MEMORANDUM

TO: Case File, Case No.

FROM: Daniel Brown, Financial Examiner/Analyst

RE: Finding of no violation in investigation of:

DATE: January 25, 2019

The following allegations were investigated in this case. No violation was found, so I am preparing this explanation of the reason for these findings. The following is the language presented to the association in the allegation letter along with the division’s findings (in italics) after reviewing all available documentation.