



IAPD Report

SUSAN GREENE LOCKWOOD

CRD# 1807638

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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

SUSAN GREENE LOCKWOOD (CRD# 1807638)

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 **02/09/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	PREMIUM 72 CAPITAL	CRD# 284519	01/06/2026
IA	GREENE DIRECTIONS LLC	CRD# 340643	04/03/2026

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
IA	PREMIUM 72 CAPITAL	284519	Anderson, SC	03/04/2024 - 12/31/2024
IA	PREMIUM 72 CAPITAL	284519	Anderson, SC	01/15/2021 - 12/31/2023
B	CABOT LODGE SECURITIES LLC	159712	Anderson, SC	06/06/2019 - 12/31/2021

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



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 2

Firm Name: **GREENE DIRECTIONS LLC**
Main Address: ANDERSON, SC
Firm ID#: 340643

Regulator	Registration	Status	Date
IA South Carolina	Investment Adviser Representative	Approved	04/03/2026

Branch Office Locations

GREENE DIRECTIONS LLC
ANDERSON, SC

Employment 2 of 2

Firm Name: **PREMIUM 72 CAPITAL**
Main Address: HOUSTON, TX
Firm ID#: 284519

Regulator	Registration	Status	Date
IA Texas	Investment Adviser Representative	Approved	01/06/2026

Branch Office Locations

PREMIUM 72 CAPITAL
HOUSTON, 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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 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
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 General Securities Representative Examination (S7)	Series 7	07/16/1988
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State Securities Law Exams

Exam	Category	Date
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 Uniform Investment Adviser Law Examination (S65)	Series 65	11/10/1995
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 Uniform Securities Agent State Law Examination (S63)	Series 63	08/05/1988
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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	03/04/2024 - 12/31/2024	PREMIUM 72 CAPITAL	CRD# 284519	Anderson, SC
IA	01/15/2021 - 12/31/2023	PREMIUM 72 CAPITAL	CRD# 284519	Anderson, SC
B	06/06/2019 - 12/31/2021	CABOT LODGE SECURITIES LLC	CRD# 159712	Anderson, SC
IA	10/14/2015 - 12/31/2020	SANDLAPPER WEALTH MANAGEMENT, LLC	CRD# 41534	Easley, SC
B	10/09/2015 - 06/10/2019	SANDLAPPER SECURITIES, LLC	CRD# 137906	GREENVILLE, SC
IA	10/05/2012 - 10/09/2015	CERTUS INVESTMENT ADVISORS, LLC	CRD# 159221	CHARLOTTE, NC
B	06/04/2010 - 10/09/2015	CERTUSSECURITIES, INC.	CRD# 144051	EASLEY, SC
IA	01/27/2010 - 12/31/2010	EPS ADVISORS	CRD# 145196	ANDERSON, SC
B	10/15/2009 - 05/12/2010	SPIRE SECURITIES, LLC	CRD# 144131	ANDERSON, SC
IA	01/12/2009 - 01/27/2010	ERISA PLAN SERVICES INC	CRD# 108533	ANDERSON, SC
B	03/27/2009 - 10/15/2009	AMERICAN SECURITIES GROUP, INC.	CRD# 43730	ANDERSON, SC
IA	04/23/2001 - 02/22/2008	SCOTT & STRINGFELLOW, INC.	CRD# 6255	ANDERSON, SC
B	03/07/2001 - 02/22/2008	SCOTT & STRINGFELLOW, INC.	CRD# 6255	ANDERSON, SC
B	07/20/1988 - 03/07/2001	EDGAR M. NORRIS & CO., INC.	CRD# 2928	GREENSVILLE, SC



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
02/2026 - Present	Greene Directions, LLC	Investment Advisor Representative	Y	Anderson, SC, United States
04/2020 - Present	Many Hands Administrative Services, LLC	Owner	N	Anderson, SC, United States
01/2021 - 02/2026	Premium 72 Capital	Investment Advisor Representative	Y	Houston, TX, United States
10/2015 - 12/2020	SANDLAPPER Wealth Management, LLC	Investment Advisor Representative	Y	Greenville, 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) Many Hands Administrative Services, LLC, not investment related, Anderson, SC, consultant offering the drafting of business documents, Owner/Registered Agent, 4/2020, zero hours at this time per month and during trading hours, would be contract work to draft business documents to client's specific needs.



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

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:	SECURITIES COMMISSIONER OF SOUTH CAROLINA
Sanction(s) Sought:	Suspension
Date Initiated:	02/21/2013
Docket/Case Number:	13005
Employing firm when activity occurred which led to the regulatory action:	LIBERTY ADVISORS, LLC D/B/A EPS ADVISORS
Product Type:	No Product
Allegations:	MS. LOCKWOOD FAILED TO ENSURE IARD FILES WERE UPDATED FOLLOWING TERMINATION AND ADDRESS CHANGE
Current Status:	Final
Resolution:	Consent
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	07/02/2013
Sanctions Ordered:	Monetary Penalty other than Fines Suspension

Sanction 1 of 1



Sanction Type: Suspension

Capacities Affected: ALL

Duration: 7 MONTHS

Start Date: 02/21/2013

End Date: 07/02/2013

Monetary Sanction 1 of 1

Monetary Related Sanction: Monetary Penalty other than Fines

Total Amount: \$650.00

Portion Levied against individual: \$0.00

Payment Plan: NONE

Is Payment Plan Current:

Date Paid by individual: 07/08/2013

Was any portion of penalty waived? No

Amount Waived:

Broker Statement

REINSTATED AS AN INVESTMENT ADVISER REPRESENTATIVE AND BROKER-DEALER AGENT AND SAID REINSTATEMENT IS RETROACTIVE TO THE INITIAL SUSPENSION DATE OF FEBRUARY 21, 2013 ON JULY 2, 2013 AS RESULT OF CONSENT ORDER TO RESOLVE ADMINISTRATIVE PROCEEDING 13005 OF THE SECURITIES COMMISSIONER OF THE STATE OF SOUTH CAROLINA

MID YEAR 2012, MY , SUSAN G. LOCKWOOD, PARTNERSHIP WITH EPS ADVISORS, LLC WAS DISSOLVED. PRIOR TO THIS TIME, MY PARTNER WAS THE COMPLIANCE OFFICER FOR EPS ADVISORS. HE WAS TO HAVE INFORMED CERTUS SECURITES OF OUR MOVE FROM 716 EAST GREENVILLE STREET, ANDERSON, S.C. 29621 TO 299 EAST GREENVILLE STREET, ANDERSON, S.C. 29621. UPON THE DISSOLUTION, I MOVED MY OFFICE TO IT'S CURRENT ADDRESS: 200 EAST MAIN STREET, EASLEY, S.C.. AS OF OCTOBER 1, 2012, CERTUS SECURITIES HAD BEEN THE COMPANY THAT I DID ALL OF MY BROKER DEALER AND, AS OF SAID DATE, THEY BEGAN HANDLING THE INVESTMENT ADVISORY WORK. PLEASE SEE ATTACHED THE UPDATED PART OF MY REGISTRATION BROCHURE DATED OCTOBER 1, 2012. WHEN THE STATE OF SOUTH CAROLINA ATTEMPTED TO CONTACT EPS ADVISORS, LLC AT THE OLD ADDRESS IN JANUARY 2013, MY FORMER PARTNER'S OVERSIGHT BECAME APPARENT. SOUTH CAROLINA SUSPENDED MINE AND HIS REGISTRATIONS TEMPORARILY WHILE THE MATTER WAS INVESTIGATED. AS A RESULT OF THAT INVESTIGATION, THE SECURITIES COMMISSIONER OF SOUTH CAROLINA AND I ENTERED INTO A CONSENT ORDER THAT FOUND "THE INVESTOR PROTECTIONS AND REMEDIES IN THIS CONSENT ORDER BOTH APPROPRIATE AND IN THE PUBLIC INTEREST, FOR THE PROTECTION OF INVESTORS AND THE CAPITAL MARKETS OF THE STATE OF SOUTH CAROLINA" BY AGREEMENT TO THE FOLLOWING STIPULATIONS:

"A. AS A BROKER-DEALER AGENT AND/OR INVESTMENT ADVISOR REPRESENTATIVE IN THE THIS STATE, [I] HAVE A DUTY TO AND AGREES TO MAINTAIN ACCURATE AND CURRENT CONTACT INFORMATION IN THE RECORDS FILED WITH THE DIVISION [OF SECURITIES COMMISSION OF SOUTH CAROLINA];



B. [I] WILL COOPERATE IN A FOLLOW-UP AUDIT OF [MY] OFFICE, BOOKS AND RECORDS; AND

C. UPON THE [SECURITIES] COMMISSIONER'S EXECUTION OF THIS [CONSENT]

ORDER, [I] IMMEDIATELY SHALL PAY THE DIVISION'S COSTS OF INVESTIGATION."

THE COST OF THE INVESTIGATION WAS CALCULATED TO BE \$650, WHICH I PAID PROMPTLY. MY REGISTRATIONS WERE "REINSTATED AS AN INVESTMENT ADVISER REPRESENTATIVE AND BROKER-DEALER AGENT AND SAID REINSTATEMENT WAS RETROACTIVE TO THE INITIAL SUSPENSION DATE." I WILL GLADLY PROVIDE A COPY OF THE CONSENT ORDER UPON REQUEST.



End of Report

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