



IAPD Report

MICKEY LEE OWENS

CRD# 1437001

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 4
Registration and Employment History	5 - 6
Disclosure Information	7

i 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

MICKEY LEE OWENS (CRD# 1437001)

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 **11/10/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	CFD INVESTMENTS, INC.	CRD# 25427	01/16/1990
IA	CREATIVE FINANCIAL DESIGNS, INC.	CRD# 109032	11/23/1998

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **3** 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
B	MARINER FINANCIAL SERVICES, INC.	8292	LARGO, FL	10/27/1989 - 02/06/1990
B	BERACHAH SECURITIES CORPORATION	16228	LARGO, FL	02/20/1986 - 11/04/1989

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
Customer Dispute	4



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 3 jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **CFD INVESTMENTS, INC.**

Main Address: 2704 S GOYER RD
KOKOMO, IN 46902

Firm ID#: 25427

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	01/16/1990
B	Florida	Agent	Approved	09/08/1992
B	Indiana	Agent	Approved	12/07/1989
B	Texas	Agent	Approved	08/05/2016

Branch Office Locations

2704 S GOYER RD
KOKOMO, IN 46902

Employment 2 of 2

Firm Name: **CREATIVE FINANCIAL DESIGNS, INC.**

Main Address: 2704 S GOYER RD
KOKOMO, IN 46902

Firm ID#: 109032

	Regulator	Registration	Status	Date
IA	Indiana	Investment Adviser Representative	Approved	11/23/1998

Branch Office Locations

CREATIVE FINANCIAL DESIGNS, INC.
2704 S GOYER RD
KOKOMO, IN 46902

CREATIVE FINANCIAL DESIGNS, INC.
5405 Gateway Centre Drive
Suite A



Qualifications

Flint, MI 48507




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 2 state securities law exams.



Principal/Supervisory Exams

Exam	Category	Date
 General Securities Principal Examination (S24)	Series 24	10/04/1989

General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	02/15/1986

State Securities Law Exams

Exam	Category	Date
 Uniform Investment Adviser Law Examination (S65)	Series 65	08/02/2000
 Uniform Securities Agent State Law Examination (S63)	Series 63	06/12/1986

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **2** professional designation(s).

Certified Financial Planner

Chartered Financial Consultant

This representative holds or did hold **2** 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
B	10/27/1989 - 02/06/1990	MARINER FINANCIAL SERVICES, INC.	CRD# 8292	LARGO, FL
B	02/20/1986 - 11/04/1989	BERACHAH SECURITIES CORPORATION	CRD# 16228	

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
08/1997 - Present	CREATIVE FINANCIAL DESIGNS, INC.	INVESTMENT ADVISOR REP	Y	KOKOMO,, IN, United States
10/1992 - Present	AMERICAN UNITED LIFE	OTHER - SALES AGENT	N	KOKOMO, IN, United States
01/1987 - Present	CFD REALTY	VICE_PRESIDENT - VICE PRESIDENT	N	KOKOMO, IN, United States
12/1986 - Present	CFD INSURANCE PLANNERS, INC	PRESIDENT - FIXED INS. PRODUCTS	N	KOKOMO, IN, United States
12/1986 - Present	CFD INVESTMENTS, INC.	REGISTERED REP	Y	KOKOMO, IN, United States
09/1969 - Present	SELF EMPLOYED	OTHER - SALES/INS/FINANCIAL PRODUCTS	N	KOKOMO, IN, 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. CFC , LLC, 2704 S GOYER RD, KOKOMO, IN 46902. MANAGING MEMBER. 20 HRS/MONTH.
2. CFD INSURANCE PLANNERS. 2704 S GOYER RD, KOKOMO, IN 46902. PRESIDENT. 5 HRS/MONTH.
3. REFERRAL REAL ESTATE BROKER, LESS THAN 1 HOUR/MO.
4. MICK OWENS, INC. 2704 S GOYER RD, KOKOMO, IN 46902. OWNER. NON OPERATING COMPANY.
5. INDEPENDENT INSURANCE AGENT. 2704 S. GOYER RD, KOKOMO, IN 46902.
6. CREATIVE FINANCIAL DESIGNS, INC. 2704 S GOYER RD., KOKOMO, IN 46902. INVESTMENT ADVISER REPRESENTATIVE.



Registration & Employment History



OTHER BUSINESS ACTIVITIES

7. CFC Advisers

8. cfd Tax Preparation and Bookkeeping Services, INC; not investment-related; 2704 S Goyer Rd, Kokomo, IN 46902; tax prep and bookkeeping services; President and Owner; 8/17/2023; 2 hours per month; 2 hours per month; Financial Backer



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
Customer Dispute	4

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: Regulator

Regulatory Action Initiated By: FLORIDA DIVISION OF SECURITIES AND INVESTOR PROTECT*See FAQ #1*

Sanction(s) Sought:

Other Sanction(s) Sought:

Date Initiated: 05/09/1991

Docket/Case Number: 1195-S-1/90

Employing firm when activity occurred which led to the regulatory action:

Product Type:

Other Product Type(s):

Allegations: Not Provided

Current Status: Final

Resolution: Consent

Resolution Date: 05/09/1991

Sanctions Ordered: Bar

Other Sanctions Ordered:

Sanction Details: ON MAY 9, 1991, FLORIDA ISSUED A STIPULATION AND CONSENT FINAL ORDER AGAINST RESPONDENT MICKEY LEE OWENS. RESPONDENT AGREES NOT TO APPLY TO THE DEPARTMENT FOR



REGISTRATION IN ANY CAPACITY FOR 18 MONTHS. IF HE APPLIES AND IS GRANTED REGISTRATION AFTER THE 18-MONTH PERIOD, HE MAY SERVE ONLY EXISTING CLIENTS AND WILL NOT SOLICIT OR ACCEPT ANY NEW CLIENTS FOR A PERIOD OF SIX MONTHS. CASE NO. 90-3699 PENDING BEFORE THE DIVISION OF ADMINISTRATIVE HEARINGS SHALL BE DISMISSED AS TO RESPONDENT. RESPONDENT AGREES TO FULLY COOPERATE WITH THE DEPARTMENT'S PROSECUTION OF CIVIL AND ADMINISTRATIVE ACTIONS AGAINST REMAINING RESPONDENTS. RESPONDENT FURTHER AGREES TO PAY \$1000 TO THE DEPARTMENT TO COVER RESPONDENT'S PROPORTIONATE SHARE OF EXAMINATION COSTS.

Regulator Statement Not Provided

Reporting Source: Individual

Regulatory Action Initiated By: STATE OF FL, DEPT OF BANKING & FINANCE DIV. OF SECU

Sanction(s) Sought:

Other Sanction(s) Sought:

Date Initiated: 05/09/1991

Docket/Case Number: 1195-S-1/90

Employing firm when activity occurred which led to the regulatory action: BERACHAH SECURITIES

Product Type: Direct Investment(s) - DPP & LP Interest(s)

Other Product Type(s):

Allegations: THE COMPLAINT CONTENDED THAT WHILE REGISTERED WITH BERACHAH SECURITIES CORPORATION, I OFFERED AND SOLD SECURITIES IN TWO UNREGISTERED PARTNERSHIPS AND MADE MATERIAL MISREPRESENTATIONS AND OMISSIONS IN CONJUNCTION THEREWITH.

Current Status: Final

Resolution: Consent

Resolution Date: 05/09/1991

Sanctions Ordered: Bar

Other Sanctions Ordered:

Sanction Details: BOTH PARTIES AGREED TO A STIPULATION WITHOUT ADMITTING OR DENYING THE ALLEGATIONS AND FACTS SET FORTH IN THE COMPLAINT. BASED ON THE STIPULATION AGREEMENT, THE ADMINISTRATIVE COMPLAINT WAS DISMISSED. THERE WERE NO PENALTIES OR FINES IMPOSED. I AGREED NOT TO APPLY FOR SECURITIES LICENSING IN THE STATE OF FLORIDA FOR 18 MONTHS FROM JANUARY 21, 1990.



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 4

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint:

Allegations: FRAUD UNDER THE INDIANA SECURITIES ACT, COMMON LAW FRAUD, NEGLIGENCE IN THE OFFER AND SALE OF VARIOUS SECURITIES.

Product Type:

Alleged Damages:

Customer Complaint Information

Date Complaint Received:

Complaint Pending? No

Status: Litigation

Status Date:

Settlement Amount:

Individual Contribution Amount:

Civil Litigation Information

Court Details: 34D02-9510-CP00454

Date Notice/Process Served: 10/18/1995

Litigation Pending? No

Disposition: Settled

Disposition Date: 03/06/1998

Monetary Compensation Amount: \$63,027.51

Individual Contribution Amount:

Broker Statement

I AGGREGED TO PAY \$63027.52 AT 8% FOR 73 MONTHS (\$1027.52/MONTH) [CUSTOMER] AGREED TO TRANSFER TO ME ITS INTEREST IN TWO REAL ESTATE INTERESTS VALUED AT APPROXIMATELY \$20,000 WHILE I BELIEVE THE ALLEGATIONS WERE TOTALLY FALSE, MY ATTORNEY INDICATED IT WOULD COST ME SUBSTANTIAL SUMES OF TIME AND MONEY TO LITIGATE WITH NO GUARANTEE OF WINNING. THEREFORE, I AGREED TO SETTLEMENT.



Disclosure 2 of 4

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint:

Allegations: A) FORGERY OF A \$90,000 ESTATE CHECK. B) SELLING UNREGISTERED SECURITIES. C) CLAIMS: 1) TREBAL DAMAGES AND ATTORNEY FEES UNDER I.C. 34-4-30-1 ET SEQ. 2) AMOUNT OF INVESTMENT WITH INTEREST PLUS ATTORNEY FEES UNDER I.C. 23-2-1-19.

Product Type:

Alleged Damages:

Customer Complaint Information

Date Complaint Received:

Complaint Pending? No

Status: Litigation

Status Date:

Settlement Amount:

Individual Contribution Amount:

Civil Litigation Information

Court Details: 34C01-9512-CP-201

Date Notice/Process Served: 12/01/1995

Litigation Pending? No

Disposition: Settled

Disposition Date: 02/18/1998

Monetary Compensation Amount: \$81,000.00

Individual Contribution Amount:

Broker Statement I AGREED TO PAY \$81,000 AT 6% FOR 240 MONTHS (\$580/MONTH) WHILE I BELIEVE THE ALLEGATIONS WERE TOTALLY FALSE, MY ATTORNEY ADVISED ME TO SETTLE DUE TO THE SUBSTANTIAL COSTS OF TIME AND MONEY THAT WOULD BE REQUIRED TO LITIGATE REALIZING THAT EVEN THOUGH I BELIEVE THE ALLEGATIONS ARE FALSE, THERE ARE NO GUARANTEES OF WINNING. THEREFORE, I AGREED TO THE SETTLEMENT.

Disclosure 3 of 4

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint:



Allegations: A) DEFENDANTS HAVE BREACHED THE TERMS OF THE WRITTEN CONTRACTS OR DEPOSIT. B) DEFENDANTS HAVE FAILED TO MAKE REQUIRED DISPOSITION OF ENTRUSTED FUNDS, THE \$40,000 DEPOSIT. C) DEFENDANTS HAVE CONVERTED THE DEPOSITED FUNDS TO THEIR OWN USE D) SAID INVESTMENTS ARE SECURITIES UNDER THE I.C. 23-2-1-1 ET. SEQ. (SEE ATTACHED)

Product Type:

Alleged Damages: \$40,000.00

Customer Complaint Information

Date Complaint Received:

Complaint Pending? No

Status: Litigation

Status Date:

Settlement Amount:

Individual Contribution Amount:

Civil Litigation Information

Court Details: SUPERIOR; HOWARD COUNTY, IN; 34 D03-9404-CP-153

Date Notice/Process Served: 09/29/1994

Litigation Pending? No

Disposition: Settled

Disposition Date: 01/08/1998

Monetary Compensation Amount: \$37,500.00

Individual Contribution Amount:

Broker Statement

I AGREED TO PAY \$37,500 AT 6% FOR 120 MONTHS (\$416/MONTH) WHILE I WAS NOT PARTY TO THE TRANSACTION, NEVER MET TRAGRESSER, AND HAD NO SUPERVISORY RESPONSIBILITY OR AUTHORITY FOR THE REGISTERED REP INVOLVED, I AGREED TO SETTLEMENT SINCE MY ATTORNEY INDICATED THAT THE COST TO LITIGATE WOULD BE SUBSTANIAL IN BOTH TIME AND MONEY WITH NO GUARANTEE OF WINNING.

Disclosure 4 of 4

Reporting Source: Regulator

Employing firm when activities occurred which led to the complaint: CFD INVESTMENTS, INC.

Allegations: SUITABILITY; ACCOUNT RELATED-BREACH OF CONTRACT; ACCOUNT RELATED - FAILURE TO SUPERVISE; BRCH OF FIDUCIARY DT

Product Type:

Alleged Damages:



Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: [UNKNOWN - CASE #93-03179](#)

Date Notice/Process Served: 08/31/1993

Arbitration Pending? No

Disposition: Other

Disposition Date: 12/16/1994

Disposition Detail: AWARD AGAINST PARTY
OTHER MONETARY RELIEF, RELIEF HAS BEEN AWARDED (PARTIAL OR FULL), AWARD AMOUNT \$40,000.00

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: CFD INVESTMENTS, INC.

Allegations: THAT THE APPLICANT AND CONTROL AFFILIATE DID NOT PROPERLY SUPERVISE ON INDIVIDUAL WHO SOLD AN UNSUITABLE INVESTMENT.

Product Type:

Alleged Damages:

Customer Complaint Information

Date Complaint Received:

Complaint Pending? No

Status: Arbitration/Reparation

Status Date:

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: [National Association of Securities Dealers, Inc.; 93-03179](#)

Date Notice/Process Served: 08/31/1993

Arbitration Pending? No

Disposition: Award to Customer

Disposition Date: 12/16/1994

Monetary Compensation Amount: \$40,000.00

Individual Contribution Amount:

Broker Statement THE CHARGES WERE DISMISSED, BUT THE APPLICANT WAS ASSESSED \$40,000.



Not Provided



End of Report

This page is intentionally left blank.