



IAPD Report

CRAIG MURCHISON MCDANIEL

CRD# 1087979

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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

CRAIG MURCHISON MCDANIEL (CRD# 1087979)

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 **04/23/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	CAPITAL INVESTMENT GROUP, INC.	CRD# 14752	01/22/2004
IA	CAPITAL INVESTMENT ADVISORY SERVICES, LLC	CRD# 149124	09/29/2009

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **38** jurisdiction(s).

Is this representative currently Inactive or Suspended with any regulator? **No**

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	CIC ADVISERS, LLC	130735	COLUMBIA, SC	08/03/2004 - 09/25/2009
B	W.C. SMITH & COMPANY, INC.	36865	GREENVILLE, SC	06/10/1998 - 12/31/2003
B	ROYAL ALLIANCE ASSOCIATES, INC.	23131	SCOTTSDALE, AZ	11/19/1989 - 05/22/1998

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
Customer Dispute	6



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 currently registered with **38** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **CAPITAL INVESTMENT GROUP, INC.**

Main Address: 100 E. SIX FORKS ROAD
STE 200
RALEIGH, NC 27609

Firm ID#: 14752

	Regulator	Registration	Status	Date
B	FINRA	General Securities Principal	Approved	01/22/2004
B	FINRA	General Securities Representative	Approved	01/22/2004
B	Alaska	Agent	Approved	05/05/2011
B	Arizona	Agent	Approved	08/26/2016
B	Arkansas	Agent	Approved	03/27/2023
B	California	Agent	Approved	09/19/2013
B	Colorado	Agent	Approved	10/15/2013
B	Florida	Agent	Approved	01/22/2004
B	Georgia	Agent	Approved	01/22/2004
B	Hawaii	Agent	Approved	02/04/2022
B	Idaho	Agent	Approved	05/10/2016
B	Illinois	Agent	Approved	05/11/2023
B	Indiana	Agent	Approved	10/11/2012



Qualifications

	Regulator	Registration	Status	Date
B	Iowa	Agent	Approved	08/26/2013
B	Kentucky	Agent	Approved	05/11/2021
B	Louisiana	Agent	Approved	04/03/2023
B	Maine	Agent	Approved	04/02/2020
B	Maryland	Agent	Approved	10/15/2013
B	Michigan	Agent	Approved	03/13/2018
B	Minnesota	Agent	Approved	10/14/2013
B	Mississippi	Agent	Approved	03/24/2006
B	Missouri	Agent	Approved	11/06/2014
B	Nebraska	Agent	Approved	06/11/2020
B	Nevada	Agent	Approved	10/24/2013
B	New Jersey	Agent	Approved	04/24/2012
B	New Mexico	Agent	Approved	01/22/2004
B	New York	Agent	Approved	03/17/2023
B	North Carolina	Agent	Approved	01/22/2004
B	Ohio	Agent	Approved	08/23/2004
B	Oklahoma	Agent	Approved	10/12/2006
B	Oregon	Agent	Approved	09/17/2020
B	Pennsylvania	Agent	Approved	08/12/2010



Qualifications

	Regulator	Registration	Status	Date
B	South Carolina	Agent	Approved	01/22/2004
B	Tennessee	Agent	Approved	03/17/2023
B	Texas	Agent	Approved	12/04/2013
B	Utah	Agent	Approved	08/28/2013
B	Virginia	Agent	Approved	01/22/2004
B	Washington	Agent	Approved	08/27/2013
B	West Virginia	Agent	Approved	11/24/2014
B	Wisconsin	Agent	Approved	04/16/2013

Branch Office Locations

6156 ST. ANDREWS ROAD
STE 108
COLUMBIA, SC 29212

6156 ST ANDREWS RD
STE 104
COLUMBIA, SC 29212

610 SYLVAN BLVD.
HENDERSONVILLE, NC 28791

Employment 2 of 2

Firm Name: **CAPITAL INVESTMENT ADVISORY SERVICES, LLC**
Main Address: 100 E. SIX FORKS ROAD
SUITE 200
RALEIGH, NC 27609
Firm ID#: 149124

	Regulator	Registration	Status	Date
IA	South Carolina	Investment Adviser Representative	Approved	09/29/2009

Branch Office Locations

CAPITAL INVESTMENT ADVISORY SERVICES, LLC



Qualifications

6156 ST. ANDREWS ROAD
COLUMBIA, SC 29212




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.

This individual has passed 1 principal/supervisory exam, 2 general industry/product exams, and 1 state securities law exam.


Principal/Supervisory Exams

	Exam	Category	Date
	General Securities Principal Examination (S24)	Series 24	08/25/1989

General Industry/Product Exams

	Exam	Category	Date
	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
	General Securities Representative Examination (S7)	Series 7	02/19/1983

State Securities Law Exams

	Exam	Category	Date
	Uniform Securities Agent State Law Examination (S63)	Series 63	03/04/1983

PROFESSIONAL DESIGNATIONS

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

Certified Financial Planner

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	08/03/2004 - 09/25/2009	CIC ADVISERS, LLC	CRD# 130735	COLUMBIA, SC
B	06/10/1998 - 12/31/2003	W.C. SMITH & COMPANY, INC.	CRD# 36865	GREENVILLE, SC
B	11/19/1989 - 05/22/1998	ROYAL ALLIANCE ASSOCIATES, INC.	CRD# 23131	SCOTTSDALE, AZ
B	10/25/1991 - 01/22/1998	MANEQUITY, INC.	CRD# 5249	BOSTON, MA
B	03/02/1983 - 11/19/1989	INTEGRATED RESOURCES EQUITY CORPORATION	CRD# 6403	

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
09/2009 - Present	CAPITAL INVESTMENT ADVISORY SERVICES, LLC	INVESTMENT ADVISER REPRESENTATIVE	Y	RALEIGH, NC, United States
01/2004 - Present	CAPITAL INVESTMENT GROUP, INC.	REPRESENTATIVE	Y	COLUMBIA, SC, 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.

1. INSURANCE AGENT WITH THE MCDANIEL CORPORATION PROVIDING INSURANCE SALES AND SERVICE. <40 HOURS/MONTH ON THE ACTIVITY, WITH APPROXIMATELY 100% OF THIS TIME SPENT DURING TRADING HOURS. LOCATED AT OFFICE OF EMPLOYMENT ADDRESS. BEGUN IN 1980S.
2. SELF-EMPLOYED LENDER TO INDIVIDUALS. 1 HOUR/MONTH SPENT ON ACTIVITY, MOST DURING TRADING HOURS. LOCATED AT HOME ADDRESS. NON-INVESTMENT ACTIVITY.
3. FIXED INSURANCE THROUGH: BOB MCCLARY (BANNER, EMPIRE GENERAL, AIG-AMERICAN GENERAL), BROKERAGE SERVICES OF CAROLINA, INC (GENWORTH) AND FIXED AND DISABILITY INSURANCE WITH OHIO NATIONAL.
- FINANCIAL WORKSHOPS. INVESTMENT RELATED, STARTED JUNE 2012, 1/2 HR PER WEEK, 0 DURING TRADING.
4. PECAN GROVE, LLC, MEMBER OF LLC WHICH OWNS LAND THAT LEASES LOTS TO MOBILE HOME OWNERS. 101 MARTIN CARTER RD, HOPKINS, SC. NOT INVESTMENT RELATED. <1 HR/WK, 0 DURING TRADING.
5. SAINT ANDREWS RD, LLC, SINGLE MEMBER IN LLC THAT OWNS PROPERTY WHICH IS LEASED FOR COMMERCIAL PROPERTY. 6156 ST ANDREWS RD, COLUMBIA, SC. <1 HR/WK, 0 DURING TRADING.



Registration & Employment History



OTHER BUSINESS ACTIVITIES

6. BATCHELOR, LLC. MEMBER. REAL ESTATE AT 1682 BATCHELOR ST, WEST COLUMBIA, SC 29169. STARTED 10/2009. <1 HR/WK, <1 DURING TRADING HRS.
7. EARGLE DRIVE, LLC. MEMBER. 6156 SAINT ANDREWS RD, STE 108, COLUMBIA, SC 29212. STARTED 11/2009. <1 HR/WK, <1 HR DURING TRADING.
8. WILLOW RIDGE PROPERTIES, LLC. MEMBER. REAL ESTATE 5501 FAIRFIELD ROAD, COLUMBIA, SC 29203. STARTED 07/2006. <1 HR/WK, <1 DURING TRADING HRS.
9. WESTON AVENUE, LLC. MEMBER. REAL ESTATE 5734 WESTON AVE, COLUMBIA, SC. 29203. STARTED 03/2011. <1 HR/WK, <1 HR DURING TRADING.
10. SAND MOUNTAIN, LLC. 3547 FISH HATCHERY ROAD, GASTON, SC 29053. MEMBER REAL ESTATE. STARTED 11/2007 <1 HR/WK, <1 HR DURING TRADING.
11. BLUFF ROAD, LLC. MEMBER. REAL ESTATE 182 BLUFF ROAD, COLUMBIA, SC 29201. STARTED 05/2008. <1 HR/WK, <1 HR DURING TRADING.
12. CMM WYOMING, LLC. MANAGER/MEMBER. 6156 ST ANDREWS RD, STE 108, COLUMBIA, SC 29212. MULTI-MEMBER COMPANY ESTABLISHED TO HOUSE THE OWNERSHIP OF FAMILY INVESTMENT PROPERTIES AND ASSETS. NOT INVESTMENT RELATED. 4 HRS/WK, 0 DURING NORMAL TRADING HRS.
13. OWNER OF RENTAL PROPERTY. LOCATIONS: PORTOFINO IV, LLC, LYLES STREET LLC, STANFORD LLC, CAYCE RIVERWALK LLC. <1 HR EACH/WEEK, <1 DURING NORMAL TRADING HOURS.
14. RL DELINQUENT, LLC. OWNER. 6156 ST ANDREWS RD, STE 108 COLUMBIA, SC 29212. STARTED 5/2023. BUSINESS IS TO BUY AND SELL PROPERTY. 10 HRS/WK, 1 HR DURING NORMAL TRADING HRS. NOT INVESTMENT RELATED.
15. MCDC, LLC. PARTNER. 6156 ST ANDREWS RD, STE 108 COLUMBIA, SC 29212. STARTED 5/2023. BUSINESS IS TO LEASE A BUILDING. 0 HRS/WK, 0 DURING NORMAL TRADING HRS. NOT INVESTMENT RELATED.



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
Customer Dispute	6

Customer Dispute

This section provides information regarding a customer dispute that was reported to the Investment Adviser Registration Depository (IARD) by the Investment Adviser Representative (IAR), an investment adviser and/or securities firm, and/or a securities regulator. The event may include a consumer-initiated, investment-related complaint, arbitration proceeding or civil suit that contains allegations of sales practice violations against the individual.

The customer dispute may be pending or may have resulted in a civil judgment, arbitration award, monetary settlement, closure without action, withdrawal, dismissal, denial, or other outcome.

Disclosure 1 of 6

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	CAPITAL INVESTMENT GROUP, INC.
Allegations:	Client invested in GWG Holdings L-Bonds. GWG Holdings, Inc. filed Chapter 11 bankruptcy on April 20, 2022. No Statement of Claim filed by client or opposing counsel.
Product Type:	Direct Investment-DPP & LP Interests
Alleged Damages:	\$42,000.00
Is this an oral complaint?	Yes
Is this a written complaint?	No
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	04/26/2024
Complaint Pending?	No
Status:	Settled
Status Date:	12/10/2024
Settlement Amount:	\$28,000.00
Individual Contribution Amount:	\$14,000.00

**Disclosure 2 of 6**

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: CAPITAL INVESTMENT GROUP, INC.

Allegations: GWG Holdings, Inc. filed Chapter 11 bankruptcy on April 20, 2022. No Statement of Claim filed by client or opposing counsel.

Product Type: Direct Investment-DPP & LP Interests

Alleged Damages: \$25,000.00

Is this an oral complaint? Yes

Is this a written complaint? No

Is this an arbitration/CFTC reparation or civil litigation? No

Customer Complaint Information

Date Complaint Received: 02/09/2024

Complaint Pending? No

Status: Settled

Status Date: 03/28/2024

Settlement Amount: \$15,000.00

Individual Contribution Amount: \$7,500.00

Disclosure 3 of 6

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: CAPITAL INVESTMENT GROUP, INC.

Allegations: GWG Holdings, Inc. filed Chapter 11 bankruptcy on April 20, 2022. No Statement of Claim filed by client or opposing counsel.

Product Type: Direct Investment-DPP & LP Interests

Alleged Damages: \$25,000.00

Is this an oral complaint? Yes

Is this a written complaint? No

Is this an arbitration/CFTC reparation or civil litigation? No

Customer Complaint Information

Date Complaint Received: 02/15/2024

Complaint Pending? No

Status: Settled

Status Date: 03/27/2024



Settlement Amount: \$20,000.00

Individual Contribution Amount: \$10,000.00

Disclosure 4 of 6

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: CAPITAL INVESTMENT GROUP, INC.

Allegations: Relative to two individual purchases of GWG Holdings, Inc., with two separate registered representatives of Capital Investment Group, Inc., the clients claim violations of North Carolina Securities Act, negligence, breach of fiduciary duty, breach of contract, and respondeat superior. Mr. McDaniel was the representative on a purchase of \$50,000 of the security.

Product Type: Direct Investment-DPP & LP Interests

Alleged Damages: \$150,000.00

Alleged Damages Amount Explanation (if amount not exact): Mr. McDaniel was the representative on a purchase of \$50,000 of the security. The additional \$100,000 was purchased through a separate representative of the firm.

Is this an oral complaint? No

Is this a written complaint? No

Is this an arbitration/CFTC reparation or civil litigation? Yes

Arbitration/Reparation forum or court name and location: FINRA

Docket/Case #: 23-02048

Filing date of arbitration/CFTC reparation or civil litigation: 07/24/2023

Customer Complaint Information

Date Complaint Received: 07/25/2023

Complaint Pending? No

Status: Settled

Status Date: 02/06/2025

Settlement Amount: \$75,000.00

Individual Contribution Amount: \$12,500.00

Disclosure 5 of 6

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: CAPITAL INVESTMENT GROUP, INC.



Allegations: An investment in GWG Holdings, Inc. was unsuitable in nature.

Product Type: Direct Investment-DPP & LP Interests

Alleged Damages: \$100,000.00

Is this an oral complaint? No

Is this a written complaint? No

**Is this an arbitration/CFTC
reparation or civil litigation?** Yes

**Arbitration/Reparation forum
or court name and location:** FINRA

Docket/Case #: 23-00187

**Filing date of
arbitration/CFTC reparation
or civil litigation:** 01/23/2023

Customer Complaint Information

Date Complaint Received: 01/23/2023

Complaint Pending? No

Status: Settled

Status Date: 07/25/2024

Settlement Amount: \$60,000.00

**Individual Contribution
Amount:** \$30,000.00

Disclosure 6 of 6

Reporting Source: Individual

**Employing firm when
activities occurred which led
to the complaint:** CAPITAL INVESTMENT GROUP, INC.

Allegations: An investment in GWG Holdings, Inc. was unsuitable in nature.

Product Type: Direct Investment-DPP & LP Interests

Alleged Damages: \$270,000.00

**Alleged Damages Amount
Explanation (if amount not
exact):** The compensatory damage amount listed in the Statement of Claim was in total for five separate customers of the firm, of which Ruth B. Mitchell was one. A damage amount for Ms. Mitchell was not specified.

Is this an oral complaint? No

Is this a written complaint? No

**Is this an arbitration/CFTC
reparation or civil litigation?** Yes

**Arbitration/Reparation forum
or court name and location:** FINRA

Docket/Case #: 22-02467



**Filing date of
arbitration/CFTC reparation
or civil litigation:** 10/28/2022

Customer Complaint Information

Date Complaint Received: 11/09/2022

Complaint Pending? No

Status: Settled

Status Date: 10/18/2023

Settlement Amount: \$27,695.82

**Individual Contribution
Amount:** \$13,848.00



End of Report

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