

## BrokerCheck Report

**RAYMOND CRIPPS DE WITT JR**

CRD# 2894063

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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](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).

**RAYMOND C. DE WITT JR**

CRD# 2894063

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

**IA REALTA INVESTMENT ADVISORS, INC**  
 392 E WINCHESTER #110  
 MURRAY, UT 84107  
 CRD# 134952  
 Registered with this firm since: 01/26/2024

**B REALTA EQUITIES, INC.**  
 392 E WINCHESTER #110  
 MURRAY, UT 84107  
 CRD# 23769  
 Registered with this firm since: 11/22/2023

**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
- 24 U.S. states and territories

**This broker has passed:**

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

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

- IA BANGERTE FINANCIAL SERVICES, INC.**  
 CRD# 171939  
 ROSEVILLE, CA  
 10/2021 - 01/2024
- IA CONCORDE ASSET MANAGEMENT, LLC**  
 CRD# 140367  
 ANN ARBOR, MI  
 04/2019 - 11/2023
- B CONCORDE INVESTMENT SERVICES, LLC**  
 CRD# 151604  
 Murray, UT  
 04/2019 - 11/2023

**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
Criminal	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 24 U.S. states and territories through his or her employer.**

### Employment 1 of 2

Firm Name: **REALTA EQUITIES, INC.**  
 Main Office Address: **12636 HIGH BLUFF DRIVE  
 SUITE 300  
 SAN DIEGO, CA 92130**  
 Firm CRD#: **23769**

SRO	Category	Status	Date
<b>B</b> FINRA	General Securities Representative	Approved	11/22/2023

U.S. State/ Territory	Category	Status	Date
<b>B</b> Arizona	Agent	Approved	12/22/2023
<b>B</b> California	Agent	Approved	11/22/2023
<b>B</b> Colorado	Agent	Approved	01/09/2024
<b>B</b> Florida	Agent	Approved	11/27/2023
<b>B</b> Georgia	Agent	Approved	03/28/2024
<b>B</b> Idaho	Agent	Approved	11/30/2023
<b>B</b> Indiana	Agent	Approved	12/12/2023
<b>B</b> Louisiana	Agent	Approved	10/30/2024
<b>B</b> Massachusetts	Agent	Approved	08/15/2024
<b>B</b> Michigan	Agent	Approved	10/18/2024
<b>B</b> Missouri	Agent	Approved	10/18/2024
<b>B</b> Nevada	Agent	Approved	12/04/2023



## Broker Qualifications

### Employment 1 of 2, continued

	U.S. State/ Territory	Category	Status	Date
B	New Jersey	Agent	Approved	03/18/2024
B	Ohio	Agent	Approved	03/14/2024
B	Oklahoma	Agent	Approved	02/25/2025
B	Oregon	Agent	Approved	11/29/2023
B	Pennsylvania	Agent	Approved	07/01/2025
B	Rhode Island	Agent	Approved	04/17/2025
B	Tennessee	Agent	Approved	12/08/2023
B	Texas	Agent	Approved	01/09/2024
B	Utah	Agent	Approved	11/30/2023
B	Washington	Agent	Approved	12/01/2023
B	Wisconsin	Agent	Approved	01/15/2025
B	Wyoming	Agent	Approved	07/22/2024

### Branch Office Locations

**REALTA EQUITIES, INC.**  
 392 E WINCHESTER #110  
 MURRAY, UT 84107

### Employment 2 of 2

Firm Name: **REALTA INVESTMENT ADVISORS, INC**  
 Main Office Address: **1201 N. ORANGE STREET**  
**SUITE 729**  
**WILMINGTON, DE 19801**  
 Firm CRD#: **134952**



Broker Qualifications

Employment 2 of 2, continued

U.S. State/ Territory	Category	Status	Date
IA Utah	Investment Adviser Representative	Approved	01/26/2024

Branch Office Locations

1201 N. ORANGE STREET  
SUITE 729  
WILMINGTON, DE 19801

392 E WINCHESTER #110  
MURRAY, UT 84107

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

### Principal/Supervisory Exams

Exam	Category	Date
<b>B</b> Investment Company Products/Variable Contracts Principal Examination	Series 26	08/04/2000

### 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	04/02/2001
<b>B</b> Investment Company Products/Variable Contracts Representative Examination	Series 6	06/05/1997

### State Securities Law Exams

Exam	Category	Date
<b>IA</b> Uniform Investment Adviser Law Examination	Series 65	07/11/2018
<b>B</b> Uniform Securities Agent State Law Examination	Series 63	06/06/1997

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/](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
IA 10/2021 - 01/2024	BANGERTEER FINANCIAL SERVICES, INC.	171939	SALT LAKE CITY, UT
IA 04/2019 - 11/2023	CONCORDE ASSET MANAGEMENT, LLC	140367	Murray, UT
B 04/2019 - 11/2023	CONCORDE INVESTMENT SERVICES, LLC	151604	Murray, UT
IA 09/2015 - 05/2019	SPC	110692	South Jordan, UT
B 09/2015 - 04/2019	SIGMA FINANCIAL CORPORATION	14303	SOUTH JORDAN, UT
IA 08/2012 - 09/2015	U.S. BANCORP INVESTMENTS, INC.	17868	SALT LAKE CITY, UT
B 08/2012 - 09/2015	U.S. BANCORP INVESTMENTS, INC.	17868	SALT LAKE CITY, UT
B 06/2007 - 08/2012	AMERIPRISE FINANCIAL SERVICES, INC.	6363	MIDVALE, UT
IA 06/2007 - 08/2012	AMERIPRISE FINANCIAL SERVICES, INC.	6363	MIDVALE, UT
IA 10/2006 - 06/2007	WADDELL & REED, INC.	866	SALT LAKE CITY, UT
B 10/2006 - 06/2007	WADDELL & REED, INC.	866	SALT LAKE CITY, UT
B 09/2006 - 10/2006	THE O.N. EQUITY SALES COMPANY	2936	SANDY, UT
IA 07/2003 - 09/2004	H&R BLOCK FINANCIAL ADVISORS, INC.	5979	SALT LAKE CITY, UT
B 01/2003 - 09/2004	H&R BLOCK FINANCIAL ADVISORS, INC.	5979	DETROIT, MI
IA 08/2001 - 01/2003	A. G. EDWARDS & SONS, INC.	4	SALT LAKE CITY, UT
B 08/2001 - 01/2003	A. G. EDWARDS & SONS, INC.	4	ST. LOUIS, MO
B 05/2001 - 08/2001	INVESTORS CAPITAL CORP.	30613	LYNNFIELD, MA
B 03/2001 - 05/2001	RAYMOND JAMES FINANCIAL SERVICES, INC.	6694	ST. PETERSBURG, FL
B 05/2000 - 03/2001	LOCUST STREET SECURITIES, INC.	1703	DES MOINES, IA
B 12/1998 - 04/2000	PACIFIC HARBOR SECURITIES, INC.	8755	HIGHLAND, UT
B 07/1997 - 12/1998	WMA SECURITIES, INC.	32625	DULUTH, GA



## Registration and Employment History

### 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
01/2024 - Present	REALTA INVESTMENT ADVISORS, INC.	IAR	Y	WILMINGTON, DE, United States
11/2023 - Present	REALTA EQUITIES, INC.	REGISTERED REPRESENTATIVE	Y	WILMINGTON, DE, United States
04/2019 - Present	DEWITT WEALTH MANAGEMENT, LLC	OWNER	Y	SALT LAKE CITY, UT, United States
08/2012 - Present	RAYMOND DEWITT-SOLE PROPRIETOR	INSURANCE AGENT	Y	SALT LAKE CITY, UT, United States
08/2021 - 01/2024	BANGERTER FINANCIAL SERVICES, INC.	INVESTMENT ADVISOR REPRESENTATIVE	Y	ROSEVILLE, CA, United States
11/2023 - 12/2023	COASTAL INVESTMENT ADVISORS, INC.	INVESTMENT ADVISOR REPRESENTATIVE	Y	WILMINGTON, DE, United States
04/2019 - 11/2023	Concorde Asset Management, LLC	Investment Advisor Representative	Y	Livonia, MI, United States
04/2019 - 11/2023	Concorde Investment Service, LLC	Registered Representative	Y	Livonia, MI, United States
09/2002 - 11/2023	SPARTA UNITED	COACH	N	SANDY, UT, United States
07/2020 - 07/2023	WINDERMERE COMMERCIAL REAL ESTATE	COMMERCIAL REALTOR	Y	SALT LAKE CITY, UT, United States
09/2015 - 04/2019	Sigma Financial Corporation	Registered Representative	Y	Ann Arbor, MI, United States
09/2015 - 04/2019	Sigma Planning Corporation	Investment Advisor Representative	Y	Ann Arbor, MI, United States
09/2017 - 06/2018	BLUE SKY BUSINESS BROKERS	AGENT	Y	SANDY, UT, United States
08/2012 - 09/2015	U.S. BANCORP INVESTMENTS, INC.	FINANCIAL ADVISOR	Y	SANDY, UT, 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) Independent Licensed Insurance Agent/DeWitt Wealth Management, LLC; Life, LTC and DI Insurance; Life and Health licensed; commissions; 1 hours per week during trading hours.
- 2) DeWitt Family Trust; Investment related; Start date: May 2022; Hurricane, UT; My family trust owns my home and an Air BnB I own; Trustee; short term rental revenue; 5 hours per week during non-trading hours.
- 3) DeWitt Advisory Group, Inc.; Non-investment related; Start 01/01/2021; Sandy, UT; C corp used for tax purposes; Owner of C corp and will pay for "consulting" for tax purposes; funds come from personal income paid into this; 1 hours per week during non-trading hours.
- 4) Spark Realty; Non -investment related; 392 E Winchester #110, Murray UT 84107; Commercial Real Estate; sparkrealty.com; commission sales; 5 hours per week during trading hours.
- 5) DeWitt Wealth Management; Investment related; used for tax purposes. My airbnb revenue runs through this business; President; airbnb rental income; Own the home and LLC; 1 hours per week during non-trading hours.
- 6) Crypto ATM; Sandy, UT; Own 5 crypto ATMs; BTMachines.com; Own the machines and get a processing fee; 1 hours per week during non-trading hours.
- 7) 1031 DST Group dba; start: 1/2024; Murray, UT; www.1031dstgroup.com; President and Financial Advisors; Commissions and Fees; 50+ hours per week during normal trading hours.
- 8) Realta Investment Advisors, Inc.; start: 1/2024; Wilmington, DE; Investment Advisory Services; www.realtawealth.com; Investment Advisor Representative; 40 hours per week during normal trading hours.
- 9) Safari Club International; start: 4/2024; Washington, DC; not investment related; wildlife conservation, hunting, fund raising for 503c; safariclub.org; Board of Directors seat; 5 hours per week during non-trading hours.
- 10) Wyoming Reserve; start: 7/2024; Casper, WY; www.thewyomingreserve.com; help raise aware and capital for the Wyoming Reserve; 1% of capital; 10 hours per week during normal trading hours.
- 11) IFlip Investments; 125 S King St Jackson, WY 83001; Software platform that uses AI to manage investments for individuals; www.iflipinvest.com; Board of Directors; Compensation in the form of Equity; 2 hours per week during normal trading hours.
- 12) Wealth Strategies Advisory Group; 17207 N Perimeter Drive Scottsdale, AZ; dba for financial services; wsagaz.com; Partner; Commission and Fees; 40 hours per week during normal trading hours.
- 13) VFO Group; 17207 N Perimeter Drive Scottsdale, AZ; dba; Partner; Commission and Fees; 40 hours per week during normal trading hours.
- 14) Soteria-360; Not Investment Related; 1065 SW 9th St #672 Miami, FL; RPM for hospital outpatient services and continued doctor-patient monitoring; www.soteria-360.com; Board of Directors, Investor, Help consult the firm on capital raising needs; Equity; Own 2% of company; 5 hours per week during normal trading hours.
- 15) Diamond Rock Hilltop Construction SA; Roatan, Honduras; Not Investment Related; start: 6/2025; construction development and real estate sales; roatancaribbeanliving.com; Real Estate and Commission; 5 hours per week some during normal trading 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:**
  - 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
Criminal	0	1	0



## 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.

### Criminal - Final Disposition

This type of disclosure event involves a criminal charge against the broker that has resulted in a conviction, acquittal, dismissal, or plea. The criminal matter may pertain to any felony or certain misdemeanor offenses, including bribery, perjury, forgery, counterfeiting, extortion, fraud, and wrongful taking of property.

#### Disclosure 1 of 1

<b>Reporting Source:</b>	Broker
<b>Court Details:</b>	VIRGIN RIVER HOTEL/CASINO - MESQUITE, NEVADA POLICE DEPT. A003132/DR#94-0420 FALSE I.D.
<b>Charge Date:</b>	03/12/1994
<b>Charge Details:</b>	1 COUNT OF FALSE I.D. MISDEMEANOR DISMISSED
<b>Felony?</b>	No
<b>Current Status:</b>	Final
<b>Status Date:</b>	10/25/1995
<b>Disposition Details:</b>	MISDEMEANOR \$425.00 FINE FOR MINOR GAMBLING A. DISMISSED B. 10/25/1995
<b>Broker Statement</b>	I WAS 19 YEARS OLD AND WAS WITH A BUNCH OF FRIENDS AFTER A WEDDING. WE WENT TO THE VIRGIN RIVER CASINO TO HAVE SOME FUN. I WAS CAUGHT PLAYING SLOT MACHINES AND HAD A FAKE I.D. (WHICH THE CHARGES FOR WERE DISMISSED) I WAS CITED AND RELEASED FOR MINOR GAMBLING ALONG WITH A FRIEND. THE CHARGE FOR MINOR GAMBLING WAS A FINE OF \$425,PAID IN FULL. THE CHARGE OF FALSE ID WAS DISMISSED.

## End of Report



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