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FORM ADV PART 2B

for

David Barta
CRD#: 6159570

BLEND FINANCIAL INC. DBA ORIGIN FINANCIAL

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203-258-0812

<https://useorigin.com>

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This brochure supplement provides information about David Barta that supplements the Blend Financial Inc. dba Origin Financial brochure. You should have received a copy of that brochure. Please contact David Barta 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 David Barta is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2. Educational Background and Business Experience

David Barta is a Financial Planning Lead of Blend Financial Inc. dba Origin Financial (“Origin”). Before joining Origin, Mr. Barta was the Manager of Business Development for Earnin from November 2018 to December 2019.

Prior to joining Earnin, Mr. Barta was an Associate of the Investment Management division of PAAMCO from August 2016 to November 2018. Before that, Mr. Barta was an Intern in the Portfolio Management division of Dimensional Fund Advisors from June 2015 to September 2015.

Mr. Barta was born in 1986. He graduated from UCLA Anderson School of Management with a Master of Business Administration in Investments and Securities in 2016. Mr. Barta graduated from the University of Minnesota with a Bachelor of Science in Mathematics and Computer Science in 2008.

Mr. Barta is a Certified Financial Planner (“CFP”) Professional. To earn his CFP designation, Mr. Barta had to complete coursework on financial planning through a CFP Board Registered Program and hold a bachelor's degree or higher in any discipline from an accredited college or university. Mr. Barta had to then pass an exam by demonstrating his knowledge in the following topics:

- Professional Conduct and Regulation
- General Principles of Financial Planning
- Education Planning
- Risk Management and Insurance Planning
- Investment Planning
- Tax Planning
- Retirement Savings and Income Planning
- Estate Planning

Once he passed his exam, Mr. Barta had to accrue at least three years of professional experience in financial planning. As the final step of his certification process, Mr. Barta had to complete ethics training, pass a background check, and attest that he will always prioritize the best interest of his Clients above all else.

Mr. Barta also has a Chartered Financial Analyst Designation. To earn this designation, applicants must learn three levels of curriculum, each with its own exam. Passing the exam for all three levels is a requirement to obtain the CFA charter. Complete work experience requirements before, during, or after participation in CFA Program is also required. An applicant’s experience must also be directly involved with the investment decision-making process. In support of their membership applications, applicants also need to provide 2-3 professional references that attest to their work experience and professional character.

Topics that the CFA exams cover include, but are not limited to:

- Ethical and professional standards
- Quantitative methods used in financial analysis and investment decision making (i.e. descriptive statistical methods such as central tendency, location, dispersion, return distribution, and probability theory)
- Fundamental economic theory
- Financial reporting and analysis
- Corporate finance
- Equity investments
- Fixed income
- Derivatives
- Alternative Investments
- Portfolio Management and Wealth Planning

Item 3. Disciplinary Information

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

Item 4. Other Business Activities

Mr. Barta 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. Therefore, there is no relationship between the advisory business and Mr. Barta's other financial industry activities that would create a material conflict of interest with clients. Mr. Barta also does not receive commissions, bonuses, or other compensation 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.

Mr. Barta is not actively engaged in any other business or occupation for compensation not discussed in either Item 2 or Item 4.

Item 5. Additional Compensation

Mr. Barta does not receive any economic benefit for providing advisory services to anyone who is not a client.

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. Barta and monitors the advice Mr. Barta provides to clients.

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

Item 7. Requirements for State-Registered Advisers

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