

**BrokerCheck Report**

**MARK LEWTON HOPKINS**

CRD# 2653473

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## 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:

- o 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
- o 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](http://brokercheck.finra.org)



For additional information about the contents of this report, please refer to the User Guidance or [www.finra.org/brokercheck](http://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.](http://www.finra.org)

**MARK L. HOPKINS**

CRD# 2653473

This broker is not currently registered.

## 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 not currently registered.**

#### This broker has passed:

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

### Registration History

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

- B AMERICAN PORTFOLIOS FINANCIAL SERVICES, INC.**  
CRD# 18487  
GRAND BLANC, MI  
07/2009 - 12/2018
- B LPL FINANCIAL CORPORATION**  
CRD# 6413  
TROY, MI  
06/1997 - 07/2009
- B AMERICAN EXPRESS FINANCIAL ADVISORS INC.**  
CRD# 6363  
MINNEAPOLIS, MN  
09/1995 - 06/1997

### 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	2
Civil Event	1
Customer Dispute	3
Termination	1
Financial	1

## 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 broker is not currently registered.



## 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.

**This individual has passed 0 principal/supervisory exams, 2 general industry/product exams, and 1 state securities law exam.**

### Principal/Supervisory Exams

Exam	Category	Date
No information reported.		

### General Industry/Product Exams

Exam	Category	Date
<b>B</b> Securities Industry Essentials Examination	SIE	10/01/2018
<b>B</b> General Securities Representative Examination	Series 7	09/11/1995

### State Securities Law Exams

Exam	Category	Date
<b>B</b> Uniform Securities Agent State Law Examination	Series 63	09/15/1995

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/](http://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
<b>B</b> 07/2009 - 12/2018	AMERICAN PORTFOLIOS FINANCIAL SERVICES, INC.	18487	GRAND BLANC, MI
<b>B</b> 06/1997 - 07/2009	LPL FINANCIAL CORPORATION	6413	TROY, MI
<b>B</b> 09/1995 - 06/1997	AMERICAN EXPRESS FINANCIAL ADVISORS INC.	6363	MINNEAPOLIS, MN
<b>B</b> 09/1995 - 06/1997	IDS LIFE INSURANCE COMPANY	6321	MINNEAPOLIS, MN

### 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
07/2009 - Present	AMERICAN PORTFOLIOS FINANCIAL SERVICES, INC.	REGISTERED REPRESENTATIVE	Y	GRAND BLANC, MI, United States
01/2010 - 05/2012	COPPER BEECH WEALTH MANAGEMENT	REGISTERED REPRESENTATIVE	Y	BLOOMFIELD HILLS, MI, 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. 01/02/2008 - WORKLIFE WEALTH MANAGEMNT/DBA ONLY/700 TOWER DR STE 220 TROY, MI 48098

MARK HOPKINS 700 TOWER DR. SUITE 220 TROY, MI 48098 - SELLING FIXED INSURANCE PRODUCTS - LIFE, HEALTH, DISABILITY & LTC. NOT SECURITIES RELATED. START DATE 2009. ACTIVITY - MEET WITH CLIENTS TO DETERMINE THEIR INSURANCE NEEDS AND FIND THE MOST COST COMPETITIVE SOLUTION FOR THE CLIENT. 100% OWNERSHIP - AGENT. COMPENSATION \$11,329. TOTAL HOURS DEVOTED PER MONTH -10 DURING MARKET HOURS.



## 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:**
  - o A law enforcement agency must file formal charges before a broker is required to disclose a particular criminal event.
  - o 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.
  - o
3. **Disclosure events in BrokerCheck reports come from different sources:**
  - o 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.
  - o
4. **There are different statuses and dispositions for disclosure events:**
  - o 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.
  - o 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	2	0
Civil Event	1	0	0
Customer Dispute	1	2	N/A
Termination	N/A	1	N/A
Financial	0	1	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 2

<b>Reporting Source:</b>	Regulator
<b>Regulatory Action Initiated By:</b>	Michigan
<b>Sanction(s) Sought:</b>	Other: Notice and Order to Cease and Desist
<b>Date Initiated:</b>	11/18/2019
<b>Docket/Case Number:</b>	340324
<b>URL for Regulatory Action:</b>	
<b>Employing firm when activity occurred which led to the regulatory action:</b>	
<b>Product Type:</b>	Banking Products (other than CDs)
<b>Allegations:</b>	Respondent Mark Hopkins, in connection with the offer or sale of securities, omitted a material fact necessary to make other statements made not misleading when he recommended that XXX liquidate securities to be invested in a credit union investment on XXX behalf, but omitted to state that the liquidated funds would not be invested in an account over which XXX had any ownership or control, contrary to section 501 of the Securities Act, MCL 451.2501.
<b>Current Status:</b>	Final
<b>Resolution:</b>	Consent Agreement and Order



**Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?** Yes

**Resolution Date:** 01/30/2020

**Sanctions Ordered:** Civil and Administrative Penalty(ies)/Fine(s)

**Monetary Sanction 1 of 1**

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

**Total Amount:** \$2,500.00

**Portion Levied against individual:** \$2,500.00

**Payment Plan:**

**Is Payment Plan Current:**

**Date Paid by individual:**

**Was any portion of penalty waived?** No

**Amount Waived:**

#### Disclosure 2 of 2

**Reporting Source:** Regulator

**Regulatory Action Initiated By:** FINRA

**Sanction(s) Sought:** Other: N/A

**Date Initiated:** 05/15/2019

**Docket/Case Number:** [2018060968101](#)

**Employing firm when activity occurred which led to the regulatory action:** American Portfolios Financial Services, Inc.

**Product Type:** No Product



<b>Allegations:</b>	Without admitting or denying the findings, Hopkins consented to the sanction and to the entry of findings that he refused to produce documents and information requested by FINRA in connection with its investigation relating to the issues disclosed in his Form U5.
<b>Current Status:</b>	Final
<b>Resolution:</b>	Acceptance, Waiver & Consent(AWC)
<b>Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?</b>	No
<b>Resolution Date:</b>	05/15/2019
<b>Sanctions Ordered:</b>	Bar (Permanent)
<b>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?</b>	No
<b>(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?</b>	



**(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**

<b>Sanction Type:</b>	Bar (Permanent)
<b>Capacities Affected:</b>	All Capacities
<b>Duration:</b>	Indefinite
<b>Start Date:</b>	05/15/2019
<b>End Date:</b>	





## Civil - Pending

This type of disclosure event involves a pending civil court action that seeks an injunction in connection with any investment-related activity or alleges a violation of any investment-related statute or regulation.

### Disclosure 1 of 1

<b>Reporting Source:</b>	Regulator
<b>Initiated By:</b>	UNITED STATES SECURITIES AND EXCHANGE COMMISSION
<b>Relief Sought:</b>	Civil and Administrative Penalty(ies)/Fine(s) Disgorgement Injunction Monetary Penalty other than Fines
<b>Date Court Action Filed:</b>	07/24/2020
<b>Product Type:</b>	No Product
<b>Type of Court:</b>	Federal Court
<b>Name of Court:</b>	U.S. District Court for the Eastern District of Michigan
<b>Location of Court:</b>	Michigan
<b>Docket/Case #:</b>	20cv11980
<b>Employing firm when activity occurred which led to the action:</b>	N/A
<b>Allegations:</b>	The Securities and Exchange Commission (the "Commission"), for its Complaint against Hopkins, alleges that he misappropriated of at least \$1.15 million from at least five customers of the brokerage with which he was associated. Hopkins represented that he would invest their funds in an investment program at a local credit union, when in actuality no such program existed. Rather than investing the customer funds, Hopkins deposited them into an account he controlled at the credit union and misappropriated them. By engaging in this conduct, Hopkins violated Sections 17(a)(1), (2), and (3) of the Securities Act of 1933 ("Securities Act"); and Section 10(b) of the Securities Exchange Act of 1934 ("Exchange Act") and Rule 10b-5(a), (b), and (c) thereunder.
<b>Current Status:</b>	Pending
<b>Limitations or Restrictions in Effect During Appeal:</b>	N/A



## Customer Dispute - Settled

This type of disclosure event involves (1) a consumer-initiated, investment-related arbitration or civil suit containing allegations of sales practice violations against the individual broker that was dismissed, withdrawn, or denied; or (2) a consumer-initiated, investment-related written complaint

### Disclosure 1 of 1

<b>Reporting Source:</b>	Firm
<b>Employing firm when activities occurred which led to the complaint:</b>	American Portfolios Financial Services, Inc.
<b>Allegations:</b>	It is alleged that Hopkins solicited \$500,000 purportedly for an investment away from APFS and utilized the funds for his own purposes.
<b>Product Type:</b>	No Product
<b>Alleged Damages:</b>	\$500,000.00
<b>Is this an oral complaint?</b>	No
<b>Is this a written complaint?</b>	Yes
<b>Is this an arbitration/CFTC reparation or civil litigation?</b>	Yes
<b>Arbitration/Reparation forum or court name and location:</b>	FINRA
<b>Docket/Case #:</b>	19-01961
<b>Filing date of arbitration/CFTC reparation or civil litigation:</b>	07/17/2019

### Customer Complaint Information

<b>Date Complaint Received:</b>	07/23/2019
<b>Complaint Pending?</b>	No
<b>Status:</b>	Settled
<b>Status Date:</b>	09/28/2020
<b>Settlement Amount:</b>	\$175,000.00
<b>Individual Contribution Amount:</b>	\$0.00





## Customer Dispute - Closed-No Action / Withdrawn / Dismissed / Denied

This type of disclosure event involves (1) a pending consumer-initiated, investment-related arbitration or civil suit that contains allegations of sales practice violations against the broker; or (2) a pending, consumer-initiated, investment-related written complaint containing allegations that the broker engaged in, sales practice violations resulting in compensatory damages of at least \$5,000, forgery, theft, or misappropriation, or conversion of funds or securities.

### Disclosure 1 of 1

<b>Reporting Source:</b>	Broker
<b>Employing firm when activities occurred which led to the complaint:</b>	LPL FINANCIAL
<b>Allegations:</b>	CUSTOMER ALLEGED THAT PURCHASE OF REIT IN OCTOBER 2006 WAS UNSUITABLE AND REQUESTED RETURN OF ORIGINAL INVESTMENT.
<b>Product Type:</b>	Equity - OTC
<b>Other Product Type(s):</b>	REIT
<b>Alleged Damages:</b>	\$7,125.00

### Customer Complaint Information

<b>Date Complaint Received:</b>	08/04/2008
<b>Complaint Pending?</b>	No
<b>Status:</b>	Denied
<b>Status Date:</b>	09/18/2008
<b>Settlement Amount:</b>	
<b>Individual Contribution Amount:</b>	



## Customer Dispute - Pending

This type of disclosure event involves (1) a pending consumer-initiated, investment-related arbitration or civil suit that contains allegations of sales practice violations against the broker; or (2) a pending, consumer-initiated, investment-related written complaint containing allegations that the broker engaged in, sales practice violations resulting in compensatory damages of at least \$5,000, forgery, theft, or misappropriation, or conversion of funds or securities.

### Disclosure 1 of 1

<b>Reporting Source:</b>	Firm
<b>Employing firm when activities occurred which led to the complaint:</b>	American Portfolios Financial Services, Inc.
<b>Allegations:</b>	Registered Representative solicited funds for an investment away from the broker-dealer at a credit union. The credit union has no account FBO [REDACTED]. RR presented a copy of an altered bank check as evidence of his ability to repay.
<b>Product Type:</b>	No Product
<b>Alleged Damages:</b>	\$400,000.00
<b>Is this an oral complaint?</b>	No
<b>Is this a written complaint?</b>	Yes
<b>Is this an arbitration/CFTC reparation or civil litigation?</b>	No

### Customer Complaint Information

<b>Date Complaint Received:</b>	03/25/2019
<b>Complaint Pending?</b>	Yes
<b>Settlement Amount:</b>	
<b>Individual Contribution Amount:</b>	



## Employment Separation After Allegations

This type of disclosure event involves a situation where the broker voluntarily resigned, was discharged, or was permitted to resign after being accused of (1) violating investment-related statutes, regulations, rules or industry standards of conduct; (2) fraud or the wrongful taking of property; or (3) failure to supervise in connection with investment-related statutes, regulations, rules, or industry standards of conduct.

### Disclosure 1 of 1

<b>Reporting Source:</b>	Firm
<b>Employer Name:</b>	AMERICAN PORTFOLIOS FINANCIAL SERVICES, INC.
<b>Termination Type:</b>	Permitted to Resign
<b>Termination Date:</b>	12/14/2018
<b>Allegations:</b>	RR accepted customer funds for an investment not on the books of the B/D without obtaining pre-approval. Funds were returned to customer. Failure to update OBAs. Failure to report judgment.
<b>Product Type:</b>	No Product



## Financial - Final

This type of disclosure event involves a bankruptcy, compromise with one or more creditors, or Securities Investor Protection Corporation liquidation involving the broker or an organization/brokerage firm the broker controlled that occurred within the last 10 years.

### Disclosure 1 of 1

<b>Reporting Source:</b>	Broker
<b>Action Type:</b>	Compromise
<b>Action Date:</b>	12/19/2016
<b>Organization Investment-Related?</b>	
<b>Type of Court:</b>	State Court
<b>Name of Court:</b>	WESTCHESTER SUPREME COURT
<b>Location of Court:</b>	WESTCHESTER, NY
<b>Docket/Case #:</b>	690432016
<b>Action Pending?</b>	No
<b>Disposition:</b>	Satisfied/Released
<b>Disposition Date:</b>	09/01/2017
<b>If a compromise with creditor, provide:</b>	
<b>Name of Creditor:</b>	EBF PARTNERS LLC
<b>Original Amount Owed:</b>	\$108,000.00
<b>Terms Reached with Creditor:</b>	EBF PARTNERS AGREED TO SETTLE AND CLOSE OUT THEIR DEBT WITH A PAYMENT OF \$25,000.

## End of Report



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