



## IAPD Report

# MICHAEL SCOTT CHRISTIANS

CRD# 2773112

<b><u>Section Title</u></b>	<b><u>Page(s)</u></b>
Report Summary	1
Qualifications	2 - 3
Registration and Employment History	4 - 5
Disclosure Information	6



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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 SCOTT CHRISTIANS (CRD# 2773112)

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 **10/14/2025**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	BLACK KNIGHT WEALTH MANAGEMENT, LLC	CRD# 305515	09/19/2019

### QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **6** 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	MILLS WEALTH ADVISORS, LLC	159251	SOUTHLAKE, TX	04/19/2018 - 03/11/2020
IA	QUADCAP WEALTH MANAGEMENT, LLC	151490	FRISCO, TX	01/26/2018 - 01/27/2018
B	MORGAN STANLEY	149777	PLANO, TX	06/01/2009 - 01/16/2018

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

### Employment 1 of 1

Firm Name: **BLACK KNIGHT WEALTH MANAGEMENT, LLC**  
Main Address: FRISCO, TX  
Firm ID#: 305515

	Regulator	Registration	Status	Date
IA	Arkansas	Investment Adviser Representative	Approved	03/23/2020
IA	Louisiana	Investment Adviser Representative	Approved	03/16/2020
IA	Montana	Investment Adviser Representative	Approved	02/06/2020
IA	New Mexico	Investment Adviser Representative	Approved	02/10/2020
IA	Pennsylvania	Investment Adviser Representative	Approved	05/07/2021
IA	Texas	Investment Adviser Representative	Approved	09/19/2019

### Branch Office Locations

**BLACK KNIGHT WEALTH MANAGEMENT, LLC**  
10929 Cardiff Lane  
Frisco, TX 75035





## 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, 4 general industry/product exams, and 2 state securities law exams.**



#### Principal/Supervisory Exams

	Exam	Category	Date
	General Securities Sales Supervisor - General Module Examination (S10)	Series 10	08/04/2000
	General Securities Sales Supervisor - Options Module Examination (S9)	Series 9	07/28/2000

#### General Industry/Product Exams

	Exam	Category	Date
	Securities Industry Essentials Examination (SIE)	SIE	01/16/2018
	National Commodity Futures Examination (S3)	Series 3	12/13/2001
	Futures Managed Funds Examination (S31)	Series 31	09/21/1998
	General Securities Representative Examination (S7)	Series 7	09/10/1996

#### State Securities Law Exams

	Exam	Category	Date
	Uniform Investment Adviser Law Examination (S65)	Series 65	08/16/2018
	Uniform Securities Agent State Law Examination (S63)	Series 63	09/13/1996

### 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	04/19/2018 - 03/11/2020	MILLS WEALTH ADVISORS, LLC	CRD# 159251	SOUTHLAKE, TX
IA	01/26/2018 - 01/27/2018	QUADCAP WEALTH MANAGEMENT, LLC	CRD# 151490	FRISCO, TX
B	06/01/2009 - 01/16/2018	MORGAN STANLEY	CRD# 149777	PLANO, TX
IA	06/01/2009 - 01/16/2018	MORGAN STANLEY	CRD# 149777	PLANO, TX
B	04/02/2007 - 06/01/2009	MORGAN STANLEY & CO. INCORPORATED	CRD# 8209	PLANO, TX
IA	04/02/2007 - 06/01/2009	MORGAN STANLEY & CO. INCORPORATED	CRD# 8209	PLANO, TX
IA	09/24/1999 - 04/02/2007	MORGAN STANLEY	CRD# 7556	DALLAS, TX
B	03/30/1999 - 04/02/2007	MORGAN STANLEY DW INC.	CRD# 7556	DALLAS, TX
B	09/11/1996 - 04/06/1999	MORGAN KEEGAN & COMPANY, INC.	CRD# 4161	MEMPHIS, TN

### 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
03/2018 - Present	Black Knight Wealth Management, LLC	Managing Member & Chief Compliance Officer	Y	Southlake, TX, United States
03/2018 - 02/2020	MILLS WEALTH ADVISORS, LLC dba BLACK NIGHT WEALTH MANAGEMENT	INVESTMENT ADVISER REPRESENTATIVE	Y	SOUTHLAKE, TX, United States
06/2009 - 01/2018	MORGAN STANLEY SMITH BARNEY	REGISTERED REPRESENTATIVE /INVESTMENT ADVISER REPRESENTATIVE	Y	PLANO, TX, United States
03/1999 - 01/2018	Morgan Stanley	Producing Branch Manager	Y	Plano, TX, United States



## Registration & Employment History



### 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. Michael Scott Christians is in partnership with his brother to flip houses in IL.
2. BKAI Tracom, LLC; investment related: Yes; 10929 Cardiff Lane, Frisco, TX 75035; Description of the business: BKAI Tracom, LLC is an investment in a 4 year promissory note issued by a small Dallas-based HVAC school. The client receives an 11% annualized interest payment that is paid quarterly.; Title: Member; Responsibilities: Where appropriate, I introduce BKAI Tracom, LLC to clients of Black Knight Wealth Management. If they like the offering and want to invest then I assist them in the processing of the investment paperwork. Ongoing responsibilities include providing updates to the investors.; Start date with business: 2020-03-01; Hours devoted to business during trading hours: 3;
3. BKAI LIMC, LLC; investment related: Yes; 10929 Cardiff Lane, Frisco, TX 75035; Description of the business: BKAI LIMC, LLC is an investment in an offering from Life Investors Management Company, LLC based in Southlake, TX.; Title: Member; Responsibilities: Where appropriate, I introduce BKAI LIMC, LLC to clients of Black Knight Wealth Management. If they like the offering and want to invest then I assist them in the processing of the investment paperwork. Ongoing responsibilities include providing updates to the investors.; Start date with business: 2020-06-01; Hours devoted to business during trading hours: 3;
4. BKAI Palladium, LLC; investment related: Yes; 10929 Cardiff Lane, Frisco, TX 75035; Description of the business: BKAI Palladium, LLC is an investment into a solar development company, Palladium.; Title: Member; Responsibilities: Where appropriate, I introduce BKAI Palladium, LLC to clients of Black Knight Wealth Management. If they like the offering and want to invest then I assist them in the processing of the investment paperwork. Ongoing responsibilities include providing updates to the investors.; Start date with business: 2020-09-01; Hours devoted to business during trading hours: 3;
5. BKAI Genesis, LLC; investment related: Yes; 10929 Cardiff Lane, Frisco, TX 75035; Description of the business: BKAI Genesis, LLC is an investment into the holding company of Genesis Holdings, LLC; Title: Member; Responsibilities: Where appropriate, Dennis and I introduce BKAI Genesis, LLC to clients of Black Knight Wealth Management. If they like the offering and want to invest then I assist them in the processing of the investment paperwork. Ongoing responsibilities include providing updates to the investors.; Start date with business: 2020-11-01; Hours devoted to business during trading hours: 3;
6. BKAI ForgeNow, LLC; investment related: Yes; 10929 Cardiff Lane, Frisco, TX 75035; Description of the business: KAI ForgeNow, LLC is an investment into ForgeNow.; Title: Member; Responsibilities: Where appropriate, Dennis and I introduce BKAI ForgeNow, LLC to clients of Black Knight Wealth Management. If they like the offering and want to invest then I assist them in the processing of the investment paperwork. Ongoing responsibilities include providing updates to the investors.; Start date with business: 2020-11-01; Hours devoted to business during trading hours: 3;
7. Computer Operator V; MILVETS Systems Technology Incorporated; Investment Related: Yes; Location: 11825 High Tech Avenue; Description of the business: Since its founding in 1986, MILVETS Systems Technology, Inc. has been a reliable provider of quality services in the information and technology fields.; Responsibilities Duties: Provide operational support to MILVETS during Wargaming Exercises with the US Army; Start date with business: 2021-03-26; 4 hours during trading hours; 20 hours total; Percentage of total yearly compensation expected to be derived from the business: 7;
8. Authentically American; Not Investment Related; 2617 Grandview Avenue, Suite 104, Nashville, TN 10022; Clothing; Board Member; 08/11/2025; 10 hours total; 5 hours during trading hours; advise and supervise business



## 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	2
Termination	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 2

<b>Reporting Source:</b>	Firm
<b>Employing firm when activities occurred which led to the complaint:</b>	MORGAN STANLEY
<b>Allegations:</b>	CLIENT ALLEGES THAT FA, WHO WAS ALSO HER SPOUSE, FALSELY SIGNED HER NAME OF FIRM DOCUMENTS.
<b>Product Type:</b>	No Product
<b>Alleged Damages:</b>	\$0.00
<b>Alleged Damages Amount Explanation (if amount not exact):</b>	UNSPECIFIED
<b>Is this an oral complaint?</b>	No
<b>Is this a written complaint?</b>	Yes
<b>Is this an arbitration/CFTC reparation or civil litigation?</b>	No

### Customer Complaint Information

<b>Date Complaint Received:</b>	11/27/2017
<b>Complaint Pending?</b>	No
<b>Status:</b>	Denied
<b>Status Date:</b>	03/01/2018



**Settlement Amount:** \$0.00

**Individual Contribution Amount:** \$0.00

### Disclosure 2 of 2

**Reporting Source:** Individual

**Employing firm when activities occurred which led to the complaint:** MORGAN STANLEY DW INC.

**Allegations:** CUSTOMER CLAIMS UNSUITABLE INVESTMENTS WERE MADE IN HER ACCOUNTS.

**Product Type:** Mutual Fund(s)

**Alleged Damages:** \$48,000.00

### Customer Complaint Information

**Date Complaint Received:** 12/14/2004

**Complaint Pending?** No

**Status:** Denied

**Status Date:** 02/22/2005

**Settlement Amount:**

**Individual Contribution Amount:**



## 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:** Morgan Stanley Smith Barney, LLC  
**Termination Type:** Discharged  
**Termination Date:** 01/03/2018  
**Allegations:** Allegations regarding registered representative's conduct with respect to the falsely signing the name of a client (his spouse) on Firm documents.  
**Product Type:** No Product

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**Reporting Source:** Individual  
**Firm Name:** Morgan Stanley Smith Barney, LLC  
**Termination Type:** Discharged  
**Termination Date:** 01/03/2018  
**Allegations:** Allegations regarding registered representative's conduct with respect to the falsely signing the name of a client (his spouse) on Firm documents.  
**Product Type:** No Product  
**Broker Statement** FINRA ISSUED A LETTER OF CAUTION AND SPECIFICALLY STATED THAT SUCH A CAUTIONARY LETTER NEED NOT BE REPORTED ON THE FORM U4.



## End of Report

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