BrokerCheck Report

RYAN DAVID FINCH

CRD# 6379871

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.

RYAN D. FINCH

CRD# 6379871

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

IA **EMERSON EQUITY LLC**
9250 E Costilla Avenue
Suite 105
Greenwood Village, CO 80112
CRD# 130032
Registered with this firm since: 05/04/2020

B **EMERSON EQUITY LLC**
9250 E Costilla Avenue
Suite 105
Greenwood Village, CO 80112
CRD# 130032
Registered with this firm since: 04/21/2020

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
- 25 U.S. states and territories

This broker has passed:

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

Registration History

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

IA **COLORADO FINANCIAL SERVICE CORPORATION**
CRD# 104343
CENTENNIAL, CO
02/2018 - 04/2020

B **COLORADO FINANCIAL SERVICE CORPORATION**
CRD# 104343
Greenwood Village, CO
09/2017 - 04/2020

IA **COBIZ WEALTH**
CRD# 125910
DENVER, CO
09/2014 - 03/2017

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	5

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

Employment 1 of 1

Firm Name: **EMERSON EQUITY LLC**

Main Office Address: **155 BOVET ROAD, SUITE 725**
SAN MATEO, CA 94402

Firm CRD#: **130032**

	SRO	Category	Status	Date
B	FINRA	Direct Participation Programs	Approved	04/21/2020
B	FINRA	General Securities Representative	Approved	04/04/2024

	U.S. State/ Territory	Category	Status	Date
B	Arizona	Agent	Approved	04/13/2022
B	Arkansas	Agent	Approved	04/21/2020
B	California	Agent	Approved	04/21/2020
B	Colorado	Agent	Approved	04/21/2020
IA	Colorado	Investment Adviser Representative	Approved	05/04/2020
B	Florida	Agent	Approved	10/27/2020
B	Georgia	Agent	Approved	05/22/2025
B	Hawaii	Agent	Approved	01/07/2021
B	Kentucky	Agent	Restricted Approval	04/02/2026
B	Louisiana	Agent	Approved	10/07/2024
B	Maryland	Agent	Approved	10/29/2025

Broker Qualifications

Employment 1 of 1, continued

	U.S. State/ Territory	Category	Status	Date
B	Missouri	Agent	Approved	07/19/2022
B	Montana	Agent	Approved	06/05/2020
B	Nebraska	Agent	Approved	04/21/2020
B	Nevada	Agent	Approved	01/26/2021
B	New Mexico	Agent	Approved	06/02/2025
B	New York	Agent	Approved	06/21/2023
B	North Carolina	Agent	Approved	04/23/2026
B	North Dakota	Agent	Approved	08/17/2023
B	Ohio	Agent	Approved	04/27/2022
B	Oklahoma	Agent	Approved	04/21/2020
B	Oregon	Agent	Approved	09/26/2023
B	Tennessee	Agent	Approved	12/12/2024
B	Texas	Agent	Approved	11/24/2021
B	Virginia	Agent	Approved	02/01/2023
B	Washington	Agent	Approved	04/01/2025

Branch Office Locations

EMERSON EQUITY LLC
9250 E Costilla Avenue
Suite 105
Greenwood Village, CO 80112

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

Principal/Supervisory Exams

Exam	Category	Date
No information reported.		

General Industry/Product Exams

	Exam	Category	Date
B	General Securities Representative Examination	Series 7TO	04/04/2024
B	Securities Industry Essentials Examination	SIE	10/01/2018
B	Direct Participation Programs Representative Examination	Series 22	09/01/2017

State Securities Law Exams

	Exam	Category	Date
B	Uniform Securities Agent State Law Examination	Series 63	03/15/2018
IA	Uniform Investment Adviser Law Examination	Series 65	09/16/2014

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 **1** professional designation(s).

Certified Financial Planner

This representative holds or did hold **1** professional designation(s) that may have been used to qualify as an Investment Advisor representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities Administrators Association at http://www.nasaa.org

Registration and Employment History

Registration History

The broker previously was registered with the following firms:

	Registration Dates	Firm Name	CRD#	Branch Location
IA	02/2018 - 04/2020	COLORADO FINANCIAL SERVICE CORPORATION	104343	Greenwood Village, CO
B	09/2017 - 04/2020	COLORADO FINANCIAL SERVICE CORPORATION	104343	Greenwood Village, CO
IA	09/2014 - 03/2017	COBIZ WEALTH	125910	DENVER, CO

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
11/2020 - Present	Whitestone Real Estate Fund I LLC	Managing Member	Y	Denver, CO, United States
04/2020 - Present	Emerson Equity LLC	Registered Representative	Y	San Mateo, CA, United States
07/2019 - Present	SC RE I LLC	Managing Member	Y	Greenwood Village, CO, United States
07/2015 - Present	1395 Harlan LLC	Managing Partner	Y	Denver, CO, United States
05/2015 - Present	Approach 99 LLC	Managing Partner	Y	Denver, CO, United States
11/2014 - Present	Sharpe Capital LLC	Manager	Y	Denver, CO, United States
09/2014 - Present	DBA Tangible Wealth Solutions	Owner-President	Y	Greenwood Village, CO, United States
01/2013 - Present	Finch Sertich Capital LLC	Managing Partner	Y	Denver, CO, United States
08/2016 - 12/2021	Tangible Property Solutions LLC	Owner	Y	Greenwood Village, CO, United States
09/2014 - 09/2021	Sharpe Investment LLC	Managing Partner	Y	Denver, CO, United States
08/2017 - 04/2020	Colorado Financial Service Corporation	Registered Rep	Y	Centennial, CO, United States

Registration and Employment History

Employment History, continued

Employment	Employer Name	Position	Investment Related	Employer Location
04/2015 - 07/2017	COBIZ WEALTH	WEALTH STRATEGIST	Y	DENVER, CO, 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)FINCH SERTICH CAPITAL LLC - P.O. BOX 372327 DENVER CO 80237, MANAGING PARTNER, INVESTEMENT RELATED, NO COMPENSATION, 2 HOURS PER MONTH, 01/2013, MONITOR AND MANAGE THE PROPERTY MANAGERS THAT MANAGE THE SINGLE FAMILY RENTALS OWNED BY THE LLC.

2) DBA TANGIBLE WEALTH SOLUTIONS LLC, 9250 E COSTILLA AVE., STE 105, GREENWOOD VILLAGE, CO 80112, OWNER - PRESIDENT, INVESTMENT RELATED, 15 HOURS, 10/2015

3) 1395 HARLAN LLC, P.O. BOX 372327 DENVER CO 80237, MANAGING PARTNER, INVESTEMENT RELATED, NO COMPENSATION, 2 HOURS PER MONTH, 07/2015, MONITOR AND MANAGE THE PROPERTY MANAGERS THAT MANAGE THE SINGLE FAMILY RENTALS OWNED BY THE LLC

4) APPROACH 99 LLC / P.O. BOX 372327 DENVER CO 80237 / MANAGING PARTNER / INVESTEMENT RELATED / NO COMPENSATION / 2 HOURS PER MONTH, 05/2015, MONITOR AND MANAGE THE PROPERTY MANAGERS THAT MANAGE THE SINGLE FAMILY RENTALS OWNED BY THE LLC

5) SHARPE CAPITAL LLC/9250 E. COSTILLA AVE., STE 105, GREENWOOD VILLAGE, CO 80112/MANAGER/REAL ESTATE INVESTMENT CO, INVESTMENT RELATED; NO COMPENSATION, RECEIVED INVESTMENT RETURNS/20 HOURS PER MONTH, 11/2014, MONITOR AND MANAGE THE COMMERCIAL PROPERTY MANAGER IN CHARGE OF MULTIPLE COMMERCIAL PROPERTIES

6) SC RE I LLC/PO BOX 372327 DENVER CO 80237/MANAGING MEMBER/INVESTMENT RELATED/START DATE 7/16/19, SPENDS ABOUT 10 HOURS PER MONTH DURING SECURITIES TRADING HOURS/EARNS MANAGEMENT FEES, ACQUITION AND DISPOSITION FEES, 07/2019, 5 HRS A MONTH DURING SECURITIES TRADING HOURS. MONITOR AND MANAGE THE PROPERTY MANAGERS THAT MANAGE THE SINGLE FAMILY RENTALS OWNED BY THE LLC

7)- WHITESTONE REAL ESTATE FUND I, LLC-INVESTMENT RELATED-PO BOX 372327, DENVER CO 80237-MANAGING MEMBER-INVESTMENT RELATED; ACQUIRING AND MANAGING REAL ESTATE PROPERTIES-10 HOURS DURING SECURITIES TRADING HOURS; 11/2020, MONITOR AND MANAGE THE PROPERTY MANAGERS THAT MANAGE THE SINGLE FAMILY RENTALS OWNED BY THE LLC

8)-SKYLINE SOCCER ASSOCIATION-NOT INVESTMENT RELATED-3799 S JASON ST ENGLEWOOD CO 80110-YOUTH SOCCER COACH-2 PRACTICES DURING THE WEEK AND ONE GAME ON WEEKENDS. ZERO HOURS DURING SECURITIES 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.
   -
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	5	0	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 - 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 5

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	EMERSON EQUITY LLC
Allegations:	Negligence, negligent misrepresentation and omission, breach of fiduciary duty, breach of contract, violation of Regulation Best Interest, federal securities laws, California Corporations code violations, California common law, FINRA rule 2111 and 2010, Investment purchased 04/14/2022
Product Type:	Real Estate Security
Alleged Damages:	$280,000.00
Alleged Damages Amount Explanation (if amount not exact):	Claimant is requesting recovery of compensatory damages of approximately $280,000.00 plus post-judgment interest and "well-managed account" damages, recovery of all costs, attorneys' fees, expert's fees, and forum fees of this arbitration, as well as punitive damages in an amount to be determined by the arbitration panel.

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):	FINRA
Docket/Case #:	26-00660
Date Notice/Process Served:	03/31/2026

Arbitration Pending?	Yes

Disclosure 2 of 5

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	EMERSON EQUITY LLC
Allegations:	Breach of fiduciary duty, constructive fraud, negligence and negligence per se, Violations of the Colorado Securities Act, breach of contract. Investments made between 2021 - 2025
Product Type:	Real Estate Security
Alleged Damages:	$676,000.00
Alleged Damages Amount Explanation (if amount not exact):	This includes interest and fees
Is this an oral complaint?	No
Is this a written complaint?	No
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	FINRA
Docket/Case #:	25-02644
Filing date of arbitration/CFTC reparation or civil litigation:	12/03/2025

Customer Complaint Information

Date Complaint Received:	04/16/2026
Complaint Pending?	Yes
Settlement Amount:	
Individual Contribution Amount:	

Disclosure 3 of 5

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	EMERSON EQUITY LLC
Allegations:	Breach of fiduciary duty; negligence; and violation of Regulation BI
Product Type:	Real Estate Security
Alleged Damages:	$750,000.00
Alleged Damages Amount Explanation (if amount not exact):	Claimant request damages and recovery of General and compensatory damages in an estimated amount of $750,000.00; lost opportunity costs; rescission of improper investments; cost of proceedings; punitive damages in an amount according to proof; interest at the legal rate on all sums recovered; attorney's fees and costs; and such other relief as this panel needs just and appropriate.
Is this an oral complaint?	No
Is this a written complaint?	No
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	FINRA
Docket/Case #:	25-02459
Filing date of arbitration/CFTC reparation or civil litigation:	11/10/2025

Customer Complaint Information

Date Complaint Received:	11/11/2025
Complaint Pending?	Yes
Settlement Amount:	
Individual Contribution Amount:	

Disclosure 4 of 5

Reporting Source:	Broker

Employing firm when activities occurred which led to the complaint:	EMERSON EQUITY LLC
Allegations:	Breach of contract and warranties, promissory estoppel; violation of state securities statutes; violation of Regulation Best Interest; breach of fiduciary duty; claims under common; vicarious liability
Product Type:	Real Estate Security
Alleged Damages:	$0.00
Alleged Damages Amount Explanation (if amount not exact):	Claimants seek an award between $500,000 and $1,000,000, including all direct and/or consequential damages and statutory and/or punitive damages, plus interest and costs, including attorneys' fees, an amount which claimants reserve the right to amend at any time including during hearings held on these matters.

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):	FINRA
Docket/Case #:	25-02118
Date Notice/Process Served:	10/07/2025
Arbitration Pending?	Yes
Broker Statement	I unequivocally deny the customer's allegations of lack of due diligence and improper investment advice. All recommendations were made in accordance with client's stated investment objectives, risk tolerance, and financial profile, as documented int he account records. The client was provided with appropriate disclosures and executed all necessary documentation prior to the transactions in question. I acted in good faith and in full compliance with firm policies and regulatory standards.

Disclosure 5 of 5

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	EMERSON EQUITY LLC
Allegations:	Violation of Federal Securities Laws; Violation of the Colorado Securities Act; Violation of the Colorado Consumer Protection Act; Breach of Contract; Common Law Fraud; Breach of Fiduciary Duty; Negligence and Gross Negligence, trades placed in 2021

Product Type:	Real Estate Security
Alleged Damages:	$542,000.00
Alleged Damages Amount Explanation (if amount not exact):	Claimants seek in addition to the compensatory damages, bargain damages, lost opportunity costs, model portfolio damages, prejudgment interest, costs, reasonable attorney's fees, punitive damages in an amount to be determined by arbitrators, and such other relief is deemed necessary and proper.
Is this an oral complaint?	No
Is this a written complaint?	No
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	FINRA
Docket/Case #:	25-01398
Filing date of arbitration/CFTC reparation or civil litigation:	07/08/2025

Customer Complaint Information

Date Complaint Received:	07/09/2025
Complaint Pending?	Yes
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	I unequivocally deny the customer's allegations of lack of due diligence and improper investment advice. All recommendations were made in accordance with client's stated investment objectives, risk tolerance, and financial profile, as documented int he account records. The client was provided with appropriate disclosures and executed all necessary documentation prior to the transactions in question. I acted in good faith and in full compliance with firm policies and regulatory standards.

End of Report

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