IAPD Report

Christopher Douglas Bray

CRD# 4497654

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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

User Guidance

www.adviserinfo.sec.gov

Report Summary

Christopher Douglas Bray (CRD# 4497654)

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 **07/06/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	RAYMOND JAMES FINANCIAL SERVICES, INC.	CRD# 6694	01/17/2020
IA	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	CRD# 149018	01/17/2020

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **19** 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	BB&T SECURITIES, LLC	142785	RALEIGH, NC	01/02/2013 - 01/29/2020
IA	BB&T SECURITIES, LLC	142785	RALEIGH, NC	01/02/2013 - 01/29/2020
IA	SCOTT & STRINGFELLOW, LLC	6255	RALEIGH, NC	11/22/2010 - 01/02/2013

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	2
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 **19** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **RAYMOND JAMES FINANCIAL SERVICES, INC.**

Main Address: 880 CARILLON PARKWAY
ST. PETERSBURG, FL 33716

Firm ID#: 6694

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	01/17/2020
B	Alabama	Agent	Approved	07/18/2023
B	Arizona	Agent	Approved	07/22/2021
B	California	Agent	Approved	01/17/2020
B	Colorado	Agent	Approved	01/06/2025
B	Connecticut	Agent	Approved	05/12/2025
B	District of Columbia	Agent	Approved	08/26/2020
B	Florida	Agent	Approved	01/17/2020
B	Georgia	Agent	Approved	06/26/2023
B	Maryland	Agent	Approved	01/17/2020
B	Nevada	Agent	Approved	07/06/2026
B	New Hampshire	Agent	Approved	06/09/2025
B	New Jersey	Agent	Approved	09/08/2021

Qualifications

	Regulator	Registration	Status	Date
B	North Carolina	Agent	Approved	01/17/2020
B	Pennsylvania	Agent	Approved	01/21/2020
B	South Carolina	Agent	Approved	01/17/2020
B	Tennessee	Agent	Approved	01/18/2023
B	Texas	Agent	Approved	01/24/2022
B	Virginia	Agent	Approved	01/17/2020
B	Washington	Agent	Approved	01/17/2020

Branch Office Locations

RAYMOND JAMES FINANCIAL SERVICES
7100 Falls of Neuse Road
Raleigh, NC 27615

RAYMOND JAMES FINANCIAL SERVICES
3535 Glenwood Avenue
Raleigh, NC 27612

Employment 2 of 2

Firm Name: **RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC**

Main Address: 880 CARILLON PARKWAY
SAINT PETERSBURG, FL 33716

Firm ID#: 149018

	Regulator	Registration	Status	Date
IA	North Carolina	Investment Adviser Representative	Approved	01/17/2020
IA	Texas	Investment Adviser Representative	Restricted Approval	01/26/2022

Branch Office Locations

RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC
7100 Falls of Neuse Road
Raleigh, NC 27615

RAYMOND JAMES FINANCIAL SERVICES ADVISORS, IN
3535 Glenwood Avenue
Raleigh, NC 27612

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 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
No information reported.		

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	Futures Managed Funds Examination (S31)	Series 31	02/28/2011
B	General Securities Representative Examination (S7)	Series 7	04/02/2002

State Securities Law Exams

	Exam	Category	Date
IA B	Uniform Combined State Law Examination (S66)	Series 66	04/23/2002

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **1** professional designation(s).

Certified Financial Planner

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
B	01/02/2013 - 01/29/2020	BB&T SECURITIES, LLC	CRD# 142785	RALEIGH, NC
IA	01/02/2013 - 01/29/2020	BB&T SECURITIES, LLC	CRD# 142785	RALEIGH, NC
IA	11/22/2010 - 01/02/2013	SCOTT & STRINGFELLOW, LLC	CRD# 6255	RALEIGH, NC
B	11/01/2010 - 01/02/2013	SCOTT & STRINGFELLOW, LLC	CRD# 6255	RALEIGH, NC
B	10/23/2009 - 10/26/2010	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	RALEIGH, NC
IA	10/23/2009 - 10/26/2010	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	RALEIGH, NC
B	06/07/2004 - 10/23/2009	BANC OF AMERICA INVESTMENT SERVICES, INC.	CRD# 16361	RALEIGH, NC
IA	06/07/2004 - 10/23/2009	BANC OF AMERICA INVESTMENT SERVICES, INC.	CRD# 16361	RALEIGH, NC
B	08/16/2002 - 06/10/2004	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	NEW YORK, NY
IA	07/29/2002 - 06/10/2004	MERRILL LYNCH PIERCE FENNER & SMITH INC.	CRD# 7691	EASTON, MD
B	04/03/2002 - 07/15/2002	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	NEW YORK, 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
01/2020 - Present	Raymond James Financial Services Advisors, Inc.	Investment Advisor Rep.	Y	Raleigh, NC, United States
01/2020 - Present	Raymond James Financial Services, Inc.	Financial Advisor	Y	Raleigh, NC, United States
01/2020 - Present	TowneBank	Other	Y	Raleigh, NC, United States

Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
01/2013 - 01/2020	BB&T SECURITIES, LLC	Financial Advisor	Y	RALEIGH, NC, United States
11/2010 - 01/2020	SCOTT & STRINGFELLOW	FINANCIAL ADVISOR	Y	RALEIGH, NC, 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)Name of Business: Southern Order Memorial Foundation Address: 1403 Nottingham Rd, Raleigh, NC, 27607, United States Activity Type: Board Member, Board Subcommittee Member, Officer, or Director Position/Title: Officer - President Investment Related: Yes Start Date: 01/17/2020 Hours per month devoted to this business: 0-1 Hours per month devoted to this business during trading hours: 0-1 Description of duties: board member and current President
(2)Name of Business: The Bray Harris Group Address: 7100 Falls of Neuse, Raleigh, NC, 27615, United States Activity Type: Support Company - Non Owner Position/Title: Other Investment Related: No Start Date: 01/17/2020 Hours per month devoted to this business: 0-1 Hours per month devoted to this business during trading hours: 0-1 Description of duties: None. Brand name for team
(3)Name of Business: The Bray-Harris Group Address: 3535 Glenwood Ave, Raleigh, NC, 27612, United States Activity Type: Support Company - Non Owner Position/Title: Other Investment Related: No Start Date: 01/17/2020 Hours per month devoted to this business: 0-1 Hours per month devoted to this business during trading hours: 0-1 Description of duties: No responsibilities - team name with my business partner.
(4)Name of Business: Towne Wealth Management Address: 3535 Glenwood Ave, Raleigh, NC, 27612, United States Activity Type: Support Company - Non Owner Position/Title: Other Investment Related: No Start Date: 01/17/2020 Hours per month devoted to this business: 0-1 Hours per month devoted to this business during trading hours: 0-1 Description of duties: No responsibilities.   FID bank's investment division DBA / brand name.
(5)Name of Business: Towne Wealth Management Address: 7100 Falls of Neuse, Raleigh, NC, 27615, United States Activity Type: Support Company - Non Owner Position/Title: Other Investment Related: No Start Date: 01/17/2020 Hours per month devoted to this business: 0-1 Hours per month devoted to this business during trading hours: 0-1 Description of duties: No responsibilities. FID Bank's Investment Division DBA/brand name
(6)Name of Business: TowneBank Address: 7100 Falls of Neuse, Raleigh, NC, 27615, United States Activity Type: Bank or Credit Union Associate Position/Title: Other Investment Related: Yes Start Date: 01/17/2020 Hours per month devoted to this business: 81+ Hours per month devoted to this business during trading hours: 11-20 Description of duties: no bank responsibilities. FID Bank employee

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	2
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
Court Details:	DUVAL COUNTY, FL. DOCKET #91042384MMA
Charge Date:	06/29/1991
Charge Details:	PETTY THEFT, ONE COUNT, MISDEMEANOR, PLED "NO CONTEST"
Felony?	No
Current Status:	Final
Status Date:	06/29/1991
Disposition Details:	A) PLEAD NO CONTEST B) 06/29/1991 C) 1 DAY UNSUPERVISED PROBATION SSCC+20WD+50S/S - COND: 1 DAY, 1 DAY D) SUSPENDED SENTENCE E) 6/29/1991 F) $70 G) 6/29/1991
Broker Statement	ATTEMPTED TO PAY BAR BILL WITH A CREDIT CARD FOUND IN THE BAR.

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:	BB&T Securities, LLC
Allegations:	Customer was disappointed with registered representative's 2013 recommendation that resulted in a loss to her account and did not suit her investment objectives.
Product Type:	Debt-Corporate
Alleged Damages:	$10,000.00
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:	09/01/2015
Complaint Pending?	No
Status:	Denied
Status Date:	09/01/2015
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	The Firm and the registered representative believe they have meritorious defenses to the client's allegations. The Firm denied the client's request for reimbursement of investment losses.

Disclosure 2 of 2

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	BANC OF AMERICA INVESTMENT SERVICES, INC.
Allegations:	THE CUSTOMER ALLEGES THAT THE FINANCIAL ADVISOR DID NOT FOLLOW HER INSTRUCTIONS AND THAT IT APPEARS TO HER THAT THE INVESTMENT PURCHASED ON HER BEHALF IN MAY, 2007, "LOOKS LIKE A HIT OF $5,600"
Product Type:	Debt - Government
Alleged Damages:	$5,600.00

Customer Complaint Information

Date Complaint Received:	05/18/2007
Complaint Pending?	No
Status:	Denied
Status Date:	06/14/2007
Settlement Amount:	$0.00
Individual Contribution Amount:	$0.00

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:	MERRILL LYNCH PIERCE, FENNER & SMITH, INC.
Termination Type:	Discharged
Termination Date:	09/27/2010
Allegations:	CONDUCTING INVOLVING SENDING CUSTOMER CORRESPONDENCE OUTSIDE OF FIRM CHANNELS.
Product Type:	No Product

Reporting Source:	Individual
Firm Name:	MERRILL LYNCH PIERCE, FINNER & SMITH, INC.
Termination Type:	Discharged
Termination Date:	09/27/2010
Allegations:	CONDUCT INVOLVING SENDING CUSTOMER CORRESPONDENCE OUTSIDE OF FIRM CHANNELS.
Product Type:	No Product

End of Report

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