IAPD Report

CHRIST MAVRAKOS

CRD# 1793086

Section Title	Page(s)
Report Summary	1
Qualifications	2 - 6
Registration and Employment History	7 - 8
Disclosure Information	9

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

CHRIST MAVRAKOS (CRD# 1793086)

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 **04/25/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	LPL FINANCIAL LLC	CRD# 6413	11/26/2012
IA	MFP FINANCIAL SERVICES, LLC	CRD# 331681	08/01/2024

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **44** 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	INDEPENDENT ADVISOR ALLIANCE, LLC	168267	Dunedin, FL	10/26/2018 - 08/02/2024
IA	INDEPENDENT FINANCIAL PARTNERS	125112	DUNEDIN, FL	12/06/2012 - 12/27/2018
IA	NEXT FINANCIAL GROUP, INC.	46214	DUNEDIN, FL	01/27/2009 - 12/03/2012

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	1

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

Employment 1 of 2

Firm Name: **LPL FINANCIAL LLC**

Main Address: 1055 LPL WAY
FORT MILL, SC 29715

Firm ID#: 6413

	Regulator	Registration	Status	Date
B	FINRA	General Securities Principal	Approved	11/26/2012
B	FINRA	General Securities Representative	Approved	11/26/2012
B	Alabama	Agent	Approved	12/12/2012
B	Alaska	Agent	Approved	05/08/2026
B	Arizona	Agent	Approved	11/26/2012
B	California	Agent	Approved	01/08/2013
B	Colorado	Agent	Approved	11/26/2012
B	Connecticut	Agent	Approved	04/26/2022
B	Delaware	Agent	Approved	06/12/2025
B	District of Columbia	Agent	Approved	06/12/2025
B	Florida	Agent	Approved	11/26/2012
B	Georgia	Agent	Approved	11/26/2012
B	Hawaii	Agent	Approved	11/26/2012

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Qualifications

	Regulator	Registration	Status	Date
B	Idaho	Agent	Approved	01/04/2013
B	Illinois	Agent	Approved	11/26/2012
B	Iowa	Agent	Approved	01/04/2013
B	Kentucky	Agent	Approved	03/18/2016
B	Louisiana	Agent	Approved	04/01/2015
B	Maine	Agent	Approved	06/12/2025
B	Maryland	Agent	Approved	11/26/2012
B	Massachusetts	Agent	Approved	11/26/2012
B	Michigan	Agent	Approved	11/26/2012
B	Minnesota	Agent	Approved	04/24/2013
B	Mississippi	Agent	Approved	04/26/2022
B	Missouri	Agent	Approved	11/26/2012
B	Montana	Agent	Approved	06/12/2025
B	Nebraska	Agent	Approved	12/01/2020
B	Nevada	Agent	Approved	09/17/2013
B	New Hampshire	Agent	Approved	11/26/2012
B	New Jersey	Agent	Approved	07/17/2014
B	New Mexico	Agent	Approved	12/21/2022
B	New York	Agent	Approved	11/26/2012

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Qualifications

	Regulator	Registration	Status	Date
B	North Carolina	Agent	Approved	11/26/2012
B	Ohio	Agent	Approved	01/09/2013
B	Oregon	Agent	Approved	02/19/2013
B	Pennsylvania	Agent	Approved	11/26/2012
B	Rhode Island	Agent	Approved	03/17/2016
B	South Carolina	Agent	Approved	02/04/2019
B	Tennessee	Agent	Approved	11/26/2012
B	Texas	Agent	Approved	04/26/2022
B	Vermont	Agent	Approved	04/26/2022
B	Virginia	Agent	Approved	11/26/2012
B	Washington	Agent	Approved	06/01/2015
B	West Virginia	Agent	Approved	03/24/2025
B	Wisconsin	Agent	Approved	11/26/2012
B	Wyoming	Agent	Approved	10/09/2015

Branch Office Locations

LPL FINANCIAL LLC
335 9TH AVE S.
SAFETY HARBOR, FL 34695

LPL FINANCIAL LLC
305 S SALISBURY TERR
LECANTO, FL 34461

Employment 2 of 2

Firm Name: **MFP FINANCIAL SERVICES, LLC**

Main Address: 335 NINTH AVE. S.
SAFETY HARBOR, FL 34695

Firm ID#: 331681

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Qualifications

	Regulator	Registration	Status	Date
IA	Florida	Investment Adviser Representative	Approved	08/29/2024
IA	Texas	Investment Adviser Representative	Approved	08/01/2024

Branch Office Locations

MFP FINANCIAL SERVICES, LLC
335 NINTH AVE. S.
SAFETY HARBOR, FL 34695

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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
B	General Securities Principal Examination (S24)	Series 24	07/13/1997

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	General Securities Representative Examination (S7)	Series 7	01/16/1988

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	12/20/1999
B	Uniform Securities Agent State Law Examination (S63)	Series 63	11/11/1994

PROFESSIONAL DESIGNATIONS

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

Certified Financial Planner

Only professional designations listed in Question 8 of the Form U4 will appear in this section if the appropriate box is checked and verified by the issuing organization at the time of the filing. Learn more about eligible designations at IARD and NASAA.

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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	10/26/2018 - 08/02/2024	INDEPENDENT ADVISOR ALLIANCE, LLC	CRD# 168267	Dunedin, FL
IA	12/06/2012 - 12/27/2018	INDEPENDENT FINANCIAL PARTNERS	CRD# 125112	DUNEDIN, FL
IA	01/27/2009 - 12/03/2012	NEXT FINANCIAL GROUP, INC.	CRD# 46214	DUNEDIN, FL
B	12/16/2008 - 12/03/2012	NEXT FINANCIAL GROUP, INC.	CRD# 46214	DUNEDIN, FL
IA	01/31/1997 - 12/18/2008	INVESTMENT ADVISORS	CRD# 15708	DUNEDIN, FL
B	01/31/1997 - 12/18/2008	PROEQUITIES, INC.	CRD# 15708	DUNEDIN, FL
B	08/17/1994 - 01/31/1997	KEOGLER, MORGAN & COMPANY, INC.	CRD# 16546	ATLANTA, GA
B	11/29/1993 - 08/17/1994	INTERSECURITIES, INC.	CRD# 16164	PHILADELPHIA, PA
B	09/03/1993 - 11/03/1993	MARKETING ONE SECURITIES, INC.	CRD# 16611	PORTLAND, OR
B	06/10/1992 - 09/20/1993	AMERICAN CAPITAL CORPORATION	CRD# 16124	VALLEY FORGE, PA
B	02/01/1990 - 06/11/1992	AMERICAN EXPRESS FINANCIAL ADVISORS INC.	CRD# 6363	MINNEAPOLIS, MN
B	02/01/1990 - 06/11/1992	IDS LIFE INSURANCE COMPANY	CRD# 6321	MINNEAPOLIS, MN
B	06/20/1989 - 01/17/1990	FIRST INVESTORS CORPORATION	CRD# 305	EDISON, NJ
B	01/20/1988 - 05/20/1988	SHERWOOD CAPITAL, INC.	CRD# 10474	

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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
08/2024 - Present	MFP FINANCIAL SERVICES, LLC	MANAGING MEMBER	Y	SAFETY HARBOR, FL, United States
11/2012 - Present	LPL FINANCIAL LLC	REGISTERED REPRESENTATIVE	Y	SAFETY HARBOR, FL, United States
10/2018 - 07/2024	Independent Advisor Alliance, LLC	Investment Adviser Representative	Y	Dunedin, FL, United States
06/1992 - 07/2024	MFP FINANCIAL SERVICES, INC	OTHER - CFP	N	CLEARWATER, FL, United States
01/2013 - 10/2018	INDEPENDENT FINANCIAL PARTNERS	INVESTMENT ADVISER REPRESENTATIVE	Y	DUNEDIN, FL, 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. 11/21/2012 - MFP FINANCIAL SERVICES, INC. - INV REL - AT REPORTED LOCATION - 100% TIME SPENT - DBA FOR LPL BUSINESS (ENTITY FOR LPL BUSINESS)

2. 11/21/2012 - MFP FINANCIAL SERVICES - INV REL - NON-VARIABLE INSURANCE - 1% TIME SPENT - AGENT SELLING TERM LIFE INSURANCE

3. 11/21/2012 - Real Estate Rental - INV REL - 1% TIME SPENT - Part owner of rental properties

4. 07/12/2013 - NO BUSINESS NAME - INV REL - Mortgage/Real Estate Services - NO TIME SPENT - None

5. 05/20/2014 - ONCE IN A LIFETIME HOME DECOR, INC. - NOT INV REL - OTHER-HOME DECOR - NO TIME SPENT - I AM THE TREASURER FOR MY WIFE'S BUSINESS, ONCE IN A LIFETIME HOME DÉCOR, INC.

6. 06/28/2016 - MFP Tax Services - Tax Prep/Accounting/CPA - NOT INV REL - Start 11/21/2012 - 465 Patricia Ave Suite B, Dunedin FL 34698 - Tax Practitioner - 14 Hr/Mo; 1 Hours During Securities Trading - accredited tax preparer.

7. 07/09/2024 - Independent Advisor Alliance - Registered Investment Advisor Hybrid - Investment Related - At Reported Business Location(s) - Start Date 08/01/2024 - 10 Hours Per Month/ 1 Hour During Trading - I provide investment advisory services through Independent Advisor Group, an independent investment advisor firm. I started this business activity in 7/2024. I expect to spend approximately 160 hours per month on this activity. Please see the advisory firm's Form ADV for more information about its address, the nature of its business, its owners, and its service6s at http://www.adviserinfo.sec.gov/IAPD. The firm is separate from and independent of LPL Financial.

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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.

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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	1

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 1

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	LPL FINANCIAL LLC
Allegations:	Claimants allege their advisor did not make them aware of short positions between 2022 and 2026, and it resulted in financial loss.
Product Type:	Equity-OTC
Alleged Damages:	$250,000.00
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	FINRA
Docket/Case #:	26-00423
Filing date of arbitration/CFTC reparation or civil litigation:	02/23/2026

Customer Complaint Information

Date Complaint Received:	02/26/2026
Complaint Pending?	Yes

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Settlement Amount:

Individual Contribution Amount:

Broker Statement

The representative denies any wrongdoing and asserts that the allegations are without merit. The representative continuously kept the clients informed as to the positions these customers complain of. At all times, the representative put the customers' interest first.

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End of Report

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