



IAPD Report

HOWARD LESTER SCHWARTZ

CRD# 828039

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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

HOWARD LESTER SCHWARTZ (CRD# 828039)

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 **03/31/2024**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	FINANCIAL ONE, INC.	CRD# 168061	06/02/2016

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **1** 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	FINANCIAL ONE, INC.	168061	BOCA RATON, FL	10/09/2013 - 10/26/2015
IA	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	149018	BOCA RATON, FL	05/14/2009 - 08/12/2013
B	RAYMOND JAMES FINANCIAL SERVICES, INC.	6694	BOCA RATON, FL	03/28/2002 - 08/12/2013

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	3
Termination	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 **1** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **FINANCIAL ONE, INC.**
Main Address: BOCA RATON, FL
Firm ID#: 168061

Regulator	Registration	Status	Date
 Florida	Investment Adviser Representative	Approved	06/02/2016

Branch Office Locations

FINANCIAL ONE, INC.
BOCA RATON, FL



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 2 state securities law exams.



Principal/Supervisory Exams

Exam	Category	Date
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No information reported.



General Industry/Product Exams

Exam	Category	Date
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 General Securities Representative Examination (S7)	Series 7	09/19/2001
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	10/08/1998

State Securities Law Exams

Exam	Category	Date
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 Uniform Investment Adviser Law Examination (S65)	Series 65	03/15/2007
 Uniform Securities Agent State Law Examination (S63)	Series 63	01/24/2002

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:

	Registration Dates	Firm Name	ID#	Branch Location
IA	10/09/2013 - 10/26/2015	FINANCIAL ONE, INC.	CRD# 168061	BOCA RATON, FL
IA	05/14/2009 - 08/12/2013	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	CRD# 149018	BOCA RATON, FL
B	03/28/2002 - 08/12/2013	RAYMOND JAMES FINANCIAL SERVICES, INC.	CRD# 6694	BOCA RATON, FL
IA	03/20/2007 - 10/10/2009	RAYMOND JAMES FINANCIAL SERVICES	CRD# 6694	BOCA RATON, FL
B	05/14/2001 - 04/09/2002	NOBLE INTERNATIONAL INVESTMENTS, INC.	CRD# 15768	BOCA RATON, FL
B	10/15/1998 - 06/22/2001	LOCUST STREET SECURITIES, INC.	CRD# 1703	DES MOINES, IA

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
04/2016 - Present	Financial One, Inc.	Investment Advisor Representative	Y	Boca Raton, FL, United States
03/2002 - Present	THE LAW OFFICE OF HOWARD L. SCHWARTZ, P.A.	ATTORNEY AND CERTIFIED PUBLIC ACCOUNTANT	N	BOCA RATON, FL, 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. INSURANCE AGENT WITH VARIOUS INSURANCE AGENCIES; BOCA RATON, FLORIDA; MARCH 1995 - PRESENT.

In addition to the above, Mr. Schwartz is currently the Authorized Member, Manager or serving in other capacity with the companies below. None of these companies take up 10% or more of Mr. Schwartz' time nor do they account for 10% or more of Mr. Schwartz' income.

Howel Realty LLC - Real Estate, Established 8/30/2010. Mr. Schwartz is the Managing Member.

Realty Home Advisor Inc. - Real Estate Firm - Real Estate Agent - 1/6/14 - Less than 1 hour per month and 0 hours during trading. List Real Estate for sale and represent buyers and sellers.



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	3
Termination	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 3

Reporting Source:	Regulator
Regulatory Action Initiated By:	Florida Office of Financial Regulation
Sanction(s) Sought:	Denial
Date Initiated:	06/04/2015
Docket/Case Number:	58994-SR
URL for Regulatory Action:	
Employing firm when activity occurred which led to the regulatory action:	Financial One, Inc.
Product Type:	No Product
Allegations:	Subject of a suspension and fine by a national securities association (FINRA) involving a violation of its rules.
Current Status:	Final
Resolution:	Order
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:	10/15/2015



Sanctions Ordered: Other: Terminate registration with Financial One, Inc.

Regulator Statement On October 15, 2015, the Office of Financial Regulation entered a Final Order adopting the Stipulation and Consent Agreement in the matter of Howard Schwartz, requiring the termination of Mr. Schwartz'S registration with Financial One, Inc. The Office found that Howard Schwartz was the subject of a suspension and fine by FINRA, a national securities association. Mr. Schwartz, as the president, direct owner and chief compliance officer, agreed to terminate his registration with Financial One, Inc. and to not submit an application for registration for six (6) months.

Reporting Source: Individual

Regulatory Action Initiated By: STATE OF FLORIDA

Sanction(s) Sought: Civil and Administrative Penalty(ies)/Fine(s)
Other: 1 YEAR PROBATION PURSUANT TO SECTION 629.691 OF FLORIDA STATUTES.

Date Initiated: 04/17/2015

Docket/Case Number: 171290-15-AG

Employing firm when activity occurred which led to the regulatory action: RAYMOND JAMES FINANCIAL INC.

Product Type: No Product

Allegations: FAILURE TO TIMELY REPORT AN ADMINISTRATIVE ACTION TAKEN AGAINST MR. SCHWARTZ BY FINRA.

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: 04/17/2015

Sanctions Ordered: Civil and Administrative Penalty(ies)/Fine(s)
Other: 1 YEAR PROBATION PURSUANT TO SECTION 629.691 OF FLORIDA STATUTES.

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: 04/20/2015



Was any portion of penalty waived?	No
Amount Waived:	
Disclosure 2 of 3	
Reporting Source:	Individual
Regulatory Action Initiated By:	State of Florida Division of Insurance Agent & Agency Services
Sanction(s) Sought:	Monetary Penalty other than Fines Other: 1 Year Probation Period
Date Initiated:	03/31/2015
Docket/Case Number:	171290-15-AG
Employing firm when activity occurred which led to the regulatory action:	Financial One, Inc.
Product Type:	Insurance
Allegations:	Failure to timely report an administrative action taken by FINRA.
Current Status:	Final
Resolution:	Stipulation and 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:	03/31/2015
Sanctions Ordered:	Monetary Penalty other than Fines Other: 1 year probation for strict adherence to all provisions of Florida Insurance Code and Rules.
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	\$1,500.00
Portion Levied against individual:	\$1,500.00
Payment Plan:	
Is Payment Plan Current:	
Date Paid by individual:	03/31/2015
Was any portion of penalty waived?	No
Amount Waived:	
Broker Statement	This was an oversight to notify one regulator pertaining to the actions of another regulator against Mr. Schwartz.

**Disclosure 3 of 3**

Reporting Source:	Regulator
Regulatory Action Initiated By:	FINRA
Sanction(s) Sought:	Other: N/A
Date Initiated:	11/25/2014
Docket/Case Number:	2013037953601
Employing firm when activity occurred which led to the regulatory action:	RAYMOND JAMES FINANCIAL SERVICES, INC.
Product Type:	No Product
Allegations:	WITHOUT ADMITTING OR DENYING THE FINDINGS, SCHWARTZ CONSENTED TO THE SANCTIONS AND TO THE ENTRY OF FINDINGS THAT HE ENGAGED IN TWO OUTSIDE BUSINESS ACTIVITIES WITHOUT REQUESTING AND RECEIVING AUTHORIZATION TO DO SO FROM HIS MEMBER FIRM. THE FINDINGS STATED THAT SCHWARTZ EARNED BETWEEN \$30,000 AND \$40,000 IN ANNUAL REVENUES THROUGH A COMPANY HE ESTABLISHED FOR SERVICES THAT INCLUDED BILL PAYING SERVICES. SCHWARTZ DID NOT REQUEST PERMISSION FROM HIS FIRM TO ESTABLISH OR ENGAGE IN WORK FOR THE COMPANY. THE FINDINGS ALSO INCLUDED THAT SCHWARTZ, ALONG WITH THREE OTHER INDIVIDUALS, FORMED A LIMITED LIABILITY COMPANY TO INVEST IN REAL ESTATE. ALL FOUR INVESTORS INITIALLY INVESTED IN THIS BUSINESS AND AGREED TO SHARE PROFITS AND ASSUME LIABILITIES EQUALLY. SCHWARTZ DID NOT REQUEST PERMISSION FROM THE FIRM TO ESTABLISH OR ENGAGE IN THIS REAL ESTATE BUSINESS.
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:	11/25/2014
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:	ANY CAPACITY
Duration:	30 BUSINESS DAYS
Start Date:	12/01/2014



End Date: 01/13/2015

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: DEFERRED

Is Payment Plan Current:

Date Paid by individual:

Was any portion of penalty waived? No

Amount Waived:

Reporting Source: Individual

Regulatory Action Initiated By: FINRA

Sanction(s) Sought: Civil and Administrative Penalty(ies)/Fine(s)
Suspension

Date Initiated: 11/14/2014

Docket/Case Number: [2013037953601](#)

Employing firm when activity occurred which led to the regulatory action: RAYMOND JAMES FINANCIAL SERVICES, INC.

Product Type: No Product

Allegations: FAILURE TO DISCLOSE TWO OUTSIDE BUSINESS ACTIVITIES TO HIS EMPLOYING FIRM AND SUBSEQUENT FAILURE TO AMEND HIS U4 TO REFLECT SUCH ITEMS.

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: 11/14/2014

Sanctions Ordered: Suspension
Other: \$5,000 FINE.

Sanction 1 of 1

Sanction Type: Suspension

Capacities Affected: ASSOCIATION WITH ANY FINRA MEMBER - 30 BUSINESS DAYS



Duration:	30 BUSINESS DAYS
Start Date:	12/01/2014
End Date:	01/13/2015
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:	11/14/2014
Was any portion of penalty waived?	No
Amount Waived:	



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:	RAYMOND JAMES FINANCIAL SERVICES,INC
Termination Type:	Discharged
Termination Date:	08/09/2013
Allegations:	UNCOMFORTABLE SUPERVISING DUE TO UNDISCLOSED OUTSIDE BUSINESS ACTIVITY.
Product Type:	No Product



End of Report

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