

**FINANCIAL INDUSTRY REGULATORY AUTHORITY
LETTER OF ACCEPTANCE, WAIVER AND CONSENT
NO. 2015044107701**

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

RE: Clifford Eugene Amos, Respondent
General Securities Representative
CRD No. 3158087

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

Amos entered the securities industry in November 1998, and was registered as a general securities representative in December 1998. Amos was associated with several FINRA member firms from November 1998 to March 2013. In March 2013, Amos became associated with Cetera Investment Services, LLC ("Cetera") as a general securities representative. Amos remained with Cetera until December 2014. Amos was then associated with another FINRA member firm from March 2015 until at least November 19, 2015. Amos is not currently associated with a FINRA member firm, but remains subject to FINRA's jurisdiction pursuant to Article V, Section 4 of FINRA's By-Laws. Amos does not have any relevant disciplinary history.

OVERVIEW

Amos, while associated with Cetera, photocopied previously signed forms, altered the forms and submitted the forms as authentic to his FINRA member firm or to other entities. Amos thereby caused his FINRA member firm to maintain inaccurate books and records in violation of FINRA Rules 4511 and 2010.

FACTS AND VIOLATIVE CONDUCT

FINRA Rule 4511(a) provides that members shall make and preserve books and records as required under FINRA's rules, the Securities and Exchange Act of 1934 and the applicable Exchange Act rules. An individual may violate FINRA Rule 4511 by causing his or her member firm to keep inaccurate books and records. A violation of FINRA Rule 4511 is also a violation of FINRA Rule 2010, which requires registered persons to adhere to just and equitable principles of trade.

In nine instances during the period from at least April 1, 2014 to November 28, 2014, Amos, photocopied previously signed forms instead of having his six customers execute new forms. These reused forms included Cetera distribution/withdrawal request forms, new account applications, VA applications, exchange forms and notices. Amos obscured and altered pertinent information and submitted the reused forms with non-original signatures as originals to Cetera. Amos submitted the forms to Cetera with the non-original signatures for the convenience of the respective customers. However, Amos's alteration of information, the reuse of customer signatures and the submission of the altered forms as originals to Cetera or to other entities, caused Cetera to maintain inaccurate records and violated Cetera's written supervisory procedures.

As a result of the foregoing conduct, Amos violated FINRA Rules 4511 and 2010.

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

- A \$5,000 fine; and
- A three-month suspension from associating with any FINRA member firm in all capacities.

The fine shall be due and payable either immediately upon reassociation with a member firm, or prior to any application or request for relief from any statutory disqualification resulting from this or any other event or proceeding, whichever is earlier.

I specifically and voluntarily waive any right to claim that I am unable to pay, now or at any time hereafter, the monetary sanction) 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 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.

10.28.16
Date

CE Amos
Clifford Eugene Amos, Respondent

Reviewed by:

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Accepted by FINRA:

11/17/16
Date

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

William Brice La Hue
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