

BrokerCheck Report

RICHARD LYNN HAVARD

CRD# 2070672

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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.

About BrokerCheck®



BrokerCheck offers information on all current, and many former, registered securities brokers, and all current and former registered securities firms. FINRA strongly encourages investors to use BrokerCheck to check the background of securities brokers and brokerage firms before deciding to conduct, or continue to conduct, business with them.

- **What is included in a BrokerCheck report?**

- BrokerCheck reports for individual brokers include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards. BrokerCheck reports for brokerage firms include information on a firm's profile, history, and operations, as well as many of the same disclosure events mentioned above.
- Please note that the information contained in a BrokerCheck 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 broker or brokerage firm, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

- **Where did this information come from?**

- The information contained in BrokerCheck comes from FINRA's Central Registration Depository, or CRD® and is a combination of:
 - information FINRA and/or the Securities and Exchange Commission (SEC) require brokers and brokerage firms to submit as part of the registration and licensing process, and
 - information that regulators report regarding disciplinary actions or allegations against firms or brokers.

- **How current is this information?**

- Generally, active brokerage firms and brokers are required to update their professional and disciplinary information in CRD within 30 days. Under most circumstances, information reported by brokerage firms, brokers and regulators is available in BrokerCheck the next business day.

- **What if I want to check the background of an investment adviser firm or investment adviser representative?**

- To check the background of an investment adviser firm or representative, you can search for the firm or individual in BrokerCheck. If your search is successful, click on the link provided to view the available licensing and registration information in the SEC's Investment Adviser Public Disclosure (IAPD) website at <https://www.adviserinfo.sec.gov>. In the alternative, you may search the IAPD website directly or contact your state securities regulator at <http://www.finra.org/Investors/ToolsCalculators/BrokerCheck/P455414>.

- **Are there other resources I can use to check the background of investment professionals?**

- FINRA recommends that you learn as much as possible about an investment professional before deciding to work with them. Your state securities regulator can help you research brokers and investment adviser representatives doing business in your state.

Thank you for using FINRA BrokerCheck.



Using this site/information means that you accept the FINRA BrokerCheck Terms and Conditions. A complete list of Terms and Conditions can be found at brokercheck.finra.org



For additional information about the contents of this report, please refer to the User Guidance or www.finra.org/brokercheck. It provides a glossary of terms and a list of frequently asked questions, as well as additional resources. For more information about FINRA, visit www.finra.org.

**RICHARD L. HAVARD**

CRD# 2070672

Currently employed by and registered with the following Firm(s):

IA CALTON & ASSOCIATES, INC.
 Prosper, TX
 CRD# 20999
 Registered with this firm since: 10/25/2023

B CALTON & ASSOCIATES, INC.
 1002 Marble Heights Drive
 Suite 101
 Marble Falls, TX 78654
 CRD# 20999
 Registered with this firm since: 06/23/2023

Report Summary for this Broker

This report summary provides an overview of the broker's professional background and conduct. Additional information can be found in the detailed report.

Broker Qualifications**This broker is registered with:**

- 1 Self-Regulatory Organization
- 9 U.S. states and territories

This broker has passed:

- 1 Principal/Supervisory Exam
- 4 General Industry/Product Exams
- 2 State Securities Law Exams

Registration History**This broker was previously registered with the following securities firm(s):**

- IA GQO INVESTMENT ADVISORS, INC.**
 CRD# 118002
 MARBLE FALLS, TX
 03/2022 - 10/2023
- B DOMINION INVESTOR SERVICES, INC.**
 CRD# 21548
 PROSPER, TX
 10/2017 - 07/2023
- IA DOMINION PORTFOLIO MANAGEMENT, INC.**
 CRD# 106918
 MARBLE FALLS, TX
 12/2017 - 04/2020

Disclosure Events

All individuals registered to sell securities or provide investment advice are required to disclose customer complaints and arbitrations, regulatory actions, employment terminations, bankruptcy filings, and criminal or civil judicial proceedings.

Are there events disclosed about this broker? **Yes**

The following types of disclosures have been reported:

Type	Count
Regulatory Event	1
Judgment/Lien	2



Broker Qualifications

Registrations

This section provides the self-regulatory organizations (SROs) and U.S. states/territories the broker is currently registered and licensed with, the category of each license, and the date on which it became effective. This section also provides, for every brokerage firm with which the broker is currently employed, the address of each branch where the broker works.

This individual is currently registered with 1 SRO and is licensed in 9 U.S. states and territories through his or her employer.

Employment 1 of 1

Firm Name: **CALTON & ASSOCIATES, INC.**

Main Office Address: **2701 N ROCKY POINT DRIVE
SUITE 1000
TAMPA, FL 33607**

Firm CRD#: **20999**

	SRO	Category	Status	Date
B	FINRA	General Securities Principal	Approved	06/23/2023
B	FINRA	General Securities Representative	Approved	06/23/2023
B	FINRA	Invest. Co and Variable Contracts	Approved	06/23/2023

	U.S. State/ Territory	Category	Status	Date
B	Arizona	Agent	Approved	07/12/2023
B	Colorado	Agent	Approved	06/27/2023
B	Florida	Agent	Approved	04/24/2024
B	Iowa	Agent	Approved	07/03/2023
B	New Mexico	Agent	Approved	07/06/2023
B	New York	Agent	Approved	06/29/2023
B	North Carolina	Agent	Approved	07/07/2023
B	South Carolina	Agent	Approved	08/16/2023
B	Texas	Agent	Approved	06/27/2023
IA	Texas	Investment Adviser Representative	Approved	10/25/2023

Broker Qualifications



Employment 1 of 1, continued

Branch Office Locations

CALTON & ASSOCIATES, INC.

1002 Marble Heights Drive

Suite 101

Marble Falls, TX 78654

CALTON & ASSOCIATES, INC.

Prosper, TX



Broker Qualifications

Industry Exams this Broker has Passed

This section includes all securities industry exams that the broker has passed. Under limited circumstances, a broker may attain a registration after receiving an exam waiver based on exams the broker has passed and/or qualifying work experience. Any exam waivers that the broker has received are not included below. A passed exam or exam waiver does not permit a broker to do business without an active SRO or state registration.

This individual has passed 1 principal/supervisory exam, 4 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
B General Securities Principal Examination	Series 24	02/11/2008

General Industry/Product Exams

Exam	Category	Date
B Investment Company Products/Variable Contracts Representative Examination	Series 6TO	01/02/2023
B Securities Industry Essentials Examination	SIE	10/01/2018
B General Securities Representative Examination	Series 7	03/03/1994
B Investment Company Products/Variable Contracts Representative Examination	Series 6	07/25/1990

State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination	Series 65	09/30/1998
B Uniform Securities Agent State Law Examination	Series 63	03/15/1994

Additional information about the above exams or other exams FINRA administers to brokers and other securities professionals can be found at www.finra.org/brokerqualifications/registeredrep/.

Broker Qualifications



Professional Designations

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

No information reported.



Registration and Employment History

Registration History

The broker previously was registered with the following firms:

Registration Dates	Firm Name	CRD#	Branch Location
IA 03/2022 - 10/2023	GQO INVESTMENT ADVISORS, INC.	118002	PROSPER, TX
B 10/2017 - 07/2023	DOMINION INVESTOR SERVICES, INC.	21548	PROSPER, TX
IA 12/2017 - 04/2020	DOMINION PORTFOLIO MANAGEMENT, INC.	106918	PROSPER, TX
B 11/2007 - 10/2017	INVEST FINANCIAL CORPORATION	12984	PROSPER, TX
IA 11/2007 - 10/2017	INVEST FINANCIAL CORPORATION	12984	PROSPER, TX
IA 04/2002 - 11/2007	SECURITIES AMERICA ADVISORS, INC.	110518	FRISCO, TX
B 03/2002 - 11/2007	SECURITIES AMERICA, INC.	10205	DALLAS, TX
B 04/2001 - 02/2002	MORGAN STANLEY DW INC.	7556	PURCHASE, NY
B 03/1999 - 04/2001	MUTUALS.COM, INC.	36525	DALLAS, TX
B 08/1998 - 12/1998	1-800 MUTUALS, INC.	36525	
B 09/1997 - 09/1998	BROKERS TRANSACTION SERVICES, INC.	17587	DALLAS, TX
B 04/1997 - 09/1997	GRIFFIN FINANCIAL SERVICES	10823	
B 03/1994 - 04/1997	FIDELITY BROKERAGE SERVICES, INC.	7784	SMITHFIELD, RI
B 07/1990 - 01/1991	MUTUAL BENEFIT FINANCIAL SERVICE COMPANY	4882	

Employment History

This section provides up to 10 years of an individual broker's employment history as reported by the individual broker on the most recently filed Form U4.

Please note that the broker is required to provide this information only while registered with FINRA or a national securities exchange and the information is not updated via Form U4 after the broker ceases to be registered. Therefore, an employment end date of "Present" may not reflect the broker's current employment status.

Employment	Employer Name	Position	Investment Related	Employer Location
06/2023 - Present	Calton & Associates, Inc.	Financial Professional	Y	Marble Falls, TX, United States



Registration and Employment History

Employment History, continued

Employment	Employer Name	Position	Investment Related	Employer Location
01/2007 - Present	THE NATIONAL ASSOCIATION OF FINANCIAL & ESTATE PLANNING (NAFEP)	CERTIFIED ESTATE ADVISOR / PROVIDE ESTATE PLANNING, ASSET PROTECTION, CAPITAL GAINS DEFERRAL	Y	SALT LAKE CITY, UT, United States
05/2006 - Present	ODYSSEY ONE SOURCE	REFERRAL AGENT - PROFESSIONAL EMPLOYMENT ORGANIZATIONAL	N	DALLAS, TX, United States
01/2005 - Present	FOX COLLEGE FUNDING	COLLEGE FUNDING CONSULTANT	Y	SAN DIEGO, CA, United States
03/2004 - Present	NAVIGATION FINANCIAL GROUP	INSURANCE AGENT	Y	PLANO, TX, United States
03/2022 - 10/2023	GQO INVESTMENT ADVISORS, INC.	INVESTMENT ADVISOR REPRESENTATIVE	Y	HORSESHOE BAY, TX, United States
10/2017 - 07/2023	DOMINION INVESTOR SERVICES, INC.	REGISTERED REPRESENTATIVE	Y	HORSESHOE BAY, TX, United States
10/2017 - 03/2020	DOMINION PORTFOLIO MANAGEMENT, INC.	INVESTMENT ADVISOR REPRESENTATIVE	Y	HORSESHOE BAY, TX, United States
11/2007 - 10/2017	INVEST Financial Corp.	REGISTERED REP/OSJ	Y	Tampa, FL, United States

Other Business Activities

This section includes information, if any, as provided by the broker regarding other business activities the broker 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. LICENSED LIFE/HEALTH AGENT, TEXAS, PROVIDING FIXED INSURANCE PRODUCTS THROUGH SAFE MONEY DFW;
2. INDEPENDENT AGENT, RICHARD HAVARD, 20 HOURS PER MONTH DURING TRADING, 03/1/2002; OWNER, YOUR DIGITAL PITCH: DBA JUST ADD PROSPECTS, DIGITAL MARKETING CONSULTING AND DEVELOPMENT OF CUSTOM APPLICATIONS AND PROGRAMS FOR SEO, PAID ADVERTISING, LEAD GENERATION AND SALES AUTOMATION;
3. HAPPY TRAILS HIDEOUT INTERESTS, LLC, MANAGER, HOLDING COMPANY FOR SHORT-TERM VACATION RENTALS. OWNED BY MY PARENT'S LIVING TRUST. OWNERSHIP, RENTAL, AND SALES OF SHORT TERM RENTAL PROPERTIES, 03-03-2022, UPDATE 03-21-2023, REV TAX GROUP FRANCHISE- PAY, PROTECT, PROTEST TEXAS PROPERTY TAXES, TAX LENDING AND DISPUTE, REAL ESTATE INVESTING, REHAB, FLIP, LENDING;

Registration and Employment History



Other Business Activities, continued

4. HAVARD FINANCIAL GROUP, INVESTMENT RELATED, 1600 STILLHOUSE HOLLOW DR, PROSPER, TX 75078, DBA FOR MY FINANCIAL SERVICES BUSINESS, OWNER/SOLE PROPRIETOR, START DATE 04/25/2015, 160 HOURS/MONTH, 130 HOURS DURING SECURITIES TRADING HOURS, REGISTERED REP & IAR BUSINESS.

5. Snug, Inc; Non-investment related; Address: 1644 Platte St, Ste 400, Denver, CO 80218; Nature: Assistance in preparation of estate planning documents; Position/Title/Relationship: Agent; Start Date: 10/15/2025; Hours/month: 16; Hour/month during securities trading hours: 16; Duties: Consulting in the use of technology to formulate wills, trusts, and power documents and in the safe keeping of documents in the event of incapacity or death.

Disclosure Events



What you should know about reported disclosure events:

1. All individuals registered to sell securities or provide investment advice are required to disclose customer complaints and arbitrations, regulatory actions, employment terminations, bankruptcy filings, and criminal or civil judicial proceedings.
2. **Certain thresholds must be met before an event is reported to CRD, for example:**
 - A law enforcement agency must file formal charges before a broker is required to disclose a particular criminal event.
 - A customer dispute must involve allegations that a broker engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least \$5,000.
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3. **Disclosure events in BrokerCheck reports come from different sources:**
 - As mentioned at the beginning of this report, information contained in BrokerCheck comes from brokers, brokerage 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 BrokerCheck report. The different versions will be separated by a solid line with the reporting source labeled.
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4. **There are different statuses and dispositions for disclosure events:**
 - A disclosure event may have a status of *pending*, *on appeal*, or *final*.
 - A "pending" event involves allegations that have not been proven or formally adjudicated.
 - An event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
 - A "final" event has been concluded and its resolution is not subject to change.
 - A final 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 involves an agreement by the parties to resolve the matter. Please note that brokers and brokerage firms may choose to settle customer disputes or regulatory matters for business or other reasons.
 - A "resolved" matter usually involves no payment to the customer and no finding of wrongdoing on the part of the individual broker. Such matters generally involve customer disputes.

For your convenience, below is a matrix of the number and status of disclosure events involving this broker. Further information regarding these events can be found in the subsequent pages of this report. You also may wish to contact the broker to obtain further information regarding these events.

	Pending	Final	On Appeal
Regulatory Event	0	1	0
Judgment/Lien	2	N/A	N/A



Disclosure Event Details

When evaluating this information, please keep in mind that a disclosure event may be pending or involve allegations that are contested and have not been resolved or proven. The matter may, in the end, be withdrawn, dismissed, resolved in favor of the broker, or concluded through a negotiated settlement for certain business reasons (e.g., to maintain customer relationships or to limit the litigation costs associated with disputing the allegations) with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to CRD and therefore some of the specific data fields contained in the report may be blank if the information was not provided to CRD.

Regulatory - Final

This type of disclosure event may involve (1) a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, self-regulatory organization, federal regulatory such as the Securities and Exchange Commission, foreign financial regulatory body) for a violation of investment-related rules or regulations; or (2) a revocation or suspension of a broker's authority to act as an attorney, accountant, or federal contractor.

Disclosure 1 of 1

Reporting Source:	Regulator
Regulatory Action Initiated By:	Texas
Sanction(s) Sought:	Civil and Administrative Penalty(ies)/Fine(s) Reprimand
Date Initiated:	12/01/2017
Docket/Case Number:	REG17-CAF-07
URL for Regulatory Action:	https://www.ssb.texas.gov/sites/default/files/Harvard_REG17-CAF-07.pdf
Employing firm when activity occurred which led to the regulatory action:	DOMINION INVESTOR SERVICES, INC. / DOMINION PORTFOLIO MANAGEMENT, INC.
Product Type:	No Product
Allegations:	Respondent's failures to report to the Securities Commissioner the changes of information reported in Item 14 on the Form U4 in connection with unsatisfied IRS tax liens within thirty (30) days of such changes are violations of §115.9(a)(6) of and §116.9(a)(6) the Board Rules. Pursuant to Section 14.A(6) of the Texas Securities Act, Respondent's violations of the Board Rules constitute bases for the issuance of an order reprimanding Respondent.



Pursuant to Section 23-1 of the Texas Securities Act, the aforementioned violations of the Board Rules constitute bases for the assessment of an administrative fine against the Respondent.

It is therefore ORDERED that the registration of Richard L. Havard as an agent of Dominion Investor Services, Inc. is hereby GRANTED.

It is therefore ORDERED that the registration of Richard L. Havard as an investment adviser representative of Dominion Portfolio Management, Inc. is hereby GRANTED

It is further ORDERED that Richard L. Havard is hereby REPRIMANDED.

It is further ORDERED that Richard L. Havard shall pay an ADMINISTRATIVE FINE in the amount of Seven Thousand and Five Hundred Dollars (\$7,500.00). Payment shall be made by delivery of a cashier's check to the Securities Commissioner in the amount of Seven Thousand and Five Hundred Dollars (\$7,500.00) payable to the State of Texas, within ten (10) days of the entry of this order.

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:	12/01/2017
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s) Letter of Reprimand
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	\$7,500.00
Portion Levied against individual:	\$7,500.00
Payment Plan:	
Is Payment Plan Current:	Yes
Date Paid by individual:	12/01/2017



Was any portion of penalty waived? No

Amount Waived:

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Reporting Source: Broker

Regulatory Action Initiated By: TEXAS

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

Date Initiated: 12/01/2017

Docket/Case Number: REG17-CAF-07

Employing firm when activity occurred which led to the regulatory action: DOMINION INVESTOR SERVICES, INC/DOMINION PORTFOLIO MANAGEMENT, INC

Product Type: No Product

Allegations: STATE OF TEXAS REPRIMANDED AND ADMINISTRATIVELY FINED ME FOR FAILURE TO REPORT FORM U4 FILINGS TO THEM IN CONNECTION WITH UNSATISFIED IRS TAX LIENS WITHIN THEIR 30 DAY DEADLINE.

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: 12/01/2017

Sanctions Ordered: Civil and Administrative Penalty(ies)/Fine(s)
Letter of Reprimand

Monetary Sanction 1 of 1

Monetary Related Sanction: Civil and Administrative Penalty(ies)/Fine(s)

Total Amount: \$7,500.00



Portion Levied against individual: \$7,500.00

Payment Plan:

Is Payment Plan Current: Yes

Date Paid by individual: 12/01/2017

Was any portion of penalty waived? No

Amount Waived:

Broker Statement

ANY OMISSIONS TO THE STATE OF TEXAS WERE UNINTENTIONAL. I WAS UNDER THE IMPRESSION THAT TEXAS WAS INCLUDED AT PRIOR DISCLOSURE DATE BY MY PRIOR FIRM. THIS OMISSION WAS BROUGHT TO MY ATTENTION WHEN I WAS CHANGING FIRMS.



Judgment / Lien

This type of disclosure event involves an unsatisfied and outstanding judgments or liens against the broker.

Disclosure 1 of 2

Reporting Source:	Broker
Judgment/Lien Holder:	IRS
Judgment/Lien Amount:	\$51,578.00
Judgment/Lien Type:	Tax
Date Filed with Court:	05/27/2014
Date Individual Learned:	01/02/2015
Type of Court:	COUNTY
Name of Court:	COLLIN COUNTY COURT
Location of Court:	COLLIN COUNT, TEXAS
Docket/Case #:	SQ20140527000519310
Judgment/Lien Outstanding?	Yes
Broker Statement	TAX DEBTS INCREASED DURING THE FINANCIAL CRISIS. I AM ON PAYMENT PLAN WITH OBJECTIVE OF PAYOFF WITHIN THE NEXT 3 YEARS.

Disclosure 2 of 2

Reporting Source:	Broker
Judgment/Lien Holder:	IRS
Judgment/Lien Amount:	\$34,595.00
Judgment/Lien Type:	Tax
Date Filed with Court:	04/29/2013
Date Individual Learned:	01/02/2015
Type of Court:	COUNTY COURT
Name of Court:	COLLIN COUNTY COURT
Location of Court:	COLLIN COUNTY, TEXAS
Docket/Case #:	SQ20130429000573680
Judgment/Lien Outstanding?	Yes



Broker Statement

TAX DEBTS INCREASED DURING THE FINANCIAL CRISIS. I AM ON
PAYMENT PLAN WITH OBJECTIVE OF PAYOFF WITHIN THE NEXT 3 YEARS.

End of Report



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