

**FINANCIAL INDUSTRY REGULATORY AUTHORITY  
OFFICE OF HEARING OFFICERS**

DEPARTMENT OF ENFORCEMENT,

Complainant,

v.

JOHN LOWRY  
(CRD No. 4336146),

and

KIM MONCHIK  
(CRD No. 2528972),

Respondents.

Disciplinary Proceeding  
No. 2022075597101

Hearing Officer–BDC

**ORDER DEFERRING RULING ON RESPONDENTS' MOTION FOR EXTENSION OF  
TIME TO ANSWER COMPLAINT**

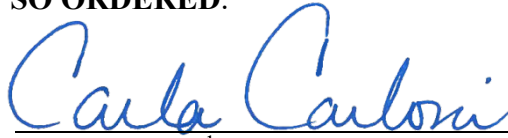
On November 8, 2024, FINRA's Department of Enforcement filed and served on Respondents the Complaint and the Notice of Complaint in this matter. The Notice of Complaint states that Respondents' answers are due on or before December 6, 2024.

On November 21, 2024, Respondents' counsel filed a motion for an extension of time to file their answers.

Under FINRA Rule 9212(f), if a respondent does not file an answer or make any other filing or request related to the Complaint within the time required, the Department of Enforcement shall send a second Notice of Complaint to respondent requiring an answer within 14 days after service of the second notice. In this case, if Respondents fail to file answers to the Complaint on or before December 6, Enforcement must serve them a second Notice of Complaint and establish a revised due date for Respondents' answers that is 14 days after the issuance of the second Notice.

Accordingly, I order Enforcement to (1) issue a second Notice of Complaint on **December 6, 2024**, (2) establish a revised due date for Respondents' answer that is 14 days after issuance of the second Notice, and (3) refrain from filing a default motion unless and until Respondents fail to answer the second Notice of Complaint. I defer ruling on Respondents' motion until Enforcement files and serves the second Notice of Complaint.

**SO ORDERED.**



Carla Carloni<sup>1</sup>

Deputy Chief Hearing Officer

Dated: November 25, 2024

Copies to:

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Richard J. Babnick, Jr., Esq. (via email)  
Michelle Galloway, Esq. (via email)  
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<sup>1</sup> Pursuant to Rule 9235(b) the Deputy Chief Hearing Officer signs this Order in Hearing Officer Craig's absence.