



IAPD Report

STEPHEN FRANKLIN LAUGHTER

CRD# 3018303

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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

STEPHEN FRANKLIN LAUGHTER (CRD# 3018303)

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 **01/05/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	TRUIST INVESTMENT SERVICES, INC.	CRD# 17499	10/22/2007
IA	TRUIST ADVISORY SERVICES, INC.	CRD# 283390	08/18/2016

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **29** 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	SUNTRUST INVESTMENT SERVICES, INC.	17499	NASHVILLE, TN	01/14/2008 - 12/31/2016
IA	FIFTH THIRD SECURITIES, INC.	628	NASHVILLE, TN	02/24/2005 - 09/27/2007
B	FIFTH THIRD SECURITIES, INC.	628	NASHVILLE, TN	01/10/2005 - 09/27/2007

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

Employment 1 of 2

Firm Name: **TRUIST INVESTMENT SERVICES, INC.**
Main Address: 303 PEACHTREE STREET
2ND FLOOR
ATLANTA, GA 30303
Firm ID#: 17499

Regulator	Registration	Status	Date
B FINRA	General Securities Representative	Approved	10/22/2007
B Alabama	Agent	Approved	12/02/2007
B California	Agent	Approved	10/26/2015
B Colorado	Agent	Approved	01/20/2016
B Connecticut	Agent	Approved	05/06/2013
B Delaware	Agent	Approved	11/03/2021
B Florida	Agent	Approved	04/28/2008
B Georgia	Agent	Approved	04/10/2017
B Illinois	Agent	Approved	04/07/2017
B Indiana	Agent	Approved	04/13/2017
B Kansas	Agent	Approved	01/05/2026
B Kentucky	Agent	Approved	04/06/2017
B Maine	Agent	Approved	04/07/2017



Qualifications

	Regulator	Registration	Status	Date
B	Maryland	Agent	Approved	04/07/2017
B	Michigan	Agent	Approved	10/26/2015
B	Minnesota	Agent	Approved	11/04/2017
B	Montana	Agent	Approved	01/09/2025
B	New Mexico	Agent	Approved	12/05/2012
B	New York	Agent	Approved	10/26/2015
B	North Carolina	Agent	Approved	04/10/2017
B	Ohio	Agent	Approved	04/06/2017
B	Oregon	Agent	Approved	05/12/2017
B	Pennsylvania	Agent	Approved	10/26/2015
B	South Carolina	Agent	Approved	09/06/2017
B	Tennessee	Agent	Approved	12/05/2007
B	Texas	Agent	Approved	05/31/2012
B	Vermont	Agent	Approved	06/26/2024
B	Virginia	Agent	Approved	10/27/2015
B	West Virginia	Agent	Approved	04/11/2017
B	Wisconsin	Agent	Approved	04/13/2017

Branch Office Locations

SUNTRUST INVESTMENT SERVICES, INC.
3322 WEST END AVE



Qualifications

FL 6
NASHVILLE, TN 37203

SUNTRUST INVESTMENT SERVICES, INC.
HENDERSONVILLE, TN

Employment 2 of 2

Firm Name: **TRUIST ADVISORY SERVICES, INC.**
Main Address: 303 PEACHTREE STREET
2ND FLOOR
ATLANTA, GA 30303
Firm ID#: 283390

Regulator	Registration	Status	Date
IA Tennessee	Investment Adviser Representative	Approved	08/18/2016
IA Texas	Investment Adviser Representative	Restricted Approval	11/15/2017

Branch Office Locations

TRUIST ADVISORY SERVICES, INC.
3322 W END AVE
FL 6
SUITE 620, TN 37203



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, 2 general industry/product exams, and 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

General Industry/Product Exams

Exam	Category	Date
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Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
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General Securities Representative Examination (S7)	Series 7	04/13/1998
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State Securities Law Exams

Exam	Category	Date
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Uniform Securities Agent State Law Examination (S63)	Series 63	04/17/1998
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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	01/14/2008 - 12/31/2016	SUNTRUST INVESTMENT SERVICES, INC.	CRD# 17499	NASHVILLE, TN
IA	02/24/2005 - 09/27/2007	FIFTH THIRD SECURITIES, INC.	CRD# 628	NASHVILLE, TN
B	01/10/2005 - 09/27/2007	FIFTH THIRD SECURITIES, INC.	CRD# 628	NASHVILLE, TN
IA	01/24/2004 - 01/14/2005	MML INVESTORS SERVICES, INC.	CRD# 10409	GALLATIN, TN
B	04/16/2001 - 01/14/2005	MML INVESTORS SERVICES, INC.	CRD# 10409	SPRINGFIELD, MA
B	04/16/1998 - 04/11/2001	A. G. EDWARDS & SONS, INC.	CRD# 4	ST. LOUIS, MO

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
04/2017 - Present	TRUIST ADVISORY SERVICES, INC.	FINANCIAL CONSULTANT	Y	ATLANTA, GA, United States
08/2016 - Present	TRUIST ADVISORY SERVICES, INC	ADVISOR	Y	ATLANTA, GA, United States
10/2007 - 04/2017	SUNTRUST INVESTMENT SERVICES, INC.	PRIVATE FINANCIAL ADVISOR	Y	ATLANTA, GA, 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.

OMEGA PROPERTIES; INVESTMENT RELATED; 105 LIBERTY COVE, HENDERSONVILLE, TN 37075; RENTAL HOMES; JOINT OWNER (WITH WIFE); 2003; HRS MNTHLY: 2; TRDNG HRS: 0; HELP WIFE MANAGE PROPERTIES.
LONG HOLLOW, LLC; GALLATIN, TN; MANAGER; PASSIVE REAL ESTATE INVESTMENT; I AM A MEMBER OF THE LLC AND I HELP MANAGE; 0-HOURS PER MONTH DURING BUSINESS HOURS/ 1-HOUR PER MONTH AFTER BUSINESS HOURS.
RREAL HOLDINGS-STATION CAMP LLC
POSITION: PARTNER NATURE: 29 ACRES OF RAW LAND. INVESTMENT RELATED: NO NUMBER OF HOURS: 2
INVESTMENT RELATED HOURS: 2 START DATE: 08/02/2004
ADDRESS: GALLATIN TN
DESCRIPTION: PASSIVE INVESTOR.



Registration & Employment History



OTHER BUSINESS ACTIVITIES

POSITION: PARTNER NATURE: PARTNER INA POSSIBLE COMMERCIAL PROPERTY LOCATED IN SUMNER COUNTY TN.
INVESTMENT RELATED: NO NUMBER OF HOURS: 3 SECURITIES TRADING HOURS: 1 START DATE: 07/15/2015

ADDRESS: HENDERSONVILLE TN

DESCRIPTION: PARTNER IN A REAL ESTATE INVESTMENT.

LAUGHTER CONSTRUCTION

POSITION: Partner NATURE: Home building INVESTMENT RELATED: No NUMBER OF HOURS: 2 SECURITIES TRADING
HOURS: 0 START DATE: 02/18/2024

ADDRESS: Hendersonville TN, United States

DESCRIPTION: Partnered with son to form a construction company that builds and rehabs houses.

AMBASSADOR PROPERTIES LLC

POSITION: Owner NATURE: Establishing an LLC to hold 4 acres of land in Gallatin TN.

INVESTMENT RELATED: No NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 1 START DATE: 06/17/2025

ADDRESS: Hendersonville TN, United States

DESCRIPTION: Manage the 4 acres of land. This is a passive investment.



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
Termination	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

Organization Name (if charge(s) were brought against an organization over which individual exercised control): N/A

Court Details: LINCOLNTON CITY- POLICE DEPT
79 CR 2074

Charge Date: 04/01/1978

Charge Details: LARCENY (MISDEMEANOR); ACTUAL DAMAGES- \$10.00 (ROSE BUSH); THE EVENT TOOK PLACE HARRIS TEETER LINCOLNTON NC., APRIL 4, 1979
1 COUNT 2 MISDAMEANOR
3 GUILTY
4 N/A

Felony? No

Current Status: Final

Status Date: 04/09/1979

Disposition Details: SENTENCE OF NOT LESS THAN 5 MONTHS; NOT MORE THAN 6 MONTHS/SUSPENDED FOR 2 YRS OF PAYMENT AND A FINE OF \$35.00.; MISDEMEANOR/ LARCENY/ CONVICTION/ 4/17/79
A CONVICTED B 04/01/78 C SENTENCE GUILTY PENALTY 150 FINE PROBATION D SUSPENDED PROBATION E IMMEDIATELY F FINR 150 G 04/01/78.

Broker Statement ON 4/4/79, THE HARRIS- TEETER IN LINCOLNTON, NC WAS CLOSED FOR BUSINESS. A FRIEND OF MINE AND I STOPPED TO MAKE A PHONE CALL AT THAT LOCATION. WHILE HE MADE THE PHONE



CALL, I TOOK A ROSE BUSH FROM THE FRONT OF THE STORE. A POLICEMAN WAS ON SECURITY DETAIL AND APPREHENDED ME AT THE TIME.



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: FIFTH THIRD SECURITIES

Termination Type: Discharged

Termination Date: 09/19/2007

Allegations: FAILURE TO PROVIDE PROMPT WRITTEN NOTICE OF AN OUTSIDE BUSINESS ACTIVITY.

Product Type: No Product

Other Product Types:

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Reporting Source: Individual

Firm Name: FIFTH THIRD SECURITIES

Termination Type: Discharged

Termination Date: 09/19/2007

Allegations: FAILURE TO PROVIDE PROMPT WRITTEN NOTICE OF AN OUTSIDE BUSINESS ACTIVITY.

Product Type: No Product

Other Product Types:

Broker Statement

THE REASON THAT FIFTH THIRD SECURITIES GAVE FOR MY DISMISSAL WAS,"FAILURE TO DISCLOSE OUTSIDE BUSINESS ACTIVITY IN A PROMPT MANNER". IT WAS NOT A CUSTOMER RELATED ISSUE AT ALL. I AM A 60% OWNER IN TERRANOVA LLC. IT CONSISTS OF 24 ACRES OF RAW LAND AT THE ADDRESS OF 1113 LONG HOLLOW PIKE, GALLATIN, TN 37066. MY 40% PARTNER, DAN DU BOIS, WAS ALSO DISMISSED FOR THE SAME OFFENSE. THE LAND THAT WE HAD BOUGHT GENERATES NO INCOME. THEREFORE DAN AND I WERE UNDER THE UNDERSTANDING THAT SINCE IT WAS A PASSIVE INVESTMENT THAT WE DID NOT HAVE TO REPORT IT AS AN OUTSIDE BUSINESS ACTIVITY. WE WOULD HAVE BEEN MORE THAN HAPPY TO DISCLOSE THAT FACT IF WE KNEW WHAT WAS REQUIRED FROM US. WE HAD ABSOLUTELY NOTHING TO HIDE AND AS A MATTER OF FACT WE OPENLY DISCUSSED OUR LAND INVESTMENTS IN FRONT OF OUR SALES MANAGER, JIM MAYES, ON VARIOUS OCCASIONS. IN CONCLUSION, I KNOW NOW, THAT IN THE FUTURE THAT I NEED TO DISCLOSE ANYTHING THAT IS EVEN REMOTELY INVESTMENT RELATED AS SOON AS POSSIBLE.



End of Report

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