IAPD Report

RYAN DAVID FINCH

CRD# 6379871

Section Title | **Page(s)**

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

RYAN DAVID FINCH (CRD# 6379871)

The report summary provides an overview of the representative's professional background and conduct. The information contained in this report has been provided by the representative, investment adviser and/or securities firms, and/or securities regulators as part of the states' investment adviser registration and licensing process. The information contained in this report was last updated by the representative, a previous employing firm, or a securities regulator on **08/26/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	EMERSON EQUITY LLC	CRD# 130032	04/21/2020
IA	EMERSON EQUITY LLC	CRD# 130032	05/04/2020

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **25** 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	COLORADO FINANCIAL SERVICE CORPORATION	104343	Greenwood Village, CO	02/12/2018 - 04/22/2020
B	COLORADO FINANCIAL SERVICE CORPORATION	104343	Greenwood Village, CO	09/01/2017 - 04/22/2020
IA	COBIZ WEALTH	125910	DENVER, CO	09/16/2014 - 03/10/2017

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	6

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

Employment 1 of 1

Firm Name: **EMERSON EQUITY LLC**

Main Address: 155 BOVET ROAD, SUITE 725
SAN MATEO, CA 94402

Firm ID#: 130032

	Regulator	Registration	Status	Date
B	FINRA	Direct Participation Programs	Approved	04/21/2020
B	FINRA	General Securities Representative	Approved	04/04/2024
B	Arizona	Agent	Approved	04/13/2022
B	Arkansas	Agent	Approved	04/21/2020
B	California	Agent	Approved	04/21/2020
B	Colorado	Agent	Approved	04/21/2020
IA	Colorado	Investment Adviser Representative	Approved	05/04/2020
B	Florida	Agent	Approved	10/27/2020
B	Georgia	Agent	Approved	05/22/2025
B	Hawaii	Agent	Approved	01/07/2021
B	Kentucky	Agent	Restricted Approval	04/02/2026
B	Louisiana	Agent	Approved	10/07/2024
B	Maryland	Agent	Approved	10/29/2025

Qualifications

	Regulator	Registration	Status	Date
B	Missouri	Agent	Approved	07/19/2022
B	Montana	Agent	Approved	06/05/2020
B	Nebraska	Agent	Approved	04/21/2020
B	Nevada	Agent	Approved	01/26/2021
B	New Mexico	Agent	Approved	06/02/2025
B	New York	Agent	Approved	06/21/2023
B	North Carolina	Agent	Approved	04/23/2026
B	North Dakota	Agent	Approved	08/17/2023
B	Ohio	Agent	Approved	04/27/2022
B	Oklahoma	Agent	Approved	04/21/2020
B	Oregon	Agent	Approved	09/26/2023
B	Tennessee	Agent	Approved	12/12/2024
B	Texas	Agent	Approved	11/24/2021
B	Virginia	Agent	Approved	02/01/2023
B	Washington	Agent	Approved	04/01/2025

Branch Office Locations

EMERSON EQUITY LLC
9250 E Costilla Avenue
Suite 105
Greenwood Village, CO 80112

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 2 state securities law exams.

Principal/Supervisory Exams

	Exam	Category	Date
	No information reported.		

General Industry/Product Exams

	Exam	Category	Date
B	General Securities Representative Examination (S7TO)	Series 7TO	04/04/2024
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	Direct Participation Programs Representative Examination (S22)	Series 22	09/01/2017

State Securities Law Exams

	Exam	Category	Date
B	Uniform Securities Agent State Law Examination (S63)	Series 63	03/15/2018
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	09/16/2014

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
IA	02/12/2018 - 04/22/2020	COLORADO FINANCIAL SERVICE CORPORATION	CRD# 104343	Greenwood Village, CO
B	09/01/2017 - 04/22/2020	COLORADO FINANCIAL SERVICE CORPORATION	CRD# 104343	Greenwood Village, CO
IA	09/16/2014 - 03/10/2017	COBIZ WEALTH	CRD# 125910	DENVER, CO

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
11/2020 - Present	Whitestone Real Estate Fund I LLC	Managing Member	Y	Denver, CO, United States
04/2020 - Present	Emerson Equity LLC	Registered Representative	Y	San Mateo, CA, United States
07/2019 - Present	SC RE I LLC	Managing Member	Y	Greenwood Village, CO, United States
07/2015 - Present	1395 Harlan LLC	Managing Partner	Y	Denver, CO, United States
05/2015 - Present	Approach 99 LLC	Managing Partner	Y	Denver, CO, United States
11/2014 - Present	Sharpe Capital LLC	Manager	Y	Denver, CO, United States
09/2014 - Present	DBA Tangible Wealth Solutions	Owner-President	Y	Greenwood Village, CO, United States
01/2013 - Present	Finch Sertich Capital LLC	Managing Partner	Y	Denver, CO, United States
08/2016 - 12/2021	Tangible Property Solutions LLC	Owner	Y	Greenwood Village, CO, United States
09/2014 - 09/2021	Sharpe Investment LLC	Managing Partner	Y	Denver, CO, United States
08/2017 - 04/2020	Colorado Financial Service Corporation	Registered Rep	Y	Centennial, CO, United States
04/2015 - 07/2017	COBIZ WEALTH	WEALTH STRATEGIST	Y	DENVER, CO, United States

Registration & Employment History

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)FINCH SERTICH CAPITAL LLC - P.O. BOX 372327 DENVER CO 80237, MANAGING PARTNER, INVESTEMENT RELATED, NO COMPENSATION, 2 HOURS PER MONTH, 01/2013, MONITOR AND MANAGE THE PROPERTY MANAGERS THAT MANAGE THE SINGLE FAMILY RENTALS OWNED BY THE LLC.

2) DBA TANGIBLE WEALTH SOLUTIONS LLC, 9250 E COSTILLA AVE., STE 105, GREENWOOD VILLAGE, CO 80112, OWNER - PRESIDENT, INVESTMENT RELATED, 15 HOURS, 10/2015

3) 1395 HARLAN LLC, P.O. BOX 372327 DENVER CO 80237, MANAGING PARTNER, INVESTEMENT RELATED, NO COMPENSATION, 2 HOURS PER MONTH, 07/2015, MONITOR AND MANAGE THE PROPERTY MANAGERS THAT MANAGE THE SINGLE FAMILY RENTALS OWNED BY THE LLC

4) APPROACH 99 LLC / P.O. BOX 372327 DENVER CO 80237 / MANAGING PARTNER / INVESTEMENT RELATED / NO COMPENSATION / 2 HOURS PER MONTH, 05/2015, MONITOR AND MANAGE THE PROPERTY MANAGERS THAT MANAGE THE SINGLE FAMILY RENTALS OWNED BY THE LLC

5) SHARPE CAPITAL LLC/9250 E. COSTILLA AVE., STE 105, GREENWOOD VILLAGE, CO 80112/MANAGER/REAL ESTATE INVESTMENT CO, INVESTMENT RELATED; NO COMPENSATION, RECEIVED INVESTMENT RETURNS/20 HOURS PER MONTH, 11/2014, MONITOR AND MANAGE THE COMMERCIAL PROPERTY MANAGER IN CHARGE OF MULTIPLE COMMERCIAL PROPERTIES

6) SC RE I LLC/PO BOX 372327 DENVER CO 80237/MANAGING MEMBER/INVESTMENT RELATED/START DATE 7/16/19, SPENDS ABOUT 10 HOURS PER MONTH DURING SECURITIES TRADING HOURS/EARNS MANAGEMENT FEES, ACQUITION AND DISPOSITION FEES, 07/2019, 5 HRS A MONTH DURING SECURITIES TRADING HOURS. MONITOR AND MANAGE THE PROPERTY MANAGERS THAT MANAGE THE SINGLE FAMILY RENTALS OWNED BY THE LLC

7)- WHITESTONE REAL ESTATE FUND I, LLC-INVESTMENT RELATED-PO BOX 372327, DENVER CO 80237-MANAGING MEMBER-INVESTMENT RELATED; ACQUIRING AND MANAGING REAL ESTATE PROPERTIES-10 HOURS DURING SECURITIES TRADING HOURS; 11/2020, MONITOR AND MANAGE THE PROPERTY MANAGERS THAT MANAGE THE SINGLE FAMILY RENTALS OWNED BY THE LLC

8)-SKYLINE SOCCER ASSOCIATION-NOT INVESTMENT RELATED-3799 S JASON ST ENGLEWOOD CO 80110-YOUTH SOCCER COACH-2 PRACTICES DURING THE WEEK AND ONE GAME ON WEEKENDS. ZERO HOURS DURING SECURITIES TRADING HOURS

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	6

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 6

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	Emerson Equity LLC
Allegations:	Negligence, misrepresentation and omissions of material facts, breach of fiduciary duty, violation of Regulation Best Interest (Reg BI), federal securities laws, California Corporations Code, California common law and FINRA Rules 2111 and 2010. Investments purchased 7/21/2022
Product Type:	Real Estate Security
Alleged Damages:	$141,146.99

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):	FINRA
Docket/Case #:	26-00712
Date Notice/Process Served:	05/18/2026
Arbitration Pending?	Yes
Broker Statement	I unequivocally deny all of the customer's allegations of negligence, misrepresentation and omissions of material facts, breach of fiduciary duty, violation of Regulation Best Interest (Reg BI), federal securities laws, California Corporations Code, California common law and FINRA Rules 2111 and 2010. All recommendations were made in accordance with client's stated investment objectives, risk tolerance, and financial profile, as documented in the account records. The client was provided with appropriate disclosures and executed all

necessary documentation prior to the transactions in question. I acted in good faith and in full compliance with firm policies and regulatory standards.

Disclosure 2 of 6

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	EMERSON EQUITY LLC
Allegations:	Negligence, negligent misrepresentation and omission, breach of fiduciary duty, breach of contract, violation of Regulation Best Interest, federal securities laws, California Corporations code violations, California common law, FINRA rule 2111 and 2010, Investment purchased 04/14/2022
Product Type:	Real Estate Security
Alleged Damages:	$280,000.00
Alleged Damages Amount Explanation (if amount not exact):	Claimant is requesting recovery of compensatory damages of approximately $280,000.00 plus post-judgment interest and "well-managed account" damages, recovery of all costs, attorneys' fees, expert's fees, and forum fees of this arbitration, as well as punitive damages in an amount to be determined by the arbitration panel.

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):	FINRA
Docket/Case #:	26-00660
Date Notice/Process Served:	03/31/2026
Arbitration Pending?	Yes
Broker Statement	I unequivocally deny all of the customer's allegations of negligence, negligent misrepresentation and omission, breach of fiduciary duty, breach of contract, violation of Regulation BI, federal securities laws, California Corporations code violations, California common law, FINRA rule 2111 and 2010. All recommendations were made in accordance with client's stated investment objectives, risk tolerance, and financial profile, as documented in the account records. The client was provided with appropriate disclosures and executed all necessary documentation prior to the transactions in question. I acted in good faith and in full compliance with firm policies and regulatory standards.

Disclosure 3 of 6

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	EMERSON EQUITY LLC
Allegations:	Breach of fiduciary duty, constructive fraud, negligence and negligence per se, Violations of the Colorado Securities Act, breach of contract. Investments made between 2021 - 2025
Product Type:	Real Estate Security
Alleged Damages:	$676,000.00

Alleged Damages Amount Explanation (if amount not exact):	This includes interest and fees
Is this an oral complaint?	No
Is this a written complaint?	No
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	FINRA
Docket/Case #:	25-02644
Filing date of arbitration/CFTC reparation or civil litigation:	12/03/2025

Customer Complaint Information

Date Complaint Received:	04/16/2026
Complaint Pending?	Yes
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	I unequivocally deny all of the customer's allegations of breach of fiduciary duty, constructive fraud, negligence, and negligence per se, Violations of the Colorado Securities Act, breach of contract. All recommendations were made in accordance with client's stated investment objectives, risk tolerance, and financial profile, as documented in the account records. The client was provided with appropriate disclosures and executed all necessary documentation prior to the transactions in question. I acted in good faith and in full compliance with firm policies and regulatory standards.

Disclosure 4 of 6

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	EMERSON EQUITY LLC
Allegations:	Breach of fiduciary duty; negligence; and violation of Regulation BI
Product Type:	Real Estate Security
Alleged Damages:	$750,000.00
Alleged Damages Amount Explanation (if amount not exact):	Claimant request damages and recovery of General and compensatory damages in an estimated amount of $750,000.00; lost opportunity costs; rescission of improper investments; cost of proceedings; punitive damages in an amount according to proof; interest at the legal rate on all sums recovered; attorney's fees and costs; and such other relief as this panel needs just and appropriate.
Is this an oral complaint?	No
Is this a written complaint?	No
Is this an arbitration/CFTC reparation or civil litigation?	Yes

Arbitration/Reparation forum or court name and location:	FINRA
Docket/Case #:	25-02459
Filing date of arbitration/CFTC reparation or civil litigation:	11/10/2025

Customer Complaint Information

Date Complaint Received:	11/11/2025
Complaint Pending?	Yes
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	I unequivocally deny all of the customer's allegations of breach of fiduciary duty, negligence and violation of Regulation BI. All recommendations were made in accordance with client's stated investment objectives, risk tolerance, and financial profile, as documented in the account records. The client was provided with appropriate disclosures and executed all necessary documentation prior to the transactions in question. I acted in good faith and in full compliance with firm policies and regulatory standards.

Disclosure 5 of 6

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	EMERSON EQUITY LLC
Allegations:	Breach of contract and warranties, promissory estoppel; violation of state securities statutes; violation of Regulation Best Interest; breach of fiduciary duty; claims under common; vicarious liability
Product Type:	Real Estate Security
Alleged Damages:	$0.00
Alleged Damages Amount Explanation (if amount not exact):	Claimants seek an award between $500,000 and $1,000,000, including all direct and/or consequential damages and statutory and/or punitive damages, plus interest and costs, including attorneys' fees, an amount which claimants reserve the right to amend at any time including during hearings held on these matters.

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):	FINRA
Docket/Case #:	25-02118
Date Notice/Process Served:	10/07/2025
Arbitration Pending?	Yes
Broker Statement	I unequivocally deny the customer's allegations of lack of due diligence and improper investment advice. All recommendations were made in accordance with client's stated investment objectives, risk tolerance, and financial profile, as documented int he account records. The client was provided with appropriate disclosures and executed all necessary documentation prior to the transactions in

question. I acted in good faith and in full compliance with firm policies and regulatory standards.

Disclosure 6 of 6

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	EMERSON EQUITY LLC
Allegations:	Violation of Federal Securities Laws; Violation of the Colorado Securities Act; Violation of the Colorado Consumer Protection Act; Breach of Contract; Common Law Fraud; Breach of Fiduciary Duty; Negligence and Gross Negligence, trades placed in 2021
Product Type:	Real Estate Security
Alleged Damages:	$542,000.00
Alleged Damages Amount Explanation (if amount not exact):	Claimants seek in addition to the compensatory damages, bargain damages, lost opportunity costs, model portfolio damages, prejudgment interest, costs, reasonable attorney's fees, punitive damages in an amount to be determined by arbitrators, and such other relief is deemed necessary and proper.
Is this an oral complaint?	No
Is this a written complaint?	No
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	FINRA
Docket/Case #:	25-01398
Filing date of arbitration/CFTC reparation or civil litigation:	07/08/2025

Customer Complaint Information

Date Complaint Received:	07/09/2025
Complaint Pending?	Yes
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	I unequivocally deny the customer's allegations of lack of due diligence and improper investment advice. All recommendations were made in accordance with client's stated investment objectives, risk tolerance, and financial profile, as documented int he account records. The client was provided with appropriate disclosures and executed all necessary documentation prior to the transactions in question. I acted in good faith and in full compliance with firm policies and regulatory standards.

End of Report

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