IAPD Report

CLINTON DATEES GHARIB

CRD# 2070991

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

User Guidance

www.adviserinfo.sec.gov

Report Summary

CLINTON DATEES GHARIB (CRD# 2070991)

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 **01/10/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	MADISON AVENUE SECURITIES, LLC	CRD# 23224	01/13/2020
IA	MADISON AVENUE SECURITIES, LLC	CRD# 23224	01/13/2020

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **31** 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
B	CETERA ADVISOR NETWORKS LLC	13572	WATERSOUND, FL	08/24/2019 - 01/24/2020
IA	SUMMIT FINANCIAL GROUP INC	109485	ATLANTA, GA	02/25/2016 - 01/24/2020
IA	CETERA INVESTMENT ADVISERS LLC	105644	ATLANTA, GA	10/09/2015 - 01/24/2020

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	2
Customer Dispute	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 **31** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **MADISON AVENUE SECURITIES, LLC**

Main Address: 13500 EVENING CREEK DR. N
#555
SAN DIEGO, CA 92128

Firm ID#: 23224

	Regulator	Registration	Status	Date
B	FINRA	General Securities Principal	Approved	01/13/2020
B	FINRA	General Securities Representative	Approved	01/13/2020
B	FINRA	Investment Banking Representative	Approved	01/13/2020
B	FINRA	Municipal Securities Principal	Approved	01/13/2020
B	FINRA	Municipal Securities Representative	Approved	01/13/2020
B	FINRA	Operations Professional	Approved	01/13/2020
B	Alabama	Agent	Approved	01/30/2020
B	Arizona	Agent	Approved	01/22/2020
B	California	Agent	Approved	01/14/2020
B	Colorado	Agent	Approved	01/30/2020
B	Connecticut	Agent	Approved	01/30/2020
B	District of Columbia	Agent	Approved	04/23/2020
B	Florida	Agent	Approved	01/29/2020

Qualifications

	Regulator	Registration	Status	Date
IA	Florida	Investment Adviser Representative	Approved	01/29/2020
B	Georgia	Agent	Approved	01/16/2020
IA	Georgia	Investment Adviser Representative	Approved	01/16/2020
B	Idaho	Agent	Approved	01/13/2020
B	Illinois	Agent	Approved	02/27/2020
B	Indiana	Agent	Approved	01/14/2020
B	Iowa	Agent	Approved	01/14/2020
B	Maryland	Agent	Approved	01/14/2020
B	Massachusetts	Agent	Approved	01/30/2020
B	Michigan	Agent	Approved	01/15/2020
B	Minnesota	Agent	Approved	02/04/2020
B	Mississippi	Agent	Approved	02/03/2020
B	Missouri	Agent	Approved	01/14/2020
B	Nebraska	Agent	Approved	01/31/2020
B	New Hampshire	Agent	Approved	02/04/2020
B	New York	Agent	Approved	02/12/2020
B	North Carolina	Agent	Approved	02/06/2020
B	Ohio	Agent	Approved	01/27/2020
B	Oklahoma	Agent	Approved	01/30/2020

Qualifications

	Regulator	Registration	Status	Date
B	Oregon	Agent	Approved	01/15/2020
B	South Carolina	Agent	Approved	01/30/2020
B	Tennessee	Agent	Approved	02/03/2020
B	Texas	Agent	Approved	01/17/2020
IA	Texas	Investment Adviser Representative	Restricted Approval	01/13/2020
B	Vermont	Agent	Approved	01/30/2020
B	Virginia	Agent	Approved	02/03/2020
B	Washington	Agent	Approved	02/24/2021

Branch Office Locations

MADISON AVENUE SECURITIES, LLC
1455 LINCOLN PARKWAY STE 325
ATLANTA, GA 30346

MADISON AVENUE SECURITIES, LLC
6925 US 98 Suite 300
Santa Rosa Beach, FL 32459

MADISON AVENUE SECURITIES, LLC
WATERSOUND, FL

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 2 principal/supervisory exams, 5 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

	Exam	Category	Date
B	Municipal Securities Principal Examination (S53)	Series 53	04/29/2004
B	General Securities Principal Examination (S24)	Series 24	10/29/1993

General Industry/Product Exams

	Exam	Category	Date
B	Operations Professional Examination (S99TO)	Series 99TO	01/02/2023
B	Municipal Securities Representative Examination (S52TO)	Series 52TO	01/02/2023
B	Investment Banking Registered Representative Examination (S79TO)	Series 79TO	01/02/2023
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	General Securities Representative Examination (S7)	Series 7	06/06/1997

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	04/12/1996
B	Uniform Securities Agent State Law Examination (S63)	Series 63	08/17/1990

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
B	08/24/2019 - 01/24/2020	CETERA ADVISOR NETWORKS LLC	CRD# 13572	WATERSOUND, FL
IA	02/25/2016 - 01/24/2020	SUMMIT FINANCIAL GROUP INC	CRD# 109485	ATLANTA, GA
IA	10/09/2015 - 01/24/2020	CETERA INVESTMENT ADVISERS LLC	CRD# 105644	ATLANTA, GA
B	09/01/2015 - 09/20/2019	SUMMIT BROKERAGE SERVICES, INC.	CRD# 34643	ATLANTA, GA
IA	12/19/2003 - 12/01/2015	J P TURNER & COMPANY CAPITAL MANAGEMENT, LLC	CRD# 124446	ATLANTA, GA
B	01/02/1998 - 12/01/2015	J.P. TURNER & COMPANY, L.L.C.	CRD# 43177	ATLANTA, GA
B	08/22/1994 - 02/02/1998	H.J. MEYERS & CO., INC.	CRD# 15609	ROCHESTER, NY
B	07/30/1990 - 09/15/1994	HIBBARD BROWN & CO., INC.	CRD# 18246	NEW YORK, NY
B	08/08/1994 - 08/19/1994	WESTFIELD FINANCIAL CORPORATION	CRD# 8143	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
01/2020 - Present	MADISON AVENUE SECURITIES, LLC	REGISTERED REPRESENTATIVE/ INVESTMENT ADVISER REPRESENTATIVE	Y	SAN DIEGO, CA, United States
09/2019 - 01/2020	CETERA ADVISOR NETWORKS LLC	REGISTERED REPRESENTATIVE	Y	ATLANTA, GA, United States
02/2016 - 01/2020	SUMMIT FINANCIAL GROUP INC	INVESTMENT ADVISER REPRESENTATIVE	Y	ATLANTA, GA, United States

Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
10/2015 - 01/2020	CETERA INVESTMENT ADVISERS LLC	INVESTMENT ADVISER REPRESENTATIVE	Y	Atlanta, GA, United States
08/2015 - 09/2019	SUMMIT BROKERAGE SERVICES INC	REG REP	Y	ATLANTA, NY, 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)NAME: OXFORD RETIREMENT ADVISORS; INV RELATED: YES; ADDRESS: 1455 LINCOLN PKWY, SUITE 325, ATLANTA, GA 30346; NATURE: DBA USED FOR MARKETING FOR SECURITIES & INSURANCE BUSINESS; POSITION: PARTNER; START DATE: 01/2020; HOURS/MONTH: 0; TRADING HOURS/MONTH: 0; DUTIES: DBA FOR SECURITIES & INSURANCE BUSINESS THAT WILL BE RUN THROUGH MADISON & AE

2)NAME: INTEGROUS INVESTMENT SOLUTIONS; INV RELATED: NO; ADDRESS: 1455 LINCOLN PKWY, SUITE 325, ATLANTA, GA 30346; NATURE: SET UP FOR LEASES & TO PAY OFFICE BILLS; POSITION: PARTNER; START DATE: 12/2016; HOURS/MONTH: 4; TRADING HOURS/MONTH: 0; DUTIES: PARTNER PAY OFFICE BILLS AND RENT

3)NAME: HEARTLAND INST. OF FINANCIAL EDUCATION; INV RELATED: NO; ADDRESS: 8301 EAST PRENTICE, SUITE 312, GREENWOOD, CO 80111; NATURE: TEACHING OF FINANCIAL PLANNING CLASSES; POSITION: CFED; START DATE: 09/2010; HOURS/MONTH: 4; TRADING HOURS/MONTH:0; DUTIES: TEACHING OF FINANCIAL PLANNING CLASSES

4)NAME: EAST WOOD CLINIC; INV RELATED: YES; ADDRESS: 1323 EAST WOOD STREET PARIS, TN 38242; NATURE: MEDICAL CLINIC; POSITION: PLAN ADVISOR; START DATE: 07/18/2016; HOURS/MONTH: 4; TRADING HOURS/MONTH:4; DUTIES: PLAN ADVISOR

5)NAME: DAVIS DEVELOPMENT; INV RELATED: YES; ADDRESS: 403 CORPORATE CENTER DRIVE, SUITE 201, STOCKBRIDGE, GA 30281; NATURE: MULTI-FAMILY HOUSING DEVELOPER BASED IN ATLANT, GA; POSITION: PLAN ADVISOR; START DATE: 07/2010; HOURS/MONTH: 4; TRADING HOURS/MONTH:4; DUTIES: PLAN ADVISOR

6)NAME: ADVISORS EXCEL; INV RELATED: YES; ADDRESS: 2950 SW MCCLURE RD, TOPEKA, KS 66614; NATURE: FIA'S AND NON-VARIABLE LIFE INSURANCE; POSITION: INDEPENDENT AGENT; START DATE: 1/1/2010; HOURS/MONTH: 4; TRADING HOURS/MONTH: 4; DUTIES: INDEPENDENT AGENT USING IMO'S INSURANCE SERVICES

7)NAME: TRUCHOICE FINANCIAL GROUP, LLC; INV RELATED: NO - NONVARIABLE LIFE INSURANCE; ADDRESS: 4400 EASTON CMNS WAY STE 125, COLUMBUS, OH 43219; NATURE: NORTH AMERICAN NON-VARIABLE LIFE INSURANCE; POSITION: INDEPENDENT AGENT; START DATE: 5/18/2018; HOURS/MONTH: 4; TRADING HOURS/MONTH: 4; DUTIES: INDEPENDENT AGENT USING THIS IMO FOR NON-VARIABLE LIFE INSURANCE WITH NORTH AMERICAN CO. (NACOLAH)

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*.
    - o A "pending" disclosure event involves allegations that have not been proven or formally adjudicated.
    - o A disclosure event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
    - o 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*.
    - o 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.
    - o 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.
    - o 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	2
Customer Dispute	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 2

Reporting Source:	Individual
Regulatory Action Initiated By:	STATE OF ALABAMA DEPARTMENT OF INSURANCE
Sanction(s) Sought:	Civil and Administrative Penalt(ies) /Fine(s)
Other Sanction(s) Sought:	
Date Initiated:	08/30/2004
Docket/Case Number:	CASE NO. P-2004-388JD
Employing firm when activity occurred which led to the regulatory action:	J.P. TURNER & COMPANY L.L.C.
Product Type:	No Product
Other Product Type(s):	
Allegations:	BROKER ALLEGEDLY PROVIDED MISINFORMATION ON HIS LICENSE APPLICATION IN VIOLATION OF SECTION 27-7-19(A)(2), CODE OF ALABAMA
Current Status:	Final
Resolution:	Settled
Resolution Date:	09/15/2004
Sanctions Ordered:	Monetary/Fine $250.00
Other Sanctions Ordered:	PROBATION FOR 1 YEAR
Sanction Details:	FINED $250;PAID SEPTEMBER 15, 2004

Disclosure 2 of 2

Reporting Source:	Individual
Regulatory Action Initiated By:	COMMONWEALTH OF MASSACHUSETTS DIVISION OF INSURANCE
Sanction(s) Sought:	Cease and Desist
Other Sanction(s) Sought:	FINE OF $250
Date Initiated:	02/25/2005
Docket/Case Number:	SIU NO. 4881
Employing firm when activity occurred which led to the regulatory action:	J.P. TURNER & COMPANY L.L.C.
Product Type:	No Product
Other Product Type(s):	
Allegations:	BROKER ALLEGEDLY VIOLATED OF STATE STATUTE M.G.L. C. 175, 162V(A) IN THAT BROKER ALLEGEDLY MISREPRESENTED HIS CONVICTION HISTORY ON THE LICENSE RENEWAL FORM AND FAILED TO REPORT THE DISPOSITION OF THIS ACTION TO THE MASSACHUSETTS DIVISION OF INSURANCE WITHIN 30 DAYS.
Current Status:	Final
Resolution:	Settled
Resolution Date:	03/08/2005
Sanctions Ordered:	Cease and Desist/Injunction Monetary/Fine $250.00
Other Sanctions Ordered:	
Sanction Details:	$250 FINE LEVIED; PAID ON MARCH 7, 2005

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 2

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	J.P. Turner & Co Inc
Allegations:	Inaccurate Information on an annuity
Product Type:	Annuity-Variable
Alleged Damages:	$30,000.00
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	11/01/2016
Complaint Pending?	No
Status:	Closed/No Action
Status Date:	06/07/2017
Settlement Amount:	
Individual Contribution Amount:	

Disclosure 2 of 2

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	J.P. TURNER & COMPANY LLC
Allegations:	COMPLAINT INVOLVES THE TRANSFER OF THE CUSTOMERS ACCOUNT.
Product Type:	Annuity(ies) - Variable
Alleged Damages:	$5,432.00

Customer Complaint Information

Date Complaint Received:	03/22/2002
Complaint Pending?	No
Status:	Denied
Status Date:	04/08/2002

Settlement Amount:

Individual Contribution Amount:

End of Report

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