



IAPD Report

MARK WHEELER HARRIS

CRD# 1789880

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 3
Registration and Employment History	4 - 5
Disclosure Information	6

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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

MARK WHEELER HARRIS (CRD# 1789880)

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 **07/16/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
	RPR FINANCIAL	CRD# 316557	05/24/2023

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **2** 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
	IHT WEALTH MANAGEMENT LLC	171481	Overland Park, KS	01/02/2020 - 07/05/2023
	RPR FINANCIAL	316557	OVERLAND PARK, KS	11/19/2021 - 01/12/2022
	LPL FINANCIAL LLC	6413	OVERLAND PARK, KS	02/15/2018 - 01/22/2020

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	3



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 **2** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **RPR FINANCIAL**
Main Address: 8575 W. 110TH ST.
SUITE 314
OVERLAND PARK, KS 66210
Firm ID#: 316557

	Regulator	Registration	Status	Date
	Kansas	Investment Adviser Representative	Approved	05/24/2023
	Texas	Investment Adviser Representative	Approved	07/18/2025

Branch Office Locations

RPR FINANCIAL
PROSPER, TX



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 0 principal/supervisory exams, 2 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

General Industry/Product Exams

Exam	Category	Date
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B Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
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B General Securities Representative Examination (S7)	Series 7	07/20/1994
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State Securities Law Exams

Exam	Category	Date
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IA Uniform Investment Adviser Law Examination (S65)	Series 65	08/03/1994
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B Uniform Securities Agent State Law Examination (S63)	Series 63	07/27/1994
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PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.



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	01/02/2020 - 07/05/2023	IHT WEALTH MANAGEMENT LLC	CRD# 171481	Overland Park, KS
IA	11/19/2021 - 01/12/2022	RPR FINANCIAL	CRD# 316557	OVERLAND PARK, KS
IA	02/15/2018 - 01/22/2020	LPL FINANCIAL LLC	CRD# 6413	OVERLAND PARK, KS
B	02/04/2013 - 01/22/2020	LPL FINANCIAL LLC	CRD# 6413	OVERLAND PARK, KS
IA	01/17/2017 - 06/28/2019	PERSONAL FINANCIAL GROUP	CRD# 116806	OVERLAND PARK, KS
IA	02/06/2013 - 12/31/2016	PERSONAL FINANCIAL GROUP	CRD# 116806	OVERLAND PARK, KS
B	05/08/2009 - 02/12/2013	RBC CAPITAL MARKETS, LLC	CRD# 31194	LEAWOOD, KS
IA	05/08/2009 - 02/12/2013	RBC CAPITAL MARKETS, LLC	CRD# 31194	LEAWOOD, KS
B	07/29/2008 - 05/12/2009	OPPENHEIMER & CO. INC.	CRD# 249	KANSAS CITY, MO
IA	07/29/2008 - 05/12/2009	OPPENHEIMER & CO. INC.	CRD# 249	KANSAS CITY, MO
B	07/18/2003 - 07/15/2008	BANC OF AMERICA INVESTMENT SERVICES, INC.	CRD# 16361	OVERLAND PARK, KS
IA	07/18/2003 - 07/15/2008	BANC OF AMERICA INVESTMENT SERVICES, INC.	CRD# 16361	OVERLAND PARK, KS
IA	11/25/2002 - 08/14/2003	UMB SCOUT BROKERAGE SERVICES, INC.	CRD# 17073	KANSAS CITY, MO
B	04/22/1996 - 08/14/2003	UMB SCOUT BROKERAGE SERVICES, INC.	CRD# 17073	KANSAS CITY, MO
B	06/16/1995 - 04/26/1996	BANC IV INVESTMENTS, INC.	CRD# 36169	
B	07/21/1994 - 06/26/1995	PIPER JAFFRAY INC.	CRD# 665	MINNEAPOLIS, MN



Registration & Employment History

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
05/2023 - Present	RPR FINANCIAL	WEALTH ADVISOR	Y	OVERLAND PARK, KS, United States
01/2020 - 05/2023	IHT WEALTH MANAGEMENT LLC	Investment Adviser Representative	Y	CHICAGO, IL, United States
02/2013 - 12/2019	LPL FINANCIAL LLC	REGISTERED REPRESENTATIVE	Y	OVERLAND PARK, KS, United States
02/2013 - 12/2019	PERSONAL FINANCIAL GROUP	INVESTMENT ADVISOR REPRESENTATIVE	Y	OVERLAND PARK, KS, 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.

SINCE 2009 - REAL ESTATE RENTAL - RENTAL PROPERTIES 2 DUPLEXES 1 SINGLE FAMILY RENTERS ARE NOT CUSTOMERS NOR ARE THEY ADVISORS - 5% OF TIME SPENT - BLUE SPRINGS, MO AND LEES SUMMIT, MO



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	3

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 3

Reporting Source:	Regulator
Employing firm when activities occurred which led to the complaint:	UMB SCOUT BROKERAGE SERVICES, INC.
Allegations:	BREACH OF FIDUCIARY DUTY, BREACH OF CONTRACT, OMISSIONS, NEGLIGENCE.
Product Type:	Mutual Fund(s)
Alleged Damages:	\$157,233.53

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	NASD - CASE #06-00930
Date Notice/Process Served:	02/23/2006
Arbitration Pending?	No
Disposition:	Award
Disposition Date:	06/20/2007
Disposition Detail:	RESPONDENT IS JOINTLY AND SEVERALLY LIABLE FOR AND SHALL PAY TO CLAIMANT THE SUM OF \$50,500.00 IN COMPENSATORY DAMAGES PLUS INTEREST.

Reporting Source:	Firm
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Employing firm when activities occurred which led to the complaint: UMB SCOUT BROKERAGE SERVICES, INC

Allegations: CUSTOMER IS CLAIMING THAT THE INVESTMENT DECISIONS WERE UNSUITABLE. CUSTOMER WAS INVESTED INTO A DIVERSIFIED GROUP OF MUTUAL FUNDS IN APRIL 2000.

Product Type: Mutual Fund(s)

Alleged Damages: \$157,233.53

Customer Complaint Information

Date Complaint Received: 03/06/2006

Complaint Pending? No

Status: Arbitration/Reparation

Status Date: 03/06/2006

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: [NASD DISPUTE RESOLUTION CASE # 06-00930](#)

Date Notice/Process Served: 03/06/2006

Arbitration Pending? No

Disposition: Award to Customer

Disposition Date: 06/20/2007

Monetary Compensation Amount: \$50,500.00

Individual Contribution Amount: \$0.00

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: UMB SCOUT BROKERAGE SERVICES, INC.

Allegations: CUSTOMER IS CLAIMING THAT THE INVESTMENT DECISIONS WERE UNSUITABLE. CUSTOMER WAS INVESTED INTO A DIVERSIFIED GROUP OF MUTUAL FUNDS IN APRIL 2000.

Product Type: Mutual Fund(s)

Alleged Damages: \$157,233.53

Customer Complaint Information

Date Complaint Received: 03/06/2006

Complaint Pending? No

Status: Arbitration/Reparation



Status Date: 03/06/2006

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: [NASD DISPUTE RESOLUTION CASE# 06-00930](#)

Date Notice/Process Served: 03/06/2006

Arbitration Pending? No

Disposition: Award to Customer

Disposition Date: 06/20/2007

Monetary Compensation Amount: \$50,500.00

Individual Contribution Amount: \$50,500.00

Disclosure 2 of 3

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: UMB SCOUT BROKERAGE SERVICES, INC

Allegations: ALLEGATION THAT CUSTOMER INCURRED FINANCIAL LOSSES AND IS SEEKING COMPENSATION AND PUNITIVE DAMAGES FOR THOSE ALLEGED FINANCIAL LOSSES. AUGUST 1998, CUSTOMER ROLLED 401(K) INTO AN IRA WHICH WAS INVESTED INTO A DIVERSIFIED PORTFOLIO OF MUTUAL FUNDS.

Product Type: Mutual Fund(s)

Alleged Damages: \$37,186.00

Customer Complaint Information

Date Complaint Received: 10/25/2005

Complaint Pending? No

Status: Settled

Status Date: 03/08/2006

Settlement Amount: \$5,000.00

Individual Contribution Amount: \$0.00

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: UMB SCOUT BROKERAGE SERVICES, INC

Allegations: ALLEGATION THAT CUSTOMER INCURRED FINANCIAL LOSSES AND IS SEEKING COMPENSATION AND PUNITIVE DAMAGES FOR THOSE ALLEGED



FINANCIAL LOSSES. AUGUST 1998, CUSTOMER ROLLED 401(K) INTO AN IRA WHICH WAS INVESTED INTO A DIVERSIFIED PORTFOLIO OF MUTUAL FUNDS.

Product Type: Mutual Fund(s)
Alleged Damages: \$37,186.00

Customer Complaint Information

Date Complaint Received: 10/25/2005
Complaint Pending? No
Status: Settled
Status Date: 03/08/2006
Settlement Amount: \$5,000.00
Individual Contribution Amount: \$0.00

Disclosure 3 of 3

Reporting Source: Regulator
Employing firm when activities occurred which led to the complaint: UMB SCOUT BROKERAGE SERVICE, INC.

Allegations: CLAIMANTS ALLEGED THAT RESPONDENTS RECOMMENDED UNSUITABLE TRANSACTIONS IN THEIR ACCOUNT, AND RESPONDENTS MISREPRESENTED AND OMITTED MATERIAL FACTS CONCERNING THE TRANSACTIONS. CLAIMANTS ASSERTED MISREPRESENTATION AND OMISSION; NEGLIGENCE; AND BREACH OF FIDUCIARY DUTY.

Product Type: Other
Other Product Type(s): UNSPECIFIED SECURITIES.
Alleged Damages: \$192,887.00

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: [NASD - CASE #04-03756](#)

Date Notice/Process Served: 05/25/2004
Arbitration Pending? No
Disposition: Award
Disposition Date: 07/11/2005
Disposition Detail: RESPONDENT IS JOINTLY AND SEVERALLY LIABLE FOR AND SHALL PAY TO CLAIMANTS THE SUM OF \$61,032.00 (SIXTY ONE THOUSAND THIRTY TWO DOLLARS AND NO CENTS) AS COMPENSATORY DAMAGES.

Reporting Source: Firm
Employing firm when activities occurred which led to the complaint: UMB SCOUT BROKERAGE SERVICES, INC



Allegations: 07/2000 - ALLEGEDLY RECOMMENDED UNSUITABLE SECURITIES
Product Type: Mutual Fund(s)
Other Product Type(s): MARGIN
Alleged Damages: \$192,887.00

Customer Complaint Information

Date Complaint Received:
Complaint Pending?
Status: Arbitration/Reparation
Status Date:

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: ARBITRATION FILED WITH NASD CASR # 04-03759

Date Notice/Process Served: 05/27/2004
Arbitration Pending? No
Disposition: Award to Customer

Disposition Date: 07/11/2005

Monetary Compensation Amount: \$61,032.00

Individual Contribution Amount: \$0.00

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: UMB SCOUT BROKERAGE SERVICES, INC

Allegations: MULTIPLE SALES PRACTICES VIOLATIONS INCLUDING ALLEGATIONS OF IMPROPER USE OF MARGIN ACCOUNT. ACCOUNT WAS OPENED IN 2000 AND CLOSED IN 2002. CLAIMANTS ALLEGED THAT RESPONDENTS RECOMMENDED UNSUITABLE TRANSACTIONS IN THEIR ACCOUNT, AND RESPONDENTS MISREPRESENTED AND OMITTED MATERIAL FACTS CONCERNING THE TRANSACTIONS. CLAIMANTS ASSERTED MISREPRESENTATION AND OMISSION; NEGLIGENCE; AND BREACH OF FIDUCIARY DUTY.

Product Type: Mutual Fund(s)
Other Product Type(s): MARGIN ACCOUNT, EQUITIES
Alleged Damages: \$450,000.00

Customer Complaint Information

Date Complaint Received: 10/16/2002
Complaint Pending? No



Status: Arbitration/Reparation

Status Date: 03/04/2004

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: [ARBITRATION FILED WITH NASD CASE NO. 04-03756](#)

Date Notice/Process Served: 03/04/2004

Arbitration Pending? No

Disposition: Award to Customer

Disposition Date: 07/11/2005

Monetary Compensation Amount: \$61,032.00

Individual Contribution Amount: \$0.00

Broker Statement

.IN 2000 I OPENED AN ACCOUNT FOR CUSTOMER AND HIS MOTHER CUSTOMER AS TRUSTEES.OUR GOAL WAS TO PRODUCE MORE INCOME AND TO DIVERSIFY HER HOLDINGS. SHE HAD FOUR STOCKS AND TWO MUNI FUNDS. WE MOVED HER INTO A MODERATELY CON- SERVATIVE PORTFOLIO. [CUST.] IS A PARTNER AT A LAW FIRM. HE WAS PRESENT AT ALL OF THE MEETINGS CONCERNING THE INVEST- MENTS. THERE WERE MULTIPLE MEETINGS PRIOR TO THE IMPLEMEN- TATION OF THE PROGRAM. WE PRODUCED DOCUMENTS SHOWING HIS- TORICAL PERFORMANCE OF THE PORTFOLIO ALONG WITH THE INCOME PRODUCED. [CUST.] REVIEWED THESE PRIOR TO DOING THE PLAN. [CUST.] LATER SAID HE WISHED TO MARGIN THE ACCOUNT. HE DID THIS WITH FULL APPROVAL OF [CUST.]. HE SAID HIS FIRM NEEDED THE MONEY TO FUND A LAWSUIT. HIS FIRM WAS TO PAY THE MONEY BACK TO [CUST.] AT A RATE OF 18%.HE INDICATED TO [CUST.] AND MYSELF THAT THE FIRM WOULD PAY BACK THE LOAN BY THE END OF THE YEAR. TO OUR KNOWLEDGE, NO MONEY WAS EVER PAID BACK TO THE TRUST FROM [CUST.]’S FIRM.[CUST.] MARGINED THE ACCOUNT TO ITS LIMIT. IN 2001/2002 THE TRUST RECEIVED MARGIN CALLS ON THE ACCOUNT DUE TO MARKET DOWN TURNS [CUST.] MET A COUPLE OF THE EARLY MARGIN CALLS. HE THEN STOPPED MAKING PAYMENTS AND WE WERE FORCED TO SELL ASSETS TO COVER THE LOAN. IN SEPTEMBER OF 2002 [CUST.] SOLD ALL OF THE ASSETS AND CLOSED THE ACCOUNT. IN OCTOBER WE RECEIVED A LETTER FROM AN ATTORNEY STATING THAT THEY WOULD LIKE FOR US TO REIMBURSE THEM FOR THEIR LOSSES, TAXES, ETC. THEY CLAIMED WE ENCOURAGED THEM TO MARGIN THE ACCOUNT. THEY ALSO CLAIMED THEY INCURRED TAXES BECAUSE OF THE SELL OF THE ASSETS AND THAT THE INVESTMENTS WERE INAPPROPRIATE. WE HAD DISCUSSED TAXES ON THE SELL OF THE ASSETS WITH [CUSTS.].THE NEW PORTFOLIO GREATLY INCREASED [CUST.] ’S INCOME AND SAVED HER FROM DRAMATIC FALLS IN HER ORIGINAL STOCKS.WE OFFERED TO SETTLE FOR \$9,999 EVEN THOUGH UMB FEELS THE CASE IS WITH OUT MERIT.RESPONDENT IS JOINTLY & SEVERALLY LIABLE FOR AND SHALL PAY TO CLAIMANTS THE SUM OF \$61,032.00 AS COM-PENSATORY DAMAGES.



End of Report

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