

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6047(e), 6057(b), and 6058(a) of the Internal Revenue Code (the Code). ▶ Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 2014 This Form is Open to Public Inspection
---	---	--

Part I	Annual Report Identification Information
For calendar plan year 2014 or fiscal plan year beginning <u>01/01/2014</u> and ending <u>12/31/2014</u>	
A This return/report is for:	☐ a multiemployer plan; ☐ a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions); or ☒ a single-employer plan; ☐ a DFE (specify) _____
B This return/report is:	☐ the first return/report; ☐ the final return/report; ☐ an amended return/report; ☐ a short plan year return/report (less than 12 months).
C If the plan is a collectively-bargained plan, check here.	☐
D Check box if filing under:	☐ Form 5558; ☐ automatic extension; ☐ the DFVC program; ☐ special extension (enter description)

Part II	Basic Plan Information —enter all requested information				
1a Name of plan <u>MINAMYER RESIDENTIAL MR DD SER 401(K) PROFIT SHARING PLAN & TRUST</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">1b Three-digit plan number (PN) ▶</td> <td style="width: 20%; text-align: center;"><u>001</u></td> </tr> <tr> <td colspan="2">1c Effective date of plan <u>01/01/2010</u></td> </tr> </table>	1b Three-digit plan number (PN) ▶	<u>001</u>	1c Effective date of plan <u>01/01/2010</u>	
1b Three-digit plan number (PN) ▶	<u>001</u>				
1c Effective date of plan <u>01/01/2010</u>					
2a Plan sponsor's name and address; include room or suite number (employer, if for a single-employer plan) <u>MINAMYER RESIDENTIAL MRDD</u> <u>967 WORTHINGTON WOODS LOOP RD</u> <u>WORTHINGTON, OH 43085-5743</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td>2b Employer Identification Number (EIN) <u>30-0045265</u></td> </tr> <tr> <td>2c Plan Sponsor's telephone number <u>614-802-0190</u></td> </tr> <tr> <td>2d Business code (see instructions) <u>812990</u></td> </tr> <tr> <td style="height: 40px;"></td> </tr> </table>	2b Employer Identification Number (EIN) <u>30-0045265</u>	2c Plan Sponsor's telephone number <u>614-802-0190</u>	2d Business code (see instructions) <u>812990</u>	
2b Employer Identification Number (EIN) <u>30-0045265</u>					
2c Plan Sponsor's telephone number <u>614-802-0190</u>					
2d Business code (see instructions) <u>812990</u>					

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE	Filed with authorized/valid electronic signature.	02/24/2016	DEAN MINAMYER
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE
Preparer's name (including firm name, if applicable) and address (include room or suite number) (optional)			Preparer's telephone number (optional)

3a Plan administrator's name and address ☒ Same as Plan Sponsor		3b Administrator's EIN	
4 If the name and/or EIN of the plan sponsor has changed since the last return/report filed for this plan, enter the name, EIN and the plan number from the last return/report:		3c Administrator's telephone number	
a Sponsor's name		4b EIN	
5 Total number of participants at the beginning of the plan year		4c PN	
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d).		5 135	
a(1) Total number of active participants at the beginning of the plan year		6a(1) 132	
a(2) Total number of active participants at the end of the plan year		6a(2) 156	
b Retired or separated participants receiving benefits		6b 0	
c Other retired or separated participants entitled to future benefits.....		6c 0	
d Subtotal. Add lines 6a(2) , 6b , and 6c		6d 156	
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.		6e 0	
f Total. Add lines 6d and 6e		6f 156	
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)		6g 10	
h Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested.....		6h 0	
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....		7	
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 2E 2G 2J 2K 2T 3D			
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:			
9a Plan funding arrangement (check all that apply)		9b Plan benefit arrangement (check all that apply)	
(1) ☐ Insurance		(1) ☐ Insurance	
(2) ☐ Code section 412(e)(3) insurance contracts		(2) ☐ Code section 412(e)(3) insurance contracts	
(3) ☒ Trust		(3) ☒ Trust	
(4) ☐ General assets of the sponsor		(4) ☐ General assets of the sponsor	
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)			
a Pension Schedules		b General Schedules	
(1) ☐ R (Retirement Plan Information)		(1) ☒ H (Financial Information)	
(2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary		(2) ☐ I (Financial Information – Small Plan)	
(3) ☐ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary		(3) ☐ A (Insurance Information)	
		(4) ☒ C (Service Provider Information)	
		(5) ☐ D (DFE/Participating Plan Information)	
		(6) ☐ G (Financial Transaction Schedules)	

Part III**Form M-1 Compliance Information (to be completed by welfare benefit plans)**

11a If the plan provides welfare benefits, was the plan subject to the Form M-1 filing requirements during the plan year? (See instructions and 29 CFR 2520.101-2.) ☐ Yes ☐ No

If "Yes" is checked, complete lines 11b and 11c.

11b Is the plan currently in compliance with the Form M-1 filing requirements? (See instructions and 29 CFR 2520.101-2.) ☐ Yes ☐ No

11c Enter the Receipt Confirmation Code for the 2014 Form M-1 annual report. If the plan was not required to file the 2014 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code _____

SCHEDULE C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ► File as an attachment to Form 5500.	OMB No. 1210-0110
		2014
		This Form is Open to Public Inspection.

For calendar plan year 2014 or fiscal plan year beginning 01/01/2014 and ending 12/31/2014

A Name of plan <u>MINAMYER RESIDENTIAL MR DD SER 401(K) PROFIT SHARING PLAN & TRUST</u>	B Three-digit plan number (PN) ►	<u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>MINAMYER RESIDENTIAL MRDD</u>	D Employer Identification Number (EIN) <u>30-0045265</u>	

Part I	Service Provider Information (see instructions)
---------------	--

You must complete this Part, in accordance with the instructions, to report the information required for **each person** who received, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of monetary value) in connection with services rendered to the plan or the person's position with the plan during the plan year. If a person received **only** eligible indirect compensation for which the plan received the required disclosures, you are required to answer line 1 but are not required to include that person when completing the remainder of this Part.

1 Information on Persons Receiving Only Eligible Indirect Compensation

a Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions)..... ☒ Yes ☐ No

b If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation <u>PAYCHEX SECURITIES CORPORATION</u>
--

16-1486352

(b) Enter name and EIN or address of person who provided you disclosure on eligible indirect compensation
--

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

Part I Service Provider Information (continued)

3 If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received \$1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

Part II Service Providers Who Fail or Refuse to Provide Information

4 Provide, to the extent possible, the following information for each service provider who failed or refused to provide the information necessary to complete this Schedule.

(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

Part III **Termination Information on Accountants and Enrolled Actuaries (see instructions)**
(complete as many entries as needed)

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2014 This Form is Open to Public Inspection
For calendar plan year 2014 or fiscal plan year beginning <u>01/01/2014</u> and ending <u>12/31/2014</u>		
A Name of plan <u>MINAMYER RESIDENTIAL MR DD SER 401(K) PROFIT SHARING PLAN & TRUST</u>		B Three-digit plan number (PN) ► <u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>MINAMYER RESIDENTIAL MRDD</u>		D Employer Identification Number (EIN) <u>30-0045265</u>

Part I Asset and Liability Statement			
1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.			
Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a	0	
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions.....	1b(1)	0	0
(2) Participant contributions.....	1b(2)	0	0
(3) Other.....	1b(3)	0	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit).....	1c(1)	4	170
(2) U.S. Government securities	1c(2)	0	
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	0	
(B) All other	1c(3)(B)	0	
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	0	
(B) Common.....	1c(4)(B)	0	
(5) Partnership/joint venture interests	1c(5)	0	
(6) Real estate (other than employer real property).....	1c(6)	0	
(7) Loans (other than to participants)	1c(7)	0	
(8) Participant loans.....	1c(8)	6657	3843
(9) Value of interest in common/collective trusts	1c(9)	0	0
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)	0	0
(12) Value of interest in 103-12 investment entities.....	1c(12)	0	0
(13) Value of interest in registered investment companies (e.g., mutual funds).....	1c(13)	247061	340382
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other.....	1c(15)	0	0

1d Employer-related investments:

		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)	0	
(2) Employer real property	1d(2)	0	
e Buildings and other property used in plan operation	1e	0	
f Total assets (add all amounts in lines 1a through 1e)	1f	253722	344395

Liabilities

g Benefit claims payable	1g	0	
h Operating payables	1h	0	
i Acquisition indebtedness	1i	0	
j Other liabilities	1j	0	
k Total liabilities (add all amounts in lines 1g through 1j)	1k	0	0

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	253722	344395
---	-----------	--------	--------

Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

Income**a Contributions:**

		(a) Amount	(b) Total
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)	22290	
(B) Participants	2a(1)(B)	46699	
(C) Others (including rollovers)	2a(1)(C)	0	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		68989

b Earnings on investments:**(1) Interest:**

(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	0	
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)	226	
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		226

(2) Dividends: (A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	15782	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		15782

(3) Rents	2b(3)		
-----------------	--------------	--	--

(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		0

(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		0
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		0
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		0
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		0
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		5676
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total	2d		90673

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	0	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		0
f Corrective distributions (see instructions)	2f		0
g Certain deemed distributions of participant loans (see instructions)	2g		0
h Interest expense	2h		
i Administrative expenses: (1) Professional fees	2i(1)		
(2) Contract administrator fees	2i(2)	0	
(3) Investment advisory and management fees	2i(3)		
(4) Other	2i(4)	0	
(5) Total administrative expenses. Add lines 2i(1) through (4)	2i(5)		0
j Total expenses. Add all expense amounts in column (b) and enter total	2j		0

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		90673
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

3 Complete lines 3a through 3c if the opinion of an independent qualified public accountant is attached to this Form 5500. Complete line 3d if an opinion is not attached.

a The attached opinion of an independent qualified public accountant for this plan is (see instructions):

(1) ☒ Unqualified (2) ☐ Qualified (3) ☐ Disclaimer (4) ☐ Adverse

b Did the accountant perform a limited scope audit pursuant to 29 CFR 2520.103-8 and/or 103-12(d)? ☐ Yes ☒ No

c Enter the name and EIN of the accountant (or accounting firm) below:

(1) Name: MCCURDY & ASSOCIATES, INC.

(2) EIN: 31-1401234

d The opinion of an independent qualified public accountant is **not attached** because:

(1) ☐ This form is filed for a CCT, PSA, or MTIA. (2) ☐ It will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.

Part IV Compliance Questions

4 CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete lines 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete lines 4j and 4l. MTIAs also do not complete line 4l.

During the plan year:

a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)

b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)

	Yes	No	Amount
4a		X	
4b		X	

	Yes	No	Amount
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)		X	
4c			
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.).....		X	
4d			
e Was this plan covered by a fidelity bond?	X		250000
4e			
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
4f			
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?.....		X	
4g			
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?.....		X	
4h			
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
4i			
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked, and see instructions for format requirements.)		X	
4j			
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X	
4k			
l Has the plan failed to provide any benefit when due under the plan?.....		X	
4l			
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		X	
4m			
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			
4n			

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year?
 If "Yes," enter the amount of any plan assets that reverted to the employer this year..... ☐ Yes ☒ No Amount:

5b If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)

5b(1) Name of plan(s)	5b(2) EIN(s)	5b(3) PN(s)

5c If the plan is a defined benefit plan, is it covered under the PBGC insurance program (see ERISA section 4021)? ☐ Yes ☐ No ☒ Not determined

Part V Trust Information (optional)

6a Name of trust

6b Trust's EIN

**Minamyer Residential MR DD SER
401(k) Profit Sharing Plan & Trust**

Financial Statements

As of December 31, 2014 and 2013

Together with Independent Auditor's Report

Minamyer Residential MR DD SER 401(k) Profit Sharing Plan & Trust

Index

December 31, 2014 and 2013

	Page(s)
Independent Auditor's Report	1-2
Financial Statements	
Statements of Net Assets Available for Benefits, as of December 31, 2014 and 2013.....	3
Statement of Changes in Net Assets Available for Benefits, For the Year Ended December 31, 2014.....	4
Notes to Financial Statements, December 31, 2014 and 2013.....	5-9
Supplemental Schedule*	
Form 5500, Schedule H, Part IV, Line 4i – Schedule of Assets (Held at End of Year), as of December 31, 2014.....	10

*All other schedules required by Section 2520.103-10 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under Employee Retirement Income Security Act of 1974 have been omitted because they are not applicable.



MCCURDY & ASSOCIATES, INC.

CERTIFIED PUBLIC ACCOUNTANTS

INDEPENDENT AUDITOR'S REPORT

To the Participants and Administrator of the
Minamyer Residential MR DD SER 401(k) Profit Sharing Plan & Trust:

We have audited the accompanying financial statements of Minamyer Residential MR DD SER 401(k) Profit Sharing Plan & Trust (the "Plan"), which comprise the statements of net assets available for benefits as of December 31, 2014 and 2013, and the related statement of changes in net assets available for benefits for the year ended December 31, 2014, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audits. We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Plan's

preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the financial statements referred to above present fairly, in all material respects, the net assets available for benefits of the Plan as of December 31, 2014 and 2013, and the changes in net assets available for benefits for the year ended December 31, 2014, in accordance with accounting principles generally accepted in the United States of America.

Report on Supplemental Information

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental schedule, Schedule of Assets (Held at End of Year), as of December 31, 2014, is presented for the purpose of additional analysis and is not a required part of the financial statements but is supplemental information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. Such information is the responsibility of the Plan's management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the information is fairly stated in all material respects in relation to the financial statements as a whole.

McIndy & Associates, Inc.

Columbus, Ohio

February 1, 2016

Minamyer Residential MR DD SER 401(k) Profit Sharing Plan & Trust
Statements of Net Assets Available for Benefits
As of December 31, 2014 and 2013

	<u>2014</u>	<u>2013</u>
Assets:		
Investments at fair value	\$ 340,552	\$ 247,065
Notes receivable from participants	<u>3,843</u>	<u>6,657</u>
Total assets	<u>344,395</u>	<u>253,722</u>
Net assets reflecting investments at fair value	<u>344,395</u>	<u>253,722</u>
Net assets available for benefits	<u><u>\$ 344,395</u></u>	<u><u>\$ 253,722</u></u>

The accompanying notes to the financial statements and independent auditor's report
should be read in conjunction with these statements.

Minamyer Residential MR DD SER 401(k) Profit Sharing Plan & Trust
Statement of Changes in Net Assets Available for Benefits
For the Year Ended December 31, 2014

Additions to net assets attributed to:

Contributions:

Employee	\$ 46,699
Employer	22,290
Total contributions	<u>68,989</u>

Investment income:

Net appreciation in fair value of investments	5,676
Dividend and interest income	15,782
Interest income on notes receivable from participants	226

Total investment income	<u>21,684</u>
-------------------------	---------------

Total additions	<u>90,673</u>
-----------------	---------------

Deductions from net assets attributed to:

Benefits paid	-
Administrative expenses	-
Total deductions	<u>-</u>

Net increase	<u>90,673</u>
--------------	---------------

Net assets available for benefits, beginning of year	<u>253,722</u>
--	----------------

Net assets available for benefits, end of year	<u><u>\$ 344,395</u></u>
--	--------------------------

The accompanying notes to the financial statements and independent auditor's report
should be read in conjunction with this statement.

Minamyer Residential MR DD SER 401(k) Profit Sharing Plan & Trust
Notes to Financial Statements
December 31, 2014 and 2013

1. DESCRIPTION OF THE PLAN

The following description of the Minamyer Residential MR DD SER 401(k) Profit Sharing Plan & Trust (the “Plan”) provides only general information. Participants should refer to the plan agreement for a more complete description of the Plan’s provisions.

General—The Plan is a defined contribution 401(k) plan which was established January 1, 2010 for the exclusive benefit of eligible employees of Minamyer Residential MR DD SER (the “Company”), as defined in the Plan document. The amended and restated provisions of the Plan became effective on January 1, 2011.

Contributions—Each year, participants may contribute up to a maximum of 96% of their annual compensation, as defined in the Plan. However, these contributions shall not exceed the maximum amount permitted by the Internal Revenue Code. All employees are eligible upon date of hire.

The Plan complies with the safe harbor matching contribution formula. The safe harbor formula also intends to satisfy the safe harbor contribution requirement for deemed satisfaction of the Average Contribution Percentage (ACP) and Average Deferral Percentage (ADP) tests. The Company match consists of 100% of the first 3% of employee contributions and 50% of the next 2% of employee contributions. The safe harbor match contribution is 100% vested immediately and is made with each pay period. For the year ended December 31, 2014, the Company contributed \$22,290 in matching contributions to the Plan.

Upon enrollment, a participant may direct employee and employer contributions into any of the Plan’s investment options.

Participant Accounts—Each participant’s account is credited with the participant’s and employer contributions and allocations of Plan earnings or losses. Earnings or losses of the Plan are allocated to individual participant accounts based on the participant’s account balance in the appropriate fund.

Notes Receivable From Participants—Participants may borrow from their account balance. These borrowings are classified as notes receivable from participants and are carried at cost in the accompanying statements of net assets available for benefits. The minimum amount of any loan is \$1,000. No loan to any participant shall be made to the extent that such loan, when added to the outstanding balance of all other loans to the participant, would exceed the lesser of: (1) \$50,000 reduced by the excess (if any) of the highest outstanding balance of plan loans during the one-year period ending on the day before the loan is made over the outstanding balance of plan loans on the date the loan is made; (2) or one-half the value of the participant’s account balance. Loan terms shall not exceed five years, unless the loan is used to acquire or construct a primary residence, in which case the repayment period may be longer. The loans bear interest at a fixed-rate based on the U.S. Bank Prime Loan rate

Minamyer Residential MR DD SER 401(k) Profit Sharing Plan & Trust
Notes to Financial Statements
December 31, 2014 and 2013

plus one percent as of the loan date. Principal and interest are paid ratably through payroll deductions.

Vesting—Amounts contributed by participants and earnings or losses thereon become immediately vested. The Company's matching contributions and related earnings or losses become 100% vested upon entry into the Plan.

Withdrawals—Any participant can withdraw all or any portion of participant contributions as a result of attainment of age 59-1/2.

Benefits Paid—On termination of employment other than death, a participant will receive a lump-sum amount equal to the vested value of his or her account if the participant's account does not exceed \$1,000. Terminated participants who have balances greater than \$1,000 may elect to receive a cash distribution, rollover the balance or continue to participate in the Plan. Death benefits will be paid to the participant's designated beneficiary, which generally requires payment by the end of the calendar year following the date of death.

Plan Termination—Although it has not expressed any intention to do so, the Company has the right, at any time, to terminate the Plan.

2. SUMMARY OF ACCOUNTING POLICIES

Basis of Accounting—The financial statements of the Plan are prepared on the accrual basis of accounting.

Administrative Expenses—Substantially all administrative expenses of the Plan are paid by the Company. Additionally, the Company provides certain accounting and administrative services at no cost to the Plan.

Benefits Paid—Distributions to plan participants or beneficiaries are recorded in the statement of changes in net assets available for benefits when paid. There are no amounts payable to participants who elected to withdrawal from the Plan at December 31, 2014.

Use of Estimates—The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, and disclosure of contingent assets and liabilities. Actual results could differ from those estimates.

Investment Valuation and Income Recognition—Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 3 for discussion of fair value measurements.

Minamyer Residential MR DD SER 401(k) Profit Sharing Plan & Trust
Notes to Financial Statements
December 31, 2014 and 2013

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Subsequent Events—The Plan has evaluated subsequent events through February 1, 2016, the date the financial statements were available to be issued.

3. FAIR VALUE MEASUREMENTS

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1) and the lowest priority to unobservable inputs (level 3). The three levels of the fair value hierarchy under FASB ASC 820 are described as follows:

Level 1: Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.

Level 2: Inputs to the valuation methodology include

- quoted prices for similar assets or liabilities in active markets;
- quoted prices for identical or similar assets or liabilities in inactive markets;
- inputs other than quoted prices that are observable for the asset or liability;
- inputs that are derived principally from or corroborated by observable market data by correlation or other means.

If the asset or liability has a specified (contractual) term, the level 2 input must be observable for substantially the full term of the asset or liability.

Level 3: Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

The asset or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of relevant observable inputs and minimize the use of unobservable inputs.

Following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2014 and 2013.

Minamyer Residential MR DD SER 401(k) Profit Sharing Plan & Trust
Notes to Financial Statements
December 31, 2014 and 2013

Money market funds: Valued at quoted net asset value (NAV) of shares held by the Plan at year end.

Mutual funds: Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the Securities and Exchange Commission. These funds are required to publish their daily NAV and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2014 and 2013:

Assets at Fair Value as of December 31, 2014

	<u>Level 1</u>	<u>Level 2 & 3</u>	<u>Total</u>
Money market funds	\$ 170	\$ -	\$ 170
Mutual funds	340,382	-	340,382
Total assets at fair value	<u>\$ 340,552</u>	<u>\$ -</u>	<u>\$ 340,552</u>

Assets at Fair Value as of December 31, 2013

	<u>Level 1</u>	<u>Level 2 & 3</u>	<u>Total</u>
Money market funds	\$ 4	\$ -	\$ 4
Mutual funds	247,061	-	247,061
Total assets at fair value	<u>\$ 247,065</u>	<u>\$ -</u>	<u>\$ 247,065</u>

4. INVESTMENTS EXCEEDING 5% OF NET ASSETS

The Plan's year end investments are held by Mid Atlantic Trust Company. Investments that represent 5% or more of the Plan's net assets as of December 31, 2014 and 2013 are as follows:

<u>Description</u>	<u>2014</u>	<u>2013</u>
American Funds Growth Fund of America R4	\$ 56,167	\$ 36,518
Vanguard Balanced Index Investment	141,532	111,928
Franklin Growth Allocation R	33,465	23,044
AMG Yacktman Service	19,248	12,758
Pimco Total Return R	17,757	

Minamyer Residential MR DD SER 401(k) Profit Sharing Plan & Trust
Notes to Financial Statements
December 31, 2014 and 2013

5. TAX STATUS

The IRS has determined and informed the Company by a letter dated April 10, 2014, that the Plan and related trust are designed in accordance with applicable sections of the Internal Revenue Code (IRC). Although the Plan has been amended since receiving the determination letter, the plan administrator believes that the Plan is designed, and is currently being operated in compliance with the applicable requirements of the IRC and, therefore, believes that the Plan is qualified, and the related trust is tax-exempt.

Accounting principles generally accepted in the United States of America require plan management to evaluate tax positions taken by the plan and recognize a tax liability if the organization has taken an uncertain position that more likely than not would not be sustained upon examination by the taxing authorities. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The plan administrator believes it is no longer subject to income tax examinations for years prior to 2011.

6. PARTIES-IN-INTEREST

The Plan makes loans to participants. These transactions qualify as party-in-interest transactions.

7. RISKS AND UNCERTAINTIES

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market and credit risks. Due to the level of risk associated with various investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect the participants' account balances and the amounts reported in the Statements of Net Assets Available for Benefits.

Minamyer Residential MR DD SER 401(k) Profit Sharing Plan & Trust

Supplemental Schedule

EIN: 30-0045265 Plan Number: 001

Form 5500, Schedule H, Part IV, Line 4i -- Schedule of Assets (Held at End of Year)

As of December 31, 2014

(a)	(b)	(c)	(d)	(e)
	Identity of issue, borrower, lessor, or similar party	Description of investment	Cost	Current value
	Vanguard Money Market Reserves	Money Market Fund	\$	170
	Pimco Total Return R	Mutual Fund		17,757
	American Funds Growth Fund of America R4	Mutual Fund		56,168
	Royce Special Equity Investment	Mutual Fund		6,065
	American Funds Europacific Growth R4	Mutual Fund		13,928
	Vanguard Balanced Index Investment	Mutual Fund		141,531
	Perkins Mid Cap Value T	Mutual Fund		6,442
	Victory Sycamore Small Company Opportunity R	Mutual Fund		6,174
	Franklin Growth Allocation R	Mutual Fund		33,465
	Vanguard 500 Index Investment	Mutual Fund		653
	Franklin Mutual Global Discovery A	Mutual Fund		2,894
	Thornburg International Value R5	Mutual Fund		10,252
	Loomis Sayles Investment Grade Bond A	Mutual Fund		15,806
	Franklin Conservative Allocation R	Mutual Fund		2,590
	AMG Yacktman Service	Mutual Fund		19,248
	BlackRock US Opportunities Investment A	Mutual Fund		7,409
	Total Investments		\$	340,552
* Notes receivable from participants		Interest rate: 4.25%	\$	3,843

* Party-in-Interest to Plan

See accompanying notes to the financial statements and independent auditor's report.

**Minamyer Residential MR DD SER
401(k) Profit Sharing Plan & Trust**

Financial Statements

As of December 31, 2014 and 2013

Together with Independent Auditor's Report

Minamyer Residential MR DD SER 401(k) Profit Sharing Plan & Trust

Index

December 31, 2014 and 2013

	Page(s)
Independent Auditor's Report	1-2
Financial Statements	
Statements of Net Assets Available for Benefits, as of December 31, 2014 and 2013.....	3
Statement of Changes in Net Assets Available for Benefits, For the Year Ended December 31, 2014.....	4
Notes to Financial Statements, December 31, 2014 and 2013.....	5-9
Supplemental Schedule*	
Form 5500, Schedule H, Part IV, Line 4i – Schedule of Assets (Held at End of Year), as of December 31, 2014.....	10

*All other schedules required by Section 2520.103-10 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under Employee Retirement Income Security Act of 1974 have been omitted because they are not applicable.



MCCURDY & ASSOCIATES, INC.

CERTIFIED PUBLIC ACCOUNTANTS

INDEPENDENT AUDITOR'S REPORT

To the Participants and Administrator of the
Minamyer Residential MR DD SER 401(k) Profit Sharing Plan & Trust:

We have audited the accompanying financial statements of Minamyer Residential MR DD SER 401(k) Profit Sharing Plan & Trust (the "Plan"), which comprise the statements of net assets available for benefits as of December 31, 2014 and 2013, and the related statement of changes in net assets available for benefits for the year ended December 31, 2014, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audits. We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Plan's

preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the financial statements referred to above present fairly, in all material respects, the net assets available for benefits of the Plan as of December 31, 2014 and 2013, and the changes in net assets available for benefits for the year ended December 31, 2014, in accordance with accounting principles generally accepted in the United States of America.

Report on Supplemental Information

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental schedule, Schedule of Assets (Held at End of Year), as of December 31, 2014, is presented for the purpose of additional analysis and is not a required part of the financial statements but is supplemental information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. Such information is the responsibility of the Plan's management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the information is fairly stated in all material respects in relation to the financial statements as a whole.

McGandy & Associates, Inc.

Columbus, Ohio

February 1, 2016

Minamyer Residential MR DD SER 401(k) Profit Sharing Plan & Trust
Statements of Net Assets Available for Benefits
As of December 31, 2014 and 2013

	<u>2014</u>	<u>2013</u>
Assets:		
Investments at fair value	\$ 340,552	\$ 247,065
Notes receivable from participants	<u>3,843</u>	<u>6,657</u>
Total assets	<u>344,395</u>	<u>253,722</u>
Net assets reflecting investments at fair value	<u>344,395</u>	<u>253,722</u>
Net assets available for benefits	<u><u>\$ 344,395</u></u>	<u><u>\$ 253,722</u></u>

The accompanying notes to the financial statements and independent auditor's report
should be read in conjunction with these statements.

Minamyer Residential MR DD SER 401(k) Profit Sharing Plan & Trust
Statement of Changes in Net Assets Available for Benefits
For the Year Ended December 31, 2014

Additions to net assets attributed to:

Contributions:

Employee	\$ 46,699
Employer	22,290
Total contributions	<u>68,989</u>

Investment income:

Net appreciation in fair value of investments	5,676
Dividend and interest income	15,782
Interest income on notes receivable from participants	226

Total investment income	<u>21,684</u>
-------------------------	---------------

Total additions	<u>90,673</u>
-----------------	---------------

Deductions from net assets attributed to:

Benefits paid	-
Administrative expenses	-
Total deductions	<u>-</u>

Net increase	<u>90,673</u>
--------------	---------------

Net assets available for benefits, beginning of year	<u>253,722</u>
--	----------------

Net assets available for benefits, end of year	<u><u>\$ 344,395</u></u>
--	--------------------------

The accompanying notes to the financial statements and independent auditor's report
should be read in conjunction with this statement.

Minamyer Residential MR DD SER 401(k) Profit Sharing Plan & Trust
Notes to Financial Statements
December 31, 2014 and 2013

1. DESCRIPTION OF THE PLAN

The following description of the Minamyer Residential MR DD SER 401(k) Profit Sharing Plan & Trust (the “Plan”) provides only general information. Participants should refer to the plan agreement for a more complete description of the Plan’s provisions.

General—The Plan is a defined contribution 401(k) plan which was established January 1, 2010 for the exclusive benefit of eligible employees of Minamyer Residential MR DD SER (the “Company”), as defined in the Plan document. The amended and restated provisions of the Plan became effective on January 1, 2011.

Contributions—Each year, participants may contribute up to a maximum of 96% of their annual compensation, as defined in the Plan. However, these contributions shall not exceed the maximum amount permitted by the Internal Revenue Code. All employees are eligible upon date of hire.

The Plan complies with the safe harbor matching contribution formula. The safe harbor formula also intends to satisfy the safe harbor contribution requirement for deemed satisfaction of the Average Contribution Percentage (ACP) and Average Deferral Percentage (ADP) tests. The Company match consists of 100% of the first 3% of employee contributions and 50% of the next 2% of employee contributions. The safe harbor match contribution is 100% vested immediately and is made with each pay period. For the year ended December 31, 2014, the Company contributed \$22,290 in matching contributions to the Plan.

Upon enrollment, a participant may direct employee and employer contributions into any of the Plan’s investment options.

Participant Accounts—Each participant’s account is credited with the participant’s and employer contributions and allocations of Plan earnings or losses. Earnings or losses of the Plan are allocated to individual participant accounts based on the participant’s account balance in the appropriate fund.

Notes Receivable From Participants—Participants may borrow from their account balance. These borrowings are classified as notes receivable from participants and are carried at cost in the accompanying statements of net assets available for benefits. The minimum amount of any loan is \$1,000. No loan to any participant shall be made to the extent that such loan, when added to the outstanding balance of all other loans to the participant, would exceed the lesser of: (1) \$50,000 reduced by the excess (if any) of the highest outstanding balance of plan loans during the one-year period ending on the day before the loan is made over the outstanding balance of plan loans on the date the loan is made; (2) or one-half the value of the participant’s account balance. Loan terms shall not exceed five years, unless the loan is used to acquire or construct a primary residence, in which case the repayment period may be longer. The loans bear interest at a fixed-rate based on the U.S. Bank Prime Loan rate

Minamyer Residential MR DD SER 401(k) Profit Sharing Plan & Trust
Notes to Financial Statements
December 31, 2014 and 2013

plus one percent as of the loan date. Principal and interest are paid ratably through payroll deductions.

Vesting—Amounts contributed by participants and earnings or losses thereon become immediately vested. The Company's matching contributions and related earnings or losses become 100% vested upon entry into the Plan.

Withdrawals—Any participant can withdraw all or any portion of participant contributions as a result of attainment of age 59-1/2.

Benefits Paid—On termination of employment other than death, a participant will receive a lump-sum amount equal to the vested value of his or her account if the participant's account does not exceed \$1,000. Terminated participants who have balances greater than \$1,000 may elect to receive a cash distribution, rollover the balance or continue to participate in the Plan. Death benefits will be paid to the participant's designated beneficiary, which generally requires payment by the end of the calendar year following the date of death.

Plan Termination—Although it has not expressed any intention to do so, the Company has the right, at any time, to terminate the Plan.

2. SUMMARY OF ACCOUNTING POLICIES

Basis of Accounting—The financial statements of the Plan are prepared on the accrual basis of accounting.

Administrative Expenses—Substantially all administrative expenses of the Plan are paid by the Company. Additionally, the Company provides certain accounting and administrative services at no cost to the Plan.

Benefits Paid—Distributions to plan participants or beneficiaries are recorded in the statement of changes in net assets available for benefits when paid. There are no amounts payable to participants who elected to withdrawal from the Plan at December 31, 2014.

Use of Estimates—The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, and disclosure of contingent assets and liabilities. Actual results could differ from those estimates.

Investment Valuation and Income Recognition—Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 3 for discussion of fair value measurements.

Minamyer Residential MR DD SER 401(k) Profit Sharing Plan & Trust
Notes to Financial Statements
December 31, 2014 and 2013

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Subsequent Events—The Plan has evaluated subsequent events through February 1, 2016, the date the financial statements were available to be issued.

3. FAIR VALUE MEASUREMENTS

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1) and the lowest priority to unobservable inputs (level 3). The three levels of the fair value hierarchy under FASB ASC 820 are described as follows:

Level 1: Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.

Level 2: Inputs to the valuation methodology include

- quoted prices for similar assets or liabilities in active markets;
- quoted prices for identical or similar assets or liabilities in inactive markets;
- inputs other than quoted prices that are observable for the asset or liability;
- inputs that are derived principally from or corroborated by observable market data by correlation or other means.

If the asset or liability has a specified (contractual) term, the level 2 input must be observable for substantially the full term of the asset or liability.

Level 3: Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

The asset or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of relevant observable inputs and minimize the use of unobservable inputs.

Following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2014 and 2013.

Minamyer Residential MR DD SER 401(k) Profit Sharing Plan & Trust
Notes to Financial Statements
December 31, 2014 and 2013

Money market funds: Valued at quoted net asset value (NAV) of shares held by the Plan at year end.

Mutual funds: Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the Securities and Exchange Commission. These funds are required to publish their daily NAV and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2014 and 2013:

Assets at Fair Value as of December 31, 2014

	<u>Level 1</u>	<u>Level 2 & 3</u>	<u>Total</u>
Money market funds	\$ 170	\$ -	\$ 170
Mutual funds	340,382	-	340,382
Total assets at fair value	<u>\$ 340,552</u>	<u>\$ -</u>	<u>\$ 340,552</u>

Assets at Fair Value as of December 31, 2013

	<u>Level 1</u>	<u>Level 2 & 3</u>	<u>Total</u>
Money market funds	\$ 4	\$ -	\$ 4
Mutual funds	247,061	-	247,061
Total assets at fair value	<u>\$ 247,065</u>	<u>\$ -</u>	<u>\$ 247,065</u>

4. INVESTMENTS EXCEEDING 5% OF NET ASSETS

The Plan's year end investments are held by Mid Atlantic Trust Company. Investments that represent 5% or more of the Plan's net assets as of December 31, 2014 and 2013 are as follows:

<u>Description</u>	<u>2014</u>	<u>2013</u>
American Funds Growth Fund of America R4	\$ 56,167	\$ 36,518
Vanguard Balanced Index Investment	141,532	111,928
Franklin Growth Allocation R	33,465	23,044
AMG Yacktman Service	19,248	12,758
Pimco Total Return R	17,757	

Minamyer Residential MR DD SER 401(k) Profit Sharing Plan & Trust
Notes to Financial Statements
December 31, 2014 and 2013

5. TAX STATUS

The IRS has determined and informed the Company by a letter dated April 10, 2014, that the Plan and related trust are designed in accordance with applicable sections of the Internal Revenue Code (IRC). Although the Plan has been amended since receiving the determination letter, the plan administrator believes that the Plan is designed, and is currently being operated in compliance with the applicable requirements of the IRC and, therefore, believes that the Plan is qualified, and the related trust is tax-exempt.

Accounting principles generally accepted in the United States of America require plan management to evaluate tax positions taken by the plan and recognize a tax liability if the organization has taken an uncertain position that more likely than not would not be sustained upon examination by the taxing authorities. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The plan administrator believes it is no longer subject to income tax examinations for years prior to 2011.

6. PARTIES-IN-INTEREST

The Plan makes loans to participants. These transactions qualify as party-in-interest transactions.

7. RISKS AND UNCERTAINTIES

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market and credit risks. Due to the level of risk associated with various investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect the participants' account balances and the amounts reported in the Statements of Net Assets Available for Benefits.

Minamyer Residential MR DD SER 401(k) Profit Sharing Plan & Trust

Supplemental Schedule

EIN: 30-0045265 Plan Number: 001

Form 5500, Schedule H, Part IV, Line 4i -- Schedule of Assets (Held at End of Year)

As of December 31, 2014

(a)	(b)	(c)	(d)	(e)
	Identity of issue, borrower, lessor, or similar party	Description of investment	Cost	Current value
	Vanguard Money Market Reserves	Money Market Fund	\$	170
	Pimco Total Return R	Mutual Fund		17,757
	American Funds Growth Fund of America R4	Mutual Fund		56,168
	Royce Special Equity Investment	Mutual Fund		6,065
	American Funds Europacific Growth R4	Mutual Fund		13,928
	Vanguard Balanced Index Investment	Mutual Fund		141,531
	Perkins Mid Cap Value T	Mutual Fund		6,442
	Victory Sycamore Small Company Opportunity R	Mutual Fund		6,174
	Franklin Growth Allocation R	Mutual Fund		33,465
	Vanguard 500 Index Investment	Mutual Fund		653
	Franklin Mutual Global Discovery A	Mutual Fund		2,894
	Thornburg International Value R5	Mutual Fund		10,252
	Loomis Sayles Investment Grade Bond A	Mutual Fund		15,806
	Franklin Conservative Allocation R	Mutual Fund		2,590
	AMG Yacktman Service	Mutual Fund		19,248
	BlackRock US Opportunities Investment A	Mutual Fund		7,409
	Total Investments		\$	340,552
* Notes receivable from participants		Interest rate: 4.25%	\$	3,843

* Party-in-Interest to Plan

See accompanying notes to the financial statements and independent auditor's report.