



IAPD Report

CATHARINE ANN DOMBROWSKI

CRD# 4694992

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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

CATHARINE ANN DOMBROWSKI (CRD# 4694992)

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 **12/23/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	CETERA INVESTMENT ADVISERS LLC	CRD# 105644	07/01/2010
B	CETERA FINANCIAL SPECIALISTS LLC	CRD# 10358	07/13/2010

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **4** 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	H.D. VEST ADVISORY SERVICES, INC	104556	WALNUT CREEK, CA	07/07/2005 - 07/03/2008
B	H.D. VEST INVESTMENT SERVICES	13686	WALNUT CREEK, CA	10/22/2004 - 07/03/2008

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

Employment 1 of 2

Firm Name: **CETERA FINANCIAL SPECIALISTS LLC**
Main Address: 1450 AMERICAN LANE
6TH FLOOR, SUITE #650
SCHAUMBURG, IL 60173
Firm ID#: 10358

Regulator	Registration	Status	Date
B FINRA	General Securities Representative	Approved	07/13/2010
B California	Agent	Approved	07/15/2010
B Illinois	Agent	Approved	06/29/2023
B Nevada	Agent	Approved	02/26/2018
B Virginia	Agent	Approved	10/06/2016

Branch Office Locations

3731 SUNSET LANE
SUITE 100
ANTIOCH, CA 94509

Employment 2 of 2

Firm Name: **CETERA INVESTMENT ADVISERS LLC**
Main Address: 1450 AMERICAN LANE
6TH FLOOR, SUITE 650
SCHAUMBURG, IL 60173-2096
Firm ID#: 105644

Regulator	Registration	Status	Date
IA California	Investment Adviser Representative	Approved	07/01/2010



Qualifications

Branch Office Locations

CETERA INVESTMENT ADVISERS LLC

3731 SUNSET LANE
SUITE 100
ANTIOCH, CA 94509



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	07/22/2004
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State Securities Law Exams

Exam	Category	Date
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Uniform Combined State Law Examination (S66)	Series 66	02/07/2005
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PROFESSIONAL DESIGNATIONS

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

Personal Financial Specialist

This representative holds or did hold 1 professional designation(s) that may have been used to qualify as an Investment Advisor representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities Administrators Association at <http://www.nasaa.org>



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	07/07/2005 - 07/03/2008	H.D. VEST ADVISORY SERVICES, INC	CRD# 104556	WALNUT CREEK, CA
B	10/22/2004 - 07/03/2008	H.D. VEST INVESTMENT SERVICES	CRD# 13686	WALNUT CREEK, CA

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
12/2012 - Present	ACCEL CONSULTING	OWNER	N	WALNUT CREEK, CA, United States
08/2010 - Present	DOMBROWSKI WEALTH MANAGEMENT	DBA - REPRESENTATIVE/INVESTMENT ADVISER REP	Y	ANTIOCH, CA, United States
08/2010 - Present	LONE TREE INVESTMENTS & WEALTH MANAGEMENT	DBA - REPRESENTATIVE/INVESTMENT ADVISER REP	Y	ANTIOCH, CA, United States
06/2010 - Present	CETERA FINANCIAL SPECIALISTS LLC	REGISTERED REPRESENTATIVE	Y	SCHUAMBURG, IL, United States
06/2010 - Present	CETERA INVESTMENT ADVISERS LLC	INVESTMENT ADVISER REPRESENTATIVE	Y	SCHAUMBURG, IL, United States
11/2003 - Present	LONE TREE FUNDING & MORTGAGE	OWNER	N	ANTIOCH, CA, United States
01/2002 - Present	DOMBROWSKI & ASSOCIATES CPAS LLP	OWNER	N	WALNUT CREEK, CA, 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) DOMBROWSKI & ASSOCIATES CPAS LLP; NON INV REL; SAME AS REGISTERED ADDRESS; CPA FIRM WITH LIMITED POWER OF ATTORNEY FOR IRS AND OTHER TAX MATTERS; MANAGING PARTNER; 02/01/2002; 160 HRS/MTH:
- 2) CATHERINE ANN DOMBROWSKI DBA LONE TREE FUNDING & MORTGAGE; NON INV REL; SAME AS REGISTERED LOCATION; MORTGAGE; OWNER/BROKER; LOAN ORIGINATION; START DATE 11/2003; 0-25 HRS/MTH DURING TRADING HRS



Registration & Employment History



OTHER BUSINESS ACTIVITIES

3) ACCEL CONSULTING; NON INV REL; SAME AS REGISTERED ADDRESS; OWNER; CONSULTING TAX SERVICES FOR BUSINESS (INACTIVE); START DATE 7/01/01;

4) DOMBROWSKI WEALTH MANAGEMENT; INV RELATED; ANTIOCH, CA; REGISTERED REPRESENTATIVE AND INVESTMENT ADVISER REPRESENTATIVE; START DATE 08/10; 25 HRS/MTH:

5) LONE TREE INVESTMENTS & WEALTH MANAGEMENT; INV RELATED; ANTIOCH, CA; REGISTERED REPRESENTATIVE AND INVESTMENT ADVISER REPRESENTATIVE; START DATE 08/10; 25 HRS/MTH:

6)NAME OF OTHER BUSINESS: DEER VALLEY FINANCIAL SERVICES ;
INVESTMENT RELATED: YES ;
ADDRESS: SAME AS RESIDENTIAL LOCATION ;
NATURE OF BUSINESS: BANK ACCOUNT ;
START DATE: 02/2005 ;
POSITION/TITLE/RELATIONSHIP: OWNER ;
APX NUMBER OF HOURS PER WEEK: NONE ;
APX NUMBER OF HOURS DURING TRADING HOURS: NONE ;
BRIEF DESCRIPTION OF DUTIES: BANK ACCOUNT FOR BOOKKEEPING PURPOSES



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: H. D. VEST

Allegations: CUSTOMERS ALLEGED THAT THEY DID NOT AUTHORIZE THE TRANSFERS OF FUNDS FROM THEIR ACCOUNT OR EXECUTE THE LETTER OF INSTRUCTION THAT WAS PROVIDED BY THE REPRESENTATIVE OF THE FIRM.

Product Type: Money Market Fund(s)

Alleged Damages: \$6,061.00

Customer Complaint Information

Date Complaint Received: 07/08/2008

Complaint Pending? No

Status: Closed/No Action

Status Date: 07/09/2008

Settlement Amount:

Individual Contribution Amount:

Reporting Source: Individual



Employing firm when activities occurred which led to the complaint: H.D. VEST

Allegations: CUSTOMERS ALLEGED THAT THEY DID NOT AUTHORIZE THE TRANSFERS OF FUNDS FROM THEIR ACCOUNT OR EXECUTE THE LETTER OF INSTRUCTION THAT WAS PROVIDED BY THE REPRESENTATIVE OF THE FIRM

Product Type: Money Market Fund

Alleged Damages: \$6,061.00

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: 07/08/2008

Complaint Pending? No

Status: Closed/No Action

Status Date: 07/09/2008

Settlement Amount: \$0.00

Individual Contribution Amount: \$0.00

Broker Statement

FINRA THOROUGHLY REVIEWED THE CASE AND ISSUED A LETTER WITH THEIR FINDINGS. NO REGULATORY ACTION WAS TAKEN AGAINST THE REPRESENTATIVE. IN FACT, THE LETTER ISSUED BY FINRA STATED THAT THE REPRESENTATIVES ACTIONS WERE "WELL-INTENTIONED" AND "DID NOT RESULT IN ANY CUSTOMER HARM". THE REPRESENTATIVE WILL PROVIDE A COPY OF THE LETTER FROM FINRA TO ANY CUSTOMER WHO WISHES TO VIEW IT. CUSTOMERS ALLEGATION IS PATENTLY FALSE. TRANSFER WAS MADE PURSUANT TO CUSTOMERS SPECIFIC AUTHORIZATION TO PAY CUSTOMERS DELINQUENT MORTGAGE HELD BY PRIVATE LENDER WITH BROKERAGE ACCOUNT. FOR OVER TWO YEARS, CUSTOMERS MADE MORTGAGE PAYMENTS BY TRANSFERING MONEY FROM CUSTOMERS BROKERAGE ACCOUNT TO PRIVATE LENDER'S BROKERAGE ACCOUNT, INCLUDING THE \$6,061 TRANSFERRED IN JUNE 2007, WITH NO COMPLAINTS. IN MAY 2008, AFTER CUSTOMERS BEGAN HAVING FINANCIAL DIFFICULTIES, CUSTOMERS FILED THEIR COMPLAINT ABOUT THE \$6061 TRANSFER, A YEAR AFTER THE TRANSFER HAD BEEN MADE WITH THEIR AUTHORIZATION TO THEIR PRIVATE LENDER. ADDITIONALLY, CUSTOMER HAS WELL-DOCUMENTED CRIMINAL RECORD WITH CONVICTIONS, INCLUDING SIGNIFICANT FRAUD. CUSTOMER HAS COMMITTED MORTGAGE FRAUD BY DEFRAUDING BOTH INSTITUTIONAL AND PRIVATE LENDERS WHO LENT MONEY TO CUSTOMER SECURED BY CUSTOMER'S HOME. CUSTOMERS ARE NOT MARRIED TO EACH OTHER YET THEY REPRESENTED FRAUDULENTLY TO THE PUBLIC THAT THEY WERE MARRIED, INCLUDING REPRESENTATIONS TO BOTH THE GOVERNMENT AND LENDERS (BOTH INSTITUTIONAL AND PRIVATE). CUSTOMERS HAVE DEFRAUDED SENIOR CITIZENS, AND OTHER MEMBERS OF THEIR CHURCH TO OBTAIN LOANS. BOTH CUSTOMERS WERE IN THE MORTGAGE BROKERAGE INDUSTRY AND ARE SOPHISTICATED IN THE FINANCIAL SERVICES INDUSTRY AND KNEW HOW TO ARTIFICIALLY



MANUFACTURE LOAN DOCUMENTS IN ORDER TO OBTAIN FUNDS.



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: H.D. VEST

Termination Type: Voluntary Resignation

Termination Date: 07/03/2008

Allegations: UNAUTHORIZED TRANSFERS / FORGERY

Product Type: Other

Other Product Types: CASH IN BROKERAGE ACCOUNT

Firm Statement CUSTOMERS ALLEGED THAT THEY DID NOT AUTHORIZE THE TRANSFERS OF FUNDS FROM THEIR ACCOUNT OR EXECUTE THE LETTER OF INSTRUCTION THAT WAS PROVIDED BY THE REPRESENTATIVE OF THE FIRM.

Reporting Source: Individual

Firm Name: H.D. VEST

Termination Type: Voluntary Resignation

Termination Date: 07/03/2008

Allegations: UNAUTHORIZED TRANSFERS / FORGERY

Product Type: Other: CASH IN BROKERAGE ACCOUNT

Broker Statement FINRA THOROUGHLY REVIEWED THE CASE AND ISSUED A LETTER WITH THEIR FINDINGS. NO REGULATORY ACTION WAS TAKEN AGAINST THE REPRESENTATIVE. IN FACT, THE LETTER ISSUED BY FINRA STATED THAT THE REPRESENTATIVES ACTIONS WERE "WELL-INTENTIONED" AND "DID NOT RESULT IN ANY CUSTOMER HARM". THE REPRESENTATIVE WILL PROVIDE A COPY OF THE LETTER FROM FINRA TO ANY CUSTOMER WHO WISHES TO VIEW IT. CUSTOMERS ALLEGATION IS PATENTLY FALSE. TRANSFER WAS MADE PURSUANT TO CUSTOMERS SPECIFIC AUTHORIZATION TO PAY CUSTOMERS DELINQUENT MORTGAGE HELD BY PRIVATE LENDER WITH BROKERAGE ACCOUNT. FOR OVER TWO YEARS, CUSTOMERS MADE MORTGAGE PAYMENTS BY TRANSFERING MONEY FROM CUSTOMERS BROKERAGE ACCOUNT TO PRIVATE LENDER'S BROKERAGE ACCOUNT, INCLUDING THE \$6,061 TRANSFERRED IN JUNE 2007, WITH NO COMPLAINTS. IN MAY 2008, AFTER CUSTOMERS BEGAN HAVING FINANCIAL DIFFICULTIES, CUSTOMERS FILED THEIR COMPLAINT ABOUT THE \$6061 TRANSFER, A YEAR AFTER THE TRANSFER HAD BEEN MADE WITH THEIR AUTHORIZATION TO THEIR PRIVATE LENDER. ADDITIONALLY, CUSTOMER HAS WELL-DOCUMENTED CRIMINAL RECORD WITH CONVICTIONS, INCLUDING SIGNIFICANT FRAUD. CUSTOMER HAS COMMITTED MORTGAGE FRAUD BY DEFRAUDING BOTH INSTITUTIONAL AND PRIVATE LENDERS WHO LENT MONEY TO CUSTOMER SECURED BY CUSTOMER'S HOME. CUSTOMERS ARE NOT MARRIED TO EACH OTHER YET THEY REPRESENTED FRAUDULENTLY TO THE PUBLIC



THAT THEY WERE MARRIED, INCLUDING REPRESENTATIONS TO BOTH THE GOVERNMENT AND LENDERS (BOTH INSTITUTIONAL AND PRIVATE). CUSTOMERS HAVE DEFRAUDED SENIOR CITIZENS, AND OTHER MEMBERS OF THEIR CHURCH TO OBTAIN LOANS. BOTH CUSTOMERS WERE IN THE MORTGAGE BROKERAGE INDUSTRY AND ARE SOPHISTICATED IN THE FINANCIAL SERVICES INDUSTRY AND KNEW HOW TO ARTIFICIALLY MANUFACTURE LOAN DOCUMENTS IN ORDER TO OBTAIN FUNDS.



End of Report

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