



IAPD Report

JOHN MARVIN HOUCHIN III

CRD# 2150331

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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

JOHN MARVIN HOUCHIN III (CRD# 2150331)

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 **01/26/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	RAYMOND JAMES FINANCIAL SERVICES, INC.	CRD# 6694	06/02/2017
IA	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	CRD# 149018	06/20/2017

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **43** 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	WELLS FARGO CLEARING SERVICES, LLC	19616	PALM BEACH GARDENS, FL	01/17/2008 - 06/08/2017
B	WELLS FARGO CLEARING SERVICES, LLC	19616	PALM BEACH GARDENS, FL	01/16/2008 - 06/08/2017
B	BANC OF AMERICA INVESTMENT SERVICES, 16361 INC.		JUPITER, FL	04/01/1998 - 01/17/2008

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

Employment 1 of 2

Firm Name: **RAYMOND JAMES FINANCIAL SERVICES, INC.**
Main Address: 880 CARILLON PARKWAY
ST. PETERSBURG, FL 33716
Firm ID#: 6694

Regulator	Registration	Status	Date
B FINRA	General Securities Representative	Approved	06/02/2017
B FINRA	General Securities Sales Supervisor	Approved	06/02/2017
B Alabama	Agent	Approved	06/02/2017
B Arizona	Agent	Approved	01/17/2019
B Arkansas	Agent	Approved	10/19/2020
B California	Agent	Approved	06/02/2017
B Colorado	Agent	Approved	06/02/2017
B Connecticut	Agent	Approved	06/16/2017
B Delaware	Agent	Approved	02/08/2019
B District of Columbia	Agent	Approved	01/30/2019
B Florida	Agent	Approved	06/02/2017
B Georgia	Agent	Approved	06/02/2017
B Hawaii	Agent	Approved	02/12/2026



Qualifications

Regulator	Registration	Status	Date
B Illinois	Agent	Approved	02/21/2018
B Indiana	Agent	Approved	06/05/2019
B Kentucky	Agent	Approved	06/23/2022
B Louisiana	Agent	Approved	02/22/2018
B Maine	Agent	Approved	06/02/2017
B Maryland	Agent	Approved	06/02/2017
B Massachusetts	Agent	Approved	06/02/2017
B Michigan	Agent	Approved	06/02/2017
B Minnesota	Agent	Approved	09/05/2019
B Mississippi	Agent	Approved	09/19/2019
B Missouri	Agent	Approved	08/04/2021
B Nebraska	Agent	Approved	09/19/2019
B Nevada	Agent	Approved	04/13/2020
B New Hampshire	Agent	Approved	06/02/2017
B New Jersey	Agent	Approved	06/02/2017
B New York	Agent	Approved	06/02/2017
B North Carolina	Agent	Approved	06/02/2017
B Ohio	Agent	Approved	06/02/2017
B Oklahoma	Agent	Approved	06/22/2022



Qualifications

Regulator	Registration	Status	Date
B Oregon	Agent	Approved	02/20/2018
B Pennsylvania	Agent	Approved	06/02/2017
B Rhode Island	Agent	Approved	12/06/2018
B South Carolina	Agent	Approved	02/21/2018
B Tennessee	Agent	Approved	06/02/2017
B Texas	Agent	Approved	06/02/2017
B Utah	Agent	Approved	06/02/2017
B Vermont	Agent	Approved	02/11/2022
B Virginia	Agent	Approved	06/02/2017
B Washington	Agent	Approved	06/02/2017
B West Virginia	Agent	Approved	03/02/2018
B Wisconsin	Agent	Approved	03/28/2025
B Wyoming	Agent	Approved	02/23/2018

Branch Office Locations

RAYMOND JAMES FINANCIAL SERVICES
 3601 PGA BLVD
 SUITE 301
 PALM BEACH GARDENS, FL 33410

RAYMOND JAMES FINANCIAL SERVICES
 27499 Riverview Center Blvd.
 Suite 108
 Bonita Springs, FL 34134

Employment 2 of 2

Firm Name: **RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC**
 Main Address: 880 CARILLON PARKWAY
 SAINT PETERSBURG, FL 33716
 Firm ID#: 149018



Qualifications

Regulator	Registration	Status	Date
IA Florida	Investment Adviser Representative	Approved	06/20/2017
IA Texas	Investment Adviser Representative	Restricted Approval	01/30/2019

Branch Office Locations

RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC
11505 FAIRCHIDL GARDENS AVENUE
SUITE 204
PALM BEACH GARDENS, FL 33410





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



Principal/Supervisory Exams

Exam	Category	Date
 General Securities Sales Supervisor - General Module Examination (S10)	Series 10	06/23/2008
 General Securities Sales Supervisor - Options Module Examination (S9)	Series 9	06/18/2008

General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	07/17/1991

State Securities Law Exams

Exam	Category	Date
 Uniform Investment Adviser Law Examination (S65)	Series 65	06/27/2001
 Uniform Securities Agent State Law Examination (S63)	Series 63	04/30/1992

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	01/17/2008 - 06/08/2017	WELLS FARGO CLEARING SERVICES, LLC	CRD# 19616	PALM BEACH GARDEN:
B	01/16/2008 - 06/08/2017	WELLS FARGO CLEARING SERVICES, LLC	CRD# 19616	PALM BEACH GARDEN:
B	04/01/1998 - 01/17/2008	BANC OF AMERICA INVESTMENT SERVICES, INC.	CRD# 16361	JUPITER, FL
IA	04/01/1998 - 01/17/2008	BANC OF AMERICA INVESTMENT SERVICES, INC.	CRD# 16361	JUPITER, FL
B	03/01/1994 - 04/01/1998	BARNETT INVESTMENTS, INC.	CRD# 14897	JACKSONVILLE, FL
B	01/18/1993 - 03/11/1994	GNA SECURITIES, INC.	CRD# 10465	GLEN ALLEN, VA
B	07/18/1991 - 01/04/1993	GREAT WESTERN FINANCIAL SECURITIES CORPORATION	CRD# 14229	NORTHRIDGE, CA

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
06/2017 - Present	Houchin Ernst Wealth Advisors	Other	N	Palm Busch Gardens, FL, United States
06/2017 - Present	JH3 Investments	Other	N	Palm Busch Gardens, FL, United States
06/2017 - Present	RAYMOND JAMES FINANCIAL SERVICES ADVISORS INC.	INVESTMENT ADVISER REP	Y	PALM BEACH GARDENS, FL, United States
06/2017 - Present	RAYMOND JAMES FINANCIAL SERVICES, INC	FINANCIAL ADVISOR	Y	TEQUESTA, FL, United States
11/2016 - 06/2017	WELLS FARGO CLEARING SERVICES, LLC	REGISTERED REP	Y	JUPITER, FL, United States
05/2009 - 11/2016	WELLS FARGO ADVISORS LLC	REGISTERED REP	Y	JUPITER, FL, United States



Registration & Employment History



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 of Business: Address: 27 River Drive, Tequesta, FL, 33469, United States Activity Type: Rental Real Estate Position/Title: Owner/Proprietor Investment Related: Yes Start Date: 10/01/2013 Hours per month devoted to this business: 2-10 Hours per month devoted to this business during trading hours: 0-1 Description of duties: Maintain property and all aspects of Rental

(2)Name of Business: Address: 27 River Drive, Tequesta, FL, 33469, United States Activity Type: Rental Real Estate Position/Title: Owner/Proprietor Investment Related: Yes Start Date: 12/01/2025 Hours per month devoted to this business: 2-10 Hours per month devoted to this business during trading hours: 0-1 Description of duties: fund repair and maintain rental property

(3)Name of Business: Houchin Ernst Wealth Advisors Address: 3601 PGA Blvd Suite 301, Palm Beach Gardens, FL, 33410, United States Activity Type: Support Company - Owner Position/Title: Other Investment Related: No Start Date: 06/02/2017 Hours per month devoted to this business: 2-10 Hours per month devoted to this business during trading hours: 0-1 Description of duties: Houchin Ernst Wealth Advisors

(4)Name of Business: JH3 Investments Address: 3601 PGA Blvd Suite 301, Palm Beach Gardens, FL, 850000, United States Activity Type: Support Company - Owner Position/Title: Other Investment Related: No Start Date: 06/02/2017 Hours per month devoted to this business: 0-1 Hours per month devoted to this business during trading hours: 2-10 Description of duties: Owner LLC set up as a pass through for income distribution purposes



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
Customer Dispute	2

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:	BANC OF AMERICA INVESTMENT SERVICES, INC.
Allegations:	MISREPRESENTATION
Product Type:	Other: AUCTION RATE SECURITIES- CLOSED-END FUNDS
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	UNSPECIFIED
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:	06/09/2009
Complaint Pending?	No
Status:	Settled
Status Date:	06/09/2009
Settlement Amount:	\$75,000.00



Individual Contribution Amount: \$0.00

Firm Statement THIS MATTER INVOLVES THE SALE OF AUCTION RATE SECURITIES (ARS). THE TRANSACTION(S) AT ISSUE TOOK PLACE BEFORE MID-FEBRUARY 2008, WHEN THE ARS MARKET SUFFERED WIDESPREAD AUCTION FAILURES AND ILLIQUIDITY. THE FINANCIAL ADVISOR DID NOT CAUSE, CONTRIBUTE OR HAVE ANY CONTROL WHATSOEVER OVER THESE MARKET EVENTS. THE FIRM REACHED AGREEMENT WITH CERTAIN OF ITS REGULATORS, PURSUANT TO WHICH IT REPURCHASED ARS FOR THEIR FULL PAR VALUE FROM CERTAIN CLIENTS, INCLUDING THE INSTANT CLIENT, WHERE THEY COMPLAINED OR NOT. THE FINANCIAL ADVISOR WAS NOT A PARTY TO THAT AGREEMENT, DID NOT MAKE ANY PAYMENT TO THE CLIENT, AND WAS NOT ASKED TO AND DID NOT CONTRIBUTE TO THE REPURCHASE AMOUNT. THE SETTLEMENT AMOUNT IN ITEM 11 ABOVE REFLECTS THE PAR VALUE OF THE REPURCHASED ARS, AS REQUIRED BY FINRA REGULATORY NOTICE 09-12.

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: BANC OF AMERICA INVESTMENT SERVICES, INC

Allegations: MISREPRESENTATION

Product Type: Other: AUCTION RATE SECURITIES- CLOSED END FUNDS

Alleged Damages: \$0.00

Alleged Damages Amount Explanation (if amount not exact): UNSPECIFIED

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: 06/09/2009

Complaint Pending? No

Status: Settled

Status Date: 06/09/2009

Settlement Amount: \$75,000.00

Individual Contribution Amount: \$0.00

Broker Statement THIS MATTER INVOLVES THE SALE OF AUCTION RATE SECURITIES (ARS). THE TRANSACTION(S) AT ISSUE TOOK PLACE BEFORE MID-FEBRUARY 2008, WHEN THE ARS MARKET SUFFERED WIDESPREAD AUCTION FAILURES AND ILLIQUIDITY. THE FINANCIAL ADVISOR DID NOT CAUSE, CONTRIBUTE OR HAVE ANY CONTROL WHATSOEVER OVER THESE MARKET EVENTS. THE FIRM REACHED AGREEMENT WITH CERTAIN OF ITS REGULATORS, PURSUANT TO WHICH IT REPURCHASED ARS FOR THEIR FULL PAR VALUE FROM CERTAIN CLIENTS, INCLUDING THE INSTANT



CLIENT, WHERE THEY COMPLAINED OR NOT. THE FINANCIAL ADVISOR WAS NOT A PARTY TO THAT AGREEMENT, DID NOT MAKE ANY PAYMENT TO THE CLIENT, AND WAS NOT ASKED TO AND DID NOT CONTRIBUTE TO THE REPURCHASE AMOUNT. THE SETTLEMENT AMOUNT IN ITEM 11 ABOVE REFLECTS THE PAR VALUE OF THE REPURCHASED ARS, AS REQUIRED BY FINRA REGULATORY NOTICE 09-12.

Disclosure 2 of 2

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: BANC OF AMERICA INVESTMENT SERVICES, INC.

Allegations: CLIENT ALLEGES THAT IN DECEMBER 2003, MR. HOUCING SOLD SECURITIES IN THE CLIENT'S ACCOUNT WITHOUT AUTHORIZATION, RESULTING IN ADVERSE TAX CONSEQUENCES. CLIENT DOES NOT SPECIFY COMPENSATORY DAMAGES.

Product Type: Debt - Municipal

Alleged Damages:

Customer Complaint Information

Date Complaint Received: 12/31/2004

Complaint Pending? No

Status: Arbitration/Reparation

Status Date: 12/31/2004

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NASD DR CASE NO. 04-08739

Date Notice/Process Served: 12/31/2004

Arbitration Pending? No

Disposition: Settled

Disposition Date: 01/30/2006

Monetary Compensation Amount: \$3,000.00

Individual Contribution Amount: \$0.00

Broker Statement MR HOUCIN AND BAI DENY CUSTOMER'S CLAIMS AS FALSE AND MERITLESS. IN AN EFFORT TO AVOID THE COST OF FURTHER LITIGATION, MR HOUCIN AND BAI AGREED TO SETTLE THIS MATTER. ADDITIONALLY, CUSTOMER AGREED TO VOLUNTARILY DISMISS HIS CLAIMS AGAINST MR HOUCIN, WITH PREJUDICE.



End of Report

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