BrokerCheck Report

ROBERT BAKER

CRD# 2878972

Section Title

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.
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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.

ROBERT BAKER

CRD# 2878972

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

IA **COLORADO FINANCIAL SERVICE CORPORATION**
26050 Acero #304
Misson Viejo, CA 92691
CRD# 104343
Registered with this firm since: 08/29/2025

B **COLORADO FINANCIAL SERVICE CORPORATION**
26050 Acero #304
Misson Viejo, CA 92691
CRD# 104343
Registered with this firm since: 08/29/2025

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
- 2 U.S. states and territories

This broker has passed:

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

Registration History

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

IA **STIRLINGSHIRE INVESTMENTS**
CRD# 327779
NEW YORK, NY
05/2024 - 09/2025

B **STIRLINGSHIRE INVESTMENTS**
CRD# 310576
NEW YORK CITY, NY
01/2023 - 09/2025

B **TRADINGBLOCK**
CRD# 128605
Mission Viejo, CA
01/2016 - 12/2022

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
Customer Dispute	3
Judgment/Lien	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 individual is currently registered with 1 SRO and is licensed in 2 U.S. states and territories through his or her employer.

Employment 1 of 1

Firm Name: **COLORADO FINANCIAL SERVICE CORPORATION**

Main Office Address: **188 INVERNESS DRIVE WEST**
SUITE 100
CENTENNIAL, CO 80112

Firm CRD#: **104343**

	SRO	Category	Status	Date
B	FINRA	General Securities Principal	Approved	08/29/2025
B	FINRA	General Securities Representative	Approved	08/29/2025

	U.S. State/ Territory	Category	Status	Date
B	California	Agent	Approved	08/29/2025
IA	California	Investment Adviser Representative	Approved	08/29/2025
B	Colorado	Agent	Approved	10/10/2025

Branch Office Locations

COLORADO FINANCIAL SERVICE CORPORATION
WILDOMAR, CA

COLORADO FINANCIAL SERVICE CORPORATION
26050 Acero #304
Misson Viejo, CA 92691

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, 2 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

	Exam	Category	Date
B	General Securities Principal Examination	Series 24	06/01/2007

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination	SIE	10/01/2018
B	General Securities Representative Examination	Series 7	05/06/1997

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination	Series 65	05/10/2024
B	Uniform Securities Agent State Law Examination	Series 63	05/09/1997

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	05/2024 - 09/2025	STIRLINGSHIRE INVESTMENTS	327779	Wildomar, CA
B	01/2023 - 09/2025	STIRLINGSHIRE INVESTMENTS	310576	NEW YORK CITY, NY
B	01/2016 - 12/2022	TRADINGBLOCK	128605	Mission Viejo, CA
B	01/2012 - 12/2015	SUNSTREET SECURITIES, LLC	143211	MISSION VIEJO, CA
B	04/2009 - 01/2012	BROKERSXPRESS LLC	127081	MISSION VIEJO, CA
B	06/2007 - 04/2009	WEDBUSH MORGAN SECURITIES INC.	877	MISSION VIEJO, CA
B	03/2007 - 06/2007	BROOKSTREET SECURITIES CORPORATION	14667	FOOTHILL RANCH, CA
B	02/1999 - 03/2007	QUEST CAPITAL STRATEGIES, INC.	16783	LAGUNA HILLS, CA
B	04/1998 - 02/1999	INTERFIRST CAPITAL CORPORATION	7659	LOS ANGELES, CA
B	06/1997 - 10/1997	INCOME NETWORK COMPANY	20475	IRVINE, CA
B	05/1997 - 05/1997	INTERFIRST CAPITAL CORPORATION	7659	LOS ANGELES, CA

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
08/2025 - Present	COLORADO FINANCIAL SERVICE CORPORATION	REGISTERED REPRESENTATIVE	Y	CENTENNIAL, CO, United States
01/2023 - 08/2025	STIRLINGSHIRE INVESTMENTS	Registered Representative	Y	NY, NY, United States
01/2016 - 12/2022	TradingBlock DBA MoneyBlock	Registered Representative	Y	Chicago, IL, United States

Registration and Employment History

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. Matrix Equity Capital - This is a DBA for branding purposes-Investment related (all business will run through CFSC), 26050 Acero, Suite 304, Mission Viejo, CA 92691, Owner of DBA, Start Date 09/2025,

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.
   -
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.
   -
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
Customer Dispute	0	3	N/A
Judgment/Lien	1	N/A	N/A

Disclosure Event Details

When evaluating this information, please keep in mind that a discloure 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.

Customer Dispute - Settled

This type of disclosure event involves a consumer-initiated, investment-related complaint, arbitration proceeding or civil suit containing allegations of sale practice violations against the broker that resulted in a monetary settlement to the customer.

Disclosure 1 of 1

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	INTERFIRST CAPITAL
Allegations:	UNAUTHORIZED TRADING-TOTAL DAMAGES (ALLEGED) WERE APPROXIMATELY $3,000.
Product Type:	
Alleged Damages:	$3,000.00

Customer Complaint Information

Date Complaint Received:	01/25/1999
Complaint Pending?	No
Status:	Settled
Status Date:	05/11/1999
Settlement Amount:	$3,000.00
Individual Contribution Amount:	
Firm Statement	SETTLEMENT WAS REACHED WITH THE CUSTOMER FOR $3,000. WE ARE CHANGING QUESTION 15 TO A "NO" ANSWER. THE MATTER (EVENT) IS CLOSED AND WAS SETTLED FOR LESS THAN $5,000. WE ARE CHANGING, QUESTION 14 TO A "YES" ANSWER DUE TO AN

INVESTIGATION LAUNCHED BY THE NASD FOR THIS OCCURANCE.

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	INTERFIRST CAPITAL
Allegations:	ORIGINALLY FLOYD COVER CALLED IN TO INTERFIRST BECAUSE HE & COULD NOT REACH ME ON MY PHONE FOR 3 DAYS WE MISSED EACH OTHER ON THE PHONE. AT THAT POINT HE SPOKE W/MICHAEL HOLTRY BRANCH MANAGER OF THE FULLERTON BRANCH. HE ASKED FLOYD COVER PROBING QUESTIONS AND SOLICITED A FAX FROM FLYOD COVER AND ENCOURAGED FLOYD COVER TO FILE A COMPLAINT OF UN-AUTHORIZED TRADING. MR. HOLTRY ALSO MISLED MR. COVER BY TELLING HIM HE WAS ON A MARGIN WHICH WAS COMPLETELY FALSE.
Product Type:	
Alleged Damages:	$3,000.00

Customer Complaint Information

Date Complaint Received:	01/25/1999
Complaint Pending?	No
Status:	Settled
Status Date:	05/11/1999
Settlement Amount:	$3,000.00
Individual Contribution Amount:	
Broker Statement	INTERFIRST HAS BEEN HOLDING MY COMMISSION SINCE FEB. 9TH THEY DO NOT WANT TO PAY ME BECAUSE I CHOSE TO LEAVE THE FIRM AFTER MR. HOLTRY THREATENED IN HIS WORDS TO "F..." UP MY U-5. IT HAS BEEN THE INTENTION OF INTERFIRST & MR. HOLTRY TO SOLICIT A COMPLAINT AND NOT TO PAY COMMISSIONS DUE ME. I'VE REHIRED AN ATORNEY TO CLEAN UP THE ISSUE OF MY COMMISSION AND THE COMPLAINT UNWARRANTED AND ENCOURAGED AND SOLICITED BY OFFERING MONEY TO MR. COVER, MY COMMISSION. BEYOND THE ABOVE STATEMENTS. MR. COVER HAD FAXED OVER TO MYSELF AND INTERFIRST A LETTER STATING THAT HE HAD NO COMPLAINT OTHER THAN BEING FRUSTRATED FOR NOT BEING ABLE TO

CONTACT ME IN THAT 3 DAY PERIOD. I HAD CONTACT W/MR. COVER 2-3
TIMES A WEEK PRIOR TO THIS POINT HE WAS KEPT WILL INFORMED AND
REC'D CONFORMATIONS. MR. HOLTRY AT INTERFIRST ATTEMPTED TO
SOLICIT ADDITIONAL COMPLAINTS OR NEGATIVE COMMENTS FROM ALL
OF
MY OTHER CLIENTS BY CALLING ALL OF THEM. THEY ALL STATED THAT
THEY WERE HAPPY WORKING W/ME. ONE CLIENT IN PARTICULAR STATED
THAT THEY ENTICED HIM W/ MONEY. INTERFIRST IS BENT ON MARKING
MY RECORD AND I BELIEVE THAT ALL EVIDENCE CLEARLY SHOWS THIS.

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

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 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, which was closed without action, withdrawn, or denied.

Disclosure 1 of 2

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	WEDBUSH SECURITIES INC.
Allegations:	FAILURE TO FOLLOW INSTRUCTIONS AND POOR SERVICE
Product Type:	Options
Alleged Damages:	$0.00
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	02/23/2009
Complaint Pending?	No
Status:	Closed/No Action
Status Date:	08/14/2014
Settlement Amount:	
Individual Contribution Amount:	

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	WEDBUSH MORGAN SECURITIES
Allegations:	FAILURE TO FOLLOW INSTRUCTIONS AND POOR SERVICE.
Product Type:	Options

Alleged Damages:	$0.00
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	02/23/2009
Complaint Pending?	No
Status:	Closed/No Action
Status Date:	08/14/2014
Settlement Amount:	
Individual Contribution Amount:	

Disclosure 2 of 2

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	WEDBUSH MORGAN SECURITIES
Allegations:	UNAUTHORIZED TRANSACTIONS
Product Type:	Options
Alleged Damages:	$5,000.00
Alleged Damages Amount Explanation (if amount not exact):	EXACT AMOUNT UNDETERMINED
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	03/18/2009

Complaint Pending?	No
Status:	Closed/No Action
Status Date:	07/18/2014
Settlement Amount:	
Individual Contribution Amount:	

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	WEDBUSH MORGAN SECURITIES
Allegations:	FAILURE TO FOLLOW INSTRUCTIONS
Product Type:	Equity Listed (Common & Preferred Stock)
Alleged Damages:	$5,000.00
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	02/24/2009
Complaint Pending?	No
Status:	Closed/No Action
Status Date:	07/18/2014
Settlement Amount:	
Individual Contribution Amount:	

Judgment / Lien

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

Disclosure 1 of 1

Reporting Source:	Broker
Judgment/Lien Holder:	IRS
Judgment/Lien Amount:	$32,231.00
Judgment/Lien Type:	Tax
Date Filed:	03/08/2011
Type of Court:	NA
Name of Court:	NA
Location of Court:	NA
Docket/Case #:	NA
Judgment/Lien Outstanding?	Yes
Broker Statement	PAYMENT ARRANGEMENT WITH IRS

End of Report

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