IAPD Report

PAUL K TURADILOK

CRD# 2603666

Section Title | **Page(s)**

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

PAUL K TURADILOK (CRD# 2603666)

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 **05/27/2021**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	TRUSTTREE FINANCIAL LLC	CRD# 287985	06/08/2020

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **2** 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	HSBC SECURITIES (USA) INC.	19585	Fort Lauderdale, FL	04/07/2014 - 06/05/2020
B	HSBC SECURITIES (USA) INC.	19585	Fort Lauderdale, FL	03/12/2014 - 06/05/2020
B	SUNTRUST INVESTMENT SERVICES, INC.	17499	CORAL GABLES, FL	11/01/2013 - 02/18/2014

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 **2** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **TRUSTTREE FINANCIAL LLC**

Main Address: 8936 NORTHPOINTE EXECUTIVE PARK DR.
STE.260
HUNTERSVILLE, NC 28078

Firm ID#: 287985

	Regulator	Registration	Status	Date
IA	Florida	Investment Adviser Representative	Approved	06/08/2020
IA	North Carolina	Investment Adviser Representative	Approved	06/02/2021

Branch Office Locations

TRUSTTREE FINANCIAL LLC
110 SE 6TH STREET
STE. 1700
FORT LAUDERDALE, FL 33301

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
B	General Securities Principal Examination (S24)	Series 24	07/21/1997

General Industry/Product Exams

	Exam	Category	Date
B	General Securities Representative Examination (S7TO)	Series 7TO	07/26/2022
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	General Securities Representative Examination (S7)	Series 7	03/30/1995

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	04/04/2014
B	Uniform Securities Agent State Law Examination (S63)	Series 63	04/04/1995

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	04/07/2014 - 06/05/2020	HSBC SECURITIES (USA) INC.	CRD# 19585	Fort Lauderdale, FL
B	03/12/2014 - 06/05/2020	HSBC SECURITIES (USA) INC.	CRD# 19585	Fort Lauderdale, FL
B	11/01/2013 - 02/18/2014	SUNTRUST INVESTMENT SERVICES, INC.	CRD# 17499	CORAL GABLES, FL
B	10/23/2009 - 06/29/2012	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	MIAMI, FL
B	03/20/2002 - 10/23/2009	BANC OF AMERICA INVESTMENT SERVICES, INC.	CRD# 16361	MIAMI, FL
B	12/04/2000 - 11/16/2001	BANC OF AMERICA INVESTMENT SERVICES, INC.	CRD# 16361	BOSTON, MA
B	06/16/1997 - 12/09/1998	PARAGON CAPITAL MARKETS	CRD# 18555	EAST HANOVER, NJ
B	06/10/1996 - 06/19/1997	BARRON CHASE SECURITIES, INC.	CRD# 18969	BOCA RATON, FL
B	03/19/1996 - 07/16/1996	J.P. MILLIGAN, INC.	CRD# 33615	SLOATSBURG, NY
B	10/05/1995 - 03/21/1996	EURO-ATLANTIC SECURITIES INC.	CRD# 21367	BOCA RATON, FL
B	03/31/1995 - 08/21/1995	MEYERS POLLOCK ROBBINS, INC.	CRD# 13436	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
08/2020 - Present	CAPSTONE MORTGAGE LENDING LLC	MORTGAGE LOAN ORIGINATOR	N	MIAMI, FL, United States
06/2020 - Present	TRUSTTREE FINANCIAL LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	FT LAUDERDALE, FL, United States

Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
08/2016 - 06/2020	HSBC BANK USA, N.A.	PREMIER RELATIONSHIP ADVISOR	Y	FORT LAUDERDALE, FL, United States
03/2014 - 07/2016	HSBC SECURITIES (USA) INC.	VP PREMIER RELATIONSHIP ADVISOR	Y	FORT LAUDERDALE, FL, 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. Other Business Name: Rental Property
2. Investment Related? No
3. Address of Other Business: 30 East Drive, North Miami Beach, FL 33162
4. Nature of Other Business: Rental Property
5. Position/Title/Relationship with Other Business: Sole Owner
6. Start Date: Purchased 3/1/2005
7. Hours Per Month: 1
8 .Market Hours Per Month: 0
9. Duties Related to Other Business: Collecting Rents and Providing Maintenance

1. Other Business Name: Mosca Spirits Inc
2. Investment Related: No
3. Address of Other Business: 3245 NE 184th St #13211, Aventura, FL 33160
4. Nature of the Other Business: Spirits Brand
5. Position/Title/Relationship with Other Business: Owner/President/Founder
6. The start date of your relationship: March 2019
7. Hours Per Month: 20
8. Market Hours Per Month: Zero
9. Duties Related to Other Business: Creating and Marketing a Spirits Brand

1. Other Business Name: Capstone Mortgage Lending LLC
2. Investment Related? No
3. Address of Other Business: 11401 SW 40th St, Suite 206, Miami, FL 33615
4. Nature of Other Business: Mortgage Loan Origination
5. Position/Title/Relationship with Other Business: Mortgage Loan Originator
6. Start Date: 8/17/2020
7. Hours Per Month: 40-50
8. Market Hours Per Month: 15-20
9. Duties Related to Other Business: Will initiate mortgage loans for purchase and refinances, will assist in processing loans

1.Other Business Name: Independent Insurance Agent
2.Investment Related? Yes
3.Address of Other Business: 110 SE 6th St. Ste. 1700, Fort Lauderdale, FL 33301
4.Nature of Other Business: Life Insurance Sales
5.Position/Title/Relationship with Other Business: Independent Insurance Agent

Registration & Employment History

OTHER BUSINESS ACTIVITIES

6.Start Date: April 2014
7.Hours Per Month: 2
8.Market Hours Per Month: 2
9.Duties Related to Other Business: Provide potential insurance clients with insurance quotes discussing insurance options and policy features.

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:	Federal Court
Name of Court:	THE US DISTRICT COURT FOR THE NORTHERN DISTRICT OF GEORGIA, ATLANTA DIVISION
Location of Court:	ATLANTA, GA
Docket/Case #:	1:98-CR-503-3
Charge Date:	10/28/1998
Charge(s) 1 of 3	
Formal Charge(s)/Description:	CONSPIRACY TO IMPORT AND DISTRIBUTE CONTROLLED SUBSTANCE
No of Counts:	1
Felony or Misdemeanor:	Felony
Plea for each charge:	NOT GUILTY
Disposition of charge:	Found not guilty
Charge(s) 2 of 3	
Formal Charge(s)/Description:	POSSESSING WITH INTENT TO DISTRIBUTE CONTROLLED SUBSTANCE
No of Counts:	1
Felony or Misdemeanor:	Felony
Plea for each charge:	NOT GUILTY
Disposition of charge:	Found not guilty
Charge(s) 3 of 3	

Formal Charge(s)/Description:	IMPORTING WITH INTENT TO DISTRIBUTE CONTROLLED SUBSTANCE
No of Counts:	1
Felony or Misdemeanor:	Felony
Plea for each charge:	NOT GUILTY
Disposition of charge:	Found not guilty
Current Status:	Final
Status Date:	06/11/1999
Disposition Date:	06/11/1999
Sentence/Penalty:	NOT GUILTY
Broker Statement	10/28/1998, WHILE ENTERING CUSTOMS IN ATLANTA, TWO INDIVIDUALS WERE ARRESTED POSSESSING DRUGS. CUSTOMS ASSUMED ALL WERE GUILTY AND WERE FOUND TO HAVE LIED TO GET AN INDICTMENT AGAINST ME.

End of Report

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