



IAPD Report

JEFFREY CHARLES BORLAND

CRD# 1004997

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When communicating online or investing with any professional, make sure you know who you're dealing with. [Imposters](#) might link to sites like BrokerCheck from [phishing](#) or similar scam websites, or through [social media](#), trying to steal your personal information or your money.

Please contact FINRA with any concerns.



IAPD Information About Representatives

IAPD offers information on all current-and many former representatives. Investors are strongly encouraged to use IAPD to check the background of representatives before deciding to conduct, or continue to conduct, business with them.

What is included in a IAPD report?

IAPD reports for individual representatives include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards.

It is important to note that the information contained in an IAPD report may include pending actions or allegations that may be contested, unresolved or unproven. In the end, these actions or allegations may be resolved in favor of the representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

Where did this information come from?

The information contained in IAPD comes from the Investment Adviser Registration Depository (IARD) and FINRA's Central Registration Depository, or CRD, (see more on CRD below) and is a combination of:

- information the states require representatives and firms to submit as part of the registration and licensing process, and
- information that state regulators report regarding disciplinary actions or allegations against representatives.

How current is this information?

Generally, representatives are required to update their professional and disciplinary information in IARD within 30 days.

Need help interpreting this report?

For help understanding how to read this report, please consult NASAA's IAPD Tips page <http://www.nasaa.org/IAPD/IARReports.cfm>

What if I want to check the background of an Individual Broker or Brokerage Firm?

To check the background of an Individual Broker or Brokerage firm, you can search for the firm or individual in IAPD. If your search is successful, click on the link provided to view the available licensing and registration information in FINRA's BrokerCheck website.

Are there other resources I can use to check the background of investment professionals?

It is recommended that you learn as much as possible about an individual representative or Investment Adviser firm before deciding to work with them. Your state securities regulator can help you research individuals and certain firms doing business in your state. The contact information for state securities regulators can be found on the website of the North American Securities Administrators Association <http://www.nasaa.org>



Report Summary

JEFFREY CHARLES BORLAND (CRD# 1004997)

The report summary provides an overview of the representative's professional background and conduct. The information contained in this report has been provided by the representative, investment adviser and/or securities firms, and/or securities regulators as part of the states' investment adviser registration and licensing process. The information contained in this report was last updated by the representative, a previous employing firm, or a securities regulator on **03/11/2026**.

CURRENT EMPLOYERS

This individual is not currently registered as an Investment Adviser Representative.

QUALIFICATIONS

This individual is not currently registered as an Investment Adviser Representative.

Note: Not all jurisdictions require IAR registration or may have an exemption from registration. Additional information including this individual's qualification examinations and professional designations is available in the Detailed Report.

REGISTRATION HISTORY

This representative was previously registered with the following firm(s):

	FIRM	CRD#	LOCATION	REGISTRATION DATES
IA	THE BORLAND GROUP	121894	Centerville, OH	01/14/2003 - 03/11/2026

For additional registration and employment history details as reported by the individual, refer to the Registration and Employment History section of the Detailed Report.

DISCLOSURE INFORMATION

Disclosure events include certain criminal charges and convictions, formal investigations and disciplinary actions initiated by regulators, customer disputes and arbitrations, and financial disclosures such as bankruptcies and unpaid judgments or liens.

Are there events disclosed about this representative? **Yes**

The following types of events are disclosed about this representative:

Type	Count
Regulatory Event	1
Judgment/Lien	10



Qualifications

REGISTRATIONS

This section provides the SRO, states and U.S. territories in which the representative is currently registered and licensed, the category of each registration, and the date on which the registration becomes effective. This section also provides, for each firm with which the representative is currently employed, the address of each location where the representative works. This individual is not currently registered as an Investment Adviser Representative.



Qualifications

PASSED INDUSTRY EXAMS

This section includes all industry exams that the representative has passed. Under limited circumstances, a representative may attain registration after receiving an exam waiver based on a combination of exams the representative has passed and qualifying work experience. Likewise a new exam requirement may be grandfathered based on a representative's specific qualifying work experience. Exam waivers and grandfathering are not included below.

No information reported.

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **1** professional designation(s).

Chartered Financial Consultant

This representative holds or did hold **1** professional designation(s) that may have been used to qualify as an Investment Advisor representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities Administrators Association at <http://www.nasaa.org>



Registration & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
IA	01/14/2003 - 03/11/2026	THE BORLAND GROUP	CRD# 121894	Centerville, OH

EMPLOYMENT HISTORY

Below is the representative's employment history for up to the last 10 years.

Employment Dates	Employer Name	Position	Investment Related	Employer Location
12/1996 - Present	EDUCO INC. DBA: THE BORLAND GROUP	PRESIDENT/OWNER	Y	KETTERING, OH, United States

OTHER BUSINESS ACTIVITIES

This section includes information, if any, as provided by the representative regarding other business activities the representative is currently engaged in either as a proprietor, partner, officer, director, employee, trustee, agent, or otherwise. This section does not include non-investment related activity that is exclusively charitable, civic, religious, or fraternal and is recognized as tax exempt.

No information reported.



Disclosure Summary

Disclosure Information

What you should know about reported disclosure events:

(1) Certain thresholds must be met before an event is reported to IARD, for example:

- A law enforcement agency must file formal charges before an Investment Adviser Representative is required to report a particular criminal event.;
- A customer dispute must involve allegations that an Investment Adviser Representative engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least \$5,000.

(2) Disclosure events in IAPD reports come from different sources:

As mentioned in the "About IAPD" section on page 1 of this report, information contained in IAPD comes from Investment Adviser Representatives, firms and regulators. When more than one of these sources reports information for the same disclosure event, all versions of the event will appear in the IAPD report. The different versions will be separated by a solid line with the reporting source labeled.

(3) There are different statuses and dispositions for disclosure events:

- A disclosure event may have a status of *pending*, *on appeal*, or *final*.
 - A "pending" disclosure event involves allegations that have not been proven or formally adjudicated.
 - A disclosure event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
 - A "final" disclosure event has been concluded and its resolution is not subject to change.
- A final disclosure event generally has a disposition of *adjudicated*, *settled* or *otherwise resolved*.
 - An "adjudicated" matter includes a disposition by (1) a court of law in a criminal or civil matter, or (2) an administrative panel in an action brought by a regulator that is contested by the party charged with some alleged wrongdoing.
 - A "settled" matter generally represents a disposition wherein the parties involved in a dispute reach an agreement to resolve the matter. Please note that Investment Adviser Representatives and firms may choose to settle customer disputes or regulatory matters for business or other reasons.
 - A "resolved" matter usually includes a disposition wherein no payment is made to the customer or there is no finding of wrongdoing on the part of the Investment Adviser Representative. Such matters generally involve customer disputes.

(4) You may wish to contact the Investment Adviser Representatives to obtain further information regarding any of the disclosure events contained in this IAPD report.



DISCLOSURE EVENT DETAILS

When evaluating this information, please keep in mind that some items may involve pending actions or allegations that may be contested and have not been resolved or proven. The event may, in the end, be withdrawn, dismissed, resolved in favor of the Investment Adviser Representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to the Investment Adviser Registration Depository. Some of the specific data fields contained in the report may be blank if the information was not provided.

The following types of events are disclosed about this representative:

Type	Count
Regulatory Event	1
Judgment/Lien	10

Regulatory Event

This disclosure event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission, or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This disclosure event may also include a revocation or suspension of an Investment Adviser Representative's authority to act as an attorney, accountant or federal contractor.

Disclosure 1 of 1

Reporting Source:	Individual
Regulatory Action Initiated By:	OHIO DEPARTMENT OF COMMERCE DIVISION OF SECURITIES
Sanction(s) Sought:	Prohibition
Other Sanction(s) Sought:	AS A RESULT OF HAVING INSUFFICIENT FUNDS ON DEPOSIT WITH IARD, THE BORLAND GROUP (CRD #121894)IA LICENSE WAS NOT RENEWED. JEFFREY C. BORLAND'S RA LICENSE RENEWAL STATEMENT AND FEE WERE FILED BY 12/31/2002, BUT NOT RENEWED. THE BORLAND GROUP AND ITS RAS MAY NOT CONDUCT ANY INVESTMENT ADVISORY BUSINESS IN OHIO UNTIL THEY ARE RE-LICENSED WITH THE STATE OF OHIO PER CERTIFIED LETTER FROM THE OHIO DIVISION OF SECURITIES ON 12/31/2002.
Date Initiated:	12/31/2002
Docket/Case Number:	
Employing firm when activity occurred which led to the regulatory action:	EDUCO, INC. DBA: THE BORLAND GROUP
Product Type:	No Product
Other Product Type(s):	
Allegations:	NO ALLEGATIONS. IA AND RA LICENSES WERE NOT RENEWED DUE TO INSUFFICIENT FUNDS ON DEPOSIT WITH IARD.
Current Status:	Final
Resolution:	Consent



Resolution Date: 01/13/2003

Sanctions Ordered:

Other Sanctions Ordered:

Sanction Details: THE BORLAND GROUP AND ITS RAS MAY NOT CONDUCT ANY INVESTMENT ADVISORY BUSINESS IN OHIO UNTIL THEY ARE RE-LICENSED WITH THE STATE OF OHIO PER OHIO DIVISION OF SECURITIES BY CERTIFIED MAIL, 12/31/2002.

Broker Statement THE BORLAND GROUP AND JEFFREY C. BORLAND HAVE RE-APPLIED FOR THEIR RESPECTIVE IA AND RA LICENSES IN OHIO.



Judgment/Lien

This disclosure event involves an unsatisfied and outstanding judgment or lien against the Investment Adviser Representative.

Disclosure 1 of 10

Reporting Source: Individual
Judgment/Lien Holder: OHIO DEPARTMENT OF TAXATION
Judgment/Lien Amount: \$4,323.00
Judgment/Lien Type: Tax
Date Filed with Court: 08/25/2014
Date Individual Learned: 12/31/2014
Type of Court: COMMON PLEAS
Name of Court: MONTGOMERY COUNTY COMMON PLEAS COURT
Location of Court: MONTGOMERY COUNTY, OHIO
Docket/Case #: 2014SCJ98230
Judgment/Lien Outstanding? Yes
Broker Statement I believe this tax/lien was paid years ago. Seeking release. 04/21/2018.

Disclosure 2 of 10

Reporting Source: Individual
Judgment/Lien Holder: State of Ohio
Judgment/Lien Amount: \$5,187.00
Judgment/Lien Type: Tax
Date Filed with Court: 08/25/2014
Date Individual Learned: 12/31/2014
Type of Court: COMMON PLEAS
Name of Court: MONTGOMERY COUNTY COMMON PLEAS COURT
Location of Court: MONTGOMERY COUNTY, OHIO
Docket/Case #: 2014SCJ103619
Judgment/Lien Outstanding? Yes
Broker Statement I believe the tax/lien was paid. Seeking release. 04/21/2018

Corrected the docket/case #. 06/30/2018.

Disclosure 3 of 10

Reporting Source: Individual
Judgment/Lien Holder: Internal Revenue Service
Judgment/Lien Amount: \$4,248.42
Judgment/Lien Type: Tax



Date Filed with Court: 12/31/2013
Date Individual Learned: 04/02/2018
Type of Court: COUNTY COURT
Name of Court: MONTGOMERY COUNTY CLERK OF COURTS
Location of Court: MONTGOMERY COUNTY, OHIO
Docket/Case #: 201300019767
Judgment/Lien Outstanding? Yes
Resolution: Satisfied
Broker Statement I do not believe this tax lien remains outstanding. Will contact IRS and seek release. 04/21/2018

Note: #7. B. Satisfied should not have been checked. Could not undo entry.

Disclosure 4 of 10

Reporting Source: Individual
Judgment/Lien Holder: OHIO DEPARTMENT OF TAXATION
Judgment/Lien Amount: \$2,286.26
Judgment/Lien Type: Tax
Date Filed with Court: 05/22/2008
Date Individual Learned: 12/31/2008
Type of Court: COUNTY COURT
Name of Court: MONTGOMERY COUNTY COURT
Location of Court: MONTGOMERY COUNTY, OHIO
Docket/Case #: SCJ 027233
Judgment/Lien Outstanding? Yes
Broker Statement Tax/Lien was paid years ago. Seeking release of lien. 04/21/2018

Disclosure 5 of 10

Reporting Source: Individual
Judgment/Lien Holder: OHIO DEPARTMENT OF TAXATION
Judgment/Lien Amount: \$3,334.97
Judgment/Lien Type: Tax
Date Filed with Court: 05/22/2008
Date Individual Learned: 05/31/2008
Type of Court: COUNTY COURT
Name of Court: MONTGOMERY COUNTY COURT
Location of Court: MONTGOMERY COUNTY, OHIO
Docket/Case #: SCJ 027232



Judgment/Lien Outstanding? Yes
Broker Statement Tax/lien was paid years ago Seeking release of lien. 04/21/2018

Disclosure 6 of 10

Reporting Source: Individual
Judgment/Lien Holder: OHIO DEPARTMENT OF TAXATION
Judgment/Lien Amount: \$338.31
Judgment/Lien Type: Tax
Date Filed with Court: 09/13/2004
Date Individual Learned: 12/31/2004
Type of Court: COUNTY COURT
Name of Court: MONTGOMERY COUNTY COURT
Location of Court: MONTGOMERY COUNTY, OHIO
Docket/Case #: SCJ 006846
Judgment/Lien Outstanding? Yes
Broker Statement Tax was paid years ago. Seeking release of lien. 04/21/2018

Disclosure 7 of 10

Reporting Source: Individual
Judgment/Lien Holder: OHIO DEPARTMENT OF TAXATION
Judgment/Lien Amount: \$183.27
Judgment/Lien Type: Tax
Date Filed with Court: 09/13/2004
Date Individual Learned: 12/31/2004
Type of Court: COUNTY COURT
Name of Court: MONTGOMERY COUNTY CLERK OF COURTS
Location of Court: MONTGOMERY COUNTY, OHIO
Docket/Case #: SCJ 006845
Judgment/Lien Outstanding? Yes
Broker Statement Tax/lien was paid years ago. Seeking release of lien. 04/21/2018

Disclosure 8 of 10

Reporting Source: Individual
Judgment/Lien Holder: OHIO BUREAU OF WORKERS COMPENSATION
Judgment/Lien Amount: \$114.66
Judgment/Lien Type: Tax
Date Filed with Court: 12/04/1995
Date Individual Learned: 12/31/1995



Type of Court: COMMON PLEAS
Name of Court: MONTGOMERY COUNTY COMMON PLEAS COURT
Location of Court: MONTGOMERY COUNTY, OHIO
Docket/Case #: CJ 079614
Judgment/Lien Outstanding? Yes
Resolution: Satisfied
Broker Statement Tax/lien was paid years ago. Seeking release. 04/21/2018

Disclosure 9 of 10

Reporting Source: Individual
Judgment/Lien Holder: MIAMI VALLEY HOSPITAL #2
Judgment/Lien Amount: \$644.66
Judgment/Lien Type: Civil
Date Filed with Court: 08/12/1997

Date Individual Learned:

Type of Court: MUNICIPAL
Name of Court: KETTERING MUNICIPAL COURT
Location of Court: KETTERING, OH
Docket/Case #: CJ 154694
Judgment/Lien Outstanding? Yes

Broker Statement I WAS CAUGHT UNDER THE "PRE-EXISTING CONDITIONS" WAIVER OF OUR HEALTH INSURANCE PLAN. I HAD A [REDACTED]. TENS OF THOUSANDS OF HOSPITAL AND MEDICAL EXPENSES WERE INCURRED IN 48 HOURS. THE HOSPITAL WOULD NOT ACCEPT AFFORDABLE PAYMENTS. EVENTUALLY, COLLECTION LED TO THE OUTSTANDING JUDGEMENT(S). CURRENTLY, WE PAY \$302.00 PER MONTH ON THE 2 OUTSTANDING BALANCES.

Disclosure 10 of 10

Reporting Source: Individual
Judgment/Lien Holder: MIAMI VALLEY HOSPITAL
Judgment/Lien Amount: \$14,771.95
Judgment/Lien Type: Civil
Date Filed with Court: 07/26/1996
Date Individual Learned: 07/30/1996
Type of Court: COUNTY COURT
Name of Court: MONTGOMERY COUNTY COURT
Location of Court: MONTGOMERY COUNTY, OHIO
Docket/Case #: CJ 128826
Judgment/Lien Outstanding? Yes



Broker Statement

I WAS CAUGHT UNDER THE "PRE-EXISTING CONDITIONS" WAIVER OF OUR HEALTH INSURANCE PLAN. I HAD A [REDACTED]. TENS OF THOUSANDS OF DOLLARS OF HOSPITAL AND MEDICAL BILLS WERE INCURRED IN 48 HOURS. THE HOSPITAL WOULD NOT ACCEPT AFFORDABLE PAYMENTS. EVENTUALLY, COLLECTION EFFORTS LED TO THE OUTSTANDING JUDGEMENT(S). Work is in progress to clear this lien.



End of Report

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