



IAPD Report

RICHARD LYNN HAVARD

CRD# 2070672

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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

RICHARD LYNN HAVARD (CRD# 2070672)

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 **10/29/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	CALTON & ASSOCIATES, INC.	CRD# 20999	06/23/2023
IA	CALTON & ASSOCIATES, INC.	CRD# 20999	10/25/2023

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **9** 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	GQO INVESTMENT ADVISORS, INC.	118002	PROSPER, TX	03/26/2022 - 10/24/2023
B	DOMINION INVESTOR SERVICES, INC.	21548	PROSPER, TX	10/20/2017 - 07/20/2023
IA	DOMINION PORTFOLIO MANAGEMENT, INC.	106918	PROSPER, TX	12/01/2017 - 04/01/2020

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
Regulatory Event	1
Judgment/Lien	2



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

Employment 1 of 1

Firm Name: **CALTON & ASSOCIATES, INC.**
Main Address: 2701 N. ROCKY POINT DRIVE
SUITE 1000
TAMPA, FL 33607
Firm ID#: 20999

	Regulator	Registration	Status	Date
B	FINRA	General Securities Principal	Approved	06/23/2023
B	FINRA	General Securities Representative	Approved	06/23/2023
B	FINRA	Invest. Co and Variable Contracts	Approved	06/23/2023
B	Arizona	Agent	Approved	07/12/2023
B	Colorado	Agent	Approved	06/27/2023
B	Florida	Agent	Approved	04/24/2024
B	Iowa	Agent	Approved	07/03/2023
B	New Mexico	Agent	Approved	07/06/2023
B	New York	Agent	Approved	06/29/2023
B	North Carolina	Agent	Approved	07/07/2023
B	South Carolina	Agent	Approved	08/16/2023
B	Texas	Agent	Approved	06/27/2023
IA	Texas	Investment Adviser Representative	Approved	10/25/2023



Qualifications

Branch Office Locations

CALTON & ASSOCIATES, INC.

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 1 principal/supervisory exam, 4 general industry/product exams, and 2 state securities law exams.



Principal/Supervisory Exams

Exam	Category	Date
 General Securities Principal Examination (S24)	Series 24	02/11/2008

General Industry/Product Exams

Exam	Category	Date
 Investment Company Products/Variable Contracts Representative Examination (S6TO)	Series 6TO	01/02/2023
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	03/03/1994
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	07/25/1990

State Securities Law Exams

Exam	Category	Date
 Uniform Investment Adviser Law Examination (S65)	Series 65	09/30/1998
 Uniform Securities Agent State Law Examination (S63)	Series 63	03/15/1994

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	03/26/2022 - 10/24/2023	GQO INVESTMENT ADVISORS, INC.	CRD# 118002	PROSPER, TX
B	10/20/2017 - 07/20/2023	DOMINION INVESTOR SERVICES, INC.	CRD# 21548	PROSPER, TX
IA	12/01/2017 - 04/01/2020	DOMINION PORTFOLIO MANAGEMENT, INC.	CRD# 106918	PROSPER, TX
B	11/07/2007 - 10/23/2017	INVEST FINANCIAL CORPORATION	CRD# 12984	PROSPER, TX
IA	11/07/2007 - 10/23/2017	INVEST FINANCIAL CORPORATION	CRD# 12984	PROSPER, TX
IA	04/29/2002 - 11/08/2007	SECURITIES AMERICA ADVISORS, INC.	CRD# 110518	FRISCO, TX
B	03/27/2002 - 11/08/2007	SECURITIES AMERICA, INC.	CRD# 10205	DALLAS, TX
B	04/04/2001 - 02/13/2002	MORGAN STANLEY DW INC.	CRD# 7556	PURCHASE, NY
B	03/08/1999 - 04/30/2001	MUTUALS.COM, INC.	CRD# 36525	DALLAS, TX
B	08/28/1998 - 12/31/1998	1-800 MUTUALS, INC.	CRD# 36525	
B	09/12/1997 - 09/01/1998	BROKERS TRANSACTION SERVICES, INC.	CRD# 17587	DALLAS, TX
B	04/11/1997 - 09/05/1997	GRIFFIN FINANCIAL SERVICES	CRD# 10823	
B	03/04/1994 - 04/08/1997	FIDELITY BROKERAGE SERVICES, INC.	CRD# 7784	SMITHFIELD, RI
B	07/27/1990 - 01/28/1991	MUTUAL BENEFIT FINANCIAL SERVICE COMPANY	CRD# 4882	



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
06/2023 - Present	Calton & Associates, Inc.	Financial Professional	Y	Marble Falls, TX, United States
01/2007 - Present	THE NATIONAL ASSOCIATION OF FINANCIAL & ESTATE PLANNING (NAFEP)	CERTIFIED ESTATE ADVISOR / PROVIDE ESTATE PLANNING, ASSET PROTECTION, CAPITAL GAINS DEFERRAL	Y	SALT LAKE CITY, UT, United States
05/2006 - Present	ODYSSEY ONE SOURCE	REFERRAL AGENT - PROFESSIONAL EMPLOYMENT ORGANIZATIONAL	N	DALLAS, TX, United States
01/2005 - Present	FOX COLLEGE FUNDING	COLLEGE FUNDING CONSULTANT	Y	SAN DIEGO, CA, United States
03/2004 - Present	NAVIGATION FINANCIAL GROUP	INSURANCE AGENT	Y	PLANO, TX, United States
03/2022 - 10/2023	GQO INVESTMENT ADVISORS, INC.	INVESTMENT ADVISOR REPRESENTATIVE	Y	HORSESHOE BAY, TX, United States
10/2017 - 07/2023	DOMINION INVESTOR SERVICES, INC.	REGISTERED REPRESENTATIVE	Y	HORSESHOE BAY, TX, United States
10/2017 - 03/2020	DOMINION PORTFOLIO MANAGEMENT, INC.	INVESTMENT ADVISOR REPRESENTATIVE	Y	HORSESHOE BAY, TX, United States
11/2007 - 10/2017	INVEST Financial Corp.	REGISTERED REP/OSJ	Y	Tampa, 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.

- LICENSED LIFE/HEALTH AGENT, TEXAS, PROVIDING FIXED INSURANCE PRODUCTS THROUGH SAFE MONEY DFW;
- INDEPENDENT AGENT, RICHARD HAVARD, 20 HOURS PER MONTH DURING TRADING, 03/1/2002; OWNER, YOUR DIGITAL PITCH: DBA JUST ADD PROSPECTS, DIGITAL MARKETING CONSULTING AND DEVELOPMENT OF CUSTOM APPLICATIONS AND PROGRAMS FOR SEO, PAID ADVERTISING, LEAD GENERATION AND SALES AUTOMATION;
- HAPPY TRAILS HIDEOUT INTERESTS, LLC, MANAGER, HOLDING COMPANY FOR SHORT-TERM VACATION RENTALS. OWNED BY MY PARENT'S LIVING TRUST. OWNERSHIP, RENTAL, AND SALES OF SHORT TERM RENTAL PROPERTIES, 03-03-2022, UPDATE 03-21-2023, REV TAX GROUP FRANCHISE- PAY, PROTECT, PROTEST TEXAS PROPERTY TAXES, TAX LENDING AND DISPUTE, REAL ESTATE INVESTING, REHAB, FLIP, LENDING;
- HAVARD FINANCIAL GROUP, INVESTMENT RELATED, 1600 STILLHOUSE HOLLOW DR, PROSPER, TX 75078, DBA FOR



Registration & Employment History



OTHER BUSINESS ACTIVITIES

MY FINANCIAL SERVICES BUSINESS, OWNER/SOLE PROPRIETOR, START DATE 04/25/2015, 160 HOURS/MONTH, 130 HOURS DURING SECURITIES TRADING HOURS, REGISTERED REP & IAR BUSINESS.

5. Snug, Inc; Non-investment related; Address: 1644 Platte St, Ste 400, Denver, CO 80218; Nature: Assistance in preparation of estate planning documents; Position/Title/Relationship: Agent; Start Date: 10/15/2025; Hours/month: 16; Hour/month during securities trading hours: 16; Duties: Consulting in the use of technology to formulate wills, trusts, and power documents and in the safe keeping of documents in the event of incapacity or death.



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
Judgment/Lien	2

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:	Texas
Sanction(s) Sought:	Civil and Administrative Penalty(ies)/Fine(s) Reprimand
Date Initiated:	12/01/2017
Docket/Case Number:	REG17-CAF-07
URL for Regulatory Action:	https://www.ssb.texas.gov/sites/default/files/Harvard_REG17-CAF-07.pdf
Employing firm when activity occurred which led to the regulatory action:	DOMINION INVESTOR SERVICES, INC. / DOMINION PORTFOLIO MANAGEMENT, INC.
Product Type:	No Product
Allegations:	Respondent's failures to report to the Securities Commissioner the changes of information reported in Item 14 on the Form U4 in connection with unsatisfied IRS tax liens within thirty (30) days of such changes are violations of §115.9(a)(6) of and §116.9(a)(6) the Board Rules. Pursuant to Section 14.A(6) of the Texas Securities Act, Respondent's violations of the Board Rules constitute bases for the issuance of an order reprimanding Respondent. Pursuant to Section 23-1 of the Texas Securities Act, the aforementioned violations of the Board Rules constitute bases for the assessment of an administrative fine against the Respondent.



It is therefore ORDERED that the registration of Richard L. Havard as an agent of Dominion Investor Services, Inc. is hereby GRANTED.

It is therefore ORDERED that the registration of Richard L. Havard as an investment adviser representative of Dominion Portfolio Management, Inc. is hereby GRANTED

It is further ORDERED that Richard L. Havard is hereby REPRIMANDED.

It is further ORDERED that Richard L. Havard shall pay an ADMISTRATIVE FINE in the amount of Seven Thousand and Five Hundred Dollars (\$7,500.00). Payment shall be made by delivery of a cashier's check to the Securities Commissioner in the amount of Seven Thousand and Five Hundred Dollars (\$7,500.00) payable to the State of Texas, within ten (10) days of the entry of this order.

Current Status: Final

Resolution: Acceptance, Waiver & Consent(AWC)

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: 12/01/2017

Sanctions Ordered: Civil and Administrative Penalty(ies)/Fine(s)
Letter of Reprimand

Monetary Sanction 1 of 1

Monetary Related Sanction: Civil and Administrative Penalty(ies)/Fine(s)

Total Amount: \$7,500.00

Portion Levied against individual: \$7,500.00

Payment Plan:

Is Payment Plan Current: Yes

Date Paid by individual: 12/01/2017

Was any portion of penalty waived? No

Amount Waived:

.....

Reporting Source: Individual

Regulatory Action Initiated By: TEXAS

Sanction(s) Sought: Civil and Administrative Penalty(ies)/Fine(s)
Reprimand

Date Initiated: 12/01/2017

Docket/Case Number: REG17-CAF-07

Employing firm when activity DOMINION INVESTOR SERVICES, INC/DOMINION PORTFOLIO



occurred which led to the regulatory action:	MANAGEMENT, INC
Product Type:	No Product
Allegations:	STATE OF TEXAS REPRIMANDED AND ADMINISTRATIVELY FINED ME FOR FAILURE TO REPORT FORM U4 FILINGS TO THEM IN CONNECTION WITH UNSATISFIED IRS TAX LIENS WITHIN THEIR 30 DAY DEADLINE.
Current Status:	Final
Resolution:	Acceptance, Waiver & Consent(AWC)
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:	12/01/2017
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s) Letter of Reprimand
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	\$7,500.00
Portion Levied against individual:	\$7,500.00
Payment Plan:	
Is Payment Plan Current:	Yes
Date Paid by individual:	12/01/2017
Was any portion of penalty waived?	No
Amount Waived:	
Broker Statement	ANY OMISSIONS TO THE STATE OF TEXAS WERE UNINTENTIONAL. I WAS UNDER THE IMPRESSION THAT TEXAS WAS INCLUDED AT PRIOR DISCLOSURE DATE BY MY PRIOR FIRM. THIS OMISSION WAS BROUGHT TO MY ATTENTION WHEN I WAS CHANGING FIRMS.



Judgment/Lien

This disclosure event involves an unsatisfied and outstanding judgment or lien against the Investment Adviser Representative.

Disclosure 1 of 2

Reporting Source: Individual
Judgment/Lien Holder: IRS
Judgment/Lien Amount: \$51,578.00
Judgment/Lien Type: Tax
Date Filed with Court: 05/27/2014
Date Individual Learned: 01/02/2015
Type of Court: COUNTY
Name of Court: COLLIN COUNTY COURT
Location of Court: COLLIN COUNT, TEXAS
Docket/Case #: SQ20140527000519310
Judgment/Lien Outstanding? Yes
Broker Statement TAX DEBTS INCREASED DURING THE FINANCIAL CRISIS. I AM ON PAYMENT PLAN WITH OBJECTIVE OF PAYOFF WITHIN THE NEXT 3 YEARS.

Disclosure 2 of 2

Reporting Source: Individual
Judgment/Lien Holder: IRS
Judgment/Lien Amount: \$34,595.00
Judgment/Lien Type: Tax
Date Filed with Court: 04/29/2013
Date Individual Learned: 01/02/2015
Type of Court: COUNTY COURT
Name of Court: COLLIN COUNTY COURT
Location of Court: COLLIN COUNTY, TEXAS
Docket/Case #: SQ20130429000573680
Judgment/Lien Outstanding? Yes
Broker Statement TAX DEBTS INCREASED DURING THE FINANCIAL CRISIS. I AM ON PAYMENT PLAN WITH OBJECTIVE OF PAYOFF WITHIN THE NEXT 3 YEARS.



End of Report

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