



IAPD Report

CHRISTOPHER THOMAS MILLER

CRD# 4044818

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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

CHRISTOPHER THOMAS MILLER (CRD# 4044818)

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 **08/07/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	EMERSON EQUITY LLC	CRD# 130032	03/20/2019
IA	EMERSON EQUITY LLC	CRD# 130032	03/20/2019

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **17** 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	SANDLAPPER WEALTH MANAGEMENT, LLC	41534	TUSTIN, CA	02/06/2015 - 03/21/2019
B	SANDLAPPER SECURITIES, LLC	137906	TUSTIN, CA	02/02/2012 - 03/21/2019
IA	SANDLAPPER WEALTH MANAGEMENT, LLC	164443	GREENVILLE, SC	06/27/2013 - 12/01/2014

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
Customer Dispute	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 **17** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **EMERSON EQUITY LLC**
Main Address: 155 BOVET ROAD, SUITE 725
SAN MATEO, CA 94402
Firm ID#: 130032

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	03/20/2019
B	FINRA	Operations Professional	Approved	03/20/2019
B	Arizona	Agent	Approved	03/20/2019
B	California	Agent	Approved	03/20/2019
IA	California	Investment Adviser Representative	Approved	03/20/2019
B	Colorado	Agent	Approved	05/09/2019
B	Florida	Agent	Approved	03/25/2019
B	Idaho	Agent	Approved	01/28/2025
B	Illinois	Agent	Approved	06/02/2020
B	Maryland	Agent	Approved	03/20/2019
B	Nevada	Agent	Approved	03/20/2019
B	New York	Agent	Approved	03/20/2019
B	North Carolina	Agent	Approved	08/18/2022



Qualifications

	Regulator	Registration	Status	Date
B	Oregon	Agent	Approved	03/20/2019
B	South Carolina	Agent	Approved	08/17/2021
B	Texas	Agent	Approved	03/25/2019
B	Virginia	Agent	Approved	04/22/2021
B	Washington	Agent	Approved	03/20/2019
B	West Virginia	Agent	Approved	02/10/2022
B	Wisconsin	Agent	Approved	08/18/2020

Branch Office Locations

EMERSON EQUITY LLC

2522 Chambers Road
Suite 100
Tustin, CA 92780



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

Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

General Industry/Product Exams

Exam	Category	Date
B Operations Professional Examination (S99TO)	Series 99TO	01/02/2023
B Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B Futures Managed Funds Examination (S31)	Series 31	05/12/2000
B General Securities Representative Examination (S7)	Series 7	12/28/1999

State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination (S65)	Series 65	06/25/2013
B Uniform Securities Agent State Law Examination (S63)	Series 63	01/06/2000



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	02/06/2015 - 03/21/2019	SANDLAPPER WEALTH MANAGEMENT, LLC	CRD# 41534	TUSTIN, CA
B	02/02/2012 - 03/21/2019	SANDLAPPER SECURITIES, LLC	CRD# 137906	TUSTIN, CA
IA	06/27/2013 - 12/01/2014	SANDLAPPER WEALTH MANAGEMENT, LLC	CRD# 164443	GREENVILLE, SC
B	02/22/2011 - 02/02/2012	ALLIED BEACON PARTNERS, INC.	CRD# 46227	TUSTIN, CA
B	06/21/2010 - 02/22/2011	AMERICAN BEACON PARTNERS, INC.	CRD# 15791	EAU CLAIRE, WI
B	06/04/2009 - 04/27/2010	PRIVATE ASSET GROUP, INC.	CRD# 142541	TUSTIN, CA
B	02/20/2009 - 06/04/2009	FINANCIAL ADVISERS OF AMERICA, LLC	CRD# 142170	TUSTIN, CA
B	06/13/2008 - 02/23/2009	GIRARD SECURITIES, INC.	CRD# 18697	TUSTIN, CA
B	05/07/2007 - 07/24/2008	MIDPOINT FINANCIAL SERVICES, INC.	CRD# 131784	TUSTIN, CA
B	01/26/2004 - 05/23/2007	MCL FINANCIAL GROUP, INC.	CRD# 41180	SANTA ANA, CA
B	01/10/2003 - 10/04/2003	NNN CAPITAL CORP.	CRD# 17932	SANTA ANA, CA
B	01/02/2000 - 04/10/2001	MORGAN STANLEY DW INC.	CRD# 7556	PURCHASE, 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
04/2023 - Present	Charming Orange County Homes, LLC	President	Y	Whittier, CA, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
08/2022 - Present	Pleasant Apartment Provider, LLC	President	Y	Whittier, CA, United States
02/2021 - Present	Brightpoint Realty Group	Sales Agent	Y	Irvine, CA, United States
03/2019 - Present	Emerson Equity LLC	Registered Representative/Investment Advisor Representative	Y	San Mateo, CA, United States
07/2012 - 03/2019	SANDLAPPER WEALTH MANAGEMENT, LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	GREENVILLE, SC, United States
02/2012 - 03/2019	SANDLAPPER SECURITIES, LLC	INDEPENDENT REGISTERED REPRESENTATIVE	Y	GREENVILLE, SC, 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) BETTER APARTMENTS, LLC - OWN AND MANAGE PERSONAL INVESTMENT REAL ESTATE HOLDINGS. 8 HRS A MONTH, 4 HRS A MONTH DURING SECURITIES TRADING HOURS. PROPERTIES LOCATED IN SOUTHERN CALIFORNIA. NON-SECURITIES RELATED. 02/2019
- 2) SPECIALIZED WEALTH MANAGEMENT. LOCATED IN TUSTIN, CA. DBA FOR SECURITIES-RELATED BUSINESS. APPROX. 160 HOURS/MONTH DURING TRADING HOURS. STARTED 02/2009.
- 3)- PLEASANT APARTMENT PROVIDER LLC-INVESTMENT RELATED; 6528 GREENLEAF AVE #105 WHITTIER, CA 90601- PERSONAL AND INVESTMENT REAL ESTATE HOLDINGS; PRESIDENT, OWN AND MANAGE PERSONAL INVESTMENT REAL ESTATE HOLDINGS; 8 HRS A MONTH, 4 HRS A MONTH DURING SECURITIES TRADING HOURS; 08/2022
- 4) CHARMING ORANGE COUNTY HOMES, LLC-INVESTMENT RELATED, 6528 GREENLEAF AVE., STE 105, WHITTIER, CA 90601, PRESIDENT, MANAGE RENTAL REAL ESTATE PROPERTIES, 8 HRS A MONTH, 4 HRS A MONTH DURING SECURITIES TRADING HRS, 04/2023
- 5) BRIGHTPOINT REALTY GROUP-I AM A SALES AGENT OF THIS BUSINESS- INVESTMENT RELATED, 731 CONTESSA IRVINE, CA 92620, SALES AGENT, ACT AS A REAL ESTATE AGENT TO LIST PROPERTIES FOR SALE, 4 HRS A MONTH AND 4 HRS A MONTH DURING SECURITIES TRADING HOURS, 2/2021



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
Customer Dispute	1
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 1

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: Sandlapper Securities

Allegations: Recommendation of unsuitable investments, and an investment strategy, negligence, common law fraud, breach of fiduciary duty, the failure to supervise, financial elder abuse, and violation of section 25401 of the California Corporations Code by Christopher T Miller during the course of his association with Sandlapper Securities, LLC.

Product Type: Direct Investment-DPP & LP Interests

Alleged Damages: \$104,500.00

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 #: 19-03240

Filing date of arbitration/CFTC reparation or civil litigation: 10/31/2019

Customer Complaint Information



Date Complaint Received: 11/05/2019

Complaint Pending? No

Status: Settled

Status Date: 08/12/2020

Settlement Amount: \$57,000.00

Individual Contribution Amount: \$0.00

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.): Finra

Docket/Case #: 19-03240

Date Notice/Process Served: 11/05/2019

Arbitration Pending? No

Disposition: Settled

Disposition Date: 08/12/2020

Monetary Compensation Amount: \$57,000.00

Individual Contribution Amount: \$0.00

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: SANDLAPPER SECURITIES, LLC

Allegations: VIOLATIONS OF SECTIONS 10(B) AND 20(A) OF THE SECURITIES EXCHANGE ACT OF 34; VIOLATIONS OF SECTION 12 OF THE SECURITIES ACT OF 1933; SALE OF UNSUITABLE SECURITIES; BREACH OF FIDUCIARY DUTY; VIOLATION OF THE CALIFORNIA CORPORATIONS CODE; FINANCIAL ELDER ABUSE; NEGLIGENT FAILURE TO SUPERVISE; COMMON LAW FRAUD;

Product Type: Other: PRIVATE PLACEMENT`

Alleged Damages: \$104,500.00

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.): FINRA

Docket/Case #: 19-03240

Date Notice/Process Served: 10/31/2019

Arbitration Pending? No

Disposition: Settled

Disposition Date: 08/11/2020



Monetary Compensation Amount: \$57,000.00

Individual Contribution Amount: \$0.00

Broker Statement The claims in question are entirely baseless. The real estate securities investment in question was entirely suitable for the Claimant. Among other things, Claimant acknowledged receipt and review of a private placement memorandum for this offering which also detailed the risks involved. Claimant further acknowledged, in writing, that he understood these risks and had the financial wherewithal to accept them. Additionally, Claimant was an experienced real estate investor who practiced law for decades before making the investment in question. And, the investment represented less than 7% of his net worth. This matter was ultimately settled by the insurance paying a fraction of the purported damages. I did not contribute anything to the settlement.



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: MCL FINANCIAL GROUP, INC.

Termination Type: Discharged

Termination Date: 04/23/2007

Allegations: MR. MILLER VIOLATED SUPERVISORY REQUIREMENTS THAT HE OBTAIN APPROVAL PRIOR TO SENDING ANY CORRESPONDENCE, SALES LITERATURE, ETC. REVIEW OF ACTIVITY FOUND THAT HE SENT OUT MATERIAL THAT WAS NOT APPROVED AND THAT INCLUDED OUTSIDE BUSINESS ACTIVITY THAT WAS NOT APPROVED. FURTHER INVESTIGATION REVEALED MR. MILLER WRONGFULLY TOOK CLIENT DATABASE INFORMATION FROM THE FIRM AND WAS CONDUCTING A SECURITIES BUSINESS WHILE NOT REGISTERED WITH A BROKER-DEALER. REVIEW IS CURRENTLY ONGOING.

Product Type: No Product

Other Product Types:

.....

Reporting Source: Individual

Firm Name: MCL FINANCIAL GROUP, INC

Termination Type: Discharged

Termination Date: 04/23/2007

Allegations: FOLLOWING IS THE EXACT VERBIAGE TAKEN FROM THE FORM U5 FILED BY MCL FINANCIAL GROUP, INC. ON BEHALF OF MR. MILLER -- "MR. MILLER VIOLATED SUPERVISORY REQUIREMENTS THAT HE OBTAIN APPROVAL PRIOR TO SENDING ANY CORRESPONDENCE, SALES LITERATURE, ETC. REVIEW OF ACTIVITY FOUND THAT HE SENT OUT MATERIAL THAT WAS NOT APPROVED AND THAT INCLUDED OUTSIDE BUSINESS ACTIVITY THAT WAS NOT APPROVED. FURTHER INVESTIGATION REVEALED MR. MILLER WRONGFULLY TOOK CLIENT DATABASE INFORMATION FROM THE FIRM AND WAS CONDUCTING A SECURITIES BUSINESS WHILE NOT REGISTERED WITH A BROKER-DEALER. REVIEW IS CURRENTLY ONGOING."

Product Type: Direct Investment-DPP & LP Interests

Broker Statement AT NO TIME DID I EVER VIOLATE ANY SUPERVISORY OR REGULATORY REQUIREMENTS AS ALLEGED BY MCL. SPECIFICALLY, I DID NOT ENGAGE IN ANY UNAUTHORIZED OUTSIDE BUSINESS ACTIVITIES REQUIRING MCL'S APPROVAL, DID NOT CONDUCT A SECURITIES BUSINESS WHILE UNREGISTERED, DID NOT WRONGFULLY TAKE CLIENT DATABASE INFORMATION, AND DID NOT SEND OUT UNAPPROVED MATERIALS. THESE FALSE CLAIMS BY MCL ARE RETALIATION FOR MY DECISION TO JOIN ANOTHER FIRM.



End of Report

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