IAPD Report

LINDA LYNCH

CRD# 716063

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

LINDA LYNCH (CRD# 716063)

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 **10/16/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	WELLS FARGO ADVISORS	CRD# 11025	09/12/2022
B	WELLS FARGO ADVISORS FINANCIAL NETWORK, LLC	CRD# 11025	09/12/2022

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **27** 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	WELLS FARGO CLEARING SERVICES, LLC	19616	WOODBURY, NY	11/30/2011 - 09/12/2022
B	WELLS FARGO CLEARING SERVICES, LLC	19616	WOODBURY, NY	07/01/2003 - 09/12/2022
B	PRUDENTIAL SECURITIES INCORPORATED	7471	NEW YORK, NY	09/26/1980 - 07/01/2003

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	7

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

Employment 1 of 1

Firm Name: **WELLS FARGO ADVISORS**

Main Address: ONE NORTH JEFFERSON AVENUE
MAIL CODE: H0004-05E
ST. LOUIS, MO 63103-2205

Firm ID#: 11025

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	09/12/2022
B	FINRA	General Securities Sales Supervisor	Approved	09/12/2022
B	Arizona	Agent	Approved	10/30/2025
B	California	Agent	Approved	09/12/2022
B	Colorado	Agent	Approved	09/12/2022
B	Connecticut	Agent	Approved	09/12/2022
B	Delaware	Agent	Approved	10/12/2022
B	Florida	Agent	Approved	09/12/2022
B	Georgia	Agent	Approved	09/12/2022
B	Idaho	Agent	Approved	09/12/2022
B	Illinois	Agent	Approved	09/12/2022
B	Maine	Agent	Approved	09/12/2022
B	Maryland	Agent	Approved	09/13/2022

Qualifications

	Regulator	Registration	Status	Date
B	Massachusetts	Agent	Approved	09/12/2022
B	Montana	Agent	Approved	09/12/2022
B	New Hampshire	Agent	Approved	09/13/2022
B	New Jersey	Agent	Approved	09/12/2022
IA	New York	Investment Adviser Representative	Approved	09/12/2022
B	New York	Agent	Approved	10/11/2022
B	North Carolina	Agent	Approved	09/12/2022
B	Ohio	Agent	Approved	09/12/2022
B	Oregon	Agent	Approved	07/25/2025
B	Pennsylvania	Agent	Approved	09/12/2022
B	Puerto Rico	Agent	Approved	09/12/2022
B	Rhode Island	Agent	Approved	01/28/2025
B	South Carolina	Agent	Approved	10/11/2022
B	Texas	Agent	Approved	09/12/2022
IA	Texas	Investment Adviser Representative	Approved	09/12/2022
B	Vermont	Agent	Approved	09/12/2022
B	Virginia	Agent	Approved	10/11/2022
B	Washington	Agent	Approved	09/12/2022

Branch Office Locations

Qualifications

WELLS FARGO ADVISORS
401 BROADHOLLOW RD
MELVILLE, NY 11747

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

Principal/Supervisory Exams

	Exam	Category	Date
B	General Securities Sales Supervisor - General Module Examination (S10)	Series 10	01/02/2023
B	General Securities Sales Supervisor - Options Module Examination (S9)	Series 9	01/02/2023
B	General Securities Sales Supervisor Examination (Options Module & General Module) (S8)	Series 8	01/10/1985

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	09/20/1980

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	06/15/1999
B	Uniform Securities Agent State Law Examination (S63)	Series 63	09/20/1985

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	11/30/2011 - 09/12/2022	WELLS FARGO CLEARING SERVICES, LLC	CRD# 19616	WOODBURY, NY
B	07/01/2003 - 09/12/2022	WELLS FARGO CLEARING SERVICES, LLC	CRD# 19616	WOODBURY, NY
B	09/26/1980 - 07/01/2003	PRUDENTIAL SECURITIES INCORPORATED	CRD# 7471	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
09/2022 - Present	WELLS FARGO ADVISORS FINANCIAL NETWORK, LLC	REGISTERED REP	Y	MELVILLE, NY, United States
11/2016 - 09/2022	WELLS FARGO CLEARING SERVICES, LLC	REGISTERED REP	Y	WOODBURY, NY, United States
05/2009 - 11/2016	WELLS FARGO ADVISORS LLC	REGISTERED REP	Y	WOODBURY, NY, 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.

LYNCH BELLMAR INVESTMENTS LLC, INV RELATED, MELVILLE, NY, 50% OWNERSHIP, START 8/1/2022, 40 HOURS PER MONTH, 8 HOURS DURING TRADING, FINET PRACTICE.;
CO-TRUSTEE FOR LYNCH BELLMAR INVESTMENTS LLC PSP, INV RELATED, MELVILLE, NY, START: 1/1/2023, 1 HR/MONTH, 0 HRS DURING TRADING, FINET PRACTICE PSP.

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	7

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 7

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	PRUDENTIAL SECURITIES INCORPORATED
Allegations:	CLIENT ALLEGES PRUDENTIAL SECURITIES MISREPRESENTED A DIRECT INVESTMENT
Product Type:	
Alleged Damages:	

Customer Complaint Information

Date Complaint Received:	11/16/1991
Complaint Pending?	No
Status:	Settled
Status Date:	
Settlement Amount:	$13,500.00
Individual Contribution Amount:	
Broker Statement	PRUDENTIAL SECURITIES, SETTLED THIS CASE FOR $13,500 AS A BUSINESS DECISION WITHOUT ADMITTING ANY WRONG DOING ON THE PART OF THE FIRM OR THE FINANCIAL ADVISOR. IN 1988 CLIENT INVESTED $30,000 IN VMS. THE INVESTMENT DID NOT PERFORM AS PREDICTED.

Disclosure 2 of 7

Reporting Source:	Regulator
Employing firm when activities occurred which led to the complaint:	PRUDENTIAL SECURITIES, INCORPORATED
Allegations:	SUITABILITY; MISREPRESENTATION; OMISSION OF FACTS
Product Type:	
Alleged Damages:	$61,340.00

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	NASD - CASE #93-01538
Date Notice/Process Served:	04/29/1993
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	12/23/1993
Disposition Detail:	PENDING Not Provide

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	PRUDENTIAL SECURITIES, INCORPORATED
Allegations:	UNSUITABILITY, MISREPRESENTATIONS AND OMISSIONS REGARDING THE 1987 AND 1988 PURCHASE OF PROPRIETARY LIMITED PARTNERSHIPS. DAMAGES WERE ALLEGED TO BE IN EXCESS OF $61,340.
Product Type:	Direct Investment(s) - DPP & LP Interest(s)
Alleged Damages:	$61,340.00

Customer Complaint Information

Date Complaint Received:	04/29/1993
Complaint Pending?	No
Status:	Arbitration/Reparation
Status Date:	12/23/1993
Settlement Amount:	$45,900.00
Individual Contribution Amount:	$0.00

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	NATIONAL ASSOCIATION OF SECURITIES DEALERS, INC.; 93-01538
Date Notice/Process Served:	04/29/1993

Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	12/23/1993
Monetary Compensation Amount:	$45,900.00
Individual Contribution Amount:	$0.00
Broker Statement	CUSTOMER AGREED TO ACCEPT $45,900 AND WITHDRAW HER STATEMENT OF CLAIMS. FA DID NOT PARTICIPATE IN THE SETTLEMENT NEGOTIATIONS AND SHE WILL NOT BE ASKED TO CONTRIBUTE TO THE SETTLEMENT. THE DISPUTE RELATED TO THE PURCHASE OF LIMITED PARTNERSHIPS WHICH WERE ALSO THE SUBJECT OF A UNIVERSAL SETTLEMENT THAT PRUDENTIAL SECURITIES REACHED WITH THE SEC, NASD AND STATE REGULATORY AGENCIES. THE FIRM VIEWED THIS CASE AS A PRODUCT RELATED MATTER AND NO WRONG WAS DETECTED ON THE PART OF THE FINANCIAL ADVISOR. NOT PROVIDED

Disclosure 3 of 7

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	PRUDENTIAL SECURITIES INCORPORATED
Allegations:	MISREPRESENTATION AND UNSUITABILITY WITH REGARD TO PROPRIETARY AND NON-PROPRIETARY LIMITED PARTNERSHIPS THAT WERE PURCHASED BETWEEN DECEMBER 1986 AND DECEMBER 1988. DAMAGES ARE ALLEGED TO BE IN EXCESS OF $76,416.61
Product Type:	Direct Investment(s) - DPP & LP Interest(s)
Alleged Damages:	$76,416.61

Customer Complaint Information

Date Complaint Received:	08/09/1993
Complaint Pending?	No
Status:	Arbitration/Reparation Settled
Status Date:	05/18/1994
Settlement Amount:	$60,000.00
Individual Contribution Amount:	$0.00

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	AMERICAN ARBITRATION ASSOCIATION; AAA 32 00374 93DW

Date Notice/Process Served:	08/09/1993
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	05/18/1994
Monetary Compensation Amount:	$60,000.00
Individual Contribution Amount:	$0.00
Broker Statement	MATTER WAS SETTLED BY PRUDENTIAL SECURITIES INCORPORATED PAYING THE CLIENT HE SUM OF $60,000. PA DID NOT PARTICIPATE IN THE SETTLEMENT NEGOTIATIONS AND SHE WILL NOT BE ASKED TO CONTRIBUTE TO SETTLEMENT. THE DISPUTE RELATED TO THE PURCHASE OF LIMITED PARTNERSHIPS WERE ALSO THE SUBJECT OF A UNIVERSAL SETTLEMENT THAT PRUDENTIAL REACHED WITH THE SEC, NASD AND STATE REGULATORY AGENCIES. THE FIRM VIEWED THIS CASE AS PRODUCT RELATED MATTER AND NO WRONGDOING WHATSOEVER WAS DETECTED ON THE PAGE OF THE FINANCIAL ADVISOR. ACCORDING TO OUR FIRM'S GUIDELINES THE [CUSTOMERS] WERE SUITABLE. PROSPECTIVE WERE FURNISHED IN ALL CASES AND NO MISREPRESENTAITON WAS MADE, AND THESE INVESTMENTS WERE SOLD ACCORDING TO REPRESENTATIONS MADE IN THE PROSPECTIVE AND BY THE FIRM AND THE GENERAL PARTNERS.

Disclosure 4 of 7

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	
Allegations:	CUSTOMER [CUSTOMER] ALLEGED MISREPRESENTATION AND UNSUITABILITY IN SALE OF VMS MORTGAGE INVESTMENT FUND WITH ALLEGED DAMAGES OF $15,000.00
Product Type:	
Alleged Damages:	$15,000.00

Customer Complaint Information

Date Complaint Received:	11/01/1990
Complaint Pending?	No
Status:	Settled
Status Date:	
Settlement Amount:	$13,500.00
Individual Contribution Amount:	
Broker Statement	CASE WAS SETTLED FOR $13,500.00 THIS CLAIM WAS NOT BROUGHT AGAINST THE BROKER, BUT AGAINST THE FIRM FOR THE UNSUITABILTY OF THE VMS MORTGAGE INVESTMENT FUND. CASE WAS SETTLED ON ADVICE OF COUNCIL WITH

NO
WRONGDOING ADMITTED BY THE BROKER.

Disclosure 5 of 7

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint:

Allegations: CUSTOMER [CUSTOMERS] ALLEGED
MISREPRESENTATION AND UNSUITABILITY IN THE SALE OF VMS MORTGAGE
INVESTMENT FUND WITH ALLEGED DAMAGES OF $27,500.00

Product Type:

Alleged Damages: $27,500.00

Customer Complaint Information

Date Complaint Received: 03/10/1992

Complaint Pending? No

Status: Settled

Status Date:

Settlement Amount: $18,000.00

Individual Contribution Amount:

Broker Statement CASE WAS SETTLED FOR $18,000.00
THIS CASE WAS SETTLED WITH ABSOLUTELY NO WRONG
DOING ON THE PART OF THE BROKER. THE [CUSTOMERS] WERE EXEMPT FROM
THE CLASS ACTION SUIT, AND THEIR CLAIM OF MISREPRESENTATION AND
UNSUITABILITY WAS BROUGHT AGAINST THE FIRM AND NOT THE BROKER.
ECONOMICAL BUSINESS DECISION.

Disclosure 6 of 7

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: PRUDENTIAL SECURITIES

Allegations: CLIENT ALLEGED UNSUITABILITY AND
MISREPRESENTATION CONCERNING SALE OF LIMITED PARTNERSHIPS FOR
ACCOUNT WITH ALLEGED DAMAGES IN EXCESS OF $200,000.00

Product Type: Direct Investment(s) - DPP & LP Interest(s)

Alleged Damages: $200,000.00

Customer Complaint Information

Date Complaint Received: 03/01/1991

Complaint Pending? No

Status: Arbitration/Reparation
Settled

Status Date: 06/30/1991

Settlement Amount: $72,500.00

Individual Contribution Amount: $0.00

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NATIONAL ASSOCIATION OF SECURITIES DEALERS, INC.; 90-02521

Date Notice/Process Served: 03/01/1991

Arbitration Pending? No

Disposition: Settled

Disposition Date: 06/30/1991

Monetary Compensation Amount: $72,500.00

Individual Contribution Amount: $0.00

Broker Statement CASE SETTLED FOR $72,500.00 FOR AND SETTLED
WITHOUT AN ADMISSION OF LIABILITY.
NOT PROVIDED

Disclosure 7 of 7

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint:

Allegations: CLAIMANTS ALLEGED CHURNING IN OPTIONS AND
THAT BROKER ALLOWED THEM TO ENGAGE IN EXCESSIVE UNSOLICITED OPTIONS TRADES. CLAIMANTS SOUGHT DAMAGES OF APPROXIMATELY $141,000 LOST IN OPTION TRADES IN 1987.

Product Type: Options

Alleged Damages: $141,000.00

Customer Complaint Information

Date Complaint Received: 08/28/1990

Complaint Pending? No

Status: Arbitration/Reparation

Status Date: 08/01/1991

Settlement Amount: $14,999.00

Individual Contribution Amount: $0.00

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	NATIONAL ASSOCIATION OF SECURITIES DEALERS, INC.
Date Notice/Process Served:	08/28/1990
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	08/01/1991
Monetary Compensation Amount:	$14,999.00
Individual Contribution Amount:	$0.00
Broker Statement	CASE WAS SETTLED FOR BUSINESS REASONS AND ON A COST OF DEFENSE BASIS. THE BROKER AND FIRM STRONGLY DENY ALL ALLEGATIONS AND SETTLED WITHOUT AN ADMISSION OF LIABILITY. NOT PROVIDED

End of Report

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