



IAPD Report

JAMES JOSEPH URDA

CRD# 2285857

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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

JAMES JOSEPH URDA (CRD# 2285857)

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 **05/28/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	LPL FINANCIAL LLC	CRD# 6413	02/08/2006
IA	LPL FINANCIAL LLC	CRD# 6413	02/08/2006

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **41** 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	EDWARD JONES	250	FREMONT, CA	10/28/2002 - 02/06/2006
B	EDWARD JONES	250	FREMONT, CA	10/29/1992 - 02/06/2006

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	1
Customer Dispute	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 **41** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **LPL FINANCIAL LLC**
Main Address: 1055 LPL WAY
FORT MILL, SC 29715
Firm ID#: 6413

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	02/08/2006
B	FINRA	Invest. Co and Variable Contracts	Approved	02/08/2006
B	FINRA	General Securities Principal	Approved	02/07/2007
B	Alabama	Agent	Approved	01/08/2015
B	Arizona	Agent	Approved	04/24/2006
B	Arkansas	Agent	Approved	11/22/2016
B	California	Agent	Approved	02/08/2006
IA	California	Investment Adviser Representative	Approved	02/08/2006
B	Colorado	Agent	Approved	05/10/2012
B	Connecticut	Agent	Approved	11/03/2016
B	District of Columbia	Agent	Approved	05/06/2009
B	Florida	Agent	Approved	05/26/2011
B	Georgia	Agent	Approved	08/24/2016



Qualifications

Regulator	Registration	Status	Date
B Hawaii	Agent	Approved	07/17/2014
B Idaho	Agent	Approved	01/08/2014
B Illinois	Agent	Approved	02/09/2006
B Indiana	Agent	Approved	02/09/2006
B Iowa	Agent	Approved	07/31/2015
B Kentucky	Agent	Approved	09/13/2013
B Louisiana	Agent	Approved	11/09/2015
B Maryland	Agent	Approved	05/26/2011
B Massachusetts	Agent	Approved	03/19/2013
B Michigan	Agent	Approved	02/08/2006
B Minnesota	Agent	Approved	02/08/2006
B Mississippi	Agent	Approved	01/20/2010
B Missouri	Agent	Approved	02/26/2017
B Montana	Agent	Approved	02/19/2021
B Nevada	Agent	Approved	09/04/2012
B New Hampshire	Agent	Approved	10/07/2016
B New Jersey	Agent	Approved	03/22/2012
B New Mexico	Agent	Approved	11/05/2008
B New York	Agent	Approved	11/30/2016



Qualifications

Regulator	Registration	Status	Date
B North Carolina	Agent	Approved	05/24/2021
B Ohio	Agent	Approved	02/08/2006
B Oklahoma	Agent	Approved	11/07/2016
B Oregon	Agent	Approved	02/22/2006
B Pennsylvania	Agent	Approved	05/24/2013
B South Carolina	Agent	Approved	07/12/2017
B South Dakota	Agent	Approved	04/28/2025
B Texas	Agent	Approved	10/26/2012
IA Texas	Investment Adviser Representative	Restricted Approval	03/28/2013
B Utah	Agent	Approved	10/06/2017
B Virginia	Agent	Approved	08/01/2012
B Washington	Agent	Approved	11/15/2007
B West Virginia	Agent	Approved	01/27/2015
B Wyoming	Agent	Approved	01/07/2013

Branch Office Locations

LPL FINANCIAL LLC
1001 SECOND STREET, STE 255
NAPA, CA 94559




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



Principal/Supervisory Exams

Exam	Category	Date
 General Securities Principal Examination (S24)	Series 24	02/05/2007

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	10/27/1992

State Securities Law Exams

Exam	Category	Date
 Uniform Investment Adviser Law Examination (S65)	Series 65	09/09/2005
 Uniform Securities Agent State Law Examination (S63)	Series 63	11/03/1992

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported 1 professional designation(s).

Certified Financial Planner

This representative holds or did hold 1 professional designation(s) that may have been used to qualify as an Investment Advisor representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities Administrators Association at <http://www.nasaa.org>



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	10/28/2002 - 02/06/2006	EDWARD JONES	CRD# 250	FREMONT, CA
B	10/29/1992 - 02/06/2006	EDWARD JONES	CRD# 250	FREMONT, 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
02/2006 - Present	LPL FINANCIAL, LLC	Registered Representative	Y	SAN RAMON, CA, 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.

- 2/14/2006 - URDA WEALTH MANAGEMENT INC. - Investment Related - At Reported Business Location(s) - Non-Variable Insurance DBA - Time Spent 15% - LTC, fixed annuities, term, and disability.
- 6/22/2006 - No Business Name - Investment Related - At Reported Business Location(s) - Non-Variable Insurance - Time Spent 5% - Insurance: LTC, Term, and Universal.
- 6/12/2017 - Urda Estate Vineyards llc - Not Investment Related - 1189 4th Ave Napa CA 94559 - Other-Business Owner - Started 06/14/17 - 10 Hours Per Month/0 Hours During Securities Trading.



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	1
Customer Dispute	1
Termination	1

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 1

Reporting Source: Individual

Court Details: KENT STAT CAMPUS POLICE
Not Provided

Charge Date: 01/01/1982

Charge Details: \$30.00 FOR A BROKEN WINDOW

Felony?

Current Status: Final

Status Date:

Disposition Details: I PLEAD GUILTY TO A MISDEMEANOR (FALSIFYING A POLICE REPORT) AND HAD ME PAY THE COURT COSTS.

WINDOW. THEY INTERESTED THAT I HAD DONE IT OR KNEW WHO DID BREAK THE WINDOW. THEY QUESTIONED ME ON MUMEROUS OCCATIONS UNTIL FINALLY I MADE UP A NAME SO THEY WOULD STOP HOUNDING ME. THEY FOLLOWED UP ON THE NAME AND CAME BACK TO ME AND SAID I HAD I ADMITTED TO THIS AND THEY CHARGED ME WITH FALSIFYING A POLICE REPORT.



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 1

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: EDWARD JONES

Allegations: CUSTOMER CLAIMS HE DID NOT AUTHORIZE THE ORDER ENTERED IN HIS ACCOUNT, ON OCTOBER 7, 1999, TO PURCHASE \$69,000.00 OF A AN EQUITY BASED MUTUAL FUND. HE ALSO ALLEGES THE PURCHASE RESULTED IN HIS PORTFOLIO NOT BEING PROPERLY BALANCED, AND THAT MR. URDA HAD NOT CONSULTED WITH HIM DURING A TWO YEAR PERIOD CONCERNING THE PERFORMANCE OF HIS PORTFOLIO OR MADE ANY RECOMMENDATIONS THAT HE REPOSITION SOME OF THE ASETS INTO MORE DEFENSIVE HOLDINGS WHICH HE CLAIMS RESULTED IN HIS BEING OVER-WEIGHTED IN GROWTH AND TECHNOLOGY BASED INVESTMENTS. CUSTOMER ALSO INDICATED MR. URDA FAILED TO FOLLOW HIS INSTRUCTIONS TO SELL PART OF THE MUTUAL FUND TO PAY CUSTOMER'S TAX LIABILITY AND INSTEAD CLAIMS HE OPENED A MARGIN POSITION WHICH RESULTED IN MARGIN RELATED PROBLEMS WITHIN THE ACCOUNT. CUSTOMER REQUESTED A PAYMENT OF \$21,308.93 AS A REIMBURSEMENT FOR HIS CLAIMED LOSSES.

Product Type: No Product

Alleged Damages: \$21,308.93

Customer Complaint Information

Date Complaint Received: 05/10/2001

Complaint Pending? No

Status: Denied

Status Date: 07/03/2001

Settlement Amount:

Individual Contribution Amount:

Broker Statement URDA STATED HE PROVIDED THE CLIENT WITH PROSPECTUSES AND DISCUSSED EVERY TRADE WITH THE CLIENT PRIOR TO PLACING THE TRADE. MR. URDA FURTHER STATED HE PRESENTED THE AVAILABLE OPTIONS TO THE CLIENT WITH REGARD TO MEETING THE



MARGIN CALL. IT APPEARS THE CLIENT ELECTED TO LIQUIDATE SUFFICIENT SECURITIES TO MEET THE CALL. THE PORTFOLIO APPEARED TO BE IN LINE WITH THE CLIENT'S STATED INVESTMENT OBJECTIVES AND FINANCIAL INFORMATION. CLAIM DENIED.



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:	EDWARD JONES
Termination Type:	Discharged
Termination Date:	01/09/2006
Allegations:	EMPLOYMENT WAS TERMINATED AFTER FIRM DETERMINED I MISUSED THE FIRM'S BUSINESS EXPENSE PLAN, THROUGH THE SUBMISSION OF QUESTIONABLE ADVERTISING EXPENSES AND THAT I WAS NOT FORTHCOMING DURING THE COMPLIANCE INVESTIGATION.
Product Type:	Equity Listed (Common & Preferred Stock)
Other Product Types:	
Broker Statement	THIS MATTER DID NOT INVOLVE SECURITIES OR CLIENTS. AT ISSUE WAS THE FIRMS BUSINESS EXPENSE PLAN. THE EXPENSES AT ISSUE WERE ACTUALLY PAID FOR BY ME AND DESIGNATED BY ME AS ELIGIBLE FOR THE BUSINESS EXPENSE PLAN. WHILE EDWARD JONES TOOK EXCEPTION TO CERTAIN EXPENSES, ALL SUCH EXPENSES WERE ACTUALLY INCURRED AND THE FIRMS COMPLIANCE DEPARTMENT HAS NEVER QUESTIONED THEM IN THE PAST.



End of Report

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