IAPD Report

JOHN CHARLES BLAND

CRD# 4455075

Section Title	Page(s)
Report Summary	1
Qualifications	2 - 3
Registration and Employment History	4
Disclosure Information	5

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 CHARLES BLAND (CRD# 4455075)

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 **05/06/2024**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	DIVERSIFIED INVESTMENT SERVICES LLC	CRD# 288689	07/31/2017

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **2** 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	BLACKRIDGE ASSET MANAGEMENT, LLC	277085	HILLSBOROUGH, NC	05/16/2017 - 05/19/2017
B	COMMONWEALTH FINANCIAL NETWORK	8032	DURHAM, NC	01/15/2014 - 04/26/2017
IA	COMMONWEALTH FINANCIAL NETWORK	8032	DURHAM, NC	01/15/2014 - 04/26/2017

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	2

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

Employment 1 of 1

Firm Name: **DIVERSIFIED INVESTMENT SERVICES LLC**

Main Address: 3200 CROASDAILE DRIVE
SUITE 402
DURHAM, NC 27705

Firm ID#: 288689

	Regulator	Registration	Status	Date
IA	North Carolina	Investment Adviser Representative	Approved	07/31/2017
IA	Texas	Investment Adviser Representative	Restricted Approval	01/12/2021

Branch Office Locations

DIVERSIFIED INVESTMENT SERVICES LLC
3200 CROASDAILE DRIVE
SUITE 402
DURHAM, NC 27705

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

Principal/Supervisory Exams

	Exam	Category	Date
B	General Securities Principal Examination (S24)	Series 24	05/25/2005

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination (SIE)	SIE	04/26/2017
B	General Securities Representative Examination (S7)	Series 7	11/19/2001

State Securities Law Exams

	Exam	Category	Date
IA B	Uniform Combined State Law Examination (S66)	Series 66	08/17/2006
B	Uniform Securities Agent State Law Examination (S63)	Series 63	01/08/2002

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	05/16/2017 - 05/19/2017	BLACKRIDGE ASSET MANAGEMENT, LLC	CRD# 277085	HILLSBOROUGH, NC
B	01/15/2014 - 04/26/2017	COMMONWEALTH FINANCIAL NETWORK	CRD# 8032	DURHAM, NC
IA	01/15/2014 - 04/26/2017	COMMONWEALTH FINANCIAL NETWORK	CRD# 8032	DURHAM, NC
B	09/22/2009 - 02/12/2014	SUMMIT BROKERAGE SERVICES, INC.	CRD# 34643	DURHAM, NC
IA	09/22/2009 - 02/12/2014	SUMMIT FINANCIAL GROUP INC	CRD# 109485	DURHAM, NC
IA	08/21/2006 - 10/05/2009	LPL FINANCIAL CORPORATION	CRD# 6413	DURHAM, NC
B	04/08/2005 - 10/05/2009	LPL FINANCIAL CORPORATION	CRD# 6413	DURHAM, NC
B	11/20/2001 - 04/13/2005	EDWARD JONES	CRD# 250	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
03/2012 - Present	Diversified Investment Services LLC	Managing Member & Chief Compliance Officer	Y	Durham, NC, United States
05/2017 - 05/2017	BLACKRIDGE ASSET MANAGEMENT LLC	INVESTMENT ADVISER REPRESENTATIVE	Y	WILLIAMSVILLE, NY, United States
01/2014 - 05/2017	COMMONWEALTH FINANCIAL NETWORK	Wealth Advisor	Y	WEALTHAM, MA, 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) Licensed Insurance Agent; Investment Related; 3200 Croasdaile Drive, Suite 402, Durham, NC, 27705; Insurance product sales; Start Date: 12-01-2023.

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	2

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

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	Commonwealth Financial Network
Allegations:	Client alleges that registered representative forged her name to a transfer form moving money from her annuity to her IRA account
Product Type:	Annuity-Fixed
Alleged Damages:	$0.00
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:	12/26/2016
Complaint Pending?	No
Status:	Withdrawn
Status Date:	01/24/2017
Settlement Amount:	
Individual Contribution Amount:	

Broker Statement	The document in question is the same form the client has signed for the past 8 years to initiate a withdrawal from her annuity. She is 85 years old and becoming increasingly confused. She has recently appointed her nephew to be her power of attorney. Both the nephew and the client herself have withdrawn the allegation.

Disclosure 2 of 2

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	EDWARD JONES
Allegations:	CLIENT STATES THEY WERE CHARGED MORE THAN THEY WERE TOLD BY IR IN FRONT LOAD FEES. CLIENT ALSO CLAIMS IR SHOULD HAVE NEVER ADVISED THEY TO INVEST IN B SHARES. CLIENT IS REQUESTING REIMBURSMENT OF COMMISSION OVERPAID IN THE AMOUNT OF $4,298 AND ALSO REQUESTING B SHARES BE CONVERTED TO A SHARES. LOSSES APPEAR TO EXCEED $5,000.
Product Type:	Mutual Fund(s)
Alleged Damages:	$5,000.00

Customer Complaint Information

Date Complaint Received:	03/06/2006
Complaint Pending?	No
Status:	Denied
Status Date:	04/11/2006
Settlement Amount:	
Individual Contribution Amount:	
Firm Statement	ACCORDING TO OUR RECORDS, THE INITIAL PURCHASES OF THE MUTUAL FUNDS IN QUESTION WERE MADE IN MAY 2003. AT THAT TIME, THE IR INDICATED THAT HE DISCUSSED (IN DEPTH) THE DIFFERENCES BETWEEN SHARES CLASSES. HE HAS FURTHER INDICATED HIS DISCUSSIONS REGARDING A SHARES INCLUDED SALES CHARGES INCLUDING SPECIFIC BREAKPOINTS. IT IS UNDERSTOOD HIS DISCUSSIONS REGARDING B SHARES INCLUDED A COMPARISON OF ANNUAL EXPENSES. FURTHERMORE, IT APPEARS THE CLIENT HAD VERY SPECIFIC PARAMETERS RELATED TO THE MUTUAL FUNDS THEY WERE INTERESTED IN PURCHASING WHICH LIMITED THE CHOICES AVAILABLE TO THEM. IN ADDITION, THE CLIENTS DID NOT WANT TO INVEST ALL OF THE FUNDS IN ONE FUND FAMILY. THE IR HAS STATED HE QUESTIONED IF THE ACCOUNTS COULD BE COMBINED IN ORDER TO REACH A HIGHER BREAKPOINT (I.E. REDUCED SALES CHARGE). HOWEVER, IT IS UNDERSTOOD, BECAUSE THE CLIENT IS NOT THE SOLE PROPRIETOR AND ONLY PARTICIPANT IN THE RETIREMENT PLAN, THE ACCOUNTS CANNOT BE COMBINED FOR BREAKPOINT PURPOSES. AT THE TIME OF THE PURCHASES, THE CLIENTS RECEIVED TRADE CONFIRMATIONS AS WELL AS THE APPROPRIATE PROSPECTUSES. SINCE THE PURCHASES, THE CLIENTS HAVE RECEIVED STATEMENTS WHICH PROVIDE INFORMATION REGARDING THE INVESTMENTS HELD IN THE ACCOUNT(S) AS WELL AS REFLECTING ACCOUNT ACTIVITY. BASED ON OUR REVIEW, IT SEEMS THE IR MADE HIS SUGGESTIONS BASED ON THE INFORMATION AVAILABLE TO HIM AT THE TIME OF THE

PURCHASES. IN ADDITION, IT IS OUR OPINION; ALL TRANSACTIONS EFFECTED IN THE ACCOUNTS WERE COMPLETED WITH YOUR KNOWLEDGE AND AUTHORIZATION. FURTHERMORE, IT WOULD SEEM IF THE CLIENTS HAD CONCERNS REGARDING THE ACCOUNTS AND/OR ACCOUNT ACTIVITY, THEY WOULD BROUGHT SAID CONCERNS TO OUR ATTENTION AT AN EARLIER DATE. CLAIM DENIED.

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	EDWARD JONES
Allegations:	CLIENT STATES THEY WERE CHARGED MORE THAN THEY WERE TOLD BY IR IN FRONT LOAD FEES. CLIENT ALSO CLAIMS IR SHOULD HAVE NEVER ADVISED THEM TO INVEST IN B SHARES. CLIENT IS REQUESTING REIMBURSEMENT OF COMMISSION OVERPAID IN THE AMOUNT OF $4,298 AND ALSO REQUESTING B SHARES BE CONVERTED TO A SHARES. LOSS APPEARS TO EXCEED $5,000.
Product Type:	Mutual Fund(s)
Alleged Damages:	$5,000.00

Customer Complaint Information

Date Complaint Received:	03/06/2006
Complaint Pending?	No
Status:	Denied
Status Date:	04/11/2006
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	ACCORDING TO OUR RECORDS, THE INITIAL PURCHASES OF THE MUTUAL FUNDS IN QUESTION WERE MADE IN MAY 2003. AT THAT TIME, THE IR INDICATED THAT HE DISCUSSED (IN DEPTH) THE DIFFERENCES BETWEEN SHARES CLASSES. HE HAS FURTHER INDICATED HIS DISCUSSIONS REGARDING A SHARES INCLUDED SALES CHARGES INCLUDING SPECIFIC BREAKPOINTS. IT IS UNDERSTOOD HIS DISCUSSIONS REGARDING B SHARES INCLUDED A COMPARISON OF ANNUAL EXPENSES. FURTHERMORE, IT APPEARS THE CLIENT HAD VERY SPECIFIC PARAMETERS RELATED TO THE MUTUAL FUNDS THEY WERE INTERESTED IN PURCHASING WHICH LIMITED THE CHOICES AVAILABLE TO THEM. IN ADDITION, THE CLIENTS DID NOT WANT TO INVEST ALL OF THE FUNDS IN ONE FUND FAMILY. THE IR HAS STATED HE QUESTIONED IF THE ACCOUNTS COULD BE COMBINED IN ORDER TO REACH A HIGHER BREAKPOINT (I.E. REDUCED SALES CHARGE). HOWEVER, IT IS UNDERSTOOD, BECAUSE THE CLIENT IS NOT THE SOLE PROPRIETOR AND ONLY PARTICIPANT IN THE RETIREMENT PLAN, THE ACCOUNTS CANNOT BE COMBINED FOR BREAKPOINT PURPOSES. AT THE TIME OF THE PURCHASES, THE CLIENTS RECEIVED TRADE CONFIRMATIONS AS WELL AS THE APPROPRIATE PROSPECTUSES. SINCE THE PURCHASES, THE CLIENTS HAVE RECEIVED STATEMENTS WHICH PROVIDE INFORMATION REGARDING THE INVESTMENTS HELD IN THE ACCOUNT(S) AS WELL AS REFLECTING ACCOUNT ACTIVITY. BASED ON OUR REVIEW, IT SEEMS THE IR MADE HIS SUGGESTIONS BASED ON THE INFORMATION AVAILABLE TO

HIM AT THE TIME OF THE PURCHASES. IN ADDITION, IT IS OUR OPINION; ALL TRANSACTIONS EFFECTED IN THE ACCOUNTS WERE COMPLETED WITH YOUR KNOWLEDGE AND AUTHORIZATION. FURTHERMORE, IT WOULD SEEM IF THE CLIENTS HAD CONCERNS REGARDING THE ACCOUNTS AND/OR ACCOUNT ACTIVITY, THEY WOULD BROUGHT SAID CONCERNS TO OUR ATTENTION AT AN EARLIER DATE. CLAIM DENIED.

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 2

Reporting Source:	Firm
Firm Name:	Commonwealth Financial Network
Termination Type:	Discharged
Termination Date:	04/25/2017
Allegations:	Advisor knowingly violated the Firm's document integrity policy by not disclosing the source of funds for a purchase and submitting an application to a sponsor that was materially different than the application that was principally approved.
Product Type:	Annuity-Variable
Firm Statement	Advisor knowingly violated the Firm's document integrity policy by not disclosing the source of funds for a purchase and submitting an application to a sponsor that was materially different than the application that was principally approved.

Disclosure 2 of 2

Reporting Source:	Firm
Firm Name:	LPL FINANCIAL CORPORATION
Termination Type:	Discharged
Termination Date:	09/14/2009
Allegations:	FIRM REVIEWED EVIDENCE THAT ADVISOR USED PRE-SIGNED JOURNAL REQUEST FORMS TO EFFECT TRANSFERS, IN VIOLATION OF FIRM'S POLICIES AND PROCEDURES
Product Type:	No Product

Reporting Source:	Individual
Firm Name:	LPL FINANCIAL CORPORATION
Termination Type:	Discharged
Termination Date:	09/14/2009
Allegations:	FIRM REVIEWED EVIDENCE THAT ADVISOR USED PRE-SIGNED JOURNAL REQUEST FORMS TO EFFECT TRANSFERS, IN VIOLATION OF FIRM'S POLICIES AND PROCEDURES
Product Type:	No Product
Broker Statement	DOCUMENTS SIGNED IN FILE WERE AT THE REQUEST OF MY UNCLE FOR HIS ACCOUNT. PRIOR TO SUBMITTING THE FORMS TO LPL THEY WERE COMPLETED IN FRONT OF MY UNCLE. IT WS MY UNCLE'S IDEA TO SIGN THE FORMS AND HE INDEMNIFIED LPL AGAINST ANY ACTIONS. THERE HAS NEVER BEEN A CUSTOMER COMPLAINT CONCERNING THIS ISSUE.

End of Report

This page is intentionally left blank.