



IAPD Report

Sandy Rita Mesa

CRD# 2383349

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 4
Registration and Employment History	5 - 6
Disclosure Information	7



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

Sandy Rita Mesa (CRD# 2383349)

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 **02/26/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	MESA WEALTH MANAGEMENT	CRD# 285861	01/06/2017
B	APW CAPITAL, INC.	CRD# 43814	03/01/2023

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **11** 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	WESTERN INTERNATIONAL SECURITIES	39262	Camarillo, CA	08/21/2017 - 03/01/2023
B	WESTERN INTERNATIONAL SECURITIES, INC.	39262	Camarillo, CA	08/21/2017 - 03/01/2023
IA	FINANCIAL WEST GROUP	16668	Camarillo, CA	02/17/2009 - 08/21/2017

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

Employment 1 of 2

Firm Name: **APW CAPITAL, INC.**
Main Address: 999 RIVERVIEW DRIVE, SUITE 201
TOTOWA, NJ 07512
Firm ID#: 43814

Regulator	Registration	Status	Date
B FINRA	General Securities Representative	Approved	03/01/2023
B California	Agent	Approved	03/01/2023
B Florida	Agent	Approved	02/23/2026
B Nevada	Agent	Approved	03/01/2023
B Ohio	Agent	Approved	03/01/2023
B Oregon	Agent	Approved	03/06/2023
B South Dakota	Agent	Approved	03/01/2023
B Tennessee	Agent	Approved	03/06/2023
B Texas	Agent	Approved	03/01/2023
B Utah	Agent	Approved	03/01/2023
B Virginia	Agent	Approved	03/01/2023
B Washington	Agent	Approved	03/01/2023

Branch Office Locations



Qualifications

COMPREHENSIVE ASSET MANAGEMENT AND SERVICING, INC.

266 Mobil Ave., Suite 218
Camarillo, CA 93010

Employment 2 of 2

Firm Name: **MESA WEALTH MANAGEMENT**
Main Address: 266 MOBIL AVENUE
SUITE 218
CAMARILLO, CA 93010
Firm ID#: 285861

Regulator	Registration	Status	Date
IA California	Investment Adviser Representative	Approved	01/06/2017
IA Tennessee	Investment Adviser Representative	Approved	09/08/2017
IA Texas	Investment Adviser Representative	Restricted Approval	08/22/2017

Branch Office Locations

MESA WEALTH MANAGEMENT
266 MOBIL AVENUE
SUITE 218
CAMARILLO, CA 93010



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, 4 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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 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	12/18/1996
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	05/05/1995

State Securities Law Exams

Exam	Category	Date
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 Uniform Securities Agent State Law Examination (S63)	Series 63	08/01/1996
 Uniform Investment Adviser Law Examination (S65)	Series 65	07/26/1993

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	08/21/2017 - 03/01/2023	WESTERN INTERNATIONAL SECURITIES	CRD# 39262	Camarillo, CA
B	08/21/2017 - 03/01/2023	WESTERN INTERNATIONAL SECURITIES, INC.	CRD# 39262	Camarillo, CA
IA	02/17/2009 - 08/21/2017	FINANCIAL WEST GROUP	CRD# 16668	Camarillo, CA
B	02/13/2009 - 08/21/2017	FINANCIAL WEST GROUP	CRD# 16668	Camarillo, CA
IA	01/09/2006 - 02/18/2009	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	WOODLAND HILLS, CA
B	01/06/2006 - 02/18/2009	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	WOODLAND HILLS, CA
IA	04/24/2001 - 02/01/2006	CITIGROUP GLOBAL MARKETS INC.	CRD# 7059	WOODLAND HILLS, CA
B	02/27/2001 - 02/01/2006	CITIGROUP GLOBAL MARKETS INC.	CRD# 7059	WOODLAND HILLS, CA
B	05/07/1997 - 02/23/2001	CHARLES SCHWAB & CO., INC.	CRD# 5393	WESTLAKE, TX

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
03/2023 - Present	APW Inc	Registered Representative	Y	Rockaway, NJ, United States
07/2015 - Present	MESA Wealth Management	President / CCO / IAR	Y	Camarillo, CA, United States
02/2009 - Present	MESA Wealth Management, Inc. dba MESA Wealth Management & Ins Ag	Insurance Agency President / Agent	Y	Camarillo, CA, United States
02/2023 - 03/2023	APW Inc	NRF	Y	Rockaway, NJ, United States
08/2017 - 03/2023	Western International Securities, Inc.	Registered Representative	Y	Pasadena, CA, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
02/2009 - 08/2017	Financial West Group	Registered Representative	Y	Westlake Village, 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.

- 1) MESA Wealth Management, Inc. dba MESA Wealth Management & Insurance Agency, Yes, 266 Mobil Avenida Ste 218 Camarillo CA 93010, RIA & Insurance Agency, President and RIA, 2/14/2009, 112 hours/month, 6 hours, financial planning, investment management, insurance/LTC review.
- 2) LAPD Protective League, Yes, 100 W. First Street Room 250 LA CA 90012, consultant on City of LA benefits and investments, Financial Advisor & LAPD Professional Specialist, 2/14/2008, 8 hours/month, .5 hours, financial planning, investment management, insurance review.



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	1

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:	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED
Allegations:	THE CUSTOMER ALLEGES MISREPRESENTATION CONCERNING THE LIQUIDITY OF AUCTION MARKET SECURITIES AND THAT THE FINANCIAL ADVISOR MADE AN UNSUITABLE INVESTMENT RECOMMENDATION. DAMAGES UNSPECIFIED.
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:	02/29/2008
Complaint Pending?	No
Status:	Settled
Status Date:	04/13/2009



Settlement Amount: \$50,000.00

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: MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED

Allegations: THE CUSTOMER ALLEGES MISREPRESENTATION CONCERNING THE LIQUIDITY OF AUCTION MARKET SECURITIES AND THAT THE FINANCIAL ADVISOR MADE AN UNSUITABLE INVESTMENT RECOMMENDATION. DAMAGES UNSPECIFIED.

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: 02/29/2008

Complaint Pending? No

Status: Settled

Status Date: 04/13/2009

Settlement Amount: \$50,000.00

Individual Contribution Amount: \$0.00

Broker Statement THIS COMPLAINT AROSE OUT OF THE UNPRECEDENTED ILLIQUIDITY IN THE AUCTION RATE SECURITIES MARKET. PRIOR TO THE RECENT WIDESPREAD AUCTION FAILURES, AUCTION MARKET SECURITIES WERE



SOLD THROUGHOUT THE FINANCIAL SERVICES INDUSTRY AS HIGHLY LIQUID INSTRUMENTS AND WERE APPROPRIATELY REGARDED BY THE INDUSTRY AS HIGHLY LIQUID INVESTMENTS. I DID NOT CAUSE, CONTRIBUTE OR HAVE ANY CONTROL WHATSOEVER OVER THESE MARKET EVENTS AND VIGOROUSLY DENY ALL ALLEGATIONS OF MISCONDUCT. THE CLIENT SPECIFICALLY AUTHORIZED THE PURCHASE OF AUCTION RATE SECURITIES AFTER I EXPLAINED THE AUCTION PROCESS TO HER. THE AUCTION RATE SECURITIES THAT I RECOMMENDED WERE RATED TRIPLE A BY BOTH MOODY'S AND S&P. THE FIRM REACHED AGREEMENT WITH CERTAIN REGULATORS WHICH IT REPURCHASED ARS FOR THEIR FULL PAR VALUE FROM CERTAIN CLIENTS, INCLUDING THIS CLIENT. I WAS NOT A PARTY TO THIS AGREEMENT AND DID NOT MAKE ANY PAYMENT TO THE CLIENT, NOR WAS 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.



End of Report

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