



IAPD Report

MICHAEL JAY OPP SR

CRD# 2307499

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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

MICHAEL JAY OPP SR (CRD# 2307499)

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 **09/03/2021**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	WEALTH WATCH ADVISORS, INC	CRD# 172002	09/10/2021

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **1** 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	KCD FINANCIAL, INC.	127473	CASTLE ROCK, CO	03/09/2007 - 10/01/2007
B	QUESTAR CAPITAL CORPORATION	43100	ENGLEWOOD, CO	12/01/2006 - 03/12/2007
B	USALLIANZ SECURITIES, INC.	40875	ENGLEWOOD, CO	01/27/2006 - 12/01/2006

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
Regulatory Event	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 **1** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **WEALTH WATCH ADVISORS, INC**
Main Address: S VALLEY HWY
8310
ENGLEWOOD, CO 80112
Firm ID#: 172002

Regulator	Registration	Status	Date
IA Colorado	Investment Adviser Representative	Approved	09/10/2021

Branch Office Locations

WEALTH WATCH ADVISORS, INC
Castle Pines, CO



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

Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

General Industry/Product Exams

Exam	Category	Date
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B General Securities Representative Examination (S7)	Series 7	04/01/1997
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State Securities Law Exams

Exam	Category	Date
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IA Uniform Investment Adviser Law Examination (S65)	Series 65	07/14/2021
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B Uniform Securities Agent State Law Examination (S63)	Series 63	04/04/1997
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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
B	03/09/2007 - 10/01/2007	KCD FINANCIAL, INC.	CRD# 127473	CASTLE ROCK, CO
B	12/01/2006 - 03/12/2007	QUESTAR CAPITAL CORPORATION	CRD# 43100	ENGLEWOOD, CO
B	01/27/2006 - 12/01/2006	USALLIANZ SECURITIES, INC.	CRD# 40875	ENGLEWOOD, CO
B	08/02/2004 - 11/07/2005	INTERVEST INTERNATIONAL EQUITIES CORPORATION	CRD# 20289	COLORADO SPRINGS, CO
B	02/15/2002 - 06/30/2004	PRESIDENTIAL BROKERAGE, INC.	CRD# 28784	AUSTIN, TX
B	01/05/2001 - 02/26/2002	UBS PAINWEBBER INC.	CRD# 8174	WEEHAWKEN, NJ
B	09/21/1998 - 02/06/2001	FIRST UNION SECURITIES, INC.	CRD# 19616	ST. LOUIS, MO
B	04/02/1997 - 10/05/1998	PRUDENTIAL SECURITIES INCORPORATED	CRD# 7471	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
09/2021 - Present	Wealth Watch Advisors	IAR	Y	Englewood, CO, United States
10/2007 - Present	Opp Financial and Insurance Services	Owner/Agent	Y	Castle Pines, CO, 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.

FIXED INSURANCE AND EQUITY INDEXED ANNUITIES. UNIVERSAL LIFE, WHOLE LIFE.



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
Customer Dispute	1
Termination	1

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:	AMERICAN STOCK EXCHANGE, LLC
Sanction(s) Sought:	Civil and Administrative Penalt(ies) /Fine(s)
Other Sanction(s) Sought:	IN ADDITION TO THE ABOVE, MICHAEL OPP WAS CENSURED.
Date Initiated:	05/10/2002
Docket/Case Number:	01-38
Employing firm when activity occurred which led to the regulatory action:	FIRST UNION SECURITIES, INC., REGULAR MEMBER ORGANIZATION OF THE EXCHANGE.
Product Type:	Options
Other Product Type(s):	N/A
Allegations:	MICHAEL JAY OPP VIOLATED EXCHANGE RULE 924(A) BY EXERCISING DISCRETIONARY POWER IN EFFECTING NUMEROUS OPTIONS TRANSACTIONS ON BEHALF OF A CUSTOMER WHO HAD NOT GIVEN HIM PRIOR WRITTEN AUTHORIZATION FOR SUCH DISCRETIONARY ACTION.
Current Status:	Final
Appealed To and Date Appeal Filed:	N/A
Resolution:	Stipulation and Consent



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: 06/21/2002

Sanctions Ordered: Censure
Monetary/Fine \$10,000.00

Other Sanctions Ordered: N/A

Sanction Details: N/A

Regulator Statement PLEASE CONTACT JUSTIN KLETTER, STAFF ATTORNEY IN THE ENFORCEMENT DEPARTMENT OF THE AMERICAN STOCK EXCHANGE AT (212) 306-1572.

Reporting Source: Individual

Regulatory Action Initiated By: AMERICAN STOCK EXCHANGE, LLC

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

Other Sanction(s) Sought: IN ADDITION TO THE ABOVE, MICHAEL OPP WAS CENSURED.

Date Initiated: 05/10/2002

Docket/Case Number: 01-38

Employing firm when activity occurred which led to the regulatory action: FIRST UNION SECURITIES, INC.,

Product Type: Options

Other Product Type(s):

Allegations: ALLEGATION WAS THAT MR. OPP VIOLATED EXCHANGE RULE 924(A) BY EXERCISING A DISCRETIONARY POWER IN EFFECTING NUMEROUS OPTIONS TRANSACTIONS ON BEHALF OF A CUSTOMER WHO HAD NOT GIVEN HIM PRIOR WRITTEN AUTHORIZATION FOR SUCH DISCRETIONARY ACTION.

Current Status: Final

Resolution: Stipulation and Consent

Resolution Date: 06/21/2002

Sanctions Ordered: Censure
Monetary/Fine \$10,000.00

Other Sanctions Ordered:

Sanction Details: \$10,000 FINE PAID VIA BANK WIRE ON 7/25/2002. ALSO COMPLETED SERIES 101 CONTINUING EDUCATION.

Broker Statement FINE PAID BY BANK WIRE ON 7/25/2002



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: Firm

Employing firm when activities occurred which led to the complaint: FIRST UNION SECURITIES, INC.

Allegations: THE CLIENT ALLEGED THAT HIS BROKER TRANSACTED BUSINESS IN HIS ACCOUNT WITHOUT PRIOR AUTHORIZATION.

Product Type: Equity - OTC

Other Product Type(s): OPTIONS

Alleged Damages: \$207,000.00

Customer Complaint Information

Date Complaint Received: 01/17/2001

Complaint Pending? No

Status: Settled

Status Date: 02/06/2001

Settlement Amount: \$58,659.00

Individual Contribution Amount: \$58,659.00

Firm Statement THE FIRM, MR. OPP AND THE CLIENT SIGNED A GENERAL RELEASE AGREEMENT. MR. OPP VOLUNTARILY PAID THE FULL SETTLEMENT COST IN ORDER TO AVOID THE TIME AND EXPENSE ASSOCIATED WITH ARBITRATING OR LITIGATING THIS MATTER.

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Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: FIRST UNION SECURITIES INC.

Allegations: THE CLIENT ALLEGED THAT HIS BROKER TRANSACTED BUSINESS IN HIS ACCOUNT WITHOUT PRIOR AUTHORIZATION.

Product Type: Equity - OTC

Other Product Type(s): OPTIONS

Alleged Damages: \$207,000.00

Customer Complaint Information

Date Complaint Received: 04/17/2001

Complaint Pending? No



Status:	Settled
Status Date:	02/06/2001
Settlement Amount:	\$58,659.00
Individual Contribution Amount:	\$58,659.00
Broker Statement	THE FIRM, BROKER, AND CLIENT SIGNED A GENERAL RELEASE AGREEMENT. MR. OPP VOLUNTARILY PAID THE FULL SETTLEMENT COST IN ORDER TO AVOID THE TIME AND EXPENSE ASSOCIATED WITH ARBITRATING OR LITIGATING THIS MATTER.



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:	Firm
Firm Name:	KCD FINANCIAL, INC.
Termination Type:	Discharged
Termination Date:	10/01/2007
Allegations:	FAILURE TO SUBMIT SEMINAR, ADVERTISING, SALES LITERATURE, BUSINESS CARDS, LETTERHEAD, AND CORRESPONDENCE FOR APPROVAL. FAILURE TO KEEP PROPER CUSTOMER RECORDS ACCORDING TO FIRM PROCEDURES.
Product Type:	No Product
Firm Statement	CONTINUED TO DISREGARD VARIOUS PROCEDURES EVEN AFTER INITIAL PROBLEMS WERE DISCOVERED AND BROUGHT TO HIS ATTENTION. KCD HAS CONCLUDED AN INTERNAL INQUIRY REQUESTED BY MR. OPP AND HIS COUNSEL INTO THE CIRCUMSTANCES OF HIS TERMINATION BY THE FORMER OWNER OF KCD, MR. KEN SCHUELER (DECEASED). THE INVESTIGATION DISCLOSED NO APPARENT EVIDENCE OF WRONG-DOING OR NON-COMPLIANCE ON THE PART OF MR. OPP DURING HIS TENURE WITH THE FIRM.



End of Report

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