



IAPD Report

WILLIAM SCOTT LARDIN

CRD# 2092110

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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

WILLIAM SCOTT LARDIN (CRD# 2092110)

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 **03/26/2026**.

CURRENT EMPLOYERS

This individual is not currently registered as an Investment Adviser Representative.

QUALIFICATIONS

This individual is not currently registered as an Investment Adviser Representative.

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	WELLS FARGO ADVISORS	19616	FLORHAM PARK, NJ	02/18/2015 - 03/26/2026
IA	HSBC SECURITIES (USA) INC.	19585	NEW YORK, NY	10/24/2006 - 08/04/2014
IA	HSBC SECURITIES (USA) INC.	19585	NEW YORK, NY	10/20/2006 - 10/20/2006

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
Criminal	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 not currently registered as an Investment Adviser Representative.



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, 0 general industry/product exams, and 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

General Industry/Product Exams

Exam	Category	Date
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No information reported.

State Securities Law Exams

Exam	Category	Date
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IA

Uniform Investment Adviser Law Examination (S65)

Series 65

04/28/1998



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	02/18/2015 - 03/26/2026	WELLS FARGO ADVISORS	CRD# 19616	FLORHAM PARK, NJ
IA	10/24/2006 - 08/04/2014	HSBC SECURITIES (USA) INC.	CRD# 19585	NEW YORK, NY
IA	10/20/2006 - 10/20/2006	HSBC SECURITIES (USA) INC.	CRD# 19585	NEW YORK, NY
IA	10/20/2004 - 10/17/2006	BANC OF AMERICA INVESTMENT SERVICES, INC.	CRD# 16361	GLEN ROCK, NJ
IA	11/25/2002 - 10/20/2004	QUICK & REILLY, INC.	CRD# 11217	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
11/2016 - Present	WELLS FARGO CLEARING SERVICES, LLC	REGISTERED REP	Y	SUMMIT, NJ, United States
08/2014 - 11/2016	WELLS FARGO ADVISORS, LLC	REGISTERED REP	Y	SUMMIT, 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.

No information reported.



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
Criminal	2
Customer Dispute	2

Criminal

This disclosure event involves a criminal charge against the Investment Adviser Representative that has resulted in a dismissal, plea, acquittal or conviction. The criminal matter may relate to any felony or certain misdemeanor offenses (e.g., bribery, perjury, forgery, counterfeiting, extortion, fraud, wrongful taking of property).

Disclosure 1 of 2

Reporting Source:	Individual
Court Details:	SUPERIOR COURT OF NEW JERSEY, BERGEN COUNTY LAW DIV. W506942/43
Charge Date:	02/07/1989
Charge Details:	POSSESSION OF NARCOTIC PARAPHERNALIA (2 CTS.) = NJS 2C:36-2(2 CTS)
Felony?	
Current Status:	Final
Status Date:	09/12/1989
Disposition Details:	IN SEPT. OF 1988 AFTER BEING CHARGED WITH THE ABOVE MENTIONED ALLEGATION I WAS RELEASED ON A CONDITIONAL DISCHARGE. THESE CONDITIONS WERE SATISFIED AUG. 7TH OF 1989 IN FULL AND ALL CHARGES WERE DISMISSED. I AM CURRENTLY EXERCISING MY RIGHT TO HAVE THE ENTIRE INCIDENT EXPUNGED.
Broker Statement	THIS INFORMATION WAS NOT INCLUDED ON MY ORIGINAL APPLICATION, AS I WAS UNDER THE IMPRESSION THAT THE FILE WAS SEALED AND COULD NEVER BE HELD AGAINST ME. UNDER THE ADVICE OF MY ATTORNEY I WAS TOLD TO NEVER DISCLOSE THIS INFORMATION AS IT WAS NOT NECESSARY. APPARENTLY HE AND I WERE WRONG AND HOPEFULLY THIS MATTER MAY BE CLEARED UP NOW.

Disclosure 2 of 2

Reporting Source:	Individual
Court Details:	NASSAU COUNTY DISTRICT COURT 26291 /85



Charge Date:	09/25/1985
Charge Details:	THE OFFENSES WAS ILLEGALLY PULLING A DORMITORY FIRE ALARM AND ENDANGERING ITS TENNANTS, (STUDENTS). ORIGINAL OFFENSE 240,.55 FINAL OFFENSE 240. 20 (7)
Felony?	
Current Status:	Final
Status Date:	11/19/1985
Disposition Details:	PLED GUILTY TO AMENDED CHARGE OF DISORDERLY CONDUCT OR 240.20 (7) AND WAS SENTENCED WITH AN UNCONDITIONAL DISCHARGE ON 11-19-85.
Broker Statement	THIS EVENT TOOK PLACE WHEN I WAS A FRESHMAN IN COLLEGE, AND UNFORTUNATELY LED TO MY DORM PRIVILEGES BEING TAKEN AWAY. THIS WAS ACCORDING TO MY ATTORNEY NEVER TO BE HELD AGAINST ME, ALSO WAS NEVER TO BE DISCLOSED, WHICH IS WHY IT WAS NOT PLACED ON MY ORIGINAL APPLICATION.



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:	Firm
Employing firm when activities occurred which led to the complaint:	MSDW
Allegations:	CUSTOMER ALLEGES FINANCIAL ADVISOR MADE UNSUITABLE INVESTMENTS IN THEIR ACCOUNT. NO DATES ARE SPECIFIED.
Product Type:	Other
Other Product Type(s):	EQUITIES
Alleged Damages:	\$400,000.00

Customer Complaint Information

Date Complaint Received:	09/30/2005
Complaint Pending?	No
Status:	Arbitration/Reparation
Status Date:	07/05/2006
Settlement Amount:	

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	NASD DISPUTE RESOLUTION CASE NUMBER 06-03122
Date Notice/Process Served:	07/05/2006
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	10/08/2007
Monetary Compensation Amount:	\$30,000.00
Individual Contribution Amount:	\$0.00

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Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	MORGAN STANLEY DW INC
Allegations:	CUSTOMER ALLEGES FINANCIAL ADVISOR MADE UNSUITABLE



INVESTMENTS IN THEIR ACCOUNT. NO DATES ARE SPECIFIED.

Product Type: Equity-OTC
Equity Listed (Common & Preferred Stock)
Mutual Fund

Alleged Damages: \$400,000.00

Is this an oral complaint? No

Is this a written complaint? No

**Is this an arbitration/CFTC
reparation or civil litigation?** Yes

**Arbitration/Reparation forum
or court name and location:** ARBITRATION

Docket/Case #: UNKNOWN

**Filing date of
arbitration/CFTC reparation
or civil litigation:** 09/30/2005

Customer Complaint Information

Date Complaint Received: 09/30/2005

Complaint Pending? No

Status: Settled

Status Date: 07/05/2006

Settlement Amount: \$30,000.00

**Individual Contribution
Amount:** \$0.00

Arbitration Information

Disposition: Settled

Disposition Date: 10/08/2007

Disclosure 2 of 2

Reporting Source: Individual

**Employing firm when
activities occurred which led
to the complaint:** CHASE INVESTMENT SERVICES

Allegations: ALLEGATIONS: UNAUTHORIZED INVESTMENTS.
ALLEGED CLAIM AMOUNT: \$60,000 PLUS INTEREST THEREON AND
ATTORNEY'S FEES.

Product Type: Other: OFF-SHORE FUNDS

Alleged Damages: \$60,000.00

Customer Complaint Information

Date Complaint Received: 01/19/1999

Complaint Pending? No

Status: Closed/No Action



Status Date: 01/19/1999

Settlement Amount:

**Individual Contribution
Amount:**

Civil Litigation Information

Disposition: No Action

Disposition Date: 01/19/1999

Broker Statement NOT PROVIDED. THE FIRM IS SEEKING TO MOVE TO AN ARBITRATION FORUM BASED ON CUSTOMER SIGNING AN ARBITRATION AGREEMENT.



End of Report

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