



## IAPD Report

# JOHN LAWRENCE DAVIS

CRD# 3028243

<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



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

### JOHN LAWRENCE DAVIS (CRD# 3028243)

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 **04/09/2025**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	LPL FINANCIAL LLC	CRD# 6413	04/07/2025
<b>IA</b>	LPL FINANCIAL LLC	CRD# 6413	04/07/2025

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **7** 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>IA</b>	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	149018	Lenoir, NC	09/23/2019 - 04/08/2025
<b>B</b>	RAYMOND JAMES FINANCIAL SERVICES, INC.	6694	LENIOR, NC	09/20/2019 - 04/08/2025
<b>IA</b>	SUNTRUST ADVISORY SERVICES, INC.	283390	LENOIR, NC	09/09/2016 - 09/27/2019

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
Regulatory Event	1
Customer Dispute	1
Financial	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 7 jurisdiction(s) and 1 SRO(s) through his or her employer(s).

### Employment 1 of 1

Firm Name: **LPL FINANCIAL LLC**  
Main Address: 1055 LPL WAY  
FORT MILL, SC 29715  
Firm ID#: 6413

Regulator	Registration	Status	Date
<b>B</b> FINRA	General Securities Representative	Approved	04/07/2025
<b>B</b> FINRA	Invest. Co and Variable Contracts	Approved	04/07/2025
<b>B</b> Connecticut	Agent	Approved	04/10/2025
<b>B</b> Florida	Agent	Approved	08/07/2025
<b>B</b> Massachusetts	Agent	Approved	04/07/2025
<b>B</b> North Carolina	Agent	Approved	04/07/2025
<b>IA</b> North Carolina	Investment Adviser Representative	Approved	04/07/2025
<b>B</b> South Carolina	Agent	Approved	04/07/2025
<b>B</b> Tennessee	Agent	Approved	04/11/2025
<b>B</b> Virginia	Agent	Approved	04/15/2025

### Branch Office Locations

**LPL FINANCIAL LLC**  
140 TREMONT PARK DR NE  
LENOIR, NC 28645



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

#### Principal/Supervisory Exams

Exam	Category	Date
------	----------	------

No information reported.

#### General Industry/Product Exams

Exam	Category	Date
------	----------	------

Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
General Securities Representative Examination (S7)	Series 7	06/03/2002
Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	03/25/1998

#### State Securities Law Exams

Exam	Category	Date
------	----------	------

Uniform Combined State Law Examination (S66)	Series 66	10/25/2002
Uniform Securities Agent State Law Examination (S63)	Series 63	04/04/1998

### 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	09/23/2019 - 04/08/2025	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	CRD# 149018	Lenoir, NC
B	09/20/2019 - 04/08/2025	RAYMOND JAMES FINANCIAL SERVICES, INC.	CRD# 6694	LENIOR, NC
IA	09/09/2016 - 09/27/2019	SUNTRUST ADVISORY SERVICES, INC.	CRD# 283390	LENOIR, NC
B	03/22/2013 - 09/27/2019	SUNTRUST INVESTMENT SERVICES, INC.	CRD# 17499	CHARLESTON, SC
IA	03/26/2013 - 12/31/2016	SUNTRUST INVESTMENT SERVICES, INC.	CRD# 17499	CHARLESTON, SC
IA	11/05/2002 - 03/25/2013	FIRST CITIZENS INVESTOR SERVICES, INC.	CRD# 44430	LENOIR, NC
B	03/06/2002 - 03/25/2013	FIRST CITIZENS INVESTOR SERVICES, INC.	CRD# 44430	LENOIR, NC
B	03/26/1998 - 02/22/2002	NATIONWIDE SECURITIES, INC.	CRD# 11173	COLUMBUS, OH

### 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
04/2025 - Present	LPL Financial	Financial Advisor	Y	Lenoir, NC, United States
09/2019 - Present	RAYMOND JAMES FINANCIAL SERVICES ADVISORS INC.	INVESTMENT ADVISER REP	Y	HICKORY, NC, United States
09/2019 - Present	RAYMOND JAMES FINANCIAL SERVICES, INC	FINANCIAL ADVISOR	Y	HICKORY, NC, United States
09/2019 - Present	Signature Wealth Group	OTHER	N	LENOIR, NC, United States
03/2013 - 09/2019	SUNTRUST INVESTMENT SERVICES, INC.	PRIVATE FINANCIAL ADVISOR	Y	CHARLOTTE, NC, 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.

1-03/2025 / J.L. Davis Financial / DBA for LPL Business (entity for LPL business) / INVESTMENT RLTD / 160 HRS MNTH / 8 HRS DURING TRADING / START 01/22/2021



## 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
Regulatory Event	1
Customer Dispute	1
Financial	1

### Regulatory Event

This disclosure event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission, or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This disclosure event may also include a revocation or suspension of an Investment Adviser Representative's authority to act as an attorney, accountant or federal contractor.

#### Disclosure 1 of 1

<b>Reporting Source:</b>	Regulator
<b>Regulatory Action Initiated By:</b>	FINRA
<b>Sanction(s) Sought:</b>	Suspension
<b>Date Initiated:</b>	08/06/2024
<b>Docket/Case Number:</b>	20240817517
<b>Employing firm when activity occurred which led to the regulatory action:</b>	n/a
<b>Product Type:</b>	No Product
<b>Allegations:</b>	Respondent Davis failed to comply with an arbitration award or settlement agreement or to satisfactorily respond to a FINRA request to provide information concerning the status of compliance.
<b>Current Status:</b>	Final
<b>Resolution:</b>	Decision
<b>Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?</b>	No
<b>Resolution Date:</b>	08/14/2024



**Sanctions Ordered:**

Monetary Penalty other than Fines

**If the regulator is the SEC, CFTC, or an SRO, did the action result in a finding of a willful violation or failure to supervise?**

No

**(1) willfully violated any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board, or to have been unable to comply with any provision of such Act, rule or regulation?**

**(2) willfully aided, abetted, counseled, commanded, induced, or procured the violation by any person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board? or**



**(3) failed reasonably to supervise another person subject to your supervision, with a view to preventing the violation by such person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any such Acts, or any of the rules of the Municipal Securities Rulemaking Board?**

**Monetary Sanction 1 of 1**

**Monetary Related Sanction:** Monetary Penalty other than Fines

**Total Amount:** \$2,338.28

**Portion Levied against individual:** \$2,338.28

**Payment Plan:** Hearing Costs (paid in full 8/13)

**Is Payment Plan Current:**

**Date Paid by individual:** 08/13/2024

**Was any portion of penalty waived?** No

**Amount Waived:**

**Regulator Statement**

Expedited Proceedings No. ARB240008 (Re: FINRA Arbitration Case #20-03771). On August 6, 2024, a expedited decision was issued wherein it was determined that Respondent did not establish that he had a bona fide inability to pay or make a meaningful payment toward the award. Consequently, it was ordered that Davis is to be suspended from associating with any FINRA member in any capacity, effective August 13, 2024. If, prior to this date, Davis files an application for review with the Securities and Exchange Commission and moves to stay the suspension, FINRA will delay its effectiveness until the Commission rules on Davis's motion to stay. Once the suspension becomes effective, it is to remain in effect until Davis produces sufficient documentary evidence to FINRA that payment has been made or discharged. In addition, Davis is ordered to pay the costs of this proceeding, which include \$1,588.28 for the transcript plus a \$750 administrative fee, for a total of \$2,338.28.

August 14, 2024: Respondent Davis provided documentary evidence sufficient to show that: he and the prevailing party in the underlying arbitration agreed to settle the matter; that he is current in fulfilling his obligations under the settlement; and has paid the hearing costs. As such, the suspension did not take effect. If Davis does not comply with any terms of the settlement in the future, FINRA may issue another notice of suspension or take other action. February 12, 2025: Davis provided documentary evidence from the prevailing party in the underlying arbitration confirming Davis had satisfied all payment obligations and consider the case closed.



.....

<b>Reporting Source:</b>	Individual
<b>Regulatory Action Initiated By:</b>	FINRA
<b>Sanction(s) Sought:</b>	Suspension
<b>Date Initiated:</b>	08/06/2024
<b>Docket/Case Number:</b>	20240817517
<b>Employing firm when activity occurred which led to the regulatory action:</b>	RAYMOND JAMES FINANCIAL SERVICES, INC.
<b>Product Type:</b>	No Product
<b>Allegations:</b>	FINRA alleged that Mr. Davis failed to comply with an arbitration award or settlement agreement or to satisfactorily respond to a FINRA request to provide information concerning the status of compliance.
<b>Current Status:</b>	Final
<b>Resolution:</b>	Decision
<b>Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?</b>	No
<b>Resolution Date:</b>	08/14/2024
<b>Sanctions Ordered:</b>	Civil and Administrative Penalty(ies)/Fine(s)
<b>Monetary Sanction 1 of 1</b>	
<b>Monetary Related Sanction:</b>	Monetary Penalty other than Fines
<b>Total Amount:</b>	\$2,338.28
<b>Portion Levied against individual:</b>	\$2,338.28
<b>Payment Plan:</b>	
<b>Is Payment Plan Current:</b>	
<b>Date Paid by individual:</b>	08/13/2024
<b>Was any portion of penalty waived?</b>	No
<b>Amount Waived:</b>	



### 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:** SunTrust Investment Services Inc.

**Allegations:** Client alleges that advisor solicited stock sale of inherited stock that caused her to lose a subsidy for health care benefit due to gains from the sale of stocks. Client claims that she specifically made advisor aware of this risk. Damages claimed to be \$8436.

**Product Type:** Equity-OTC

**Alleged Damages:** \$8,436.00

**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:** 08/07/2020

**Complaint Pending?** No

**Status:** Denied

**Status Date:** 09/21/2020

**Settlement Amount:**

#### Individual Contribution Amount:

.....

**Reporting Source:** Individual

**Employing firm when activities occurred which led to the complaint:** SunTrust Investment Services Inc.

**Allegations:** Client alleges that advisor solicited stock sale of inherited stock that caused her to lose a subsidy for health care benefit due to gains from the sale of stocks. Client claims that she specifically made advisor aware of this risk. Damages claimed to be \$8436.

**Product Type:** Equity-OTC

**Alleged Damages:** \$8,436.00

**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:** 08/07/2020

**Complaint Pending?** No

**Status:** Denied

**Status Date:** 09/21/2020

**Settlement Amount:**

**Individual Contribution  
Amount:**



## Financial

This disclosure event involves a final bankruptcy, compromise with one or more creditors, or Securities Investor Protection Corporation liquidation that occurred within the last 10 years and that involved the Investment Adviser Representative or an organization/investment adviser that the Investment Adviser Representative controlled that occurred within the last 10 years.

### Disclosure 1 of 1

**Reporting Source:** Individual

**Action Type:** Compromise

**Action Date:** 08/09/2024

**Organization Investment-Related?**

**Action Pending?** No

**Disposition:** Account settled for negotiated amount

**Disposition Date:** 08/12/2024

**If a compromise with creditor, provide:**

**Name of Creditor:** Suntrust

**Original Amount Owed:** \$341,397.69

**Terms Reached with Creditor:** FINRA Arbitration Award: Settled with a one-time payment of \$125,000.



## End of Report

This page is intentionally left blank.