BrokerCheck Report

REGINALD DAMON TODD

CRD# 3154338

Section Title	Page(s)
Report Summary	1
Broker Qualifications	2 - 4
Registration and Employment History	6
Disclosure Events	7

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.

REGINALD D. TODD

CRD# 3154338

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

B **CARTY, HARDING & HEARN, INC.**
6263 POPLAR AVENUE
SUITE 800
MEMPHIS, TN 38119
CRD# 7001
Registered with this firm since: 01/29/2003

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
- 28 U.S. states and territories

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):

No information reported.

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	3
Termination	1
Financial	2
Judgment/Lien	4

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 28 U.S. states and territories through his or her employer.

Employment 1 of 1

Firm Name: **CARTY, HARDING & HEARN, INC.**

Main Office Address: **6263 POPLAR AVENUE**
SUITE 800
MEMPHIS, TN 38119

Firm CRD#: **7001**

	SRO	Category	Status	Date
B	FINRA	General Securities Representative	Approved	01/29/2003

	U.S. State/ Territory	Category	Status	Date
B	Alabama	Agent	Approved	09/11/2007
B	Arkansas	Agent	Approved	02/06/2007
B	California	Agent	Approved	08/12/2008
B	Colorado	Agent	Approved	07/21/2010
B	Delaware	Agent	Approved	10/09/2019
B	District of Columbia	Agent	Approved	06/22/2010
B	Georgia	Agent	Approved	08/15/2006
B	Illinois	Agent	Approved	02/25/2003
B	Kentucky	Agent	Approved	02/05/2007
B	Louisiana	Agent	Approved	01/20/2004
B	Maryland	Agent	Approved	02/24/2003
B	Minnesota	Agent	Approved	03/01/2007

Broker Qualifications

Employment 1 of 1, continued

	U.S. State/ Territory	Category	Status	Date
B	Mississippi	Agent	Approved	02/06/2007
B	Missouri	Agent	Approved	08/24/2005
B	Montana	Agent	Approved	04/20/2006
B	New Jersey	Agent	Approved	01/10/2013
B	New Mexico	Agent	Approved	03/18/2010
B	New York	Agent	Approved	08/12/2008
B	North Carolina	Agent	Approved	08/07/2003
B	Ohio	Agent	Approved	04/04/2005
B	Oklahoma	Agent	Approved	12/13/2011
B	Pennsylvania	Agent	Approved	06/23/2004
B	South Carolina	Agent	Approved	12/16/2011
B	South Dakota	Agent	Approved	06/13/2011
B	Tennessee	Agent	Approved	02/21/2003
B	Texas	Agent	Approved	02/22/2007
B	Virginia	Agent	Approved	05/30/2003
B	West Virginia	Agent	Approved	07/01/2004

Branch Office Locations

CARTY, HARDING & HEARN, INC.
6263 POPLAR AVENUE
SUITE 800
MEMPHIS, TN 38119

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 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	Securities Industry Essentials Examination	SIE	10/01/2018
B	General Securities Representative Examination	Series 7	09/11/2002

State Securities Law Exams

	Exam	Category	Date
B IA	Uniform Combined State Law Examination	Series 66	10/11/2002

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
No information reported.			

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
12/2002 - Present	CARTY & COMPANY INC	ACCOUNT EXECUTIVE	Y	MEMPHIS, TN, 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.

US Census Bureau 109 N. Main St. Memphis, TN 38103. Collecting Census Data for the 2020 US Census. Visiting homes in Shelby County to collect data. He will be paid $13.00 per hour and .52c for mileage. He will work between 10-15 hours per week. the website is uscensus.gov.

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
Criminal	0	3	0
Termination	N/A	1	N/A
Financial	1	1	N/A
Judgment/Lien	4	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.

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 3

Reporting Source:	Broker
Court Details:	FAIRFAX COUNTY GENERAL DISTRICT COURT
Charge Date:	06/13/1997
Charge Details:	1. ONE COUNT 2. MISDEMEANOR 3. NOT GUILTY 4. NA
Felony?	Yes
Current Status:	Final
Status Date:	12/19/1999
Disposition Details:	A. FAILURE TO APPEAR IN COURT B. 12/19/1999 C. NA D. NA E. NA F. NA G. NA
Broker Statement	I WAS CHARGED WITH FAILURE TO APPEAR IN COURT FOR A LARCENY. I WAS TOLD BY MY ATTORNEY THEY WOULD NOT NEED ME TO APPEAR BECAUSE THE CHARGES WOULD BE DROPPED.

Disclosure 2 of 3

Reporting Source:	Broker
Organization Name (if charge(s) were brought against an organization over which broker exercised control):	CHARGES WERE BROUGHT AGAINST AN ORGANIZATION I OWNED OR CONTROLLED. I ALONE WAS ACCUSED.
Court Details:	FAIRFAX COUNTY GEN DISTRICT COURT CASE # 97010911
Charge Date:	05/23/1997
Charge Details:	1. LARCENY - 05/23/1997 2. FELONY 3. NOT GUILTY 4. N/A
Felony?	Yes
Current Status:	Final
Status Date:	12/19/1999
Disposition Details:	A. LARCENY - A NOLLE PROCESSED B. 12/19/1999 C. N/A D. N/A E,F,G N/A
Broker Statement	ON 5-23-97 I WAS CHARGED WITH LARCENY FAILURE TO RETURN A RENTAL CAR ON TIME. I RETURNED THE CAR AND PAID MY LATE FEES BEFORE TRIAL. AT TRIAL THE DA DECIDED NOT TO PROSECUTE.

Disclosure 3 of 3

Reporting Source:	Broker
Organization Name (if charge(s) were brought against an organization over which broker exercised control):	CHARGES WERE NOT BROUGHT AGAINST AN ORGANIZATION I OWNED OR CONTROLLED. I ALONE WAS CHARGED
Court Details:	ARLINGTON VIRGINIA COUNTY GEN DISTRICT COURT CASE # GC 970017
Charge Date:	12/16/1996
Charge Details:	1. DEFRAUDING AN INNKEEPER 2. MISDEMEANOR 3. GUILTY 4. N/A
Felony?	Yes
Current Status:	Final
Status Date:	12/04/1997

Disposition Details:	A. DEFRAUDING AN INNKEEPER-CONVICTED B. FEB 4/1997 C. PAY RESTITUTION OF 497.00 AND TIME SERVED TWO DAYS. D. RESTITUTION AND TIME SERVED E. FEB 4/1997 F. 497.00 G. DEC 4,1997
Broker Statement	I WAS STAYING AT THE SHERATON NATIONAL HOTEL IN ARLINGTON . VA. I BOUNCED 3 CHECKS TOTALING 497.00. AT THE TIME I WAS MOVING TO WASH DC FROM DOVER, DE. I MISTAKINGLY CLOSED THE ACCOUNT IN DELAWARE. I WAS CHARGED WITH A FELONY.PAID THE BAD CHECKS AND SERVED 2 DAYS AND THE FELONY WAS REDUCED TO A MISDEMEANOR

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

Reporting Source:	Broker
Employer Name:	AMERICAN EXPRESS FINANCIAL ADVISORS ICN
Termination Type:	Discharged
Termination Date:	10/31/2002
Allegations:	FAILURE TO DISCLOSE LARCENY CHARGE AND FAILURE TO APPEAR CHARGE.
Product Type:	Other
Other Product Types:	NONE
Broker Statement	I DID NOT CLEARLY UNDERSTAND THE U-4 QUESTIONS CONCERNING FELONIES. I THOUGHT IT SAID TO DISCLOSE CONVICTIONS, NOT CHARGES. IT WAS NOT INTENTIONAL BUT CAUSED BY MY LACK OF UNDERSTANDING THE QUESTIONS.

Financial - Final

This type of disclosure event involves a pending 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

Reporting Source:	Broker
Action Type:	Bankruptcy
Bankruptcy:	Chapter 13
Action Date:	12/27/2022
Organization Investment-Related?	
Type of Court:	Federal Court
Name of Court:	US Bankruptcy Court
Location of Court:	TN-Memphis-Western/2
Docket/Case #:	2225665
Action Pending?	No
Disposition:	Dismissed
Disposition Date:	04/21/2023
Broker Statement	Debts have been released / paid and the bankruptcy petition dismissed.

Financial - Pending

This type of disclosure event involves a pending 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

Reporting Source:	Broker
Action Type:	Compromise
Action Date:	05/10/2022
Organization Investment-Related?	
Type of Court:	State Court
Name of Court:	Shelby County General Sessions Court
Location of Court:	Memphis, TN
Docket/Case #:	1950842
Action Pending?	Yes
If a compromise with creditor, provide:	
Name of Creditor:	Harpeth Financial Services
Original Amount Owed:	$6,000.00
Terms Reached with Creditor:	He will pay $500.00 a month for 12 months to the Hill Law Firm.
Broker Statement	This debt was incurred due to the Covid-19 pandemic and will be paid in full on or before May 15,2023.

Judgment / Lien

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

Disclosure 1 of 4

Reporting Source:	Broker
Judgment/Lien Holder:	Harpeth Financial Services
Judgment/Lien Amount:	$6,000.00
Judgment/Lien Type:	Civil
Date Filed with Court:	05/10/2022
Date Individual Learned:	05/10/2022
Type of Court:	State Court
Name of Court:	Shelby County Gen Sessions Court
Location of Court:	Memphis, TN
Docket/Case #:	1950842
Judgment/Lien Outstanding?	Yes
Broker Statement	This debt was incurred due to t he Covid-19 pandemic and will be paid in full on or before May 15,2023.

Disclosure 2 of 4

Reporting Source:	Broker
Judgment/Lien Holder:	Americredit Financial Services GM Financial
Judgment/Lien Amount:	$4,890.03
Judgment/Lien Type:	Civil
Date Filed with Court:	07/10/2017
Date Individual Learned:	08/02/2017
Type of Court:	General Session Civil
Name of Court:	General Sessions Civil Sessions
Location of Court:	Memphis, TN
Docket/Case #:	17-018867
Judgment/Lien Outstanding?	Yes

Disclosure 3 of 4

Reporting Source:	Broker
Judgment/Lien Holder:	STONEBRIAR ASSOC
Judgment/Lien Amount:	$3,847.23
Judgment/Lien Type:	Civil
Date Filed with Court:	05/18/2015
Date Individual Learned:	05/28/2015
Type of Court:	GEN SESSION CRT
Name of Court:	GEN SESSION CRT
Location of Court:	SHELBY CO
Docket/Case #:	1735035
Judgment/Lien Outstanding?	Yes
Broker Statement	PLAN I HAVE ENTERED INTO A PAYMENT PLAN TO SATISFY THIS DEBT ON 6/16/2015-($1,500), 7/17/2015-($1,300), 8/17/2015-($1,047.23)

Disclosure 4 of 4

Reporting Source:	Broker
Judgment/Lien Holder:	MUFFLIN RUN APTS/ROBINO MGMT GRP
Judgment/Lien Amount:	$3,884.00
Judgment/Lien Type:	Default
Date Filed with Court:	04/18/1997
Court Details:	KENT CO COURT DOVER, DE CASE # JP1696C5276
Judgment/Lien Outstanding?	Yes
Broker Statement	WHILE LIVING TEMPORARILY IN CHARLOTTE NC I SUBLET MY APARTMETN TO A FRIEN AND HE WAS TO KEEP UP THE PAYMENTS BUT DID NOT . I WAS ORDERD TO PAY BALANCE AND COURT COST OF 3884.00

End of Report

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