



IAPD Report

Michael John Yorio Jr

CRD# 8146495

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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

Michael John Yorio Jr (CRD# 8146495)

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 **01/26/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	MMM CAPITAL VENTURES	CRD# 336015	02/02/2026

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **2** 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
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No information reported.

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
Financial	2
Judgment/Lien	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 **2** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **MMM CAPITAL VENTURES**
Main Address: BRICK, NJ
Firm ID#: 336015

	Regulator	Registration	Status	Date
IA	California	Investment Adviser Representative	Approved	02/04/2026
IA	New Jersey	Investment Adviser Representative	Approved	02/02/2026

Branch Office Locations

MMM CAPITAL VENTURES
Brick, NJ



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, 0 general industry/product exams, and 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

General Industry/Product Exams

Exam	Category	Date
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No information reported.

State Securities Law Exams

Exam	Category	Date
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IA Uniform Investment Adviser Law Examination (S65)	Series 65	03/24/2025
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PROFESSIONAL DESIGNATIONS

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

No information reported.



Registration & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

No information reported.

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
10/2025 - Present	MMM Capital Ventures LLC	Owner/ Investment Adviser Representative	Y	Cape May, NJ, United States
05/2025 - Present	Chefs International, Wharfside Patio Bar	Bartender	N	Point Pleasant, NJ, United States
04/2025 - 05/2025	Falcone	Server	N	Lincroft, NJ, United States
01/2025 - 03/2025	Unemployed/ Education	Studying for series 65	N	North Cape May, NJ, United States
12/2023 - 12/2024	Wealth Creators	Trading Mindset Coach	Y	North Cape May, NJ, United States
10/2022 - 12/2023	Prestige House Buyers LLC / Unified House Buyers LLC	Real Estate Wholesale Acquisitions Manager	N	North Cape May, NJ, United States
05/2022 - 10/2022	Primerica	Life Insurance Sales Representative	N	Glassboro/ N Cape May, NJ, United States
01/2022 - 05/2022	Unemployed	None	N	Glassboro, NJ, United States
09/2021 - 12/2021	Rowan University	Full-time education	N	Glassboro, NJ, United States
05/2021 - 10/2021	Cattle N Clover	Bartender	N	Wildwood, NJ, United States
09/2020 - 05/2021	Rowan University	Full-time education	N	Glassboro, NJ, United States
05/2020 - 10/2020	Cattle N Clover	Bartender	N	Wildwood, NJ, United States
09/2019 - 05/2020	Rowan University	Full-time education	N	Glassboro, NJ, United States
05/2019 - 09/2019	Jersey Girl Fine Drinks and Dining	Server/Bartender	N	Wildwood, NJ, United States
09/2018 - 05/2019	Rowan University	Full-time Education	N	Glassboro, NJ, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
01/2019 - 04/2019	Jackson Stokes Steak House	Server	N	Marlton, NJ, United States
05/2018 - 09/2018	Uries Waterfront Dining	Server	N	Wildwood, NJ, United States
01/2018 - 05/2018	Rowan University	Full-time education	N	Glassboro, NJ, United States
09/2017 - 12/2017	Rider University	Full-time education	N	Lawrenceville, NJ, United States
05/2017 - 09/2017	Uries Waterfront Dining	Server	N	Wildwood, NJ, United States
09/2016 - 06/2017	Lower Cape May Regional	Full-time education, high school	N	Cape May, NJ, United States
05/2016 - 09/2016	The Washington Inn	Busser	N	Cape May, NJ, 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) Wharfside Patio Bar
 - Not investment related
 - 101 Channel Drive, Point Pleasant, NJ 08742
 - Restaurant
 - Bartender
 - Employee
 - Start date May 2025
 - 140-60 hours per month, year round
 - 0 to 2 hours devoted during securities trading hours per week
 - Serve beverages, food, handle cash registers, process credit cards, sanitation, inventory stocking
- 2) Prestige House Buyers
 - Not investment related
 - 400 howland avenue, North Cape May, Nj 08204
 - This business assigns real estate purchase contracts to investors for a fee. The business is no longer active but the LLC is still open.
 - Acquisitons specialist
 - Owner of the business/ LLC, The business is not active and does not conduct business now and will not conduct business in the future.
 - approximate start date: January 2023
 - 0 hours per month devoted to this business
 - 0 hours devoted to this business during securities trading hours.
 - Duties related to this business are none as of now and will be none for the future indefinitely.
- 3) SMPL Box LLC
 - non investment related



Registration & Employment History



OTHER BUSINESS ACTIVITIES

- 400 Howland avenue, North cape may NJ
- Offers bundled health supplement samples for a subscription fee
- Sales associate/ Executive officer
- Approx March 2021
- 0 hours per month devoted, this business is inactive and will stay inactive for the foreseeable future until dissolved.
- 0 hours devoted during securities trading hours
- Duties were to market the business to prospects, and to companies to find partnerships to add different supplement samples to the bundles offered



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
Financial	2
Judgment/Lien	1

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 2

Reporting Source:	Individual
Action Type:	Compromise
Action Date:	01/12/2025
Organization Investment-Related?	
Type of Court:	State Court
Name of Court:	New Jersey Superior Court Civil Contract
Location of Court:	Cape May County, New Jersey
Docket/Case #:	DC-002712-25
Action Pending?	Yes
Disposition:	Direct Payment Procedure
Disposition Date:	
If a compromise with creditor, provide:	
Name of Creditor:	Capital One
Original Amount Owed:	\$6,701.40
Terms Reached with Creditor:	\$285 per month payment plan.
Amount Paid:	\$6,701.40



SIPA (Securities Investor Protection Act)Trustee:

Currently Open? Yes
Date Direct Payment Initiated/Filed or Trustee Appointed: 01/15/2025

Disclosure 2 of 2

Reporting Source: Individual
Action Type: Compromise
Action Date: 10/07/2025
Organization Investment-Related?
Type of Court: State Court
Name of Court: New Jersey Superior Court Civil
Location of Court: Cape May County, New Jersey
Docket/Case #: DC001483-24
Action Pending? Yes
Disposition: Direct Payment Procedure
Disposition Date:

If a compromise with creditor, provide:

Name of Creditor: Discover Bank
Original Amount Owed: \$4,716.49
Terms Reached with Creditor: Payment of \$300 in October of 2025. \$200 per month payment plan beginning November 2025.
Amount Paid: \$4,042.27

SIPA (Securities Investor Protection Act)Trustee:

Currently Open? Yes
Date Direct Payment Initiated/Filed or Trustee Appointed: 10/08/2025



Judgment/Lien

This disclosure event involves an unsatisfied and outstanding judgment or lien against the Investment Adviser Representative.

Disclosure 1 of 1

Reporting Source:	Individual
Judgment/Lien Holder:	Discover Bank
Judgment/Lien Amount:	\$4,000.00
Judgment/Lien Type:	Civil
Date Filed with Court:	05/16/2025
Date Individual Learned:	03/01/2025
Type of Court:	State Court
Name of Court:	SUPERIOR COURT OF NEW JERSEY: LAW DIVISION CAPE MAY SPECIAL CIVIL PART
Location of Court:	Cape May Court House, NJ, United States
Docket/Case #:	DC-001483-24
Judgment/Lien Outstanding?	Yes



End of Report

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