



IAPD Report

JUDITH CHILD SINGLETON

CRD# 2534823

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 6
Registration and Employment History	7
Disclosure Information	8



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

JUDITH CHILD SINGLETON (CRD# 2534823)

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 **10/02/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	RAYMOND JAMES FINANCIAL SERVICES, INC.	CRD# 6694	01/04/1999
IA	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	CRD# 149018	04/15/2015

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **44** 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	ROBERT THOMAS SECURITIES, INC	10147	ST. PETERSBURG, FL	11/21/1994 - 01/04/1999

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	5



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 **44** 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
	FINRA	General Securities Principal	Approved	01/04/1999
	FINRA	General Securities Representative	Approved	01/04/1999
	FINRA	Municipal Fund	Approved	09/02/2003
	Alaska	Agent	Approved	06/10/2003
	Arizona	Agent	Approved	01/04/1999
	Arkansas	Agent	Approved	01/10/2003
	California	Agent	Approved	01/04/1999
	Colorado	Agent	Approved	01/04/1999
	Connecticut	Agent	Approved	07/21/2021
	Delaware	Agent	Approved	04/27/2020
	District of Columbia	Agent	Approved	10/23/2012
	Florida	Agent	Approved	01/04/1999
	Georgia	Agent	Approved	02/21/2001



Qualifications

	Regulator	Registration	Status	Date
B	Hawaii	Agent	Approved	01/13/2009
B	Idaho	Agent	Approved	01/04/1999
B	Illinois	Agent	Approved	11/13/2019
B	Indiana	Agent	Approved	11/07/2014
B	Kansas	Agent	Approved	06/02/2015
B	Kentucky	Agent	Approved	12/13/2019
B	Maine	Agent	Approved	02/14/2025
B	Maryland	Agent	Approved	01/21/2005
B	Massachusetts	Agent	Approved	11/30/2017
B	Michigan	Agent	Approved	01/04/1999
B	Minnesota	Agent	Approved	08/07/2015
B	Missouri	Agent	Approved	03/02/2022
B	Montana	Agent	Approved	01/04/1999
B	Nevada	Agent	Approved	06/15/2001
B	New Hampshire	Agent	Approved	10/22/2020
B	New Jersey	Agent	Approved	05/23/2001
B	New Mexico	Agent	Approved	01/04/1999
B	New York	Agent	Approved	01/04/1999
B	North Carolina	Agent	Approved	07/19/2011



Qualifications

	Regulator	Registration	Status	Date
B	North Dakota	Agent	Approved	06/05/2014
B	Ohio	Agent	Approved	02/14/2024
B	Oklahoma	Agent	Approved	09/03/2020
B	Oregon	Agent	Approved	01/04/1999
B	Pennsylvania	Agent	Approved	01/04/1999
B	South Carolina	Agent	Approved	02/02/2021
B	South Dakota	Agent	Approved	01/05/2023
B	Tennessee	Agent	Approved	01/22/2019
B	Texas	Agent	Approved	01/04/1999
B	Utah	Agent	Approved	01/04/1999
B	Vermont	Agent	Approved	04/03/2013
B	Virginia	Agent	Approved	09/24/2014
B	Washington	Agent	Approved	03/20/2001
B	Wisconsin	Agent	Approved	01/04/2016
B	Wyoming	Agent	Approved	01/04/1999

Branch Office Locations

RAYMOND JAMES FINANCIAL SERVICES

170 E. Broadway
Suite 100D
Jackson, WY 83001

Employment 2 of 2

Firm Name: **RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC**



Qualifications

Main Address: 880 CARILLON PARKWAY
SAINT PETERSBURG, FL 33716

Firm ID#: 149018

	Regulator	Registration	Status	Date
IA	Texas	Investment Adviser Representative	Restricted Approval	04/15/2015
IA	Wyoming	Investment Adviser Representative	Approved	08/08/2017

Branch Office Locations

RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC
170 EAST BROADWAY
SUITE 100 D
JACKSON, WY 83001



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
	Municipal Fund Securities Principal Examination (S51)	Series 51	08/25/2003
	General Securities Principal Examination (S24)	Series 24	06/12/1995

General Industry/Product Exams

	Exam	Category	Date
	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
	General Securities Representative Examination (S7)	Series 7	11/18/1994

State Securities Law Exams

	Exam	Category	Date
	Uniform Investment Adviser Law Examination (S65)	Series 65	03/11/1996
	Uniform Securities Agent State Law Examination (S63)	Series 63	11/21/1994

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.

Only professional designations listed in Question 8 of the Form U4 will appear in this section if the appropriate box is checked and verified by the issuing organization at the time of the filing. Learn more about eligible designations at [IARD](#) and [NASAA](#).



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	11/21/1994 - 01/04/1999	ROBERT THOMAS SECURITIES, INC	CRD# 10147	ST. PETERSBURG, FL

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
01/2009 - Present	RAYMOND JAMES FINANCIAL SERVICES ADVISORS	INVESTMENT ADVISOR REP	Y	JACKSON, WY, United States
01/1999 - Present	RAYMOND JAMES FINANCIAL SERVICES, INC.	OTHER - Representative	Y	JACKSON, WY, United States
06/2015 - 06/2020	N/A	RENTAL REAL ESTATE	N	JACKSON, WY, United States
04/2005 - 12/2016	JACKSON HOLE INTERIORS	PARTNER	N	JACKSON, WY, 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)Name of Business: J Singleton Financial Address: 170 E Broadway Ave Ste 100D, Jackson, WY, 83001, United States Activity Type: Support Company - Owner Position/Title: Officer - President Investment Related: No Start Date: 07/01/2008 Hours per month devoted to this business: 81+ Hours per month devoted to this business during trading hours: 2-10 Description of duties: President/ CEO



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	5

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 5

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	RAYMOND JAMES FINANCIAL SERVICES, INC.
Allegations:	Former client alleges that in 2007 FA recommended an unsuitable real estate investment away from RJFS. Allegation Activity Dates:: 5/17/07 - 7/30/10.
Product Type:	Other: Private Placement
Alleged Damages:	\$177,613.56
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:	11/29/2021
Complaint Pending?	No
Status:	Denied
Status Date:	05/17/2022
Settlement Amount:	
Individual Contribution Amount:	

**Disclosure 2 of 5**

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: RAYMOND JAMES FINANCIAL SERVICES, INC.

Allegations: Client alleges FA executed unauthorized sale of stock and subsequent purchase of municipal bonds in her account. 3/28/2016-3/28/2016

Product Type: Equity Listed (Common & Preferred Stock)

Alleged Damages: \$14,187.50

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: 09/25/2017

Complaint Pending? No

Status: Denied

Status Date: 12/01/2017

Settlement Amount:

Individual Contribution Amount:

Broker Statement Upon review, client signed an authorization form allowing discretionary trading. As such, claim was denied with no finding of fault on Financial Advisor.

Disclosure 3 of 5

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: RAYMOND JAMES FINANCIAL SERVICES

Allegations: Client alleges that FA Singleton provided poor investment advice, advising her to invest a large percentage of holdings in high risk equities that caused devastating losses. Client further claims the investments were inappropriate and outside of her risk tolerance.

Product Type: Other: EQUITIES, LIMITED PARTNERSHIPS

Alleged Damages: \$400,000.00

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: 02/12/2016

Complaint Pending? No



Status: Denied
Status Date: 04/04/2016

Settlement Amount:

Individual Contribution Amount:

Broker Statement [CUSTOMER'S] INVESTMENT WERE CONSISTENT WITH THE STATED INVESTMENT OBJECTIVES, RISK TOLERANCE, AND INVESTMENT TIME-LINES SHE PROVIDED. [CUSTOMER] IS AN EXPERIENCED INVESTOR AND SHE FULLY PARTICIPATED IN EVERY INVESTMENT DECISION MADE IN HER ACCOUNTS. EVERY TRANSACTION IN [CUSTOMER'S] ACCOUNTS WERE DONE AFTER MUCH DISCUSSION AND AT HER DIRECTION, WITH FULL TRANSPARENCY. WHILE THE MARKETS HAVE BEEN VOLATILE, THE DOCUMENTED FACTS AND ACCOUNT HISTORIES WHOLLY DISPROVE ALL ALLEGATIONS.

Disclosure 4 of 5

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: RAYMOND JAMES FINANCIAL SERVICES, INC

Allegations: FRAUD, MISREPRESENTATION, SUITABILITY, UNAUTHORIZED TRADING, BREACH OF FIDUCIARY DUTY, WITHHOLDING OF MATERIAL FACTS, VIOLATION OF SECURITIES LAWS

Product Type: Other
Other Product Type(s): AUCTION RATE SECURITIES - CLOSED END FU

Alleged Damages: \$375,000.00

Customer Complaint Information

Date Complaint Received: 04/16/2008
Complaint Pending? No
Status: Arbitration/Reparation

Status Date: 05/12/2008
Settlement Amount: \$0.00
Individual Contribution Amount: \$0.00

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: FINRA CASE NUMBER 08-01101

Date Notice/Process Served: 05/12/2008
Arbitration Pending? No
Disposition: Settled

Disposition Date: 06/24/2008
Monetary Compensation Amount: \$600.00



Individual Contribution Amount: \$600.00

Disclosure 5 of 5

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: RAYMOND JAMES FINANCIAL SERVICES, INC

Allegations: CLIENTS ALLEGE THAT MUTUAL FUND RISKS WERE NOT FULLY DISCLOSED.

Product Type: Mutual Fund(s)

Alleged Damages: \$12,606.00

Customer Complaint Information

Date Complaint Received: 02/08/2001

Complaint Pending? No

Status: Denied

Status Date: 10/02/2001

Settlement Amount: \$0.00

Individual Contribution Amount: \$0.00

Broker Statement CLIENT'S CLAIM DENIED ON 08/03/2001. NO FURTHER CONTACT BY THE CLIENT SINCE RESPONSE. CLIENT'S OWN COMPLAINT LETTER CONTRADICTED CLAIMS MADE BY CLIENT.



End of Report

This page is intentionally left blank.