

SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVERY	
<ul style="list-style-type: none"> 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. 		A. Received by (Please Print Clearly) Bonni Castilleja	B. Date of Delivery 9/19
1. Article Addressed to: RESTRICTED DELIVERY J. Brady Speers 105 E. Oak St., Ste. 101 Mansfield, TX 76063		C. Signature x B. Castilleja	<input type="checkbox"/> Agent <input type="checkbox"/> Addressee
		D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No	
		3. Service Type <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.	
CDNOH 13-079 TB		4. Restricted Delivery? (Extra Fee) <input checked="" type="checkbox"/> Yes	
2. Article Number (Copy from service label) 70000520002271502915			
PS Form 3811, July 1999		Domestic Return Receipt 102595-00-M-0952	

SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVERY	
<ul style="list-style-type: none"> 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. 		A. Received by (Please Print Clearly) Bonni Castilleja	B. Date of Delivery 9/19
1. Article Addressed to: RESTRICTED DELIVERY Novers Financial 105 E. Oak St., Ste. 101 Mansfield, TX 76063		C. Signature x B. Castilleja	<input type="checkbox"/> Agent <input type="checkbox"/> Addressee
		D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No	
		3. Service Type <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.	
CDNOH 13-079 TB		4. Restricted Delivery? (Extra Fee) <input checked="" type="checkbox"/> Yes	
2. Article Number (Copy from service label) 70000520002271502922			
PS Form 3811, July 1999		Domestic Return Receipt 102595-00-M-0952	