



IAPD Report

CRAIG ALLEN SMITH

CRD# 810191

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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

CRAIG ALLEN SMITH (CRD# 810191)

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 **11/18/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	SYCAMORE FINANCIAL GROUP	CRD# 14143	01/07/1984
IA	SYCAMORE FINANCIAL GROUP	CRD# 14143	12/16/1998

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **18** jurisdiction(s).

Is this representative currently Inactive or Suspended with any regulator? **No**

Note: Not all jurisdictions require IAR registration or may have an exemption from registration.

Additional information including this individual's qualification examinations and professional designations is available in the Detailed Report.

REGISTRATION HISTORY

This representative was previously registered with the following firm(s):

	FIRM	CRD#	LOCATION	REGISTRATION DATES
B	GOOGINS ADVISORS, INC	13985	Kokomo, IN	12/24/2020 - 05/19/2021
B	K. J. BROWN & CO., INC.	477	Kokomo, IN	07/23/1975 - 12/02/1983

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

Employment 1 of 1

Firm Name: **SYCAMORE FINANCIAL GROUP**
Main Address: 2713 ROCKFORD LANE
KOKOMO, IN 46902
Firm ID#: 14143

	Regulator	Registration	Status	Date
	FINRA	Financial and Operations Principal	Approved	01/07/1984
	FINRA	General Securities Principal	Approved	01/07/1984
	FINRA	General Securities Representative	Approved	01/07/1984
	FINRA	Municipal Securities Principal	Approved	01/07/1984
	FINRA	Municipal Securities Representative	Approved	01/07/1984
	FINRA	Registered Options Principal	Approved	01/18/1985
	FINRA	Government Securities Principal	Approved	01/13/1989
	FINRA	Operations Professional	Approved	12/13/2011
	FINRA	Compliance Officer	Approved	10/01/2018
	Arizona	Agent	Approved	09/17/2003
	Colorado	Agent	Approved	03/20/2006
	Florida	Agent	Approved	01/26/1989
	Hawaii	Agent	Approved	11/19/2019



Qualifications

	Regulator	Registration	Status	Date
B	Illinois	Agent	Approved	04/22/1991
B	Indiana	Agent	Approved	11/21/1983
IA	Indiana	Investment Adviser Representative	Approved	12/16/1998
B	Kansas	Agent	Approved	12/04/2006
B	Kentucky	Agent	Approved	05/15/1991
B	Michigan	Agent	Approved	05/08/1991
B	Nebraska	Agent	Approved	07/13/2006
B	New Mexico	Agent	Approved	05/31/2006
B	North Carolina	Agent	Approved	04/25/1991
B	Ohio	Agent	Approved	02/04/1991
B	Pennsylvania	Agent	Approved	02/28/1992
B	South Carolina	Agent	Approved	02/23/2007
B	Texas	Agent	Approved	05/03/2005
IA	Texas	Investment Adviser Representative	Restricted Approval	11/19/2019
B	Virginia	Agent	Approved	11/15/2019
B	Wisconsin	Agent	Approved	01/23/2008

Branch Office Locations

SYCAMORE FINANCIAL GROUP
2713 ROCKFORD LANE
KOKOMO, IN 46902-4058








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 5 principal/supervisory exams, 5 general industry/product exams, and 1 state securities law exam.


Principal/Supervisory Exams

Exam	Category	Date
 Compliance Officer Examination (S14)	Series 14	01/02/2023
 Registered Options Principal Examination (S4)	Series 4	01/17/1985
 Financial and Operations Principal Examination (S27)	Series 27	10/15/1983
 General Securities Principal Examination (S24)	Series 24	09/22/1983
 Municipal Securities Principal Examination (S53)	Series 53	09/12/1983

General Industry/Product Exams

Exam	Category	Date
 Municipal Securities Representative Examination (S52TO)	Series 52TO	09/25/2025
 Operations Professional Examination (S99TO)	Series 99TO	01/02/2023
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 Interest Rate Options Examination (S5)	Series 5	12/12/1981
 General Securities Representative Examination (S7)	Series 7	07/19/1975

State Securities Law Exams

Exam	Category	Date
 Uniform Securities Agent State Law Examination (S63)	Series 63	04/14/1981



PROFESSIONAL DESIGNATIONS

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

Certified Financial Planner

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
B	12/24/2020 - 05/19/2021	GOOGINS ADVISORS, INC	CRD# 13985	Kokomo, IN
B	07/23/1975 - 12/02/1983	K. J. BROWN & CO., INC.	CRD# 477	

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
08/1983 - Present	SYCAMORE FINANCIAL GROUP	OTHER - MP	Y	KOKOMO, IN, United States
02/1973 - Present	K.J. BROWN & CO. INC.	OTHER - REGISTERED REP	N	MUNCIE, IN, United States
12/2020 - 05/2021	Googins Advisors, Inc.	Municipal Principal	Y	Middleton, WI, 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.

H & W SMITH FARMS LLC
11201 SOUTH 1000 EAST
GALVESTON, IN. 46932

THIS IS A GRAIN FARM AND NOT INVESTMENT RELATED. I AM A MEMBER OF THE LLC. START DATE IS 12/31/2010. I WORK APPROXIMATELY 2 HOURS A WEEK AND NOT DURING BUSINESS HOURS. I HELP WITH THE FARMING.



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	1

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 1

Reporting Source: Individual

Regulatory Action Initiated By: INDIANA

Sanction(s) Sought:

Other Sanction(s) Sought:

Date Initiated: 10/08/1985

Docket/Case Number: 85-0130 CA

Employing firm when activity occurred which led to the regulatory action: SMITH, GAYLOR, INC

Product Type:

Other Product Type(s):

Allegations:

Current Status: Final

Resolution: Consent

Resolution Date: 10/17/1985

Sanctions Ordered: Monetary/Fine \$2,000.00

Other Sanctions Ordered:

Sanction Details:

Broker Statement AN ORDER TO SHOW CAUSE WAS FILED AGAINST SMITH, GAYLOR, INC. AND CRAIG A. SMITH ON OCTOBER 8, 1985 BY THE SECURITIES DIVISION OF THE



SECRETARY OF THE STATE OF INDIANA AS THE RESULT OF AN ADMINISTRATIVE COMPLAINT ALLEGING FAILURE TO SUPERVISE. THE FIRM SIGNED A CONSENT AGREEMENT ON OCTOBER 17, 1985 AND PAID A \$2,000 FINE. A COPY OF ORDER TO SHOW CAUSE, FROM THE STATE OF INDIANA OFFICE OF THE SECRETARY OF STATE SECURITIES DIVISION, ORDER NO. 85-0130 CA. IN THE MATTER OF: SMITH, GAYLOR, INC. RESPONDENT. ALSO, A COPY OF RELATED CONSENT AGREEMENT RE: CAUSE NO. 85-0130 CA STATING: "THAT GREG ALAN BELL (HEREINAFTER REFERRED TO AS "BELL") AND JAMES LOUIS DENNY (HEREINAFTER REFERRED TO AS "DENNY") BECAME REGISTERED AGENTS OF THE RESPONDENT ON AUGUST 12, 1985. THE CRAIG SMITH WILL ACT AS PRINCIPAL FOR THE ANDERSON OFFICE UNTIL BELL OR DENNY ARE PROPERLY QUALIFIED TO ACT AS SUCH."



End of Report

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