



Blue Barn Wealth

Blue Barn Wealth, LLC

Form ADV Part 2B

Individual Disclosure Brochure Supplement

for

Jeffrey Todd Brimhall, PhD, CFP[®], CFA[®]

Personal CRD Number: 5973171

Investment Adviser Representative

Orem Office

370 West Center Street
Orem, UT 84057

Salt Lake Office

1308 South 1700 East, Suite 208
Salt Lake City, UT 84108

(801) 466-4101

jeff@bluebarnwealth.com
www.bluebarnwealth.com

This brochure provides information about Jeffrey Todd Brimhall that supplements the Blue Barn Wealth, LLC brochure (Form ADV Part 2A). You should have received a copy of that brochure. Please contact Jeff if you did not receive Blue Barn Wealth's brochure or if you have any questions about the contents of this supplement.

Throughout this document Blue Barn Wealth, LLC may be referred to as "Blue Barn Wealth," and Jeffrey Todd Brimhall may be referred to as "Jeff" or "Jeff Brimhall."

Additional information about Jeff is also available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background and Business Experience

Name: Jeffrey Todd Brimhall

Born: 1975

Education

- PhD Economics, Southern Methodist University, 2007
- MA Economics, Southern Methodist University, 2004
- BS Civil Engineering, Brigham Young University, 2000

Designations

- CFP® – Certified Financial Planner
- CFA – Chartered Financial Analyst

CFP® Certification

The CERTIFIED FINANCIAL PLANNER™, CFP®, and CFP® (with plaque design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include cash flow and debt management, education planning, risk management and insurance planning, investment planning, tax planning, retirement savings and income planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary

standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification. For more information about CFP® certification, please visit www.cfp.net.

CFA Certification

The Chartered Financial Analyst (CFA) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute - the largest global association of investment professionals. There are currently more than 90,000 CFA charter holders working in 134 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

High Ethical Standards

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charterholders to:

- Place their clients' interests ahead of their own
- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

Global Recognition

Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today's quickly evolving global financial industry. As a result, employers and clients are increasingly seeking CFA charterholders - often making the charter a prerequisite for employment.

Additionally, regulatory bodies in 22 countries and territories recognize the CFA charter as a proxy for meeting certain licensing requirements, and more than 125 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

Comprehensive and Current Knowledge

The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession.

To learn more about the CFA charter, visit www.cfainstitute.org.

Business Background

- 10/2017 – Present *Managing Partner, Blue Barn Wealth, LLC*
- 10/2017 – Present *Owner/Manager, Force for Good Financial, LLC & HJB Wealth Mgmt, LLC*
- 11/2017 – 03/2019 *Investment Adviser Representative, Financial Planning Office, LLC*
- 06/2016 – 09/2017 *President, Blue Barn Wealth, LLC*
- 07/2011 – 05/2016 *Senior Advisor, Soltis Investment Advisors*
- 08/2008 – 06/2011 *Instructor, Case Western Reserve University*
- 07/2007 – 07/2009 *Equity Analyst, National City Private Client Group*

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Jeff Brimhall is the owner and operator of Brimhall Properties, a Pleasant Grove, UT real estate rental business, and has been since 2016. This activity involves approximately ten hours of his time each month, after trading hours. No advisory firm clients are investors in, solicited on behalf of, or served by Brimhall Properties; therefore, our firm does not believe this activity presents a conflict of interest with its clients.

Item 5: Additional Compensation

Jeff does not receive any economic benefit from any person, company, or organization, other than Blue Barn Wealth in exchange for providing clients advisory services through Blue Barn Wealth.

Item 6: Supervision

As a representative of Blue Barn Wealth, Jeff Brimhall works in consultation with the Chief Compliance Officer, Benjamin Cummings, to ensure that advice provided to clients is consistent with regulation and with the firm's policies and procedures. Jeff adheres to applicable regulations regarding the activities of an Investment Adviser Representative, together with all policies and procedures outlined in the firm's code of ethics and compliance manual. Benjamin Cummings can be reached at (801) 466-4101 or benjamin@bluebarnwealth.com.

Item 7: Requirements for State Registered Advisers

This disclosure is required by state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.

Jeff Brimhall has NOT been involved in an award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, NOR has Jeff Brimhall been involved in an award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:

1. an investment or an investment-related business or activity;
2. fraud, false statement(s), or omissions;
3. theft, embezzlement, or other wrongful taking of property;
4. bribery, forgery, counterfeiting, or extortion; or
5. dishonest, unfair, or unethical practices.

Jeff Brimhall has NOT been the subject of a bankruptcy.



Blue Barn Wealth

Blue Barn Wealth, LLC

Form ADV Part 2B

Individual Disclosure Brochure Supplement

for

Hyrum LeGrand Smith, PhD, CFP[®], CPA

Personal CRD Number: 6418090

Investment Adviser Representative

Orem Office

370 West Center Street
Orem, UT 84057

Salt Lake Office

1308 South 1700 East, Suite 208
Salt Lake City, UT 84108

(801) 466-4101

hyrum@bluebarnwealth.com

www.bluebarnwealth.com

This brochure provides information about Hyrum LeGrand Smith that supplements the Blue Barn Wealth, LLC brochure (Form ADV Part 2A). You should have received a copy of that brochure. Please contact Hyrum if you did not receive Blue Barn Wealth's brochure or if you have any questions about the contents of this supplement.

Throughout this document Blue Barn Wealth, LLC may be referred to as "Blue Barn Wealth," and Hyrum LeGrand Smith may be referred to as "Hyrum" or "Hyrum Smith."

Additional information about Hyrum is also available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background and Business Experience

Name: Hyrum LeGrand Smith

Born: 1976

Education

- PhD Personal Financial Planning, Texas Tech University, 2010
- MBA, University of Utah, 2003
- BS Accounting, Utah State University, 2002 (Summa Cum Laude)

Designations

- CFP® – Certified Financial Planner
- CPA – Certified Public Accountant

CFP® Certification

The CERTIFIED FINANCIAL PLANNER™, CFP®, and CFP® (with plaque design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include cash flow and debt management, education planning, risk management and insurance planning, investment planning, tax planning, retirement savings and income planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary

standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification. For more information about CFP® certification, please visit www.cfp.net.

CPA License

CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination.

In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two-year period or 120 hours over a three-year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous Code of Professional Conduct which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services.

In addition to the *Code of Professional Conduct*, AICPA members who provide personal financial planning services are required to follow the *Statement on Standards in Personal Financial Planning Services* (SSPFPS).

Business Background

- 10/2017 – Present *Managing Partner, Blue Barn Wealth, LLC*
- 10/2017 – Present *Owner/Manager, Hyrum L. Smith, LLC and HJB Wealth Management, LLC*
- 05/2015 – Present *Professional in Residence, Utah Valley University*
- 05/2015 – 09/2017 *President, Financial Planning Office, LLC*
- 08/2013 – 04/2015 *Assistant Professor, Utah Valley University*
- 11/2014 – 01/2015 *Investment Adviser Representative, BFC Planning, Inc.*
- 12/2009 – 07/2013 *Assistant Professor, Virginia Tech*
- 07/2005 – 07/2007 *Treasury Senior Analyst, SuperValu (formerly Albertsons)*
- 08/2003 – 06/2005 *Associate, KPMG, LLC*

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Hyrum Smith is a Professional in Residence at Utah Valley University (UVU) where he teaches tax and retirement planning courses. Hyrum has been employed by UVU since August 2013. This activity involves approximately 5 hours per week during trading hours and approximately 10 hours per week outside trading hours. From time to time, clients of Blue Barn Wealth may take these classes. Blue Barn Wealth always acts in the best interest of the client, and clients always have the right to decide whether or not to utilize the services of any representative in such individual's outside capacities.

Item 5: Additional Compensation

Hyrum does not receive any economic benefit from any person, company, or organization, other than Blue Barn Wealth in exchange for providing clients advisory services through Blue Barn Wealth.

Item 6: Supervision

As a representative of Blue Barn Wealth, Hyrum works in consultation with the Chief Compliance Officer, Benjamin Cummings, to ensure that advice provided to clients is consistent with regulation and with the firm's policies and procedures. Hyrum adheres to applicable regulations regarding the activities of an Investment Adviser Representative, together with all policies and procedures outlined in the firm's code of ethics and compliance manual. Benjamin Cummings can be reached at (801) 466-4101 or benjamin@bluebarnwealth.com.

Item 7: Requirements for State Registered Advisers

This disclosure is required by state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.

Hyrum Smith has NOT been involved in an award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, NOR has Hyrum Smith been involved in an award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:

1. an investment or an investment-related business or activity;
2. fraud, false statement(s), or omissions;
3. theft, embezzlement, or other wrongful taking of property;
4. bribery, forgery, counterfeiting, or extortion; or
5. dishonest, unfair, or unethical practices.

Hyrum Smith has NOT been the subject of a bankruptcy.



Blue Barn Wealth

Blue Barn Wealth, LLC

Form ADV Part 2B

Individual Disclosure Brochure Supplement

for

Benjamin Franklin Cummings, PhD, CFP®

Personal CRD Number: 6878065

Investment Adviser Representative

Orem Office

370 West Center Street
Orem, UT 84057

Salt Lake Office

1308 South 1700 East, Suite 208
Salt Lake City, UT 84108

(801) 466-4101

benjamin@bluebarnwealth.com
www.bluebarnwealth.com

This brochure provides information about Benjamin Franklin Cummings that supplements the Blue Barn Wealth, LLC brochure (Form ADV Part 2A). You should have received a copy of that brochure. Please contact Benjamin if you did not receive Blue Barn Wealth's brochure or if you have any questions about the contents of this supplement.

Throughout this document Blue Barn Wealth, LLC may be referred to as "Blue Barn Wealth," and Benjamin Franklin Cummings may be referred to as "Benjamin" or "Benjamin Cummings."

Additional information about Benjamin is also available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background and Business Experience

Name: Benjamin Franklin Cummings

Born: 1982

Education

- PhD Personal Financial Planning, Texas Tech University, 2013
- BS Psychology, Utah State University, 2007 (Magna Cum Laude)

Designations

- CFP® - Certified Financial Planner

The CERTIFIED FINANCIAL PLANNER™, CFP®, and CFP® (with plaque design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include cash flow and debt management, education planning, risk management and insurance planning, investment planning, tax planning, retirement savings and income planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification. For more information about CFP® certification, please visit www.cfp.net.

Business Background

- 10/2017 – Present *Partner, Blue Barn Wealth, LLC*
- 10/2017 – Present *Owner/Manager, Benjamin F. Cummings, LLC and HJB Wealth Management, LLC*
- 08/2019 – Present *Assistant/Associate Professor, Utah Valley University*
- 02/2018 – 10/2020 *Editor of the Journal of Personal Finance, IARFC*
- 11/2017 – 03/2019 *Investment Adviser Representative, Financial Planning Office, LLC*
- 05/2016 – 7/2019 *Associate Professor of Behavioral Finance, The American College*
- 08/2012 – 05/2016 *Assistant Professor, Saint Joseph's University*
- 10/2011 – 08/2012 *Scholar in Residence, Certified Financial Planner Board of Standards, Inc.*
- 08/2008 – 12/2011 *Research Assistant and Graduate Instructor, Texas Tech University*
- 05/2008 – 08/2008 *Summer Associate, FJY Financial, LLC*
- 02/2008 – 05/2008 *Financial Maintenance Educator, Utah State University Extension*

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Benjamin Cummings is an Associate Professor and Faculty Director of the Master of Financial Planning & Analytics program at Utah Valley University (UVU). Benjamin has been employed by UVU since August 2019. He is involved teaching classes, conducting research, developing curriculum, and speaking at webinars and professional meetings. Some of these speaking engagements are provided through Benjamin F. Cummings, LLC. These activities involve approximately 20 hours per week during trading hours and approximately 10-15 hours per week outside trading hours. From time to time, clients of Blue Barn Wealth may take classes from UVU or attend a speaking engagement. Blue Barn Wealth always acts in the best interest of the client, and clients always have the right to decide whether or not to utilize the services of any representative in such individual's outside capacities.

Item 5: Additional Compensation

Benjamin does not receive any economic benefit from any person, company, or organization, other than Blue Barn Wealth in exchange for providing clients advisory services through Blue Barn Wealth.

Item 6: Supervision

As the Chief Compliance Officer of Blue Barn Wealth, Benjamin Cummings supervises all activities of the firm. Benjamin's contact information is on the cover page of this disclosure document. Benjamin adheres to applicable regulatory requirements, together with all policies and procedures outlined in the firm's code of ethics and compliance manual.

Item 7: Requirements for State Registered Advisers

This disclosure is required by state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.

Benjamin Cummings has NOT been involved in an award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, NOR has Benjamin Cummings been involved in an award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:

1. an investment or an investment-related business or activity;
2. fraud, false statement(s), or omissions;
3. theft, embezzlement, or other wrongful taking of property;
4. bribery, forgery, counterfeiting, or extortion; or
5. dishonest, unfair, or unethical practices.

Benjamin Cummings has NOT been the subject of a bankruptcy.



Blue Barn Wealth

Blue Barn Wealth, LLC

Form ADV Part 2B

Individual Disclosure Brochure Supplement

for

Scott H. Garbutt, CFP®

Personal CRD Number: 852029

Investment Adviser Representative

Orem Office

370 West Center Street
Orem, UT 84057

Salt Lake Office

1308 South 1700 East, Suite 208
Salt Lake City, UT 84108

(801) 466-4101

scott@bluebarnwealth.com

www.bluebarnwealth.com

This brochure provides information about Scott Garbutt that supplements the Blue Barn Wealth, LLC brochure (Form ADV Part 2A). You should have received a copy of that brochure. Please contact Scott Garbutt if you did not receive Blue Barn Wealth's brochure or if you have any questions about the contents of this supplement.

Throughout this document Blue Barn Wealth, LLC may be referred to as "Blue Barn Wealth," and Scott H. Garbutt may be referred to as "Scott" or "Scott Garbutt."

Additional information about Scott Garbutt is also available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background and Business Experience

Name: Scott H. Garbutt

Born: 1954

Education

- BS Business Administration, Brigham Young University Marriott School of Business, 1978

Designations

- CFP® – Certified Financial Planner

CFP® Certification

The CERTIFIED FINANCIAL PLANNER™, CFP®, and CFP® (with plaque design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include cash flow and debt management, education planning, risk management and insurance planning, investment planning, tax planning, retirement savings and income planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification. For more information about CFP® certification, please visit www.cfp.net.

Business Background

- 04/2024 – Present *Investment Advisor Representative, Blue Barn Wealth, LLC*
- 01/1991 – Present *Managing Member/Investment Advisor Representative, Strategis Financial Group, Inc.*
- 05/2008 – Present *Insurance Agent, Strategis Financial Group, Inc. dba Strategis Insurance Group*
- 05/1998 – Present *Managing Member, Garbutt Family Investments, L.L.C.*
- 01/2012 – 05/2017 *Registered Representative/Investment Advisor Representative, First Western Advisors*
- 08/1993 – 08/2014 *Owner, Capital Management Real Estate Holdings, LLC*
- 01/2010 – 01/2012 *Registered Representative/Investment Advisor Representative, Liberty Partners Financial Services, LLC*
- 09/2006 – 12/2009 *Registered Representative/Investment Advisor Representative, Stonehurst Securities, Inc.*
- 01/1991 – 05/2008 *Insurance Agent, Strategis Financial Group, Inc.*

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Scott Garbutt is a licensed insurance agent with Strategis Financial Group, Inc. dba Strategis Insurance Group. Approximately 30% of his time is spent in this practice. From time to time, he will offer clients products and/or services from this activity.

This represents a conflict of interest because it gives an incentive to recommend products and services based on the commission amount received. This conflict is mitigated by disclosures, procedures, and the firm's fiduciary obligation to place the best interest of the client first and the clients are not required to purchase any products or services. Clients have the option to purchase these products or services through another insurance agent of their choosing.

In addition, Scott Garbutt is an investment advisor representative with Strategis Financial Group, Inc. He will remain registered with Strategis Financial Group, Inc. through the transition of his business.

Item 5: Additional Compensation

Scott Garbutt receives additional compensation in his capacity as an insurance agent, but he does not receive any performance based fees.

Item 6: Supervision

As a representative of Blue Barn Wealth, Scott Garbutt works in consultation with the Chief Compliance Officer, Benjamin Cummings, to ensure that advice provided to clients is consistent with regulation and with the firm's policies and procedures. Scott Garbutt adheres to applicable regulations regarding the activities of an Investment Adviser Representative, together with all policies and procedures outlined in

the firm's code of ethics and compliance manual. Benjamin Cummings can be reached at (801) 466-4101 or benjamin@bluebarnwealth.com.

Item 7: Requirements for State Registered Advisers

This disclosure is required by state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.

Scott Garbutt has NOT been involved in an award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, NOR has Scott Garbutt been involved in an award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:

1. an investment or an investment-related business or activity;
2. fraud, false statement(s), or omissions;
3. theft, embezzlement, or other wrongful taking of property;
4. bribery, forgery, counterfeiting, or extortion; or
5. dishonest, unfair, or unethical practices.

Scott Garbutt has NOT been the subject of a bankruptcy.



Blue Barn Wealth

Blue Barn Wealth, LLC

Form ADV Part 2B

Individual Disclosure Brochure Supplement

for

Mark T. Sumsion

Personal CRD Number: 1812582

Investment Adviser Representative

Orem Office

370 West Center Street
Orem, UT 84057

Salt Lake Office

1308 South 1700 East, Suite 208
Salt Lake City, UT 84108

(801) 466-4101

mark@bluebarnwealth.com

www.bluebarnwealth.com

This brochure provides information about Mark Sumsion that supplements the Blue Barn Wealth, LLC brochure (Form ADV Part 2A). You should have received a copy of that brochure. Please contact Mark Sumsion if you did not receive Blue Barn Wealth's brochure or if you have any questions about the contents of this supplement.

Throughout this document Blue Barn Wealth, LLC may be referred to as "Blue Barn Wealth," and Mark T. Sumsion may be referred to as "Mark" or "Mark Sumsion."

Additional information about Mark Sumsion is also available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background and Business Experience

Name: Mark T. Sumsion

Born: 1950

Education

- BS Business Management, Brigham Young University Marriott School of Business, 1974

Business Background

- 04/2024 – Present *Investment Advisor Representative, Blue Barn Wealth, LLC*
- 12/1989 – Present *Managing Member/Investment Advisor Representative, Strategis Financial Group, Inc.*
- 05/2008 – Present *Insurance Agent, Strategis Financial Group, Inc. dba Strategis Insurance Group*
- 01/2004 – Present *Owner, Jigzy Enterprise, LLC*
- 02/2011 – 06/2017 *Owner/Car Salesman, Motopro Auto Brokers, CLC*
- 01/2012 – 05/2017 *Registered Representative/Investment Advisor Representative, First Western Advisors*
- 08/1993 – 08/2014 *Owner, Capital Management Real Estate Holdings, LLC*
- 01/2010 – 01/2012 *Registered Representative/Investment Advisor Representative, Liberty Partners Financial Services, LLC*
- 09/2006 – 12/2009 *Registered Representative/Investment Advisor Representative, Stonehurst Securities, Inc.*
- 12/1989 – 05/2008 *Insurance Agent, Strategis Financial Group, Inc.*

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Mark Sumsion is a licensed insurance agent with Strategis Financial Group, Inc. dba Strategis Insurance Group. Approximately 30% of his time is spent in this practice. From time to time, he will offer clients products and/or services from this activity.

This represents a conflict of interest because it gives an incentive to recommend products and services based on the commission amount received. This conflict is mitigated by disclosures, procedures, and the firm's fiduciary obligation to place the best interest of the client first and the clients are not required to purchase any products or services. Clients have the option to purchase these products or services through another insurance agent of their choosing.

In addition, Mark Sumsion is an investment advisor representative with Strategis Financial Group, Inc. He will remain registered with Strategis Financial Group, Inc. through the transition of his business.

Finally, Mark Sumsion is the Co-Owner and Manager for Jigzy Enterprises, LLC. He spends approximately 1% of his time on this activity. This is not a conflict of interest as there will be no crossover clients.

Item 5: Additional Compensation

Mark Sumsion receives additional compensation in his capacity as an insurance agent, but he does not receive any performance based fees.

Item 6: Supervision

As a representative of Blue Barn Wealth, Mark Sumsion works in consultation with the Chief Compliance Officer, Benjamin Cummings, to ensure that advice provided to clients is consistent with regulation and with the firm's policies and procedures. Mark Sumsion adheres to applicable regulations regarding the activities of an Investment Adviser Representative, together with all policies and procedures outlined in the firm's code of ethics and compliance manual. Benjamin Cummings can be reached at (801) 466-4101 or benjamin@bluebarnwealth.com.

Item 7: Requirements for State Registered Advisers

This disclosure is required by state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.

Mark Sumsion has NOT been involved in an award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, NOR has Mark Sumsion been involved in an award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:

1. an investment or an investment-related business or activity;
2. fraud, false statement(s), or omissions;
3. theft, embezzlement, or other wrongful taking of property;
4. bribery, forgery, counterfeiting, or extortion; or
5. dishonest, unfair, or unethical practices.

Mark Sumsion has NOT been the subject of a bankruptcy.



Blue Barn Wealth

Blue Barn Wealth, LLC

Form ADV Part 2B

Individual Disclosure Brochure Supplement

for

L. Stanford McCullough IV

Personal CRD Number:

Investment Adviser Representative 6560522

Orem Office

352 West Center Street
Orem, UT 84057

Salt Lake Office

1308 South 1700 East, Suite 208
Salt Lake City, UT 84108

(801) 466-4101

stanford@bluebarnwealth.com
www.bluebarnwealth.com

This brochure provides information about L. Stanford McCullough IV that supplements the Blue Barn Wealth, LLC brochure (Form ADV Part 2A). You should have received a copy of that brochure. Please contact Stanford if you did not receive Blue Barn Wealth's brochure or if you have any questions about the contents of this supplement.

Throughout this document Blue Barn Wealth, LLC may be referred to as "Blue Barn Wealth," and L. Stanford McCullough IV may be referred to as "Stanford."

Additional information about Stanford is also available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background and Business Experience

Name: L. Stanford McCullough IV

Born: 1994

Education

- BS Personal Financial Planning, Utah Valley University, 2018
- Minor in Business Management, Utah Valley University, 2018
- Juris Doctorate, S.J. Quinney School of Law, University of Utah, 2021
- Master of Laws (LLM), Taxation, UC Irvine, 2022

Designations

- CFP® – Certified Financial Planner

The CERTIFIED FINANCIAL PLANNER™, CFP®, and CFP® (with plaque design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include cash flow and debt management, education planning, risk management and insurance planning, investment planning, tax planning, retirement savings and income planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a

fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification. For more information about CFP® certification, please visit www.cfp.net.

Business Background

- 03/2023 – Present *Advisor, Blue Barn Wealth, LLC*
- 05/2018 – Present *Attorney, Fabian VanCott*
- 04/2018 – 12/2018 *Portfolio Analyst, TownSquare Capital*
- 01/2018 – 04/2018 *Tax Preparer, Cannon Holbrook, CPA*
- 08/2015 – 04/2018 *Analyst, Captrust (Formerly Knox Capital Group)*
- 08/2013 – 08/2015 *Service Missionary, The Church of Jesus Christ of Latter-Day Saints*

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Stanford is a full-time tax attorney at The McCullough Group, involving approximately 1,750 hours per year (approximately 146 hours per month).

Stanford does not provide legal services with Blue Barn Wealth, and Stanford does not provide Blue Barn Wealth clients with tax or legal advice in his role as a financial advisor. Stanford's services in his role as a financial advisor with Blue Barn Wealth should not be taken or interpreted to be legal advice in any form. Clients should consult their own attorneys for tax or legal advice.

No advisory firm clients are solicited on behalf of The McCullough Group; therefore, our firm does not believe this activity presents a conflict of interest with its clients.

Item 5: Additional Compensation

Stanford does not receive any economic benefit from any person, company, or organization, other than Blue Barn Wealth in exchange for providing clients advisory services through Blue Barn Wealth.

Item 6: Supervision

As a representative of Blue Barn Wealth, Stanford works under the supervision of the Chief Compliance Officer, Benjamin Cummings, to ensure that advice provided to clients is consistent with regulation and with the firm's policies and procedures. Stanford adheres to applicable regulations regarding the activities of an Investment Adviser Representative, together with all policies and procedures outlined in the firm's code of ethics and compliance manual. Benjamin Cummings can be reached at (801) 466-4101 or benjamin@bluebarnwealth.com.

Item 7: Requirements for State Registered Advisers

This disclosure is required by state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.

Stanford has NOT been involved in an award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, NOR has Stanford been involved in an award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:

1. an investment or an investment-related business or activity;
2. fraud, false statement(s), or omissions;
3. theft, embezzlement, or other wrongful taking of property;
4. bribery, forgery, counterfeiting, or extortion; or
5. dishonest, unfair, or unethical practices.

Stanford has NOT been the subject of a bankruptcy.



Blue Barn Wealth

Blue Barn Wealth, LLC

Form ADV Part 2B

Individual Disclosure Brochure Supplement

for

Justin Ericksen, CFP[®], AFC[®]

Personal CRD Number: 7678097

Investment Adviser Representative

Orem Office

370 West Center Street
Orem, UT 84057

Salt Lake Office

1308 South 1700 East, Suite 208
Salt Lake City, UT 84108

(801) 466-4101

justin@bluebarnwealth.com
www.bluebarnwealth.com

This brochure provides information about Justin Ericksen that supplements the Blue Barn Wealth, LLC brochure (Form ADV Part 2A). You should have received a copy of that brochure. Please contact Justin if you did not receive Blue Barn Wealth's brochure or if you have any questions about the contents of this supplement.

Throughout this document Blue Barn Wealth, LLC may be referred to as "Blue Barn Wealth," and Justin may be referred to as "Justin" or "Justin Ericksen."

Additional information about Justin is also available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background and Business Experience

Name: Justin Ericksen

Born: 1996

Education

- Master of Financial Planning and Analytics, Utah Valley University 2023
- Bachelor of Science in Personal Financial Planning, Minor in Business Management, Utah Valley University, 2021

Designations

- CFP® - Certified Financial Planner
- AFC® - Accredited Financial Counselor

CFP® Certification

The CERTIFIED FINANCIAL PLANNER™, CFP®, and CFP® (with plaque design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include cash flow and debt management, education planning, risk management and insurance planning, investment planning, tax planning, retirement savings and income planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification. For more information about CFP® certification, please visit www.cfp.net.

AFC® Certification

AFC® certification is earned through a combination of experience and educational requirements set forth by its issuing organization, the Association for Financial Counseling and Planning Education (AFCPE®).

An Accredited Financial Counselor® is a financial professional who teaches their clients sound financial principles so they can achieve their short and long-term financial goals. Accredited Financial Counselors are qualified to counsel and provide advice regarding topics such as budgeting, debt management, mortgages, estate planning, retirement, investments, and personal income taxes.

To earn AFC® certification, an individual must pass a self-study exam, adhere to the AFC® code of ethics, and complete 1,000 hours of experience. Maintaining certification requires 30 hours of Continuing Education every two years.

Business Background

- 01/2023 – Present *Associate Advisor, Blue Barn Wealth, LLC*
- 01/2022 – 12/2022 *Associate, Blue Barn Wealth, LLC*
- 01/2021 – 12/2021 *Intern, Blue Barn Wealth, LLC*
- 05/2020 – 05/2021 *Sales Representative, Missionary Mall*
- 01/2020 – 08/2020 *GEAR UP Tutor, GEAR UP, Utah Valley University*
- 01/2018 – 12/2019 *Math Tutor, North Sanpete School District*
- 05/2018 – 08/2018 *Radio Shot Technician, Centracom Interactive*
- 06/2015 – 06/2017 *Volunteer Missionary, The Church of Jesus Christ of Latter-Day Saints*

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Justin is not involved in any outside business activities.

Item 5: Additional Compensation

Justin does not receive any economic benefit from any person, company, or organization, other than Blue Barn Wealth in exchange for providing clients advisory services through Blue Barn Wealth.

Item 6: Supervision

As a representative of Blue Barn Wealth, Justin works under the supervision of the Chief Compliance Officer, Benjamin Cummings, to ensure that advice provided to clients is consistent with regulation and with the firm's policies and procedures. Justin adheres to applicable regulations regarding the activities of an Investment Adviser Representative, together with all policies and procedures outlined in the firm's code of ethics and compliance manual. Benjamin Cummings can be reached at (801) 466-4101 or benjamin@bluebarnwealth.com.

Item 7: Requirements for State Registered Advisers

This disclosure is required by state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.

Justin has NOT been involved in an award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, NOR has Justin been involved in an award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:

1. an investment or an investment-related business or activity;
2. fraud, false statement(s), or omissions;
3. theft, embezzlement, or other wrongful taking of property;
4. bribery, forgery, counterfeiting, or extortion; or
5. dishonest, unfair, or unethical practices.

Justin has NOT been the subject of a bankruptcy.



Blue Barn Wealth

Blue Barn Wealth, LLC

Form ADV Part 2B

Individual Disclosure Brochure Supplement

for

Siria Trochez Ortiz

Personal CRD Number: 7843636

Investment Adviser Representative

Orem Office

370 West Center Street
Orem, UT 84057

Salt Lake Office

1308 South 1700 East, Suite 208
Salt Lake City, UT 84108

(801) 466-4101

siria@bluebarnwealth.com
www.bluebarnwealth.com

This brochure provides information about Siria Trochez Ortiz that supplements the Blue Barn Wealth, LLC brochure (Form ADV Part 2A). You should have received a copy of that brochure. Please contact Siria if you did not receive Blue Barn Wealth's brochure or if you have any questions about the contents of this supplement.

Throughout this document Blue Barn Wealth, LLC may be referred to as "Blue Barn Wealth," and Siria may be referred to as "Siria" or "Siria Trochez Ortiz".

Additional information about Siria is also available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background and Business Experience

Name: Siria Trochez Ortiz

Born: 1998

Education

- BS Personal Financial Planning, Utah Valley University, 2022

Business Background

- 02/2024 – Present *Associate Advisor, Blue Barn Wealth, LLC*
- 03/2023 – 01/2024 *Associate, Blue Barn Wealth, LLC*
- 09/2022 – 02/2023 *Client Services Associate, Pandowealth*
- 06/2022 – 08/2023 *Intern, Pandowealth*
- 05/2021 – 08/2021 *Sales Concierge, Aptive Environmental*
- 09/2019 – 10/2021 *Assistant, Ecobrite Services*
- 02/2018 – 08/2019 *Volunteer, The Church of Jesus Christ of Latter-day Saints*
- 10/2016 – 02/2018 *Associate, In N Out Burger*
- 05/2016 – 09/2016 *Unemployed*
- 09/2013 – 05/2016 *Student, DeWitt Clinton High School*

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Siria Trochez Ortiz is not involved in any outside business activities.

Item 5: Additional Compensation

Siria does not receive any economic benefit from any person, company, or organization, other than Blue Barn Wealth in exchange for providing clients advisory services through Blue Barn Wealth.

Item 6: Supervision

As a representative of Blue Barn Wealth, Siria works under the supervision of the Chief Compliance Officer, Hyrum Smith, to ensure that advice provided to clients is consistent with regulation and with the firm's policies and procedures. Siria adheres to applicable regulations regarding the activities of an Investment Adviser Representative, together with all policies and procedures outlined in the firm's code of ethics and compliance manual. Hyrum Smith can be reached at (801) 466-4101 or hyrum@bluebarnwealth.com.

Item 7: Requirements for State Registered Advisers

This disclosure is required by state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.

Siria Trochez Ortiz has NOT been involved in an award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, NOR has Siria Trochez Ortiz been involved in an award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:

1. an investment or an investment-related business or activity;
2. fraud, false statement(s), or omissions;
3. theft, embezzlement, or other wrongful taking of property;
4. bribery, forgery, counterfeiting, or extortion; or
5. dishonest, unfair, or unethical practices.

Siria Trochez Ortiz has NOT been the subject of a bankruptcy.