

**FINANCIAL INDUSTRY REGULATORY AUTHORITY
LETTER OF ACCEPTANCE, WAIVER AND CONSENT
NO. 2013039013601**

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

RE: Jamie D. Pope, Respondent
General Securities Representative
CRD No. 4172805

Pursuant to FINRA Rule 9216 of FINRA's Code of Procedure, I 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

Pope entered the securities industry in 2000, when he first became associated with a member firm. Pope has been associated with multiple firms and was most recently associated with Wilbanks Securities, Inc. ("Wilbanks"). On November 11, 2013, Wilbanks filed a form U5 with FINRA reporting that it had terminated Pope's employment with the firm. Pope is not currently associated with a member firm but is subject to FINRA jurisdiction until November 10, 2015, pursuant to Article V, Section 4 of FINRA's By-Laws.

RELEVANT DISCIPLINARY HISTORY

Pope does not have any relevant formal disciplinary history with the Securities and Exchange Commission, any self-regulatory organization or any state securities regulator.

OVERVIEW

Pope converted funds a Firm customer provided to him for the express purpose of 1) investing in one of Pope's outside business activities and 2) purchasing real estate in Montana. Rather than using the entirety of the funds for the customer's intended purpose, Pope converted a significant portion of the funds to his own use and benefit. Based on the foregoing conduct, Pope violated FINRA Rules 2010 and 2150(a).

FACTS AND VIOLATIVE CONDUCT

FINRA Rule 2150(a) provides "[n]o member or person associated with a member shall make improper use of a customer's securities or funds."

On January 9, 2013, CA, a Wilbanks customer, issued a check in the amount of \$10,000 personally to Pope for the purpose of investing in Pope's outside business activity involving the sale of premium finance.

On March 4, 2013, CA issued a check in the amount \$35,000 personally to Pope for the purpose of purchasing land in Montana.

On June 19, 2013, CA issued a check in the amount of \$15,000 personally to Pope for the purpose of making an additional investment in Pope's outside business activity.

Pope represented to CA that the entirety of funds provided would be used for CA's intended purpose. At no time did CA authorize Pope to use the funds for any other purpose. However, after depositing the funds into his personal checking account, Pope converted at least \$13,197 to his own use and benefit in order to pay for his personal expenses.

Based on the foregoing conduct, Pope violated FINRA Rules 2010 and 2150(a).

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

A bar from association with any FINRA member firm in any capacity.

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. 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

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 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.

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;**

3. If this AWC is not accepted, its submission will not be used as evidence to prove any or the allegations against me; and

C. If accepted:

1. this AWC will become part of my permanent disciplinary record and me 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 response to public inquiries about my 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. 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.

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.

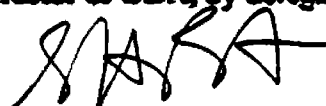
10-27-2014
Date (mm/dd/yyyy)

Jamie D. Pope
Jamie D. Pope, Respondent

Accepted by FINRA:

11-10-2014
Date

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



Suzanne H. Bertollett
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