

**FINANCIAL INDUSTRY REGULATORY AUTHORITY
LETTER OF ACCEPTANCE, WAIVER AND CONSENT
NO. 2015043643901**

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

RE: Amy M. Greenberg, Respondent
General Securities Representative
CRD No. 2110985

Pursuant to FINRA Rule 9216 of FINRA's Code of Procedure, I, Amy M. Greenberg ("Greenberg" 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

Greenberg first became registered with FINRA as a General Securities Representative ("GSR") through an association with a FINRA member firm in October 1990. She has been associated with three other member firms since that time.

Since January 2005, Greenberg has been registered as a GSR through an association with Henley & Company LLC.

RELEVANT DISCIPLINARY HISTORY

Greenberg has no prior disciplinary history with the Securities and Exchange Commission, FINRA, any other self-regulatory organization or any state securities regulator.

OVERVIEW

Greenberg failed to timely disclose three tax liens on her Uniform Application for Securities Industry Registration or Transfer ("Form U4"). As a result of this misconduct, Greenberg violated Article V, Section 2(c) of FINRA's By-Laws and FINRA Rules 1122 and 2010.

FACTS AND VIOLATIVE CONDUCT

Article V, Section 2(c) of FINRA's By-Laws requires associated persons to keep their Forms U4 "current at all times," and that any amendment to Forms U4 "be filed with [FINRA] not later than 30 days after learning of the facts or circumstances giving rise to the amendment." Disclosure Question 14M of the Form U4 asks: "Do you have any unsatisfied judgments or liens against you"?

FINRA Rule 1122 requires persons associated with member firms to ensure that Form U4 filings made on their behalf are accurate and complete. In addition, the rule requires associated persons to correct inaccurate filings. FINRA Rule 2010 provides that "[a] member, in the conduct of its business, shall observe high standards of commercial honor and just and equitable principles of trade."

Between April 2010 and December 2011, the Internal Revenue Service (the "IRS") filed three tax liens against Greenberg for unpaid taxes. Specifically, on April 14, 2010, April 19, 2011 and December 19, 2011, the IRS filed tax liens in the amounts of \$87,441.39, \$63,136.01 and \$83,171.17, respectively. The tax liens required disclosure on Greenberg's Form U4 beginning 30 days after Respondent learned the facts and circumstances giving rise to the amendment; however, Greenberg did not disclose the liens on her Form U4 until April 2, 2015. Respondent should have updated her response to Question 14M of the Form U4 within 30 days of learning of the filing of each of the above-referenced tax liens.

As a result of the foregoing, Greenberg failed to timely disclose three tax liens totaling \$233,748.57 on her Form U4 in violation of Article V, Section 2(c) of FINRA's By-Laws and FINRA Rules 1122 and 2010.

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

- A \$5,000 fine;
- A suspension from association with any FINRA member firm in any and all capacities for three (3) months.

I agree to pay the monetary sanction(s) upon notice that this AWC has been accepted and that such payment(s) 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(s) 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 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;
- 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.

10.19.16

Date (mm/dd/yyyy)


Amy M. Greenberg, Respondent

Reviewed by:



Timothy Feil, Esq.

Counsel for Respondent

Finkelstein & Feil, P.C.

3920 Veterans Highway, Suite 8

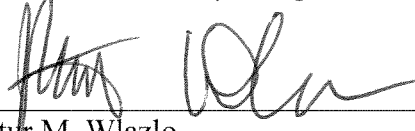
Bohemia, NY 11716

Tel: (516) 280-3660

Accepted by FINRA:

11/04/2016
Date

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

A handwritten signature in black ink, appearing to read 'Artur M. Wlazlo', written over a horizontal line.

Artur M. Wlazlo
Senior Regional Counsel
FINRA Department of Enforcement
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Jericho, NY 11753
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