

**FINANCIAL INDUSTRY REGULATORY AUTHORITY
LETTER OF ACCEPTANCE, WAIVER AND CONSENT
NO. 2013037552501**

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

RE: Joshua C. Miracle, Respondent
Former Registered Representative
CRD No. 4311488

Pursuant to FINRA Rule 9216 of FINRA's Code of Procedure, Joshua C. Miracle ("Miracle" 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 Miracle alleging violations based on the same factual findings described herein.

I.

ACCEPTANCE AND CONSENT

- A. Miracle 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

Miracle entered the securities industry in November 2000 as an Investment Company Products/Variable Contracts Representative with a FINRA-registered firm. Miracle exited the securities industry in 2002 and re-entered the securities industry in 2005, again as an Investment Company Products/Variable Contracts Representative, but with a different FINRA-registered firm. Between 2005 and 2011, Miracle was associated with three other FINRA-registered firms. In August 2011, Miracle became associated with CCO Investment Services Corp. ("CCO" or the "Firm") as a General Securities Representative. CCO terminated Miracle's employment in July 2013, and Miracle currently is not associated with any FINRA-registered firm.

RELEVANT DISCIPLINARY HISTORY

Miracle has no relevant disciplinary history.

OVERVIEW

Miracle engaged in forgery by signing customer initials or names on six documents relating to the opening of accounts and purchases of securities in violation of FINRA Rule 2010. In addition, Miracle willfully failed to timely disclose a compromise with a creditor on his Form U4 in violation of Article V, Section 2(c) of FINRA's By-Laws and FINRA Rule 2010. Finally, Miracle failed to respond to a request for information pursuant to Rule 8210 in violation of FINRA Rules 8210 and 2010.

FACTS AND VIOLATIVE CONDUCT

It is well-settled that forgery is a violation of FINRA Rule 2010. Between July 2012 and June 2013, Miracle, in accommodation to his customers, forged signatures or initials of five customers on account opening agreements and disclosure documents relating to the purchase of securities. As a result of this conduct, Miracle violated FINRA Rule 2010.

In addition, Miracle failed to timely update his Form U4 to disclose a compromise with a creditor. Item 14K(1) of Form U4 requires the disclosure of any compromise with a creditor entered into by a registered representative in the previous ten years. Article V, Section 2(c) of FINRA's By-Laws imposes a duty on registered persons to update their Form U4 within 30 days of an event that requires disclosure (such as a compromise with a creditor). In March 2012, Miracle entered into a compromise with a creditor, but willfully failed to disclose the compromise on his Form U4 until July 2013. As a result of this conduct, Miracle violated Article V, Section 2(c) of FINRA's By-laws and FINRA Rule 2010.

Finally, Miracle failed to respond to a request for information from FINRA staff as required by FINRA Rule 8210. FINRA Rule 8210 imposes on registered persons an obligation to respond promptly and completely to requests for information made by FINRA staff. In January 2014, FINRA staff sent Miracle a request pursuant to FINRA Rule 8210, which sought additional information relating to the forgery of customer initials and signatures on account opening agreements and disclosure documents. Miracle failed to respond to FINRA's January 2014 request. As a result, Miracle violated FINRA Rules 8210 and 2010.

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

A bar from association with any FINRA-registered firm in any capacity.

Miracle 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 Exchange Act of 1934. Accordingly, Miracle 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).

Miracle understands that this settlement includes a finding that he willfully omitted to state a material fact on a Form U4, and that under Section 3(a)(39)(F) of the Securities Exchange Act of 1934 and Article III, Section 4 of FINRA's By-Laws, this omission makes Miracle 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

Miracle 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, Miracle 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.

Miracle 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

Miracle understands that:

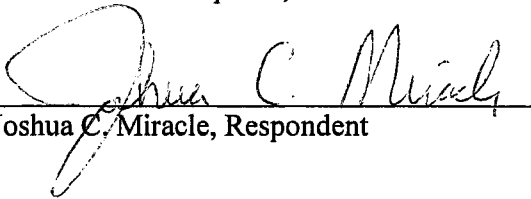
- A. Submission of this AWC is voluntary and will not resolve this matter unless and until it has been reviewed and accepted by the NAC, a Review Subcommittee of the NAC, or the Office of Disciplinary Affairs ("ODA"), pursuant to FINRA Rule 9216;
- B. If this AWC is not accepted, its submission will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

C. If accepted:

1. this AWC will become part of Miracle's permanent disciplinary record and may be considered in any future actions brought by FINRA or any other regulator against him;
2. this AWC will be made available through FINRA's public disclosure program in response to public inquiries about Miracle'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. Miracle 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. Miracle 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 Miracle'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.

Miracle certifies that he has read and understands all of the provisions of this AWC and has been given a full opportunity to ask questions about it; that he 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 him to submit it.

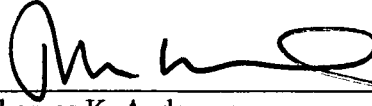
08/06/2014
Date (mm/dd/yyyy)


Joshua C. Miracle, Respondent

Accepted by FINRA:

8/28/14
Date

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



Thomas K. Anderson
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