

**FINANCIAL INDUSTRY REGULATORY AUTHORITY
LETTER OF ACCEPTANCE, WAIVER AND CONSENT
NO. 20150456138-01**

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

RE: Denise Francine-Louise Daniel, Respondent
CRD No. 6387224

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

On August 20, 2014, Denise Francine-Louise Daniel ("Daniel") became associated with FINRA member firm Wells Fargo Advisors, LLC (the "Firm") upon the filing of the Non-Registered Fingerprint ("NRF") form reporting Daniel's employment with the Firm. On September 2, 2014, the Firm submitted Daniel's initial Uniform Application for Securities Industry Registration or Transfer ("Form U4") registering her to sit for the Investment Company Variable Contracts Products Limited Representative (Series 6) and the Uniform Securities Agent State Law (Series 63) licensing exams. For each exam, the exam window expired without Daniel completing the test. On January 20, 2015, the Firm submitted an amended Form U4, re-enrolling Daniel for the Series 6 licensing exam. The exam was once again never completed, as Daniel resigned on May 14, 2015 without ever sitting for the test. Daniel does not hold and has never held any securities licenses.

On May 22, 2015, the Firm submitted a Form U5 Uniform Termination Notice for Securities Industry Registration ("Form U5") disclosing the termination of Daniel's employment on May 14, 2015. Although Daniel is not currently associated with a FINRA member firm, she remains subject to the jurisdiction of FINRA, pursuant to Article V, Section 4 of FINRA's By-Laws.

RELEVANT DISCIPLINARY HISTORY

Daniel has no prior relevant disciplinary history.

OVERVIEW

Daniel refused to provide documents and information as requested by FINRA staff's Rule 8210 letter dated June 3, 2015, in violation of FINRA Rules 8210 and 2010.

FACTS AND VIOLATIVE CONDUCT

On June 3, 2015, during the course of FINRA's investigation into allegations that Daniel misappropriated \$16,300 from a customer's bank account, FINRA requested, pursuant to FINRA Rule 8210, that Daniel provide documents and information no later than June 24, 2015.

As stated in a letter from Daniel's counsel dated June 16, 2015, and by this agreement, Daniel acknowledges receipt of FINRA's Rule 8210 request and has informed staff that she will not cooperate with FINRA's investigation. By refusing to respond to FINRA's request for documents and information as requested pursuant to FINRA Rule 8210, Daniel violates FINRA Rules 8210 and 2010.

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

A bar from associating 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. 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

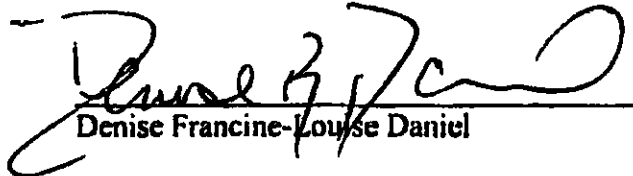
I understand that:

- 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;**
- 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**

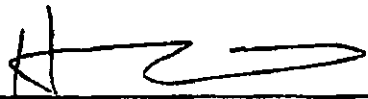
4. I may not take any action or make or permit to be made any public statement, including in regulatory filings or otherwise, denying, directly or indirectly, any finding in this AWC or create the impression that the AWC is without factual basis. I may not take any position in any proceeding brought 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.

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.

6/30/15
Date


Denise Francine-Louise Daniel

Reviewed by:


Heather M. Trick
Counsel for Daniel
The Colbert Law Firm
390 North Orange Ave., Suite 2300
Orlando, FL 32801
(407) 412-7234

Accepted by FINRA:

7-29-15
Date

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


Susan Schroeder
Senior Vice President and Counsel
FINRA Department of Enforcement
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