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FORM ADV PART 2B

for

Matthew Watson
CRD#: 6092241

BLEND FINANCIAL INC. DBA ORIGIN FINANCIAL

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<https://useorigin.com>

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This brochure supplement provides information about Matthew Watson that supplements the Blend Financial Inc. dba Origin Financial brochure. You should have received a copy of that brochure. Please contact Matthew Watson if you did not receive Blend Financial Inc. dba Origin Financial's brochure or if you have any questions about the contents of this supplement.

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

Item 2. Educational Background and Business Experience

Since January 2019, Matthew Watson has served as the Chief Executive Officer and Chief Compliance Officer of Blend Financial Inc. dba Origin Financial (“Origin”). Mr. Watson is also a licensed insurance agent for Origin. Before he founded Origin, Mr. Watson was the Co-Founder and Chief Operations Officer of Indio Technologies Inc. from January 2016 to February 2018. From February 2018 to December 2019, Mr. Watson was an Advisor to Indio Technologies Inc.

Prior to founding Indio Technologies Inc., Mr. Watson was a high yield credit analyst for Citigroup Global Markets Inc. from May 2012 to April 2015. From April 2015 to August 2015, Mr. Watson was the Chief Operating Officer for Choose Energy. Mr. Watson has also been serving Modern Health as an Advisor since October 2017. He has also been a Board Member of G2 Insurance Services since June 2018.

Mr. Watson was born in 1990. He graduated from Johns Hopkins University with a Bachelor of Arts degree in Economics in 2012.

Mr. Watson has passed the Series 65 exam. To pass the Series 65, Mr. Watson had to demonstrate his knowledge of the following topics:

- Economics and Business Information: Economic cycles, financial reporting, and types of risks,
- Investment Vehicle Characteristics: Types of investments, including fixed income, equity and other securities, and how to value these assets,
- Client Investment Recommendations and Strategies: Types of clients, tax considerations, developing a client profile and applying one’s understanding of risk, and portfolio theory
- Laws, Regulations, and Guidelines: Federal Securities Acts, regulations, ethical behavior

Item 3. Disciplinary Information

There are no legal or disciplinary events material to a client’s or prospective client’s evaluation of Mr. Watson.

Item 4. Other Business Activities

Mr. Watson is not actively engaged in any investment-related business or occupation; neither is he registered, nor has an application to register, as a broker-dealer, registered representative of a broker-dealer, futures commission merchant (“FCM”), commodity pool operator (“CPO”), commodity trading advisor (“CTA”), or an associated person an FCM, CPO, or CTA.

Mr. Watson does not receive bonuses based on the sale of securities or other investment products, including as a broker-dealer or registered representative, and including distribution or service (“trail”) fees from the sale of mutual funds.

However, Origin as a firm receives commission and other compensation for the sale of insurance products and services relating to savings account origination and student loan refinance origination. Mr. Watson therefore engages in the sales of insurance on behalf of Blend Financial dba Origin Insurance Services. This arrangement creates a conflict of interest because it creates an incentive for Origin to recommend products based on the compensation received rather than the Client's needs. Notwithstanding this conflict, Origin only recommends investments or other products that it believes would be in the Client's best interest based on information provided by the Client. Any discretion to make an investment or utilize a recommended product remains with the Client. The client always has the right to decide whether to act on these other recommendations for insurance products and savings account or student loan refinancing origination services. If they do decide to act, Clients always have the right to do so through the professional of their choosing.

In addition, Mr. Watson has been engaged as a Board Advisor for G2 Insurance Services, an insurance agency, since June 2018. Mr. Watson advises the founders and executive team on technology initiatives. Mr. Watson devotes one hour per month to the other business.

Mr. Watson is also actively engaged as an Advisor for Modern Health, a mental health benefits platform for employers, since October 2017. Mr. Watson also devotes around one hour per month to this other business.

Item 5. Additional Compensation

Mr. Watson does receive economic benefits for providing advisory services from people who are not Clients of Origin. Origin as a firm receives commission and other compensation for the sale of insurance products and services relating to savings account origination and student loan refinance origination. This compensation is received from third-party insurance agencies and banking institutions. Since Mr. Watson is the Chief Executive Officer of Origin, he is indirectly compensated for this arrangement. This arrangement creates a conflict of interest because it creates an incentive for Origin to recommend products based on the compensation received rather than the Client's needs. Notwithstanding this conflict, Origin only recommends investments or other products that it believes would be in the Client's best interest based on information provided by the Client. Any discretion to make an investment or utilize a recommended product remains with the Client. The client always has the right to decide whether to act on these other recommendations for insurance products and savings account or student loan refinancing origination services. If they do decide to act, Clients always have the right to do so through the professional of their choosing.

Mr. Watson is not compensated for his role with G2 Insurance Service and Modern Health.

Item 6. Supervision

Each account advised by the Firm has investment guidelines set forth in the documentation provided by Clients during onboarding and updated from time to time thereafter. It is the Firm's policy to advise Client accounts in accordance with any objectives and guidelines imposed by the Client. If it is determined that a potential conflict between the investment strategy and the Client's investment goals could arise, Origin will immediately contact the Client to explain the Firm's opinion and collectively determine the proper steps to take.

Each Client's account is periodically reviewed no less than annually for adherence to the Client's objectives, restrictions, and portfolio structure guidelines.

David Blaylock, Head of Planning Operations, supervises Mr. Watson and monitors the advice Mr. Watson provides to clients.

Mr. Blaylock's telephone number is 203-258-0812.

Item 7. Requirements for State-Registered Advisers

Mr. Watson has never been 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; or
- dishonest, unfair, or unethical practices.

Mr. Watson has also never been 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; or
- dishonest, unfair, or unethical practices.

Mr. Watson has never been the subject of a bankruptcy petition.