IAPD Report

JOSHUA MONDSCHEIN

CRD# 1863215

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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

JOSHUA MONDSCHEIN (CRD# 1863215)

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 **09/09/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	RMR WEALTH BUILDERS, INC.	CRD# 169005	10/22/2020

QUALIFICATIONS

This representative is currently registered in **0** 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
IA	CALTON & ASSOCIATES, INC.	20999	New York, NY	11/05/2018 - 01/02/2023
B	CALTON & ASSOCIATES, INC.	20999	NEW YORK, NY	08/31/2012 - 01/02/2023
B	FINANCIAL NETWORK INVESTMENT CORPORATION	13572	NEW YORK, NY	06/14/1995 - 09/04/2012

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
Regulatory Event	1
Termination	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 **3** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **RMR WEALTH BUILDERS, INC.**

Main Address: 111 GROVE STREET
SUITE 203
MONTCLAIR, NJ 07042

Firm ID#: 169005

	Regulator	Registration	Status	Date
IA	New Jersey	Investment Adviser Representative	Approved	10/22/2020
IA	New York	Investment Adviser Representative	Approved	02/20/2021
IA	Texas	Investment Adviser Representative	Restricted Approval	05/24/2021

Branch Office Locations

RMR WEALTH BUILDERS, INC.
111 GROVE STREET
SUITE 203
MONTCLAIR, NJ 07042

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
	No information reported.		

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	10/15/1988

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	09/26/2020
B	Uniform Securities Agent State Law Examination (S63)	Series 63	12/30/1988

PROFESSIONAL DESIGNATIONS

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

No information reported.

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.

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	11/05/2018 - 01/02/2023	CALTON & ASSOCIATES, INC.	CRD# 20999	New York, NY
B	08/31/2012 - 01/02/2023	CALTON & ASSOCIATES, INC.	CRD# 20999	NEW YORK, NY
B	06/14/1995 - 09/04/2012	FINANCIAL NETWORK INVESTMENT CORPORATION	CRD# 13572	NEW YORK, NY
B	07/16/1992 - 03/16/1995	ROYAL ALLIANCE ASSOCIATES, INC.	CRD# 23131	SCOTTSDALE, AZ
B	10/19/1988 - 02/14/1995	BERKSHIRE EQUITY SALES, INC.	CRD# 87	PITTSFIELD, MA
B	08/19/1991 - 06/10/1992	NATHAN & LEWIS SECURITIES, INC.	CRD# 8503	NEW YORK, NY

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
07/2025 - Present	RMR Wealth Builders, Inc.	Director of Workforce Solutions - Employee Benefits	Y	Montclair, NJ, United States
02/1995 - Present	Mondschein Associates, Inc.	President	N	New York, NY, United States
08/2022 - 07/2025	RMR Wealth Builders, Inc.	Director of Workforce Solutions	Y	Montclair, NJ, United States
08/2012 - 12/2022	CALTON & ASSOCIATES, INC.	REGISTERED REP	Y	Montclair, NJ, United States
10/2020 - 08/2022	RMR Wealth Builders, Inc	Director of Corporate Solutions	Y	Montclair, NJ, 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) Mondschein Associates, Inc. Non-Investment related. Address: 450 N END AVE, 19A, New York, NY 10282. Nature of Business: Personal & Commercial Lines Licensed Life/Health & Property/Casualty Insurance Agent and Broker, Pension/401(k)

Registration & Employment History

OTHER BUSINESS ACTIVITIES

Consultant. Position: Owner. Hours per month: 160. Hours per month during Securities trading hours: 140. Duties/Responsibilities: President of company. Specializes in Personal Lines, wealth preservation, Asset Protection & Estate Planning.

2) William H. Kearns Foundation. Non-Investment related. Address: 59 Seaview Drive, Montecito, CA 93108. Nature of Business: Supports charitable, religious, scientific, literary, and educational programs. Position: Uncompensated Director and Board Member. Hours per month: 5 Hours per month during Securities trading hours: 0. Duties/Responsibilities: Prepare Board Meeting minutes for approval, review and monitor financial statements, analyze, evaluate, approve, and monitor the compensation program for the one paid Director.

3) HR Ease, LLC. Non-Investment related. Address: 1715 N Westshore Blvd., #200, Tampa, FL 33607. Nature of Business: Benefit Administration Platform. Position/Title/Relationship: Director. Hours per month: 5. Hours per month during Securities trading hours: 5. Duties/Responsibilities: This is a benefit administration platform that assists companies in navigating employee benefit administration and decision making.

4) Wealth Builders Ventures OC, LLC. Non-Investment related. Address:251 Little Falls C/O Corporate Services Company. Wilmington DE 19808. Nature of Business: LLC formed for investment in Orange Comet. Position: Member. Start Date 04/23/2022. Hours per month: less than 5. Hours per month during Securities trading hours: 5. Duties/Responsibilities: Member of the LLC. No products or services offered. LLC is formed as a holding company for the Orange Comet investment.

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
Termination	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:	Regulator
Regulatory Action Initiated By:	NATIONAL ASSOCIATION OF SECURITIES DEALERS, INC.
Sanction(s) Sought:	
Other Sanction(s) Sought:	
Date Initiated:	02/09/1995
Docket/Case Number:	C10960077
Employing firm when activity occurred which led to the regulatory action:	
Product Type:	
Other Product Type(s):	
Allegations:	
Current Status:	Final
Resolution:	Acceptance, Waiver & Consent(AWC)
Resolution Date:	06/27/1996
Sanctions Ordered:	Censure Monetary/Fine $10,000.00
Other Sanctions Ordered:	
Sanction Details:	

Regulator Statement	ON JUNE 27, 1996, DISTRICT NO. 10 NOTIFIED JOSHUA MONDSCHEIN THAT THE LETTER OF ACCEPTANCE, WAIVER AND CONSENT NO. C10960077 WAS ACCEPTED; THEREFORE, HE IS CENSURED AND FINED $10,000 - (ARTICLE III, SECTION 1 OF THE RULES OF FAIR PRACTICE - RESPONDENT MONDSCHEIN DIRECTED ANOTHER EMPLOYEE TO SIGN A PUBLIC CUSTOMER'S NAME TO A REINSTATEMENT APPLICATION FOR A TERM LIFE INSURANCE POLICY WITHOUT THE KNOWLEDGE OR CONSENT OF THE CUSTOMER). ***$10,000.00 PAID ON 07/24/96, INVOICE #96-10-501***

Reporting Source:	Individual
Regulatory Action Initiated By:	N.A.S.D. DBCC DISTRICT #10
Sanction(s) Sought:	
Other Sanction(s) Sought:	
Date Initiated:	02/09/1995
Docket/Case Number:	C10960077
Employing firm when activity occurred which led to the regulatory action:	
Product Type:	
Other Product Type(s):	
Allegations:	ON OR ABOUT DECEMBER 6, 1993, WITHOUT THE KNOWLEDGE OR CONSENT OF CUSTOMER M.A. MR MONDSCHEIN DIRECTED ANOTHER EMPLOYEE TO SIGN THE CUSTOMER`S NAME TO A REINSTATEMENT APPLICATION FOR A TERM LIFE INSURANCE POLICY. $10,000.00 FINE.
Current Status:	Final
Resolution:	Acceptance, Waiver & Consent(AWC)
Resolution Date:	06/27/1996
Sanctions Ordered:	Censure Monetary/Fine $10,000.00
Other Sanctions Ordered:	
Sanction Details:	MONDSCHEIN`S ACCEPTANCE, WAIVER AND CONSENT ALONG WITH PAYMENT OF $10,000.00 FINE.
Broker Statement	WITHOUT ADMITTING OR DENYING THE ALLEGATIONS, SOLEY TO RESOLVE THE MATTER, I HAVE CONSENTED TO THE FINDINGS AS EXPRESSED IN THE ATTACHED AWC TOGETHER WITH CERTAIN CORRECTIVE ACTION AND UNDERSTANDINGS ON MY PART TO PREVENT ANY FUTURE COMPLIANCE ISSUES, QUESTIONS OR PROBLEMS.

Termination

This disclosure event involves a situation where the Investment Adviser Representative voluntarily resigned, was discharged or was permitted to resign after allegations were made that accused the Investment Adviser Representative of violating investment-related statutes, regulations, rules or industry standards of conduct; fraud or the wrongful taking of property; or failure to supervise in connection with investment-related statutes, regulations, rules or industry standards of conduct.

Disclosure 1 of 1

Reporting Source:	Individual
Firm Name:	BERKSHIRE EQUITY SALES, INC
Termination Type:	Permitted to Resign
Termination Date:	02/09/1995
Allegations:	Not Provided BERKSHIRE EQUITY SALES, INC. ALLEGED THAT I FALSIFIED AN INSURANCE REINSTATEMENT FORM
Product Type:	
Other Product Types:	
Broker Statement	N/A AS TO THE ALLEGATION OF FALSIFYING AN INSURANCE FORM, WHILE I WAS COMPLOYED AS A LIFE INSURANCE AGENT FOR BERKSHIRE LIFE INSURANCE CO., THE PARENT OF BERKSHIRE EQUITY SALES, INC. IDIRECTED AN ASSISTANT ON OR ABOUT DEC 16 1993 TO COMPLETE AND SIGN A LIFE INSURANCE POLICY REINSTATEMENT FORM FOR AN UNAVILABLE DIRECT, WHO WAS ABOUT TO LOSE VALUABLE INSURANCE PROTECTION. THE CLIENT HAD ATTEMPTED TO REINSTATE THIS POLICY TWICE BUT HAD IN ADVENRTANTLY FAILED TO COMPLETE THE APPROX FORM. AS SUCH I TOOK THE ABOVE ACTION WITH A GOOD FAILE AND REASCHABLE BELIEF THAT THE CLEINT DESIRED TO CONTINUE THE INSURANCE POLICY IN

End of Report

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