IAPD Report

RAYMOND CRIPPS DE WITT JR

CRD# 2894063

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

RAYMOND CRIPPS DE WITT JR (CRD# 2894063)

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 **06/22/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	REALTA EQUITIES, INC.	CRD# 23769	11/22/2023
IA	REALTA INVESTMENT ADVISORS, INC	CRD# 134952	02/27/2026

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **30** 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	TRANSCE3ND LLC	317745	Murray, UT	12/10/2025 - 02/23/2026
IA	REALTA INVESTMENT ADVISORS, INC	134952	MURRAY, UT	01/26/2024 - 01/22/2026
IA	BANGERTER FINANCIAL SERVICES, INC.	171939	SALT LAKE CITY, UT	10/13/2021 - 01/23/2024

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

Employment 1 of 2

Firm Name: **REALTA EQUITIES, INC.**

Main Address: 1201 N. ORANGE STREET
SUITE 729
WILMINGTON, DE 19801

Firm ID#: 23769

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	11/22/2023
B	Alabama	Agent	Approved	09/24/2025
B	Alaska	Agent	Approved	10/28/2025
B	Arizona	Agent	Approved	12/22/2023
B	California	Agent	Approved	11/22/2023
B	Colorado	Agent	Approved	01/09/2024
B	Florida	Agent	Approved	11/27/2023
B	Georgia	Agent	Approved	03/28/2024
B	Idaho	Agent	Approved	11/30/2023
B	Indiana	Agent	Approved	12/12/2023
B	Louisiana	Agent	Approved	10/30/2024
B	Massachusetts	Agent	Approved	08/15/2024
B	Michigan	Agent	Approved	10/18/2024

Qualifications

	Regulator	Registration	Status	Date
B	Minnesota	Agent	Approved	11/06/2025
B	Missouri	Agent	Approved	10/18/2024
B	Nevada	Agent	Approved	12/04/2023
B	New Jersey	Agent	Approved	03/18/2024
B	New York	Agent	Approved	10/05/2025
B	North Carolina	Agent	Approved	06/23/2026
B	Ohio	Agent	Approved	03/14/2024
B	Oklahoma	Agent	Approved	02/25/2025
B	Oregon	Agent	Approved	11/29/2023
B	Pennsylvania	Agent	Approved	07/01/2025
B	Puerto Rico	Agent	Approved	04/21/2026
B	Rhode Island	Agent	Approved	04/17/2025
B	Tennessee	Agent	Approved	12/08/2023
B	Texas	Agent	Approved	01/09/2024
B	Utah	Agent	Approved	11/30/2023
B	Washington	Agent	Approved	12/01/2023
B	Wisconsin	Agent	Approved	01/15/2025
B	Wyoming	Agent	Approved	07/22/2024

Branch Office Locations

Qualifications

COASTAL EQUITIES, INC.
392 E WINCHESTER #110
MURRAY, UT 84107

Employment 2 of 2

Firm Name:	**REALTA INVESTMENT ADVISORS, INC**
Main Address:	1201 N. ORANGE STREET SUITE 729 WILMINGTON, DE 19801
Firm ID#:	134952

	Regulator	Registration	Status	Date
IA	Utah	Investment Adviser Representative	Approved	02/27/2026

Branch Office Locations

REALTA INVESTMENT ADVISORS, INC
392 E. WINCHESTER #110
MURRAY, UT 84107

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	Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	08/04/2000

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	General Securities Representative Examination (S7)	Series 7	04/02/2001
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	06/05/1997

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	07/11/2018
B	Uniform Securities Agent State Law Examination (S63)	Series 63	06/06/1997

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
IA	12/10/2025 - 02/23/2026	TRANSCE3ND LLC	CRD# 317745	Murray, UT
IA	01/26/2024 - 01/22/2026	REALTA INVESTMENT ADVISORS, INC	CRD# 134952	MURRAY, UT
IA	10/13/2021 - 01/23/2024	BANGERTER FINANCIAL SERVICES, INC.	CRD# 171939	SALT LAKE CITY, UT
IA	04/23/2019 - 11/22/2023	CONCORDE ASSET MANAGEMENT, LLC	CRD# 140367	Murray, UT
B	04/23/2019 - 11/22/2023	CONCORDE INVESTMENT SERVICES, LLC	CRD# 151604	Murray, UT
IA	09/29/2015 - 05/06/2019	SPC	CRD# 110692	South Jordan, UT
B	09/28/2015 - 04/29/2019	SIGMA FINANCIAL CORPORATION	CRD# 14303	SOUTH JORDAN, UT
IA	08/08/2012 - 09/28/2015	U.S. BANCORP INVESTMENTS, INC.	CRD# 17868	SALT LAKE CITY, UT
B	08/07/2012 - 09/28/2015	U.S. BANCORP INVESTMENTS, INC.	CRD# 17868	SALT LAKE CITY, UT
B	06/05/2007 - 08/10/2012	AMERIPRISE FINANCIAL SERVICES, INC.	CRD# 6363	MIDVALE, UT
IA	06/05/2007 - 08/10/2012	AMERIPRISE FINANCIAL SERVICES, INC.	CRD# 6363	MIDVALE, UT
IA	10/20/2006 - 06/08/2007	WADDELL & REED, INC.	CRD# 866	SALT LAKE CITY, UT
B	10/16/2006 - 06/08/2007	WADDELL & REED, INC.	CRD# 866	SALT LAKE CITY, UT
B	09/06/2006 - 10/10/2006	THE O.N. EQUITY SALES COMPANY	CRD# 2936	SANDY, UT
IA	07/02/2003 - 09/23/2004	H&R BLOCK FINANCIAL ADVISORS, INC.	CRD# 5979	SALT LAKE CITY, UT
B	01/21/2003 - 09/23/2004	H&R BLOCK FINANCIAL ADVISORS, INC.	CRD# 5979	DETROIT, MI
IA	08/24/2001 - 01/22/2003	A. G. EDWARDS & SONS, INC.	CRD# 4	SALT LAKE CITY, UT

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	08/13/2001 - 01/22/2003	A. G. EDWARDS & SONS, INC.	CRD# 4	ST. LOUIS, MO
B	05/07/2001 - 08/21/2001	INVESTORS CAPITAL CORP.	CRD# 30613	LYNNFIELD, MA
B	03/07/2001 - 05/09/2001	RAYMOND JAMES FINANCIAL SERVICES, INC.	CRD# 6694	ST. PETERSBURG, FL
B	05/18/2000 - 03/15/2001	LOCUST STREET SECURITIES, INC.	CRD# 1703	DES MOINES, IA
B	12/16/1998 - 04/14/2000	PACIFIC HARBOR SECURITIES, INC.	CRD# 8755	HIGHLAND, UT
B	07/11/1997 - 12/15/1998	WMA SECURITIES, INC.	CRD# 32625	DULUTH, GA

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
02/2026 - Present	REALTA INVESTMENT ADVISORS, INC.	IAR	Y	WILMINGTON, DE, United States
11/2023 - Present	REALTA EQUITIES, INC.	REGISTERED REPRESENTATIVE	Y	WILMINGTON, DE, United States
04/2019 - Present	DEWITT WEALTH MANAGEMENT, LLC	OWNER	Y	SALT LAKE CITY, UT, United States
08/2012 - Present	RAYMOND DEWITT-SOLE PROPRIETOR	INSURANCE AGENT	Y	SALT LAKE CITY, UT, United States
12/2025 - 02/2026	Transce3nd LLC	IAR	Y	392 E Winchester, Suite 110, UT, United States
01/2024 - 01/2026	REALTA INVESTMENT ADVISORS, INC.	IAR	Y	WILMINGTON, DE, United States
08/2021 - 01/2024	BANGERTER FINANCIAL SERVICES, INC.	INVESTMENT ADVISOR REPRESENTATIVE	Y	ROSEVILLE, CA, United States
11/2023 - 12/2023	COASTAL INVESTMENT ADVISORS, INC.	INVESTMENT ADVISOR REPRESENTATIVE	Y	WILMINGTON, DE, United States
04/2019 - 11/2023	Concorde Asset Management, LLC	Investment Advisor Representative	Y	Livonia, MI, United States

Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
04/2019 - 11/2023	Concorde Investment Service, LLC	Registered Representative	Y	Livonia, MI, United States
09/2002 - 11/2023	SPARTA UNITED	COACH	N	SANDY, UT, United States
07/2020 - 07/2023	WINDERMERE COMMERCIAL REAL ESTATE	COMMERCIAL REALTOR	Y	SALT LAKE CITY, UT, United States
09/2015 - 04/2019	Sigma Financial Corporation	Registered Representative	Y	Ann Arbor, MI, United States
09/2015 - 04/2019	Sigma Planning Corporation	Investment Advisor Representative	Y	Ann Arbor, MI, United States
09/2017 - 06/2018	BLUE SKY BUSINESS BROKERS	AGENT	Y	SANDY, UT, 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) Independent Licensed Insurance Agent/DeWitt Wealth Management, LLC; Life, LTC and DI Insurance; Life and Health licensed; commissions; 1 hours per week during trading hours.
2) DeWitt Family Trust; Investment related; Start date: May 2022; Hurricane, UT; My family trust owns my home and an Air BnB I own; Trustee; short term rental revenue; 5 hours per week during non-trading hours.
3) DeWitt Advisory Group, Inc.; Non-investment related; Start 01/01/2021; Sandy, UT; C corp used for tax purposes; Owner of C corp and will pay for "consulting" for tax purposes; funds come from personal income paid into this; 1 hours per week during non-trading hours.
4) Spark Realty; Non -investment related; 392 E Winchester #110, Murray UT 84107; Commercial Real Estate; sparkrealty.com; commission sales; 5 hours per week during trading hours.
5) DeWitt Wealth Management; Investment related; used for tax purposes. My airbnb revenue runs through this business; President; airbnb rental income; Own the home and LLC; 1 hours per week during non-trading hours.
6) 1031 DST Group dba; start: 1/2024; Murray, UT; www.1031dstgroup.com; President and Financial Advisors; Commissions and Fees; 50+ hours per week during normal trading hours.
7) Realta Investment Advisors, Inc.; Investment Related; start: 02/2026; 1201 N. Orange St Suite 729 Wilmington, DE 19801; Investment Advisory Services; www.realtawealth.com; Investment Advisor Representative; 40 hours per week during normal trading hours.
8) Safari Club International; start: 4/2024; Washington, DC; not investment related; wildlife conservation, hunting, fund raising for 503c; safariclub.org; Board of Directors seat; 5 hours per week during non-trading hours.
9) Wyoming Reserve; start: 7/2024; Casper, WY; www.thewyomingreserve.com; help raise aware and capital for the Wyoming Reserve; 1% of capital; 10 hours per week during normal trading hours.
10) IFlip Investments; 125 S King St Jackson, WY 83001; Software platform that uses AI to manage investments for individuals; www.iflipinvest.com; Board of Directors; Compensation in the form of Equity; 2 hours per week during normal trading hours.
11) VFO Group; 17207 N Perimeter Drive Scottsdale, AZ; dba; Partner; Commission and Fees; 40 hours per week during normal trading hours.
12) Soteria-360; Not Investment Related; 1065 SW 9th St #672 Miami, FL; RPM for hospital outpatient services and continued doctor-patient monitoring; www.soteria-360.com; Board of Directors, Investor, Help consult the firm on capital raising needs;

Registration & Employment History

OTHER BUSINESS ACTIVITIES

Equity; Own 2% of company; 5 hours per week during normal trading hours.
13) Diamond Rock Hilltop Construction SA; Roatan, Honduras; Not Investment Related; start: 6/2025; construction development and real estate sales; roatancarribbeanliving.com; Real Estate and Commission; 5 hours per week some during normal trading hours.
14) Spotted Hawk Drilling; Investment Related; 700 Louisiana Street #3850 Houston, TX 77002; start: 11/2025; Selling direct participations/ownership in oil & gas royalty interests; Commissions; 10 hours per month during normal trading hours.

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
Customer Dispute	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
Court Details:	VIRGIN RIVER HOTEL/CASINO - MESQUITE, NEVADA POLICE DEPT. A003132/DR#94-0420 FALSE I.D.
Charge Date:	03/12/1994
Charge Details:	1 COUNT OF FALSE I.D. MISDEMEANOR DISMISSED
Felony?	No
Current Status:	Final
Status Date:	10/25/1995
Disposition Details:	MISDEMEANOR $425.00 FINE FOR MINOR GAMBLING A. DISMISSED B. 10/25/1995
Broker Statement	I WAS 19 YEARS OLD AND WAS WITH A BUNCH OF FRIENDS AFTER A WEDDING. WE WENT TO THE VIRGIN RIVER CASINO TO HAVE SOME FUN. I WAS CAUGHT PLAYING SLOT MACHINES AND HAD A FAKE I.D. (WHICH THE CHARGES FOR WERE DISMISSED) I WAS CITED AND RELEASED FOR MINOR GAMBLING ALONG WITH A FRIEND. THE CHARGE FOR MINOR GAMBLING WAS A FINE OF $425,PAID IN FULL. THE CHARGE OF FALSE ID WAS DISMISSED.

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:	CONCORDE INVESTMENT SERVICES, LLC
Allegations:	Failure to conduct reasonable due diligence, violations of federal securities law, violation of Utah Securities Act, violation of California Securities Act, breach of contract, breach of fiduciary duty, & negligence.
Product Type:	Direct Investment-DPP & LP Interests
Alleged Damages:	$0.00
Alleged Damages Amount Explanation (if amount not exact):	Compensatory damages in an amount to be determined by the arbitration panel
Is this an oral complaint?	No
Is this a written complaint?	No
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	FINRA
Docket/Case #:	25-02361
Filing date of arbitration/CFTC reparation or civil litigation:	10/29/2025

Customer Complaint Information

Date Complaint Received:	11/04/2025
Complaint Pending?	Yes
Settlement Amount:	
Individual Contribution Amount:	

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	CONCORDE INVESTMENT SERVICES, LLC
Allegations:	Failure to conduct reasonable due diligence, violations of federal securities law, violation of Utah Securities Act, violation of California Securities Act, breach of contract, breach of fiduciary duty, and negligence.

Product Type:	Direct Investment-DPP & LP Interests
Alleged Damages:	$0.00
Alleged Damages Amount Explanation (if amount not exact):	Compensatory damages in an amount to be determined by the arbitration panel.
Is this an oral complaint?	No
Is this a written complaint?	No
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	FINRA
Docket/Case #:	25-02361
Filing date of arbitration/CFTC reparation or civil litigation:	10/29/2025

Customer Complaint Information

Date Complaint Received:	11/04/2025
Complaint Pending?	Yes
Settlement Amount:	
Individual Contribution Amount:	

End of Report

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