



IAPD Report

TIMOTHY MICHAEL ECKEL

CRD# 2366817

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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

TIMOTHY MICHAEL ECKEL (CRD# 2366817)

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 **04/02/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	PEAK BROKERAGE SERVICES, LLC	CRD# 157045	11/21/2025
IA	BLACKRIDGE ASSET MANAGEMENT, LLC	CRD# 277085	01/07/2026

QUALIFICATIONS

This representative is currently registered in **1** 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
IA	DEMPSEY LORD SMITH, LLC	141238	CUMMING, GA	02/07/2024 - 11/21/2025
B	DEMPSEY LORD SMITH, LLC	141238	CUMMING, GA	02/05/2024 - 11/21/2025
IA	ARETE WEALTH ADVISORS, LLC	145488	Cumming, GA	04/03/2023 - 02/12/2024

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



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 1 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **BLACKRIDGE ASSET MANAGEMENT, LLC**
Main Address: 1070 E. INDIANTOWN ROAD
SUITE 208-210
JUPITER, FL 33477
Firm ID#: 277085

Regulator	Registration	Status	Date
IA Georgia	Investment Adviser Representative	Approved	01/07/2026

Branch Office Locations

BLACKRIDGE ASSET MANAGEMENT, LLC
105 Pilgrim Village Dr
Suite 500
Cumming, GA 30040

Employment 2 of 2

Firm Name: **PEAK BROKERAGE SERVICES, LLC**
Main Address: 1070 EAST INDIANTOWN ROAD
SUITE 208 - 210
JUPITER, FL 33477-9999
Firm ID#: 157045

Regulator	Registration	Status	Date
B FINRA	Invest. Co and Variable Contracts	Approved	11/21/2025
B Georgia	Agent	Approved	11/21/2025

Branch Office Locations

105 Pilgrim Village Dr
Suite 500
Cumming, GA 30040



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, 2 general industry/product exams, 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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 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	08/12/1993

State Securities Law Exams

Exam	Category	Date
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 Uniform Investment Adviser Law Examination (S65)	Series 65	07/05/2006
 Uniform Securities Agent State Law Examination (S63)	Series 63	08/26/1993

PROFESSIONAL DESIGNATIONS

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

Chartered Financial Consultant

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	02/07/2024 - 11/21/2025	DEMPSEY LORD SMITH, LLC	CRD# 141238	CUMMING, GA
B	02/05/2024 - 11/21/2025	DEMPSEY LORD SMITH, LLC	CRD# 141238	CUMMING, GA
IA	04/03/2023 - 02/12/2024	ARETE WEALTH ADVISORS, LLC	CRD# 145488	Cumming, GA
B	11/14/2014 - 12/01/2023	CENTER STREET SECURITIES, INC.	CRD# 26898	CUMMING, GA
IA	01/13/2015 - 06/21/2023	CENTER STREET ADVISORS, INC.	CRD# 169329	Cumming, GA
IA	01/08/2008 - 12/31/2014	RESOURCE HORIZONS INVESTMENT ADVISORY, INC.	CRD# 143384	CUMMING, GA
B	10/15/2014 - 11/18/2014	KOVACK SECURITIES INC.	CRD# 44848	FT. LAUDERDALE, FL
B	08/30/2005 - 10/15/2014	RESOURCE HORIZONS GROUP LLC	CRD# 104368	CUMMING, GA
IA	03/02/2007 - 12/31/2007	RESOURCE HORIZONS GROUP, L.L.C.	CRD# 104368	CUMMING, GA
B	01/05/2004 - 09/01/2005	DUNWOODY BROKERAGE SERVICES, INC.	CRD# 31183	ATLANTA, GA
B	07/29/2002 - 02/20/2004	MML INVESTORS SERVICES, INC.	CRD# 10409	SPRINGFIELD, MA
B	08/13/1993 - 07/24/2002	NYLIFE SECURITIES INC.	CRD# 5167	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
02/2024 - Present	DEMPSEY LORD SMITH	IAR / RR	Y	CUMMING, GA, United States
03/2023 - 02/2024	Arete Wealth Advisors, LLC	IAR	Y	Chicago, IL, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
01/2000 - 02/2024	BALES & ECKEL FINANCIAL GROUP	PARTNER	Y	CUMMING, GA, United States
01/2015 - 01/2024	CENTER STREET ADVISORS, INC	INVESTMENT ADVISER REPRESENTATIVE	Y	NASHVILLE, TN, United States
11/2014 - 01/2024	CENTER STREET SECURITIES	REGISTERED REPRESENTATIVE	Y	NASHVILLE, TN, 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.

ECKEL FINANCIAL GROUP, INSURANCE AND FINANCIAL PRODUCTS, CUMMING GA, 100HOURS/MONTH; 70 DURING TRADING HOURS
 SALES, MANAGEMENT, PERSONNEL DEVELOPMENT.
 RURAL ELECTRIC PLANNING GROUP, INVESTMENT RELATED, DBA TO SOLICIT SECURITIES & INSURANCE BUSINESS TO EMC/UTILITIES PROVIDERS,PRESIDENT, NO COMPENSATION, 75HRS/MONTH, 60TRADING HRS/MONTH, SINCE 2012.
 E&E RETIREMENT MANAGEMENT, INVESTMENT RELATED, PRESIDENT, PASS THROUGH FOR TAX FILING/INCOME, SALARY & DIVIDEND DIST'S, 2NON-TRADING HRS/MONTH SINCE 2011.



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

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
Formal Charges were brought in:	N/A
Name of Court:	N/A
Location of Court:	N/A
Docket/Case #:	N/A
Charge Date:	10/01/1966
Charge(s) 1 of 1	
Formal Charge(s)/Description:	Larceny from a Building-Misdemeanor
No of Counts:	1
Felony or Misdemeanor:	Misdemeanor
Plea for each charge:	NO Contest
Disposition of charge:	no conviction paid fine
Current Status:	Final
Status Date:	10/01/1966
Disposition Date:	10/01/1966
Sentence/Penalty:	Paid \$25.00 Fine
Broker Statement	This occurred in 1966 when I was in college. Two of my roommates and I were grocery shopping at a local food store. Apparently, the owner had problems with college students shoplifting his inventory. During checkout, I failed to pay for a \$.29 package of lunch meat. The owner decided to make an example of us. He called the cops, and we were escorted to the police department. We were released after paying a fine. I sincerely regret this foolhardy incident.



End of Report

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