



Susan Greene Lockwood

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**FORM ADV PART 2B**

**Premium 72 Capital**

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January 1, 2021

This brochure supplement provides information about Susan Greene Lockwood that supplements the brochure of **Premium 72 Capital, LLC dba Premium 72 Capital, (formerly known as OPC Advisors, LLC)**. You should have received a copy of that brochure. Please contact our Chief Compliance Officer ("CCO") at (281) 591-7777 or [compliance@premium72.com](mailto:compliance@premium72.com) if you did not receive **Premium 72 Capital's** brochure or if you have any questions about the contents of this supplement.

Additional information about Susan Greene Lockwood (CRD#1807638) is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Item 2: Educational Background and Business Experience**

Susan Greene Lockwood, born 1964

### ***Education & Professional Designations***

Ms. Greene Lockwood graduated with a BS HE, Consumer Economics, and an MEd, Counseling and Human Development Services from the University of Georgia. She passed the Uniform Investment Adviser Law Examination (Series 65) in 1995.

### ***Business Experience for the Prior 10 Years***

|                   |   |
|-------------------|---|
| 01/2021 - Present | Premium 72 Capital, Investment Adviser Representative               |
| 05/2019 - 12/2020 | Cabot Lodge Securities LLC, Registered Representative               |
| 10/2015 - 12/2020 | Sandlapper Wealth Management LLC, Investment Adviser Representative |
| 10/2015 – 05/2019 | Sandlapper Securities, LLC, Registered Representative               |
| 07/2012 – 10/2015 | Certus Investment Advisors, Investment Adviser Rep                  |
| 06/2010 – 10/2015 | Sage Southeastern Securities., Registered Representative            |
| 12/2009 – 07/2012 | EPS Advisors, Operations  |

## **Item 3: Disciplinary Information**

Investment Advisor Representatives are required to disclose all material facts regarding any legal and disciplinary events that would be material to your evaluation of the representative. In 2012, Ms. Greene Lockwood's partnership with EPS Advisors, LLC, an SEC-registered RIA, was dissolved. Before this time, the CCO of EPS Advisors failed to inform the appropriate parties that: 1) the address for EPS Advisors had changed; 2) Ms. Greene Lockwood's regular employment with EPS Advisors had ended, although she remained an owner; and 3) Ms. Greene Lockwood had moved her office.

Subsequently, when the State of South Carolina attempted to contact Ms. Greene Lockwood of EPS Advisors, the oversight was discovered, and the Securities Division of the Office of the Attorney General of the State of South Carolina (the "Division") suspended Ms. Greene Lockwood's licenses and investigated the matter. As a result of the investigation, the Securities Commissioner of South Carolina (the "Commissioner") found "the investor protections and remedies in this Consent Order both appropriate and in the public interest, for the protection of the investors and the capital markets of the State of South Carolina." Ms. Greene Lockwood agreed that:

- As a broker-dealer agent and/or investment advisor representative in this State, Ms. Greene Lockwood has a duty to and agrees to maintain accurate and current contact information in the records filed with the Division.

- Ms. Greene Lockwood will cooperate in a follow-up audit of her office, books and records.
- Upon the Commissioner's execution of this order, Ms. Lockwood immediately shall pay the Division's costs of the investigation.

The cost of the investigation was calculated to be \$650.00, which was promptly paid by Ms. Greene Lockwood. Ms. Greene Lockwood's registrations were reinstated as an investment advisor representative and broker-dealer agent, retroactive to the initial suspension date.

Further details of Ms. Greene Lockwood's disciplinary history can be found on the FINRA BrokerCheck system. This can be accessed by going to the following website: [www.finra.org/brokercheck](http://www.finra.org/brokercheck) or you may request disclosable information under BrokerCheck by calling (800) 289-9999, a toll-free hotline operated by FINRA.

You may also access a full report of our advisory agents through the IARD link at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Should you have any technical difficulties with this link you can call 240-386-4848 for further assistance.

#### **Item 4: Other Business Activities**

Ms. Greene Lockwood is a registered representative with Cabot Securities LLC ("CLS"). CLS is a registered broker-dealer not affiliated with Premium 72 Capital. In this capacity, Ms. Greene Lockwood may recommend securities or variable insurance products offered by CLS as part of your investment portfolio. If clients purchase these products through Ms. Greene Lockwood, she will receive the customary commissions in her separate capacity as a registered representative of CLS. Additionally, she could be eligible to receive incentive awards offered by CLS. She will also receive 12b-1 fees from mutual funds that pay such fees.

Ms. Greene Lockwood is also a licensed insurance agent.

The above-mentioned arrangements present conflicts of interest because they create incentives to make recommendations based upon the amount of compensation received rather than based upon the needs of clients. Ms. Greene Lockwood is required to avoid such conflicts and to disclose any such conflicts of interest when they materialize from certain recommendations that are made. Additionally, clients have the option to purchase investments and asset allocation advice through other brokers or agents who are not affiliated with Premium 72 Capital.

## **Item 5: Additional Compensation**

Ms. Greene Lockwood receives no economic benefit from any person, company, or organization beyond that from Premium 72 Capital in exchange for providing clients advisory services through Premium 72 Capital.

## **Item 6: Supervision**

Ms. Greene Lockwood's work is supervised by Arturo Nicolayevsky and other appropriate members of the Advisor's staff through regular meetings and reviews. For further information, Mr. Nicolayevsky can be reached at (910) 720-7200.

## **Item 7: Requirements for State Registered Advisers**

Registered investment advisers are required to disclose all material facts regarding:

- An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
  - an investment or an investment-related business or activity
  - fraud, false statement(s), or omissions
  - theft, embezzlement, or other wrongful taking of property
  - bribery, forgery, counterfeiting, or extortion
  - dishonest, unfair, or unethical practices
- An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
  - an investment or an investment-related business or activity
  - fraud, false statement(s), or omissions
  - theft, embezzlement, or other wrongful taking of property
  - bribery, forgery, counterfeiting, or extortion
  - dishonest, unfair, or unethical practices
- If the supervised person has been the subject of a bankruptcy petition.

There is no information for Ms. Greene Lockwood that applies to this item.

# Disclosure Occurrence Composite

Individual CRD#: 1807638

Individual Name: GREENE LOCKWOOD, SUSAN

|   |   |                   |                       |                               |                    |
|---|---|-------------------|-----------------------|-------------------------------|--------------------|
| <b>Occurrence:</b>                        | 1661677   |                   |                       |                               |                    |
| <b>Disclosure:</b>                        | Regulatory Action   |                   |                       |                               |                    |
| <b>Publicly Disclosable:</b>              | Yes   |                   |                       |                               |                    |
| <b>Reportable:</b>                        | <b>Reportable</b>   |                   | <b>Reason</b>         |                               |                    |
|   | Yes   |                   |                       |                               |                    |
| <b>Material Difference in Disclosure:</b> | No  |                   |                       |                               |                    |
| <b>Latest Filings:</b>                    | <b>Filing</b>   | <b>Event Date</b> | <b>First Reported</b> | <b>Questions Answered</b>     | <b>Last Review</b> |
|   | <a href="#">U4-AMENDMENT</a><br><a href="#">Regulatory Action</a><br><a href="#">09/26/2013</a><br>(144051) | 02/21/2013        | 06/12/2013            | 14D(1)(b),14D(1)(d),14D(1)(e) |                    |
| <b>Last Review:</b>                       | 08/26/2013  |                   |                       |                               |                    |
| <b>Comments:</b>                          |   |                   |                       |                               |                    |

## REGULATORY ACTION DRP

### U4 - AMENDMENT

09/26/2013

CERTUSSECURITIES, INC. (144051)

Rev. Form U4 (05/2009)

This Disclosure Reporting Page is an ☐ **INITIAL** or ☒ **AMENDED** response to report details for affirmative response(s) to **Question(s) 14C, 14D, 14E, 14F and 14G(1)** on Form U4;

### Regulatory Action

Rev. DRP (05/2009)

**Check the question(s) you are responding to, regardless of whether you are answering the question(s) "yes" or amending the answer(s) to "no":**

- |                                 |   |                                 |                                 |
|---------------------------------|---|---------------------------------|---------------------------------|
| <input type="checkbox"/> 14C(1) | <input type="checkbox"/> 14D(1)(a)            | <input type="checkbox"/> 14E(1) | <input type="checkbox"/> 14F    |
| <input type="checkbox"/> 14C(2) | <input checked="" type="checkbox"/> 14D(1)(b) | <input type="checkbox"/> 14E(2) |                                 |
| <input type="checkbox"/> 14C(3) | <input type="checkbox"/> 14D(1)(c)            | <input type="checkbox"/> 14E(3) | <input type="checkbox"/> 14G(1) |
| <input type="checkbox"/> 14C(4) | <input checked="" type="checkbox"/> 14D(1)(d) | <input type="checkbox"/> 14E(4) |                                 |
| <input type="checkbox"/> 14C(5) | <input checked="" type="checkbox"/> 14D(1)(e) | <input type="checkbox"/> 14E(5) |                                 |
| <input type="checkbox"/> 14C(6) | <input type="checkbox"/> 14D(2)(a)            | <input type="checkbox"/> 14E(6) |                                 |
| <input type="checkbox"/> 14C(7) | <input type="checkbox"/> 14D(2)(b)            | <input type="checkbox"/> 14E(7) |                                 |
| <input type="checkbox"/> 14C(8) |   |                                 |                                 |

[Click here to view question text](#)

☐ By selecting this box, I hereby request that the data on this Form U4 filing be used to satisfy my firm's reporting obligation pursuant to the applicable provision of FINRA Rule **4530(a)(1)**.

One event may result in more than one affirmative answer to the above items. Use only one DRP to report details related to the same event. If an event gives rise to actions by more than one regulator, provide details to each action on a separate DRP.

1. Regulatory Action initiated by:

A. (Select appropriate item):

- ☐ SEC ☐ Other Federal Agency ☒ Jurisdiction ☐ SRO ☐ CFTC  
☐ Foreign Financial Regulatory Authority ☐ Federal Banking Agency ☐ National Credit Union  
Administration ☐ Other

B. Full name of regulator (if other than the SEC) that initiated the action:

SECURITIES COMMISSIONER OF SOUTH CAROLINA

2. Sanction(s) Sought (select all that apply):

- |  |  |  |
|--|--|--|
| <input type="checkbox"/> Bar   | <input type="checkbox"/> Cease and Desist                  | <input type="checkbox"/> Censure               |
| <input type="checkbox"/> Civil and Administrative Penalty(ies)/Fine(s) | <input type="checkbox"/> Denial                            | <input type="checkbox"/> Disgorgement          |
| <input type="checkbox"/> Expulsion                                     | <input type="checkbox"/> Monetary Penalty other than Fines | <input type="checkbox"/> Prohibition           |
| <input type="checkbox"/> Reprimand                                     | <input type="checkbox"/> Requalification                   | <input type="checkbox"/> Rescission            |
| <input type="checkbox"/> Restitution                                   | <input type="checkbox"/> Revocation                        | <input checked="" type="checkbox"/> Suspension |
| <input type="checkbox"/> Undertaking                                   |  |  |
| <input type="checkbox"/> Other:  |  |  |

3. Date Initiated (MM/DD/YYYY):

02/21/2013 ☒ Exact ☐ Explanation

If not exact, provide explanation:

4. Docket/Case Number:

13005

5. Employing Firm when activity occurred which led to the regulatory action:

LIBERTY ADVISORS, LLC D/B/A EPS ADVISORS

6. Product Type(s) (select all that apply):

- |  |   |  |
|--|---|--|
| <input checked="" type="checkbox"/> No Product             | <input type="checkbox"/> Derivative                               | <input type="checkbox"/> Mutual Fund           |
| <input type="checkbox"/> Annuity-Charitable                | <input type="checkbox"/> Direct Investment-DPP & LP Interests     | <input type="checkbox"/> Oil & Gas             |
| <input type="checkbox"/> Annuity-Fixed                     | <input type="checkbox"/> Equipment Leasing                        | <input type="checkbox"/> Options               |
| <input type="checkbox"/> Annuity-Variable                  | <input type="checkbox"/> Equity Listed (Common & Preferred Stock) | <input type="checkbox"/> Penny Stock           |
| <input type="checkbox"/> Banking Products (other than CDs) | <input type="checkbox"/> Equity-OTC                               | <input type="checkbox"/> Prime Bank Instrument |
| <input type="checkbox"/> CD                                | <input type="checkbox"/> Futures Commodity                        | <input type="checkbox"/> Promissory Note       |
| <input type="checkbox"/> Commodity Option                  | <input type="checkbox"/> Futures-Financial                        | <input type="checkbox"/> Real Estate Security  |
| <input type="checkbox"/> Debt-Asset Backed                 | <input type="checkbox"/> Index Option                             | <input type="checkbox"/> Security Futures      |
| <input type="checkbox"/> Debt-Corporate                    | <input type="checkbox"/> Insurance                                | <input type="checkbox"/> Unit Investment Trust |
| <input type="checkbox"/> Debt-Government                   | <input type="checkbox"/> Investment Contract                      | <input type="checkbox"/> Viatical Settlement   |
| <input type="checkbox"/> Debt-Municipal                    | <input type="checkbox"/> Money Market Fund                        | <input type="checkbox"/> Other:                |

7. Describe the allegations related to this regulatory action. (Your information must fit within the space provided.):

MS. LOCKWOOD FAILED TO ENSURE IARD FILES WERE UPDATED FOLLOWING TERMINATION AND ADDRESS CHANGE

Current Status?

8. ☐ Pending ☐ On Appeal ☒ Final

9. If pending, are there any limitations or restrictions currently in effect?

☐ Yes ☒ No

If the answer is 'yes', provide details:

10. If on appeal:

A. Action appealed to:

☐ SEC ☐ SRO ☐ CFTC ☐ Federal Court ☐ State Agency or Commission ☐ State Court ☐ Other:

B. Date appeal filed (MM/DD/YYYY):

☐ Exact ☐ Explanation

If not exact, provide explanation:

C. Are there any limitations or restrictions currently in effect while on appeal?

☐ Yes ☐ No

If the answer is 'yes', provide details:

If Final or On Appeal, complete all items below. For Pending Actions, complete Item 14 only.

11. Resolution Detail:

A. How was matter resolved? (select appropriate item):

|   |   |                                |
|---|---|--------------------------------|
| <input type="radio"/> Acceptance, Waiver & Consent (AWC)      | <input checked="" type="radio"/> Consent      | <input type="radio"/> Decision |
| <input type="radio"/> Decision & Order of Offer of Settlement | <input type="radio"/> Dismissed               | <input type="radio"/> Order    |
| <input type="radio"/> Settled                                 | <input type="radio"/> Stipulation and Consent | <input type="radio"/> Vacated  |
| <input type="radio"/> Vacated Nunc Pro Tunc/ab initio         | <input type="radio"/> Withdrawn               |                                |
| <input type="radio"/> Other:                                  |   |                                |

B. Resolution Date (MM/DD/YYYY):

07/02/2013 ☒ Exact ☐ Explanation

If not exact, provide explanation:

12. Does the order constitute a *final order* based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?

☐ Yes ☒ No

13. Sanction Detail:

A. Were any of the following sanctions ordered? (Select all appropriate items):

|   |  |  |
|---|--|--|
| <input type="checkbox"/> Bar (Permanent)                              | <input type="checkbox"/> Bar (Temporary/Time Limited)                  | <input type="checkbox"/> Cease and Desist    |
| <input type="checkbox"/> Censure                                      | <input type="checkbox"/> Civil and Administrative Penalty(ies)/Fine(s) | <input type="checkbox"/> Denial              |
| <input type="checkbox"/> Disgorgement                                 | <input type="checkbox"/> Expulsion                                     | <input type="checkbox"/> Letter of Reprimand |
| <input checked="" type="checkbox"/> Monetary Penalty other than Fines | <input type="checkbox"/> Prohibition                                   | <input type="checkbox"/> Requalification     |
| <input type="checkbox"/> Rescission                                   | <input type="checkbox"/> Restitution                                   | <input type="checkbox"/> Revocation          |
| <input checked="" type="checkbox"/> Suspension                        | <input type="checkbox"/> Undertaking                                   |  |

B. Other sanctions ordered:

C. If suspended or barred, provide:

### Sanction Details

If suspended or barred, provide:

Sanction Type: Suspension

Registration Capacities affected (e.g., General Securities

Principal, Financial Operations Principal, All Capacities, etc.):

ALL

Duration (length of time):

7 MONTHS ☐ Exact ☒ Explanation

If not exact, provide explanation:

REINSTATED AS AN INVESTMENT ADVISER REPRESENTATIVE AND BROKER-DEALER AGENT AND SAID REINSTATEMENT IS RETROACTIVE TO THE INITIAL SUSPENSION DATE OF FEBRUARY 21, 2013 ON JULY 2, 2013 AS RESULT OF CONSENT ORDER TO RESOLVE ADMINISTRATIVE PROCEEDING 13005 OF THE SECURITIES COMMISSIONER OF THE STATE OF SOUTH CAROLINA

Start Date (MM/DD/YYYY):

02/21/2013 ☒ Exact ☐ Explanation

If not exact, provide explanation:

End Date (MM/DD/YYYY):

07/02/2013 ☒ Exact ☐ Explanation

If not exact, provide explanation:

REINSTATED AS AN INVESTMENT ADVISER REPRESENTATIVE AND BROKER-DEALER AGENT AND SAID REINSTATEMENT IS RETROACTIVE TO THE INITIAL SUSPENSION DATE OF FEBRUARY 21, 2013 ON JULY 2, 2013 AS RESULT OF CONSENT ORDER TO RESOLVE ADMINISTRATIVE PROCEEDING 13005 OF THE SECURITIES COMMISSIONER OF THE STATE OF SOUTH CAROLINA

D. If requalification by exam/retraining was a condition of the sanction, provide:

**No Information Filed.**

E. If disposition resulted in a fine, penalty, restitution, disgorgement or monetary compensation, provide:

### Monetary Sanction Details

If disposition resulted in a fine, penalty, restitution, disgorgement or monetary compensation, provide:

Monetary Related Sanction Type: Monetary Penalty other than Fines

Total Amount:

\$ 650.00

Portion Levied against you:

\$ 0.00

Payment Plan:

NONE

Is Payment Plan Current? ☐ Yes ☐ No

Date Paid by you (MM/DD/YYYY):

07/08/2013 ☒ Exact ☐ Explanation



If not exact, provide explanation:

FEES REPRESENT DIVISION'S COST OF INVESTIGATION

Was any portion of penalty waived? ☐ Yes ☒ No

If yes, amount:

\$

14. Comment (Optional). You may use this field to provide a brief summary of the circumstances leading to the action as well as the current status or disposition and/or finding(s). Your information must fit within the space provided.

REINSTATED AS AN INVESTMENT ADVISER REPRESENTATIVE AND BROKER-DEALER AGENT AND SAID REINSTATEMENT IS RETROACTIVE TO THE INITIAL SUSPENSION DATE OF FEBRUARY 21, 2013 ON JULY 2, 2013 AS RESULT OF CONSENT ORDER TO RESOLVE ADMINISTRATIVE PROCEEDING 13005 OF THE SECURITIES COMMISSIONER OF THE STATE OF SOUTH CAROLINA MID YEAR 2012, MY , SUSAN G. LOCKWOOD, PARTNERSHIP WITH EPS ADVISORS, LLC WAS DISSOLVED. PRIOR TO THIS TIME, MY PARTNER WAS THE COMPLIANCE OFFICER FOR EPS ADVISORS. HE WAS TO HAVE INFORMED CERTUS SECURITIES OF OUR MOVE FROM 716 EAST GREENVILLE STREET, ANDERSON, S.C. 29621 TO 299 EAST GREENVILLE STREET, ANDERSON, S.C. 29621. UPON THE DISSOLUTION, I MOVED MY OFFICE TO IT'S CURRENT ADDRESS: 200 EAST MAIN STREET, EASLEY, S.C.. AS OF OCTOBER 1, 2012, CERTUS SECURITIES HAD BEEN THE COMPANY THAT I DID ALL OF MY BROKER DEALER AND, AS OF SAID DATE, THEY BEGAN HANDLING THE INVESTMENT ADVISORY WORK. PLEASE SEE ATTACHED THE UPDATED PART OF MY REGISTRATION BROCHURE DATED OCTOBER 1, 2012. WHEN THE STATE OF SOUTH CAROLINA ATTEMPTED TO CONTACT EPS ADVISORS, LLC AT THE OLD ADDRESS IN JANUARY 2013, MY FORMER PARTNER'S OVERSIGHT BECAME APPARENT. SOUTH CAROLINA SUSPENDED MINE AND HIS REGISTRATIONS TEMPORARILY WHILE THE MATTER WAS INVESTIGATED. AS A RESULT OF THAT INVESTIGATION, THE SECURITIES COMMISSIONER OF SOUTH CAROLINA AND I ENTERED INTO A CONSENT ORDER THAT FOUND "THE INVESTOR PROTECTIONS AND REMEDIES IN THIS CONSENT ORDER BOTH APPROPRIATE AND IN THE PUBLIC INTEREST, FOR THE PROTECTION OF INVESTORS AND THE CAPITAL MARKETS OF THE STATE OF SOUTH CAROLINA" BY AGREEMENT TO THE FOLLOWING STIPULATIONS: "A. AS A BROKER-DEALER AGENT AND/OR INVESTMENT ADVISOR REPRESENTATIVE IN THE THIS STATE, [I] HAVE A DUTY TO AND AGREES TO MAINTAIN ACCURATE AND CURRENT CONTACT INFORMATION IN THE RECORDS FILED WITH THE DIVISION [OF SECURITIES COMMISSION OF SOUTH CAROLINA]; B. [I] WILL COOPERATE IN A FOLLOW-UP AUDIT OF [MY] OFFICE, BOOKS AND RECORDS; AND C. UPON THE [SECURITIES] COMMISSIONER'S EXECUTION OF THIS [CONSENT] ORDER, [I] IMMEDIATELY SHALL PAY THE DIVISION'S COSTS OF INVESTIGATION." THE COST OF THE INVESTIGATION WAS CALCULATED TO BE \$650, WHICH I PAID PROMPTLY. MY REGISTRATIONS WERE "REINSTATED AS AN INVESTMENT ADVISER REPRESENTATIVE AND BROKER-DEALER AGENT AND SAID REINSTATEMENT WAS RETROACTIVE TO THE INITIAL SUSPENSION DATE." I WILL GLADLY PROVIDE A COPY OF THE CONSENT ORDER UPON REQUEST.