

Administrative Office of the Courts



INVESTIGATION SUMMARY, DETERMINATION, PROBABLE CAUSE REVIEW, AND RECOMMENDATION REPORT

Complaint No. 23-0010

License No. [REDACTED]

June 6, 2025

Certification and Licensing Division

**ARIZONA SUPREME COURT
ADMINISTRATIVE OFFICE OF THE COURTS
INVESTIGATION SUMMARY, DETERMINATION, PROBABLE
CAUSE REVIEW, AND RECOMMENDATION REPORT**

| | | |
|-----------------------------|-------------------------|------------------------------|
| LICENSEE INFORMATION | License Holder: | Compass Fiduciary Group, LLC |
| | License Number: | ██████ |
| | Type of License: | Licensed Business Entity |

| | | |
|--------------------|--------------|-----------|
| COMPLAINANT | Name: | Chad Pool |
|--------------------|--------------|-----------|

| | | |
|----------------------------------|--------------------------|------------------------------------|
| INVESTIGATION INFORMATION | Complaint Number: | 23-0010 |
| | Investigator: | Janelle Bauserman Crystal Jones |

| | |
|---|------------------------------|
| Complaint Received: | March 16, 2023 |
| Complaint Forwarded to the Licensee: | May 19, 2023 |
| Licensee Received Complaint: | May 19, 2023 |
| Response From Licensee: | July 28, 2023 |
| Period of Active Licensure: | November 18, 2010 to Present |
| Status of License: | Active |
| Availability of Licensee: | Available |
| Availability of Complainant: | Available |
| Report Date: | June 6, 2025 |

ALLEGATIONS:

1. Compass Fiduciary Group, LLC retained \$30,000 of estate funds without court approval after the termination of the trusteeship.
2. Compass Fiduciary Group, LLC failed to return all trust property at the termination of the trusteeship.
3. Compass Fiduciary Group, LLC failed to provide a report of trust property, liabilities, receipts, and disbursements to the beneficiaries annually and upon request.
4. Compass Fiduciary Group, LLC allowed estate bills to become delinquent.

ADDITIONAL FINDINGS:

None.

SUMMARY OF INVESTIGATIVE PROCEDURE:

- Written complaint and documentation submitted by Chad Pool.
- Written response to complaint submitted by Jason Cobb.
- Documentation submitted by Compass Fiduciary Group, LLC, through counsel, Christine Tasopulos.
- Review of applicable Certification and Licensing Division (“Division”) records.
- Review of applicable sections of Arizona Revised Statutes (“A.R.S.”), Arizona Codes of Judicial Administration (“ACJA”) § 7-201 and § 7-202, and Arizona Supreme Court Rules.

INTERVIEWS:

1. Jonathan Taddei

SUMMARY OF FACTUAL FINDINGS OF INVESTIGATION:

Compass Fiduciary Group, LLC (“CFG”) was named as the Successor Trustee of The Andrew Pool, Jr. Revocable Trust (“The Trust”). Andrew Pool passed away on August 9, 2017, and CFG assumed its duties as the Successor Trustee. The Trust had three beneficiaries, Jeremy Pool (“Jeremy”), Chad Pool (“Chad”), and Todd Pool (“Todd”) (collectively, “the Pools”), who were to split the Trust assets equally.

On December 27, 2022, Jeremy and Chad petitioned the court to remove CFG as the Successor Trustee. It was the Pools’ desire to have Jeremy and Chad serve as Successor Co-Trustees. The Order Appointing Successor Co-Trustees was filed on January 24, 2023. The order directed CFG to provide the Pools with all vehicle titles, bank statements, and trust-related documentation within thirty days. CFG was to cooperate with the Pools to effectuate the transfer of the trust assets. The order did not provide for CFG to retain a cash holdback for fees and costs. Chad submitted his complaint against CFG and Jason Cobb (“Cobb”) to the Division in March 2023.

At the time of the complaint, CFG was owned by Cobb and he was also CFG’s Designated Principal. On March 26, 2024, Cobb and the Fiduciary Board entered into a Consent Agreement for the voluntary surrender of Cobb’s fiduciary license. As part of the consent agreement, Cobb resigned and named a successor Designated Principal for CFG. Cobb named his previous business partner Jeanne Drabiak (“Drabiak”) as the successor Designated Principal. On or around August 6, 2024, Cobb sold his business interest in CFG to Jonathan Taddei (“Taddei”). The Division received notification from CFG in January 2025 that Taddei succeeded Drabiak as CFG’s Designated Principal. The Division does not have jurisdiction over Cobb’s licensure as of the date of his voluntary surrender of his fiduciary license but retains jurisdiction over CFG because it has an active fiduciary business entity license.

The Division reviewed CFG's invoices for services rendered, case notes, and email communications. The records show Drabiak had limited involvement in the administration of the Trust outside of dealing with the estate taxes. Taddei's involvement in the estate administration was limited to accounts payable, bank reconciliations, and accounting reports. Records show that neither Drabiak nor Taddei had extensive involvement with the Pools. Other than Cobb, the only CFG employee to have extensive contact with the Pools was Cobb's assistant Rachel Kane-Harrell ("Kane-Harrell"). Kane-Harrell often relayed information between Cobb and the Pools but did not independently make decisions concerning the Trust administration.

In a November 5, 2024, email, the Division confirmed with Chad that the CFG staff member he primarily dealt with was Kane-Harrell. The Division notes that Kane-Harrell is not a licensed fiduciary.

The records reviewed show that Cobb, with the assistance of counsel, was the sole decision maker throughout the trust administration. The Division found no evidence that any staff member at CFG was involved in the actions related to Chad's allegations that CFG (1) held back \$30,000; (2) failed to return trust property; and (3) failed to provide annual reporting of the trust administration.

Based on the available information, the Division cannot substantiate that CFG, independent of Cobb, engaged in misconduct as to Allegations 1, 2, and 3. It should be noted that the Division reviewed documentation provided by CFG indicating that the funds in question—totaling \$30,036.34—were returned to the Pool's attorney, Kile Law Firm, by May 3, 2023. Because the Division no longer has jurisdiction over Cobb, additional investigation into Allegations 1, 2, and 3 is not warranted.

The Division's initial review of CFG's records revealed that additional investigation into Allegation 4 was warranted.

Allegation 4: Compass Fiduciary Group, LLC allowed estate bills to become delinquent.

In his complaint, Chad said CFG was late paying bills resulting in late fees, which were passed on to the Trust. In his November 5, 2024 follow-up email with the Division, Chad reported that service people visited the property to disconnect services. As a result, Chad made payments from his personal funds to bring the accounts current. Chad said CFG also failed to pay the property taxes for more than a year before the Pools became the successor co-trustees. Chad reported that attempts to call Cobb to discuss the situation were unsuccessful as he was always told that Cobb was out of town and nothing could be done.

In his response to the complaint, Cobb said that it is possible that during the administration of the Trust, bills may have inadvertently been paid late. However, he claimed that without any additional specificity, he could neither confirm nor deny the allegation.

CFG's billing records show Cobb reviewed and approved all payment invoices relating to the Trust administration. The individual responsible for preparing and mailing checks for payment of those invoices changed over the 6 years CFG was involved in the Trust administration but the Division noted ongoing issues throughout CFG's tenure.

Fiduciary records show the first time the Pools notified CFG of late invoices was a few months after CFG began administering the Trust. In December 2017, CFG was notified that payments to Dish Network and CenturyLink were delinquent. CFG staff member, Kane-Harrell, discovered that the invoices were on autopay from an account that had been frozen when Andrew Pool passed away. A billing entry shows Cobb reviewed bank statements from August 2017 through December 2017 to determine what bills had gone unpaid. Kane-Harrell then contacted Dish Network, CenturyLink, Arizona Public Services ("APS"), and the City of Phoenix City Services Department to change the billing address and payment information. In the days that followed, checks were written to those vendors.

In March 2018, Kane-Harrell contacted APS regarding a shut-off notice. In January 2019, Kane-Harrell contacted CenturyLink about a Disconnection Notice for wireless service after being informed of the notice by Chad. The case notes indicate Kane-Harrell told Chad that CFG was not receiving paper invoices from Century Link, however, billing records show that Cobb approved a Century Link invoice "for monthly utilities" for payment in November 2018. It is unclear if the invoice approved by Cobb is inclusive of the wireless service. In March 2020, Chad contacted Kane-Harrell after Dish Network services were shut off due to non-payment. In November 2021, Chad contacted CFG again regarding non-payment of Dish Network services. Taddei contacted Dish Network and paid the past due balance totaling \$494.92.

In August 2022, Chad called Kane-Harrell about another CenturyLink delinquency. Chad told CFG that he paid over \$600 to have services reinstated after CFG failed to pay the bills for 6 months. In September 2022, Chad called Taddei about a past due bill for Waste Management. Chad said he had to hire someone to remove trash from the property. Taddei told Chad that the recent issues with the past due bills was because CFG moved offices and was not receiving the invoices. Kane-Harrell contacted Waste Management to have service reinstated.

The billing records demonstrate that property tax bills were received and paid every year until the 2021 tax year. A review of the Maricopa County Treasurer website confirmed the first half of the 2021 tax bill was paid on September 30, 2021. No additional tax payments were made until September 26, 2023, after the Pools took over the Trust. The 2023 tax receipt shows the full payment of 2022 and 2023 taxes and a "Redemption Payment" for the second half of 2021. The payment included interest of \$116.61 for 2022, and fees and interest totaling \$156.13 for 2021. According to legalclarity.org, a tax redemption occurs when a property owner fails to pay property taxes, resulting in a tax lien on the property.

The Division found evidence that Compass Fiduciary Group, LLC allowed estate bills to become delinquent, in violation of the following:

ACJA § 7-201(F)(1):

F. Role and Responsibilities of Certificate Holders.

1. Code of Conduct. Each individual certificate holder shall adhere to the code of conduct or standards of conduct, subsection (J) in the applicable section of the ACJA.

ACJA § 7-201(H)(6)(a):

6. Grounds for Discipline. A certificate holder is subject to disciplinary action if the board finds the certificate holder has engaged in one or more of the following:

a. Failed to perform any duty to discharge any obligation in the course of the certificate holder's responsibilities as required by law, court rules, this section or the applicable section of the ACJA;

ACJA § 7-201(H)(6)(k)(6), (7), (8):

k. Engaged in unprofessional conduct, including:

(6) Failed to practice competently by use of...unacceptable practices;

(7) Failed during the performance of any responsibility or duty of the profession or occupation to use the degree of care, skill and proficiency commonly exercised by the ordinary skillful, careful and prudent professional certificate holder engaged in similar practice under the same or similar conditions regardless of any level of harm or injury to the client or customer;

(8) Failed to practice competently by reason of any cause on a single occasion or on multiple occasions by performing...unacceptable client or customer care or failed to conform to the essential standards of acceptable and prevailing practice;

ACJA § 7-202(F)(1):

F. Role and Responsibilities of Fiduciaries. In addition to the requirements of ACJA § 7 201(F), the following requirements apply:

1. Code of Conduct. Each licensed fiduciary must adhere to the code of conduct in subsection (J), required by A.R.S. § 14-5651(A)(1).

ACJA § 7-202(J)(7):

7. Trustee and Power of Attorney. A licensed fiduciary who is acting as a trustee or agent under a power of attorney must abide by this code of conduct, regardless of whether that person is acting pursuant to court appointment.

A.R.S. § 14-10801. Duty to administer trust:

On acceptance of a trusteeship, the trustee shall administer the trust in good faith, in accordance with its terms and purposes and the interests of the beneficiaries and in accordance with this chapter.

A.R.S. § 14-10804. Prudent administration:

A trustee shall administer the trust as a prudent person would, by considering the purposes, terms, distributional requirements and other circumstances of the trust. In satisfying this standard, the trustee shall exercise reasonable care, skill and caution.

Allegation 4 is substantiated.

DISCIPLINARY HISTORY:

Compass Fiduciary Group, LLC

Complaint Number: 16-0015

Substantiated Allegation(s): Failure to timely appraise and sell property, refusal to distribute assets

Discipline: Letter of Concern

Date of Board Decision: 11/19/2019

SUBMITTED BY:

[Redacted]

06/06/2025

Crystal Jones on behalf of Janelle Bauserman, Investigator
Certification and Licensing Division

Date

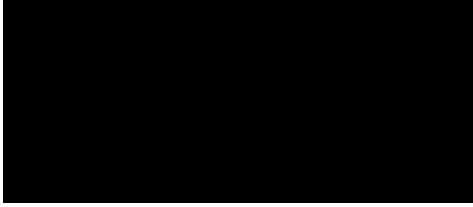
REVIEWED BY:

[Redacted]

June 6, 2025

Pasquale Fontana, Manager
Certification and Licensing Division Date

REVIEWED BY:



June 6, 2025

Abigail Raddatz, Director
Certification and Licensing Division

Date

**ARIZONA SUPREME COURT
ADMINISTRATIVE OFFICE OF THE COURTS
REVIEW AND DECISION OF THE PROBABLE CAUSE
EVALUATOR**

REVIEW AND DECISION OF THE PROBABLE CAUSE EVALUATOR:


Under ACJA § 7-201(H)(5)(a), the deputy director, serving in the capacity of probable cause evaluator under ACJA § 7-201(D)(3)(a), having conducted an independent review of the facts and evidence gathered during the course of the investigation of complaint number 23-0010:

- Directs division staff to investigate further.
- Determines probable cause does not exist demonstrating the certificate holder has committed any acts of misconduct or violations of the statutes, court rules, this section, or the applicable section of the ACJA and enters a written finding to that effect as to Allegation(s):

1, 2, and 3

- Determines probable cause exists demonstrating the certificate holder has committed one or more acts of misconduct or violations of the statutes, court rules, this section, or the applicable section of the ACJA and enters a written finding to that effect as to Allegation(s):

4



Jeffrey Schrade
Probable Cause Evaluator

6/9/2025
Date

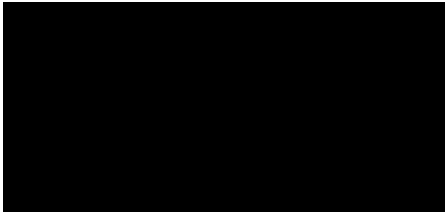
- The remoteness of prior offenses;
- Other: **Change of business ownership and principal**

Aggravating factors under ACJA § 7-201(H)(22)(b)(2):

- A prior disciplinary record;
- A dishonest motive;
- A selfish motive;
- Multiple offenses;
- Bad faith obstruction of the disciplinary proceedings by intentionally failing to comply with this section, the applicable section of ACJA, court rules or orders of the hearing officer; (Failure to respond to Division requests sent to a valid point of contact reflects an uncooperative attitude toward the investigation)
- Submission of false evidence, false statements or other deceptive practices during the discipline process;
- Refusal to acknowledge wrongful nature of the conduct;
- Vulnerability of the victim;
- Substantial experience in the profession or occupation;
- Indifference to making restitution;
- Other: _____

It is further recommended the Board direct the Division to issue a Letter of Concern to Compass Fiduciary Group, LLC.

SUBMITTED BY:



06/09/2025

Abigail Raddatz, Director Date
Certification and Licensing Division

**ARIZONA SUPREME COURT
ADMINISTRATIVE OFFICE OF THE COURTS
DECISION AND ORDER OF THE BOARD**

DECISION AND ORDER:

The Board having reviewed the above Investigation Summary, Determination, Probable Cause Review, and Recommendation Report, regarding complaint number 23-0010 and Compass Fiduciary Group, LLC, license number ██████, makes a finding of facts and this decision, based on the facts, evidence, and analysis as presented and:

- Request division staff to conduct further investigation;
- Refer the complaint to another entity with jurisdiction;

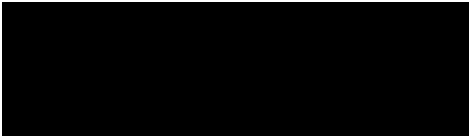
Referral to: _____

- Determine no violation exists and dismiss the complaint
 - with prejudice
 - without prejudice
- Determine no acts of misconduct or violation occurred and no discipline is warranted; however the certificate holder's actions need modification or elimination and issue an advisory letter pursuant to subsection (D)(5)(c)(1)(g);
- Enter a finding the certificate holder has violated any provisions of the statutes, court rules, this section, or the applicable ACJA specific sections or subsection (H)(6) and order an emergency summary suspension, pursuant to subsection (H)(9)(d);
- Enter a finding the certificate holder has violated any of the provisions of the statutes, court rules, this section, the applicable ACJA sections or subsection (H)(6) and issue an order imposing any or a combination of the following information or formal disciplinary sanctions:
 - Issue a letter of concern
 - Issue a censure
 - Resolve any found acts of misconduct or violations by consent order or other negotiated settlement
 - Place specific restrictions on a certificate
 - Place the certificate holder on probation or a set period of time under specified conditions
- Mandate additional training for the certificate holder
- Issue a cease and desist order pursuant to subsection (E)(6)

- Order suspension of a certificate for a set period of time with specific conditions for reinstatement
- Order revocation of a certificate with specific conditions for reinstatement
- Assess costs associated with the investigation and disciplinary proceedings; or
- Impose civil penalties associated with the investigation and disciplinary proceedings.

- Order the preparation of documents necessary for informal or formal disciplinary actions under subsection (H)(7)(b), (H)(8)(b) or (H)(9)(b)
- Request the license holder appear before the Board to participate in a Formal Interview, pursuant to ACJA § 7-201(H)(8).
- Enter a finding the public health, safety or welfare is at risk, requires emergency action, and orders the immediate emergency suspension of the license and sets an expedited hearing for:

Date, Time, and Location: _____
- Order the filing of Notice of Formal Charges, pursuant to ACJA § 7-201(H)(10).
- Adopts the recommendations of the Division Director.
- Does not adopt the recommendations of the Division Director and orders:



The Hon. Jennifer Perkins, Chair
 Fiduciary Board

07/11/2025
 Date