



IAPD Report

TANIA LASHAE SMITH

CRD# 5208859

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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>



Report Summary

TANIA LASHAE SMITH (CRD# 5208859)

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 **03/17/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	THURSTON, SPRINGER, MILLER, HERD & TITAK, INC.	CRD# 8478	06/14/2024
IA	THURSTON SPRINGER ADVISORS	CRD# 299201	06/14/2024

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **9** 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	PHILLIPS CAPITAL ADVISORS, INC.	115758	OKLAHOMA CITY, OK	02/11/2016 - 06/28/2024
B	T.S. PHILLIPS INVESTMENTS, INC.	124348	OKLAHOMA CITY, OK	01/06/2016 - 06/28/2024
IA	WELLS FARGO ADVISORS, LLC	19616	OKLAHOMA CITY, OK	06/19/2007 - 11/30/2015

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	4
Criminal	1
Termination	1
Financial	3



Report Summary



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

Employment 1 of 2

Firm Name: **THURSTON, SPRINGER, MILLER, HERD & TITAK, INC.**

Main Address: 9000 KEYSTONE CROSSING
SUITE 700
INDIANAPOLIS, IN 46240-2142

Firm ID#: 8478

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	06/14/2024
B	Arizona	Agent	Approved	08/02/2024
B	Arkansas	Agent	Approved	07/16/2024
B	California	Agent	Restricted Approval	07/05/2024
B	Colorado	Agent	Approved	08/21/2024
B	Georgia	Agent	Approved	06/14/2024
B	Kansas	Agent	Approved	06/14/2024
B	Oklahoma	Agent	Approved	07/16/2024
B	Pennsylvania	Agent	Approved	07/16/2024
B	Texas	Agent	Approved	07/17/2024

Branch Office Locations

THURSTON SPRINGER FINANCIAL

3817 NW Expressway
Suite 750
Oklahoma, OK 73112



Qualifications

Employment 2 of 2

Firm Name: **THURSTON SPRINGER ADVISORS**
Main Address: 9000 KEYSTONE CROSSING
SUITE 700
INDIANAPOLIS, IN 46240
Firm ID#: 299201

	Regulator	Registration	Status	Date
IA	Oklahoma	Investment Adviser Representative	Approved	06/26/2024
IA	Texas	Investment Adviser Representative	Restricted Approval	06/14/2024

Branch Office Locations

THURSTON SPRINGER ADVISORS
3401 NW 63rd Street
Suite 600
Oklahoma City, OK 73116



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
B Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B General Securities Representative Examination (S7)	Series 7	12/05/2006

State Securities Law Exams

Exam	Category	Date
IA B Uniform Combined State Law Examination (S66)	Series 66	06/12/2007



PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.

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
IA	02/11/2016 - 06/28/2024	PHILLIPS CAPITAL ADVISORS, INC.	CRD# 115758	OKLAHOMA CITY, OK
B	01/06/2016 - 06/28/2024	T.S. PHILLIPS INVESTMENTS, INC.	CRD# 124348	OKLAHOMA CITY, OK
IA	06/19/2007 - 11/30/2015	WELLS FARGO ADVISORS, LLC	CRD# 19616	OKLAHOMA CITY, OK
B	12/06/2006 - 11/30/2015	WELLS FARGO ADVISORS, LLC	CRD# 19616	OKLAHOMA CITY, OK

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
06/2024 - Present	Thurston Springer Financial	Financial Advisor	Y	Indianapolis, IN, United States
01/2016 - 06/2024	T.S. PHILIPS INVESTMENTS, INC.	REGISTERED REP	Y	OKLAHOMA CITY, OK, 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) DBA Smith Wealth, LLC FOR PERSONAL BRANDING INVESTMENT RELATED FULL TIME GENERAL PARTNER.
- 2) Serves on the Britvil Food Pantry,
- 3) Assistant Treasurer of Aenon Bible College Alumni Auxiliary of the OSC Pentecostal Assemblies of the World.
- 4) DBA TS Phillips Investments
- 5) TSP Investments, LLC; Member maintained with other Advisors to cover expense of Office Space and to hold Office Lease
- 6) TSP Rent Group LLC; Member maintained with other advisors to cover expense of office space and hold office lease; 1 hour during trading hours; no compensation



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	4
Criminal	1
Termination	1
Financial	3

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 4

Reporting Source:	Regulator
Regulatory Action Initiated By:	Oklahoma Department of Securities
Sanction(s) Sought:	Revocation Suspension
Date Initiated:	08/27/2021
Docket/Case Number:	ODS File 21-081
URL for Regulatory Action:	https://www.securities.ok.gov/Enforcement/Orders/PDF/SummaryOrder_TaniaSmith_21-081.pdf https://www.securities.ok.gov/Enforcement/Orders/PDF/Notice_TaniaSmith_21-081.pdf
Employing firm when activity occurred which led to the regulatory action:	T.S. Phillips Investments, Inc., and Phillips Capital Advisors, Inc.
Product Type:	No Product
Allegations:	Tania Smith intentionally structured eight deposits into her personal bank account in amounts below \$10,000 to avoid the filing of Currency Transaction Reports in violation of FINRA Rule 2010.
Current Status:	Final
Resolution:	Consent
Does the order constitute a	No



final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?

Resolution Date: 10/05/2021

Sanctions Ordered: Suspension
Other: Registration conditioned on solvency, submission of a completed personal financial statement, and from 8/17/22 to 8/16/23, heightened supervision.

Sanction 1 of 1

Sanction Type: Suspension

Capacities Affected: All Capacities

Duration: 354 days

Start Date: 08/27/2021

End Date: 08/16/2022

Reporting Source: Individual

Regulatory Action Initiated By: Oklahoma Department of Securities

Sanction(s) Sought: Revocation
Suspension

Date Initiated: 08/27/2021

Docket/Case Number: ODS File 21-081

Employing firm when activity occurred which led to the regulatory action: T.S. Phillips Investments, Inc.

Product Type: No Product

Allegations: Tania Smith structured eight deposits into her personal bank account in amounts below \$10,000 to avoid the filing of Currency Transaction Reports in violation of FINRA Rule 2010

Current Status: Final

Resolution: Consent

Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct? No

Resolution Date: 10/05/2021

Sanctions Ordered: Suspension
Other: Registration conditioned on solvency, submission of a completed personal financial statement, and from 08/17/2022 to 08/16/2023, heightened supervision.

Sanction 1 of 1

Sanction Type: Suspension



Capacities Affected: Registration Capacities affected (e.g., General Securities Principal, Financial Operations Principal, All Capacities, Etc.)

Duration: 354

Start Date: 08/27/2021

End Date: 08/16/2022

Disclosure 2 of 4

Reporting Source: Regulator

Regulatory Action Initiated By: Maryland

Sanction(s) Sought: Suspension

Date Initiated: 05/18/2021

Docket/Case Number: 20210221

URL for Regulatory Action:

Employing firm when activity occurred which led to the regulatory action: T. S. Phillips Investments, Inc.

Product Type: No Product

Allegations: Smith consented to a 15 month suspension for structuring deposits totaling \$51,400 into her personal accounts in amounts below \$10,000 by using multiple bank branch locations and multiple transactions in order to avoid the filing of Currency Transaction Reports (CTRs)

Current Status: Final

Resolution: Consent

Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct? No

Resolution Date: 06/24/2021

Sanctions Ordered: Other: Order of Revocation of Agent Registration vacated ab initio. Per Consent Order, agent agreed to withdraw her registration and further agreed not to reapply for agent or investment adviser representative registration in Maryland for a period of fifteen months, retroactive to May 17, 2021.

Regulator Statement Order of Revocation of Agent Registration vacated ab initio. Per Consent Order, agent agreed to withdraw her registration and further agreed not to reapply for agent or investment adviser representative registration in Maryland for a period of fifteen months, retroactive to May 17, 2021.

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Reporting Source: Individual

Regulatory Action Initiated By: Maryland

Sanction(s) Sought: Suspension



Date Initiated:	05/18/2021
Docket/Case Number:	20210221
Employing firm when activity occurred which led to the regulatory action:	T.S. Phillips Investments, Inc.
Product Type:	No Product
Allegations:	Smith consented to a 15 month suspension for structuring deposits totaling \$51,400 into her personal accounts in amounts below \$10,000 by using multiple bank branch locations and multiple transactions in order to avoid the filing of Currency Transaction Reports (CTRs)
Current Status:	Final
Resolution:	Consent
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	06/24/2021
Sanctions Ordered:	Other: Order of Revocation of Agent Registration Vacated ab initio. Per Consent Order, Agent agreed to withdraw her registration and further agreed not to reapply for agent or investment adviser representative registration in Maryland for a period of fifteen months, retroactive to May 17, 2021.
Sanction 1 of 1	
Sanction Type:	Suspension
Capacities Affected:	All registration capacities affected
Duration:	426
Start Date:	06/16/2021
End Date:	08/16/2022
Disclosure 3 of 4	
Reporting Source:	Regulator
Regulatory Action Initiated By:	FINRA
Sanction(s) Sought:	
Date Initiated:	04/22/2021
Docket/Case Number:	2019061942701
Employing firm when activity occurred which led to the regulatory action:	T.S. PHILLIPS INVESTMENTS, INC.
Product Type:	No Product
Allegations:	Without admitting or denying the findings, Smith consented to the sanction and to



the entry of findings that she structured deposits in amounts below \$10,000 to avoid the filing of Currency Transaction Reports (CTRs). The findings stated that Smith intentionally structured eight deposits into her personal bank account totaling \$51,400 using multiple bank branch locations and multiple transactions. The deposits did not involve customer funds nor were customers impacted in any way. Smith had knowledge of CTR requirements from training she received as a registered representative as well as her prior employment as a bank teller.

Current Status:

Final

Resolution:

Acceptance, Waiver & Consent(AWC)

Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?

No

Resolution Date:

04/22/2021

Sanctions Ordered:

Suspension

Other: On April 7, 2021 Smith filed a Chapter 13 bankruptcy petition pursuant to Title 11 of the United States Code. Accordingly, no monetary sanctions are being imposed in this matter.

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?

Sanction 1 of 1

Sanction Type:	Suspension
Capacities Affected:	All Capacities
Duration:	15 Months
Start Date:	05/17/2021
End Date:	08/16/2022

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Reporting Source:	Individual
Regulatory Action Initiated By:	Financial Industry Regulatory Authority (FINRA)
Sanction(s) Sought:	Suspension
Date Initiated:	04/22/2021
Docket/Case Number:	FINRA Case No. 2019061942701



Employing firm when activity occurred which led to the regulatory action:	T.S. Phillips Investments, Inc.
Product Type:	No Product
Allegations:	Without admitting or denying the findings, Smith consented to the sanction and to the entry of findings that she structured deposits in amounts below \$10,000 to avoid the filing of Currency Transaction Reports (CTRs). The findings stated that Smith intentionally structured eight deposits into her personal bank account totaling \$51,400 using multiple bank branch locations and multiple transactions. The deposits did not involve customer funds nor were customers impacted in any way. Smith had knowledge of CTR requirements from training she received as a registered representative as well as her prior employment as a bank teller.
Current Status:	Final
Resolution:	Acceptance, Waiver & Consent(AWC)
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	04/22/2021
Sanctions Ordered:	Suspension
Sanction 1 of 1	
Sanction Type:	Suspension
Capacities Affected:	All capacities
Duration:	15 months
Start Date:	05/17/2021
End Date:	08/16/2022
Broker Statement	All transactions addressed in this matter are dated May 2016 - August 2016, occurring in my personal accounts. There is absolutely no involvement of client accounts, assets, or funds, nor non-clients.
Disclosure 4 of 4	
Reporting Source:	Regulator
Regulatory Action Initiated By:	FINRA
Sanction(s) Sought:	
Date Initiated:	08/10/2017
Docket/Case Number:	2015048105501
Employing firm when activity occurred which led to the regulatory action:	Wells Fargo Advisors, LLC
Product Type:	No Product
Allegations:	Without admitting or denying the findings, Smith consented to the sanctions and to



the entry of findings that contrary to her member firm's written supervisory procedures regarding borrowing money or securities from the firm's customers, she borrowed \$10,000 from two of the firm's customers through a limited liability partnership of which Smith is the 100 percent owner. The findings stated that Smith was the firm's representative assigned to the customers' accounts. In a contract with Smith, the firm's customers agreed to loan Smith's entity the \$10,000. Per the contract, the entity, through Smith, was required to repay the loan with 40 percent interest. Smith repaid the loan with interest.

Current Status:

Final

Resolution:

Acceptance, Waiver & Consent(AWC)

Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?

No

Resolution Date:

08/10/2017

Sanctions Ordered:

Civil and Administrative Penalty(ies)/Fine(s)
Suspension

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?

Sanction 1 of 1

Sanction Type:	Suspension
Capacities Affected:	All capacities
Duration:	15 business days
Start Date:	09/05/2017
End Date:	09/25/2017

Monetary Sanction 1 of 1

Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	\$5,000.00
Portion Levied against individual:	\$5,000.00
Payment Plan:	
Is Payment Plan Current:	
Date Paid by individual:	08/24/2017
Was any portion of penalty waived?	No

**Amount Waived:**
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Reporting Source:	Individual
Regulatory Action Initiated By:	FINRA
Sanction(s) Sought:	Civil and Administrative Penalty(ies)/Fine(s) Suspension
Date Initiated:	07/19/2017
Docket/Case Number:	no. 2015048105501
Employing firm when activity occurred which led to the regulatory action:	WELLS FARGO ADVISORS, LLC
Product Type:	No Product
Allegations:	ALLEGES VIOLATION OF FINRA RULES 3240 AND 2010.
Current Status:	Final
Resolution:	Acceptance, Waiver & Consent(AWC)
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	Yes
Resolution Date:	08/10/2017
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s) Suspension
Sanction 1 of 1	
Sanction Type:	Suspension
Capacities Affected:	ALL CAPACITIES
Duration:	15 BUSINESS DAYS
Start Date:	09/05/2017
End Date:	09/25/2017
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	\$5,000.00
Portion Levied against individual:	\$5,000.00
Payment Plan:	PAYMENT IN FULL IS DUE UPON AWC ACCEPTANCE.
Is Payment Plan Current:	Yes
Date Paid by individual:	08/10/2017
Was any portion of penalty waived?	No



Amount Waived:

Broker Statement

In November 2014, while employed as a general securities representative with Wells Fargo, Smith borrowed \$10,000 from a couple who were customers of the firm, in violation of FINRA Rule 3240 and FINRA Rule 2010. The loan was fully repaid.



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
Formal Charges were brought in:	State Court
Name of Court:	DISTRICT COURT IN AND FOR OKLAHOMA COUNTY, OKLAHOMA
Location of Court:	OKLAHOMA COUNTY, OKLAHOMA
Docket/Case #:	NO. CF-2017-5072
Charge Date:	08/04/2017
Charge(s) 1 of 2	
Formal Charge(s)/Description:	CHARGED WITH CONSPIRACY TO COMMIT A FELONY
No of Counts:	1
Felony or Misdemeanor:	Felony
Plea for each charge:	Not guilty
Disposition of charge:	Dismissed
Charge(s) 2 of 2	
Formal Charge(s)/Description:	CHARGED WITH FORGERY IN THE FIRST DEGREE
No of Counts:	1
Felony or Misdemeanor:	Felony
Plea for each charge:	Not guilty
Disposition of charge:	Dismissed
Current Status:	Final
Status Date:	07/23/2018
Disposition Date:	07/23/2018
Sentence/Penalty:	STATE DISMISSED ALL CHARGES WITHOUT COSTS.



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: Wells Fargo Advisors, LLC

Termination Type: Discharged

Termination Date: 11/18/2015

Allegations: FA engaged in business activities outside the scope of an approved OBA and her LLC borrowed money from a firm client. The loan had been repaid by the time the firm discovered it.

Product Type: No Product

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Reporting Source: Individual

Firm Name: WELLS FARGO ADVISORS, LLC

Termination Type: Discharged

Termination Date: 11/18/2015

Allegations: FA ENGAGED IN BUSINESS ACTIVITIES OUTSIDE THE SCOPE OF AN APPROVED OBA AND HER LLC BORROWED MONEY FROM A FIRM CLIENT. THE LOAN HAD BEEN REPAID BY THE TIME THE FIRM DISCOVERED IT.

Product Type: No Product

Broker Statement

In 2014, I began an LLC renting and investing in real estate. I submitted an approval request for my outside business activity and it was approved. Therefore, Wells Fargo Advisors was aware of my OBA and approved it prior to me operating within the LLC. It was my understanding that I had met my compliance obligations to Wells Fargo Advisors. Wells Fargo Advisors and my branch manager never advised me of any further reporting obligations to them. I discussed my OBA with longtime family friends, a husband and wife, who I have known since college, over 10 years ago. This was prior to my entrance into the securities industry. My friends also held Wells Fargo Advisors accounts. I did not solicit my friends to invest in my LLC. In November 2014, they suggested they invest after I discussed a house I was considering purchasing within my LLC. In our verbal conversation, we discussed that the money was an investment, not a loan. They wanted to make a short-term investment. I agreed to pay back their investment in 3 months. In February 2015 I paid them back. This was before Wells Fargo discovered the matter. They only held cash in money market accounts and never owned any stock, bond, fund, or other type of security with Wells Fargo Advisors. I did not believe I was violating any rule of Wells Fargo Advisors, FINRA, NASD, NYSE or MSRB. My OBA's business checking account was held with Wells Fargo Advisors, and I was transparent in my dealings. The firm clients were pleased with the transaction and did not lose any money or have any negative experience in this matter. Monies were repaid before Wells Fargo Advisors discovered it. The clients were never interviewed or questioned about the issue. They are willing to provide a statement if necessary.



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 3

Reporting Source:	Individual
Action Type:	Bankruptcy
Bankruptcy:	Chapter 13
Action Date:	04/07/2021
Organization Investment-Related?	
Type of Court:	Federal Court
Name of Court:	Federal
Location of Court:	Oklahoma City, Oklahoma
Docket/Case #:	21-10866
Action Pending?	No
Disposition:	Direct Payment Procedure
Disposition Date:	06/15/2021
Amount Paid:	\$47,100.00
SIPA (Securities Investor Protection Act) Trustee:	
Currently Open?	Yes
Date Direct Payment Initiated/Filed or Trustee Appointed:	06/15/2021

Disclosure 2 of 3

Reporting Source:	Individual
Action Type:	Compromise
Action Date:	08/17/2020
Organization Name:	Plentiful Harvest LLC
Individual Position:	Managing Partner
Organization Investment-Related?	No
Action Pending?	No
Disposition:	Satisfied/Released
Disposition Date:	08/17/2020

If a compromise with creditor, provide:



Name of Creditor: Elan
Original Amount Owed: \$11,086.60
Terms Reached with Creditor: settled for 3,318.06

Amount Paid:

SIPA (Securities Investor Protection Act) Trustee:

Currently Open? No

Date Direct Payment Initiated/Filed or Trustee Appointed:

Disclosure 3 of 3

Reporting Source: Individual
Action Type: Compromise
Action Date: 06/22/2020
Organization Name: Plentiful Harvest LLC
Individual Position: Managing Partner
Organization Investment-Related? No
Action Pending? No
Disposition: Satisfied/Released
Disposition Date: 06/22/2020

If a compromise with creditor, provide:

Name of Creditor: Elan
Original Amount Owed: \$12,098.72
Terms Reached with Creditor: settled for 3,549.36



End of Report

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