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 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

2022

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022

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.)
- [X] 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:
- [X] Form 5558
- [ ] automatic extension
- [ ] the DFVC program
- [ ] special extension (enter description)

E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. . . . . ▶ [ ]

Part II Basic Plan Information—enter all requested information

1a Name of plan
ANYWHERE REAL ESTATE GROUP LLC EMPLOYEE SAVINGS PLAN

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 08/01/2006

2a Plan sponsor's name (employer, if for a single-employer plan)
Mailing address (include room, apt., suite no. and street, or P.O. Box)
City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions)
ANYWHERE REAL ESTATE GROUP LLC

175 PARK AVENUE
MADISON, NJ 07940

2b Employer Identification Number (EIN)
20-4381990

2c Plan Sponsor's telephone number
973-407-5296

2d Business code (see instructions)
531390

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.	10/16/2023	MAUREEN ROBBINS
	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

3a	Plan administrator's name and address [X] Same as Plan Sponsor	**3b**	Administrator's EIN
		3c	Administrator's telephone number
4	If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report:	**4b**	EIN 20-4381990
a	Sponsor's name REALOGY GROUP LLC	**4d**	PN 001
c	Plan Name REALOGY GROUP LLC EMPLOYEE SAVINGS PLAN		
5	Total number of participants at the beginning of the plan year	**5**	11465
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**).		
a(1)	Total number of active participants at the beginning of the plan year	**6a(1)**	9220
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	8508
b	Retired or separated participants receiving benefits	**6b**	24
c	Other retired or separated participants entitled to future benefits	**6c**	2612
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**	**6d**	11144
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	23
f	Total. Add lines **6d** and **6e**.	**6f**	11167
g	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	10799
h	Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	1081
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 2F 2G 2J 2K 2S 2T 3H

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)	[X] Trust	**(3)**	[X] 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

- **(1)** [X] **R** (Retirement Plan Information)
- **(2)** [ ] **MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary
- **(3)** [ ] **SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary

b General Schedules

- **(1)** [X] **H** (Financial Information)
- **(2)** [ ] **I** (Financial Information – Small Plan)
- **(3)** [ ] **A** (Insurance Information)
- **(4)** [X] **C** (Service Provider Information)
- **(5)** [X] **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 2022 Form M-1 annual report. If the plan was not required to file the 2022 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)	Service Provider Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	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.**	**2022** **This Form is Open to Public Inspection.**

For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022

A Name of plan	**B** Three-digit plan number (PN) ▶
ANYWHERE REAL ESTATE GROUP LLC EMPLOYEE SAVINGS PLAN	001

C Plan sponsor's name as shown on line 2a of Form 5500	**D** Employer Identification Number (EIN)
ANYWHERE REAL ESTATE GROUP LLC	20-4381990

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

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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)

MERRILL LYNCH, PIERCE, FENNER AND S

13-5674085

(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?
15 52 59 60 62 72	RECORDKEEPER	544021	Yes [X] No [ ]	Yes [X] No [ ]	0	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

(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

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(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 D (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

DFE/Participating Plan 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

2022

This Form is Open to Public Inspection.

For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022

A Name of plan
ANYWHERE REAL ESTATE GROUP LLC EMPLOYEE SAVINGS PLAN

B Three-digit plan number (PN) ▶ 001

C Plan or DFE sponsor's name as shown on line 2a of Form 5500
ANYWHERE REAL ESTATE GROUP LLC

D Employer Identification Number (EIN)
20-4381990

Part I **Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs)**
(Complete as many entries as needed to report all interests in DFEs)

a Name of MTIA, CCT, PSA, or 103-12 IE: EM COLLECTIVE INV FUND TIER 2

b Name of sponsor of entity listed in (a): GLOBAL TRUST COMPANY

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
27-6075499-002	C	14619718

a Name of MTIA, CCT, PSA, or 103-12 IE: GALLIARD STABLE RETURN FUND CLASS C

b Name of sponsor of entity listed in (a): SEI TRUST COMPANY

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
52-2250946-001	C	0

a Name of MTIA, CCT, PSA, or 103-12 IE: INTERNATIONAL GROWTH FUND CLASS R

b Name of sponsor of entity listed in (a): WILMINGTON TRUST

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
26-3783561-911	C	17836151

a Name of MTIA, CCT, PSA, or 103-12 IE: INVESCO STABLE VALUE RETIREMENT FUN

b Name of sponsor of entity listed in (a): INVESCO TRUST COMPANY

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
27-3868124-001	C	87430598

a Name of MTIA, CCT, PSA, or 103-12 IE: PGIM TOTAL RETURN BOND FUND CIT R

b Name of sponsor of entity listed in (a): WILMINGTON TRUST

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
38-4097323-471	C	43941443

a Name of MTIA, CCT, PSA, or 103-12 IE: STATE STREET GLOBAL AC EQ EX US IND

b Name of sponsor of entity listed in (a): STATE STREET BANK AND TRUST COMPANY

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
90-0337987-456	C	34704908

a Name of MTIA, CCT, PSA, or 103-12 IE: STATE STREET S&P 500 INDEX NON LEND

b Name of sponsor of entity listed in (a): STATE STREET BANK AND TRUST COMPANY

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
90-0337987-276	C	124572587

a Name of MTIA, CCT, PSA, or 103-12 IE: STATE STREET US BOND INDEX CLASS K

b Name of sponsor of entity listed in (a): STATE STREET BANK AND TRUST COMPANY

c EIN-PN 90-0337987-462	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 39799945

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

Part II Information on Participating Plans (to be completed by DFEs)

(Complete as many entries as needed to report all participating plans)

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

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a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

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

2022

This Form is Open to Public Inspection

For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022

A Name of plan
ANYWHERE REAL ESTATE GROUP LLC EMPLOYEE SAVINGS PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
ANYWHERE REAL ESTATE GROUP LLC

D Employer Identification Number (EIN)
20-4381990

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	12731	56841
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)	23093985	23922074
(2) U.S. Government securities	1c(2)	0	0
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	0	0
(B) All other	1c(3)(B)	0	0
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	0	0
(B) Common	1c(4)(B)	0	0
(5) Partnership/joint venture interests	1c(5)	0	0
(6) Real estate (other than employer real property)	1c(6)	0	0
(7) Loans (other than to participants)	1c(7)	0	0
(8) Participant loans	1c(8)	10752485	10974494
(9) Value of interest in common/collective trusts	1c(9)	365424878	362905350
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	622497229	449197305
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)	0	0

		(a) Beginning of Year	(b) End of Year
1d Employer-related investments:			
(1) Employer securities	1d(1)	0	0
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	1021781308	847056064
Liabilities			
g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j		
k Total liabilities (add all amounts in lines 1g through1j)	1k	0	0
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	1021781308	847056064

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) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: **(A)** Employers	2a(1)(A)	22034386	
(B) Participants	2a(1)(B)	57182517	
(C) Others (including rollovers)	2a(1)(C)	6147200	
(2) Noncash contributions	2a(2)	0	
(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		85364103
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	138119	
(B) U.S. Government securities	2b(1)(B)	0	
(C) Corporate debt instruments	2b(1)(C)	0	
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)	521903	
(F) Other	2b(1)(F)	0	
(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		660022
(2) Dividends: **(A)** Preferred stock	2b(2)(A)	0	
(B) Common stock	2b(2)(B)	0	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	21807516	
(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		21807516
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)	11064988	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	11064964	
(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		24
(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	-21	
(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		-21

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		-48434042
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		0
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		-149292889
c Other income	2c		582657
d Total income. Add all **income** amounts in column (b) and enter total	2d		-89312630
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	91058890	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)	0	
(4) Total benefit payments. Add lines **2e(1)** through **(3)**	2e(4)		91058890
f Corrective distributions (see instructions)	2f		1587
g Certain deemed distributions of participant loans (see instructions)	2g		453
h Interest expense	2h		0
i Administrative expenses: (1) Professional fees	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Investment advisory and management fees	2i(3)		
(4) Other	2i(4)	606751	
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		606751
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		91667681
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		-180980311
l Transfers of assets:			
(1) To this plan	2l(1)		6255067
(2) From this plan	2l(2)		0

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) [X] Unmodified **(2)** [ ] Qualified **(3)** [ ] Disclaimer **(4)** [ ] Adverse

b Check the appropriate box(es) to indicate whether the IQPA performed an ERISA section 103(a)(3)(C) audit. Check both boxes (1) and (2) if the audit was performed pursuant to both 29 CFR 2520.103-8 and 29 CFR 2520.103-12(d). Check box (3) if pursuant to neither.

(1) [X] DOL Regulation 2520.103-8 **(2)** [ ] DOL Regulation 2520.103-12(d) **(3)** [ ] neither DOL Regulation 2520.103-8 nor DOL Regulation 2520.103-12(d).

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

(1) Name: KRONICK KALADA BERDY & CO **(2)** EIN: 23-2667890

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:

		Yes	No	Amount
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.)	4a		X	

			Yes	No	Amount
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.)	4b		X	
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.)	4c		X	
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.)	4d		X	
e	Was this plan covered by a fidelity bond?	4e	X		30000000
f	Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	4f		X	
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?	4g		X	
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?	4h		X	
i	Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	4i	X		
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.)	4j		X	
k	Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	4k		X	
l	Has the plan failed to provide any benefit when due under the plan?	4l		X	
m	If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	4m		X	
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? ☐ Yes ☒ No

If "Yes," enter the amount of any plan assets that reverted to the employer this year _____.

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 Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) ☐ Yes ☐ No ☐ Not determined

If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year _____.

SCHEDULE R (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Retirement Plan Information

This schedule is required to be filed under sections 104 and 4065 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

2022

This Form is Open to Public Inspection.

For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022

A Name of plan
ANYWHERE REAL ESTATE GROUP LLC EMPLOYEE SAVINGS PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
ANYWHERE REAL ESTATE GROUP LLC

D Employer Identification Number (EIN)
20-4381990

Part I Distributions

All references to distributions relate only to payments of benefits during the plan year.

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions **1** 0

2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits):

EIN(s): 94-1687665

Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.

3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year **3**

Part II Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

If the plan is a defined benefit plan, go to line 8.

5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. **Date:** Month _____ Day _____ Year _____

If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.

6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived) **6a**

b Enter the amount contributed by the employer to the plan for this plan year **6b**

c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount) **6c**

If you completed line 6c, skip lines 8 and 9.

7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

Part III Amendments

9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box. ..... ☐ **Increase** ☐ **Decrease** ☐ **Both** ☐ **No**

Part IV ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.

10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? ..... ☐ **Yes** ☐ **No**

11 a Does the ESOP hold any preferred stock? ..... ☐ **Yes** ☐ **No**

b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) ..... ☐ **Yes** ☐ **No**

12 Does the ESOP hold any stock that is not readily tradable on an established securities market? ..... ☐ **Yes** ☐ **No**

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that (1) contributed more than 5% of total contributions to the plan during the plan year or (2) was one of the top-ten highest contributors (measured in dollars). See instructions. *Complete as many entries as needed to report all applicable employers.*

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

14 Enter the number of deferred vested and retired participants (inactive participants), as of the beginning of the plan year, whose contributing employer is no longer making contributions to the plan for:

a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment)	**14a**	
b The plan year immediately preceding the current plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	**14b**	
c The second preceding plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	**14c**	

15 Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:

a The corresponding number for the plan year immediately preceding the current plan year	**15a**	
b The corresponding number for the second preceding plan year	**15b**	

16 Information with respect to any employers who withdrew from the plan during the preceding plan year:

a Enter the number of employers who withdrew during the preceding plan year	**16a**	
b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers	**16b**	

17 If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐

Part VI Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans

18 If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐

19 If the total number of participants is 1,000 or more, complete lines (a) through (c)

a Enter the percentage of plan assets held as:
Stock: _____% Investment-Grade Debt: _____% High-Yield Debt: _____% Real Estate: _____% Other: _____%

b Provide the average duration of the combined investment-grade and high-yield debt:
☐ 0-3 years ☐ 3-6 years ☐ 6-9 years ☐ 9-12 years ☐ 12-15 years ☐ 15-18 years ☐ 18-21 years ☐ 21 years or more

c What duration measure was used to calculate line 19(b)?
☐ Effective duration ☐ Macaulay duration ☐ Modified duration ☐ Other (specify):

20 **PBGC missed contribution reporting requirements.** If this is a multiemployer plan or a single-employer plan that is not covered by PBGC, skip line 20.

a Is the amount of unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 greater than zero? ☐ Yes ☐ No

b If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box:

☐ Yes.

☐ No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date.

☐ No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date.

☐ No. Other. Provide explanation_____

Anywhere Real Estate Group LLC

Employee Savings Plan

Financial Statements

For the Plan Years Ended
December 31, 2022 and 2021

ANYWHERE REAL ESTATE GROUP LLC EMPLOYEE SAVINGS PLAN

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

Kronick
Kalada
Berdy & Co.
A Professional Corporation

Certified Public Accountants

Officers/Shareholders

Deborah A. Eastwood, CPA
Kevin R. Foley, CPA
Mario Ercolani, CPA
Anthony R. Caravaggio, CPA
Ronald H. Ulitchney, CPA
Louis E. Marcin, CPA
Jason C. Williams, CPA

Donald M. Kronick, CPA
Paul Berdy, CPA
William R. Lazor, CPA/PFS, CFE
William Fromel, CPA

INDEPENDENT AUDITORS' REPORT

To the Plan Administrator and Participants of the
Anywhere Real Estate Group LLC Employee Savings Plan
Madison, New Jersey

Scope and Nature of the ERISA Section 103(a)(3)(C)Audit

We have performed audits of the financial statements of the Anywhere Real Estate Group LLC (formerly known as Realogy Group LLC) Employee Savings Plan (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statements of net assets available for benefits as of December 31, 2022 and 2021, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements .

Management, having determined it is permissible in the circumstances, has elected to have the audits of the Plans financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audits need not extend to any statements or information related to assets held for investment of the plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained certifications from a qualified institution as of and for the years ended December 31, 2022 and 2021, stating that the certified investment information, as described in Note 4 to the financial statements, is complete and accurate.

Opinion

In our opinion, based on our audits and on the procedures performed as described in the Auditors' Responsibilities for the Audit of the Financial Statements section

- the amounts and disclosures in the accompanying financial statements, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.
- the information in the accompanying financial statements related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Anywhere Real Estate Group LLC (formerly known as Realogy Group LLC) Employee Savings Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for 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. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Anywhere Real Estate Group LLC (formerly known as Realogy Group LLC) Employee Savings Plan's ability to continue as a going concern for one year after the date the financial statements are issued.

Management is also responsible for maintaining a current plan instrument, including all plan amendments, administering the plan, and determining that the plan's transactions that are presented and disclosed in the financial statements are in conformity with the plan's provisions, including maintaining sufficient records with respect to each of the participants, to determine the benefits due or which may become due to such participants.

Auditors' Responsibilities for the Audit of the Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if, there is a substantial likelihood that, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users made on the basis of these financial statements.

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit 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 Anywhere Real Estate Group LLC (formerly known as Realogy Group LLC) Employee Savings Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about Anywhere Real Estate Group LLC (formerly known as Realogy Group LLC) Employee Savings Plan's ability to continue as a going concern for a reasonable period of time.

Our audits did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States of America.

Accordingly, the objective of an ERISA Section 103(a)(3)(C) audit is not to express an opinion about whether the financial statements as a whole are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

Other Matter

Supplemental Schedule Required by ERISA

The supplemental schedule, Schedule H, Line 4i – Schedule of Assets (held at end of year) as of December 31, 2022 is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedule, other than that agreed to or derived from the certified investment information, has been subjected to 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 GAAS. For information included in the supplemental schedule that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

In forming our opinion on the supplemental schedule, we evaluated whether the supplemental schedule, other than the information agreed to or derived from the certified investment information, including its form and content, is presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion

- the form and content of the supplemental schedule, other than the information in the supplemental schedule that agreed to or is derived from the certified investment information, is presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.
- the information in the supplemental schedule related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Kingston, Pennsylvania
October 13, 2023

Kronick Kalada Berdy & Co

ANYWHERE REAL ESTATE GROUP LLC EMPLOYEE SAVINGS PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

	December 31,2022	December 31, 2021
ASSETS:		
Cash	$ 23,978,915	$ 23,106,716
Investments at fair value:		
Mutual funds	449,197,305	622,497,229
Common/collective trusts	362,905,350	365,424,878
Total investments at fair value	812,102,655	987,922,107
Receivables:		
Transferred from other plans	1,440,458	5,247,986
Participant contributions	1,602,111	1,627,196
Employer contributions	665,152	580,147
Notes receivable from participants	10,995,321	10,771,786
Total receivables	13,262,584	18,227,115
NET ASSETS AVAILABLE FOR BENEFITS	$ 850,784,612	$ 1,029,255,938

The accompanying notes are an integral part of these financial statements.

ANYWHERE REAL ESTATE GROUP LLC EMPLOYEE SAVINGS PLAN

STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

	For the Year Ended December 31, 2022	For the Year Ended December 31, 2021
ADDITIONS (DEDUCTIONS) TO NET ASSETS:		
Net investment (loss) income:		
Interest and dividends	$ 23,680,273	$ 60,457,178
Net (depreciation) appreciation in fair value of investments	(198,930,666)	57,313,531
Net investment (loss) income	(175,250,393)	117,770,709
Interest income on notes receivable from participants	521,903	612,419
Contributions:		
Participants	57,157,432	52,755,140
Employer	22,119,391	20,258,018
Rollovers	6,147,200	4,305,161
Total contributions	85,424,023	77,318,319
Total additions (deductions)	(89,304,467)	195,701,447
DEDUCTIONS FROM NET ASSETS:		
Benefits paid to participants	90,131,950	95,890,482
Loan repayments from distributions	938,502	747,685
Administrative expenses	543,946	538,990
Total deductions	91,614,398	97,177,157
NET (DECREASE) INCREASE IN NET ASSETS AVAILABLE FOR BENEFITS PRIOR TO TRANSFERS	(180,918,865)	98,524,290
Assets transferred in from other plans	2,447,539	5,267,731
Assets transferred to other plans	—	(35,488)
NET ASSETS AVAILABLE FOR BENEFITS, BEGINNING OF YEAR	1,029,255,938	925,499,405
NET ASSETS AVAILABLE FOR BENEFITS, END OF YEAR	$ 850,784,612	$1,029,255,938

The accompanying notes are an integral part of these financial statements.

ANYWHERE REAL ESTATE GROUP LLC EMPLOYEE SAVINGS PLAN

NOTES TO FINANCIAL STATEMENTS

1. DESCRIPTION OF THE PLAN

The following description of the Anywhere Real Estate Group LLC (formerly Realogy Group LLC) Employee Savings Plan (the "Plan") provides only general information. Effective June 9, 2022, the Plan's name changed to Anywhere Real Estate Group LLC Employee Saving Plan to reflect the Company's name change from Realogy Group LLC to Anywhere Real Estate Group LLC. Participants should refer to the Summary Plan Description or the Plan document, which are available from Anywhere Real Estate Group LLC ("the Company" or "Anywhere"), for a more complete description of the Plan's provisions.

The Plan is a defined contribution plan that provides Internal Revenue Code ("IRC") Section 401(k) employee salary deferral benefits and additional employer contributions for the Company's eligible employees. The Plan is subject to the provisions of Employee Retirement Income Security Act of 1974 ("ERISA"). Merrill Lynch Bank & Trust Co. FSB is the Plan's trustee (the "Trustee"). The Board of Managers is responsible for oversight of the Plan.

Effective December 31, 2021, the Title Resource Group Affiliates Holdings LLC Savings Plan merged with the Plan. The total assets transferred to the Plan were $5,267,731 and are presented in the Assets transferred from other plans line on the Statements of Changes in Net Assets Available for Benefits for the plan year ended December 31, 2021. As of the merger date, the amounts from the Title Resource Group Affiliates Holdings LLC Savings Plan are governed by the terms of the Plan.

Effective April 1, 2022, the Warburg Realty Partnership Ltd 401(k) Profit Sharing Plan and Trust merged with the Plan. The total assets transferred to the Plan were $1,007,081 and are presented in the Assets transferred in from other plans line on the Statements of Changes in Net Assets Available for Benefits for the plan year ended December 31, 2022. As of the merger date, the amounts from the Warburg Realty Partnership Ltd 401(k) Profit Sharing Plan and Trust are governed by the terms of the Plan.

Effective December 31, 2022, the CBHB LLC 401(k) Profit Sharing Plan and Trust and the CBWM LLC 401(k) Profit Sharing and Trust merged with the Plan. The total assets transferred to the Plan were $1,440,458 and are presented in the Assets transferred in from other plans line on the Statement of Changes in Net Assets Available for Benefits for the plan year end December 31, 2022. As of the merger date, the CBHB LLC 401(k) Profit Sharing Plan and Trust and the CBWM LLC 401(k) are governed by the terms of the Plan.

The following is a summary of certain Plan provisions:

Eligibility – Each regular employee of the Company (as defined in the Plan document) is eligible to participate in the Plan following the later of commencement of employment or the attainment of age eighteen. Each part-time employee of the Company (as defined in the Plan document) is eligible to participate in the Plan following the later of one Year of Eligibility Service (as defined by the Plan document) or the attainment of age eighteen. All eligible employees are automatically enrolled into the Plan at a 3% contribution rate. On each anniversary date of automatic enrollment, the participants contribution rate will increase 1% up to a maximum of 6%.

Participant Contributions – Participants may elect to make pre-tax contributions up to 50% and not less than 1% of pre-tax annual compensation up to the statutory maximum of $20,500 for 2022 and $19,500 for 2021. Certain eligible participants (age 50 and over) are permitted to contribute an additional $6,500 in both 2022 and 2021 as a catch up contribution.

Employer Contributions – Employer contributions to the Plan are equal to 60% of each eligible participant's salary deferral up to 6% of such participants' eligible compensation per pay period. Contributions are subject to certain IRS limitations.

Rollovers – All employees, upon commencement of employment, or any time thereafter, are provided the option of making a rollover contribution into the Plan in accordance with Internal Revenue Service ("IRS") regulations.

Investments – Participants direct the investment of contributions to various investment options and may reallocate investments among the various funds or trusts or change future contributions on a daily basis. The fund reallocation must be in 1% increments and include both employee and employer contributions. Participants should refer to each fund prospectus for a more complete description of the risks associated with each fund.

Vesting – At any time, participants are 100% vested in their pre-tax contributions and related earnings. Company matching contributions are subject to a 3 year vesting period.

Notes receivable from participants – Participants may borrow from their fund accounts up to the lesser of $50,000 or 50% of their vested account balance, provided the balance is at least $1,000. See Note 9 CARES ACT for increase in maximum borrowings. The loans are secured by the participant's account balance and bear interest at a rate equal to the prime rate plus one percent. Loan repayments are made through payroll deductions over a term not to exceed five years, unless the proceeds of the loan are used to purchase the principal residence of the participant, in which case the term is not to exceed 15 years. There were no loans to be distributed from the Plan at December 31, 2022 and 2021.

Participant Accounts – A separate account is maintained for each participant. Each participant's account is credited with the participant's contributions, company matching contributions, as well as allocations of plan earnings. Each participant's account is also charged for loan withdrawals, an allocation of net realized and unrealized appreciation or depreciation in fair value of investments and certain administrative expenses that are paid by the Plan. Allocations are based on participant earnings, account balances, or specific participant transactions, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Payment of Benefits to Participants – Participants are entitled to withdraw all or any portion of their vested accounts in accordance with the terms of the Plan and applicable law. Participants may make full or partial withdrawals of funds in any of their Before-Tax or Rollover accounts upon attaining age 59 ½ or for hardship in certain circumstances, as defined in the Plan document, before that age. A terminated participant with an account balance of more than $5,000 may elect to remain in the Plan and continue to be credited with fund earnings, or receive a lump-sum amount equal to the value of the participant's vested interest in his or her account. In the event a terminated participant's account balance is $1,000 or less, the account balance will be distributed in a lump sum payment without the participant's consent. If the account balance is more than $1,000 but does not exceed $5,000, the account balance will automatically be rolled over into an Individual Retirement Rollover Account. Amounts payable to participants who have elected to withdraw from the Plan, but did not yet receive distributions from the Plan totaled $452,589 and $160,125 at December 31, 2022 and 2021, respectively.

Administrative Expenses – Generally, operating expenses related to maintaining the Plan are paid by the Company and administrative expenses for participant-directed transactions are paid by the Plan. Expenses that are paid by the Company are excluded from these financial statements. Fees for administration of notes receivable from participants are included in administrative expenses and charged directly to the participant's account. Certain investment related expenses are included in net (depreciation) appreciation of fair value of investments presented in the accompanying statements of changes in net assets available for benefits.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting – The accompanying financial statements of the Plan are prepared on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America.

Use of Estimates – The preparation of financial statements in accordance with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions. Such estimates and assumptions affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of additions and deductions during the reporting period. Actual results could differ from those estimates.

Risks and Uncertainties – The Plan invests in various securities including mutual funds and common/collective trusts. Investment securities, in general, are exposed to various risks, such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, it is reasonably possible that changes in the values of investment securities will occur in the near term and that such change could materially affect participants' account balances and the amounts reported in the statements of net assets available for benefits.

Notes receivable from participants – Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are charged directly to the borrowing participant's account and are included in administrative expenses when incurred. As of December 31, 2022 and 2021, no allowance for credit losses has been recorded. Delinquent notes receivable from participants are recorded as a distribution based upon the terms of the Plan document.

Benefit Payments – Benefits to participants are recorded upon distribution.

Forfeited accounts – When certain terminations of participation in the Plan occur, the non-vested portion of the participant's account, as defined by the Plan, represents forfeiture. Forfeitures are used to reduce future employer contributions. At December 31, 2022 and 2021, forfeited non-vested accounts totaled $724,644 and $213,663 respectively. These accounts will be used to reduce future employer contributions. Also, in 2022 and 2021, employer contributions were reduced by $1,233 and $700,078, respectively, from forfeited non-vested accounts.

Valuation of Investments and Income Recognition – The Plan's investments are stated 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. The Investment Committee determines the Plan's valuation policies. See below for a discussion of fair value measurements.

Purchases and sales of securities are recorded on a trade-date basis. Dividends are recorded on the ex-dividend date and interest is recorded when earned on the accrual basis. The accompanying statements of changes in net assets available for benefits presents net (depreciation) appreciation in fair value of investments, which includes unrealized gains and losses on investments held at year end and realized gains and losses on investments sold during the year then ended.

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 Financial Accounting Standard Board (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; and
- inputs that are derived principally from or corroborated by observable market data by correlation or other means.

If the asset of liability has a specific (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 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, 2022 and 2021.

Mutual Funds – Mutual fund investments are public investment vehicles valued using the net asset value (NAV) provided by the administrator of the fund. These mutual funds are 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 NAV and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

Common/collective Funds – These investments are valued using the NAV provided by the administrator of the fund. The NAV is used as a practical expedient to estimate fair value. The NAV is based on the value of the underlying assets owned by the fund, minus its liabilities, and then divided by the number of shares outstanding. This practical expedient is not used when it is determined that the fund will sell the investment for an amount different than the NAV. Participant transactions (purchases and sales) may occur daily. The NAV's unit price is quoted on a private market that is not active; however, the unit price is based on underlying investments which are traded on an active market.

Stable value collective trust fund – A stable value collective trust fund that is composed primarily of fully benefit-responsive investment contracts that is valued at the NAV of units of the collective trust. The NAV is used as a practical expedient to estimate fair value. This practical expedient would not be used if it is determined to be probable that the fund will sell the investment for an amount different from the reported net asset value. Participant transactions (purchases and sales) may occur daily. If the Plan initiates a full redemption of the collective trust, the issuer reserves the right to require notification in order to ensure that securities liquidations will be carried out in an orderly business manner. There are no unfunded commitments.

The methods described above may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, while the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

Below are the Plan's financial instruments carried at fair value on a recurring basis classified using the FASB's fair value hierarchy levels:

	Assets at fair value as of December 31, 2022			
	Level I	Level II	Level III	Total
Mutual funds	$449,197,305	$ —	$ —	$449,197,305
Total assets in the fair value hierarchy	$449,197,305	$ —	$ —	$449,197,305
Investments at net asset value:[a]				
Common/collective trusts				362,905,350
Total investments at fair value				$812,102,655

	Assets at fair value as of December 31, 2021			
	Level I	Level II	Level III	Total
Investments at fair value:				
Mutual funds	$622,497,229	$ —	$ —	$622,497,229
	$622,497,229	$ —	$ —	$622,497,229
Investments at net asset value:[a]				
Common/collective trusts				365,424,878
Total investments at fair value				$987,922,107

[a] Certain investments that were measured at net asset value per share (or its equivalent) have not been classified in the fair value hierarchy. The fair value amounts presented in this table are intended to permit

reconciliation of the fair value hierarchy to the line items presented in the statements of net assets available for benefits.

The following table summarizes investments measured at fair value based on NAV per shares as of December 31, 2022 and 2021, respectively.

	As of December 31, 2022			
	Fair Value	Unfunded Commitments	Redemption Frequency (if currently Eligible)	Redemption Notice Period
Common/collective trusts:				
State Street US Bond Index	$ 39,799,945	N/A	Daily	12 months
State Street Global All Cap Equity Fund	$ 34,704,908	N/A	Daily	12 months
PGIM Total Return Bond Fund	$ 43,941,443	N/A	Daily	12 months
Franklin International Growth Fund	$ 17,836,151	N/A	Daily	12 months
Invesco Stable Value Retirement Fund	$ 87,430,598	N/A	Daily	12 months
SSGA S&P 500 Index Fund CL E	$124,572,587	N/A	Daily	12 months
EM Collective Inv Fund Tier 2	$ 14,619,718	N/A	Daily	12 months

	As of December 31, 2021			
	Fair Value	Unfunded Commitments	Redemption Frequency (if currently Eligible)	Redemption Notice Period
Common/collective trusts:				
State Street US Bond Index	$ 51,457,867	N/A	Daily	12 months
State Street Global All Cap Equity Fund	$ 25,219,795	N/A	Daily	12 months
PGIM Total Return Bond Fund	$ 57,252,795	N/A	Daily	12 months
Franklin International Growth Fund	$ 16,687,480	N/A	Daily	12 months
Wells Fargo Stable Return	$ 58,906,445	N/A	Daily	12 months
Invesco Stable Value Retirement Fund	$ 27,052,001	N/A	Daily	12 months
SSGA S&P 500 Index Fund CL E	$109,569,715	N/A	Daily	12 months
EM Collective Inv Fund Tier 2	$ 19,278,780	N/A	Daily	12 months

The Plan's policy is to recognize transfers of investments into or out of level 3 as of the date of the event or change in circumstances that caused the transfer. For the years ended December 31, 2022 and 2021, there were no transfers of investments into or out of level 3. There are no plan assets requiring the use of level 3 inputs for the periods presented.

3. INVESTMENTS

The following table presents investments that represent 10 percent or more of the Plan's net assets available for benefits in either 2022 or 2021.

	As of December 31, 2022	As of December 31, 2021
American Growth Fund of America	$ 83,073,053	$ 145,543,893
Invesco Stable Value Retirement Fund	87,430,598	
American Beacon Large CP Instl	81,265,494	108,606,975
SSGA S&P 500 Index Fund CL E	124,572,587	109,569,715

4. INFORMATION CERTIFIED BY TRUSTEE

Certain information related to cash, investments, and notes receivable from participants disclosed in the accompanying financial statements and ERISA-required supplemental schedule, including, cash investments and notes receivable from participants held at December 31, 2022 and 2021, net appreciation or depreciation in fair value of investment, interest and dividends, and interest income on notes receivable from participants for the years ended December 31, 2022 and 2021, was obtained by management and agreed to or derived from information certified as complete and accurate by Merrill Lynch Bank & Trust Co., FSB (the Trustee of the Plan).

5. TAX STATUS

The Plan received a favorable determination letter from the Internal Revenue Service, dated March 2017, indicating that the Plan and related trust are designed and qualified under section 401(a) of the Internal Revenue Code (IRC), and therefore, the Plan and related trust are exempt from taxation. The determination letter is applicable for amendments executed through 2016. 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, believe 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 Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the Internal Revenue Service. The Plan is subject to routine audits by taxing jurisdictions; however there are currently no audits for any tax periods in progress.

6. RELATED-PARTY TRANSACTIONS AND PARTY IN INTEREST TRANSACTIONS

Certain Plan investments are managed by Merrill Lynch. Merrill Lynch is trustee for the Plan, and therefore, these transactions qualify as party in interest transactions.

Merrill Lynch provides certain administrative services to the Plan pursuant to a Service Agreement between the Company and Merrill Lynch. Merrill Lynch receives revenue from certain service providers for services Merrill Lynch provides to the funds. This revenue is used to offset certain amounts that would be owed to Merrill Lynch from the Plan for its administrative services to the Plan had the arrangements with the service providers not been in place.

These party-in-interest transactions are exempt from the prohibited transaction rule of ERISA.

7. PLAN TERMINATION

Although it has not expressed any intent to do so, the Company reserves the right to discontinue its contributions and modify, suspend, amend or terminate the Plan in whole or in part at any time subject to the provisions of ERISA. In the event of Plan termination, participants would become 100% vested in their employer contributions.

8. RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500

The following is a reconciliation of net assets available for benefits per the financial statements to the Form 5500.

	As of December 31, 2022	As of December 31, 2021
Net assets available for benefits per the financial statements	$ 850,784,612	$ 1,029,255,938
Less: Receivable transferred from other plans	(1,440,458)	(5,247,986)
Less: Contributions receivable	(2,267,263)	(2,207,343)
Cumulative deemed distributions on participant loans	(20,827)	(19,301)
Net assets available for benefits per the Form 5500	$ 847,056,064	$ 1,021,781,308

The following is a reconciliation of net change in net assets per the financial statements to net (loss) income per the Form 5500.

	For the Year Ended December 31, 2022	For the Year Ended December 31, 2021
Net increase (decrease) in net assets per the financial	$ (180,918,865)	$ 98,524,290
Change in contributions receivable	(59,920)	(210,346)
Change in deemed distributions on participant loans	(1,526)	(2,798)
Net (loss) income per the Form 5500	$ (180,980,311)	$ 98,311,146

9. CARES ACT

On March 27, 2020, President Trump signed into law the "Coronavirus Aid, Relief, and Economic Securities (CARES) Act". The CARES Act, among other things, included several relief provisions available to tax-qualified retirement plans and their participants. Plan management has evaluated the relief provisions available to plan participants under the CARES Act and has implemented the following provisions:

- Special coronavirus distributions up to $100,000
- Increase the available loan amount to the lesser of $100,000 or 100% of the participant's vested account balance.
- Defer the loan repayments, if applicable, up to one year.

10. SECURE 2.0 ACT

President Biden signed the Consolidated Appropriations Act (CAA), including the SECURE 2.0 Act, into law on December 29, 2022. SECURE 2.0 builds on changes made by the SECURE Act of 2019 and the Plan document will be amended in accordance with the required timeline of the act to meet the applicable provisions.

11. SUBSEQUENT EVENTS

The Plan has evaluated subsequent events through October 13, 2023 which is the date these financial statements were available to be issued.

ANYWHERE REAL ESTATE GROUP LLC EMPLOYEE SAVINGS PLAN

EIN 20-4381990 Plan 001

SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR)

DECEMBER 31, 2022

(a)	(b)	(c)	(d)		(e)
	Identity of Issue, Borrower, Current Lessor or Similar Party	Description of Investment, including maturity date, rate of interest, collateral, and par or maturity value	Number of Shares, Units or Par Value	Cost (1)	Current Value
	State Street US Bond Index	Common/collective trust	3,791,193		$ 39,799,945
	State Street Global All Cap Equity Fund	Common/collective trust	2,692,390		34,704,908
	PGIM Total Return Bond Fund	Common/collective trust	4,714,747		43,941,443
	Franklin International Growth Fund	Common/collective trust	507,285		17,836,151
	Invesco Stable Value Retirement Fund	Common/collective trust	87,430,598		87,430,598
	SSGA S&P 500 Index Fund CL E	Common/collective trust	3,225,681		124,572,587
	EM Collective Inv Fund Tier 2	Common/collective trust	1,138,607		14,619,718
	The Oakmark Equity and Income Fund	Mutual fund	1,107,616		32,597,143
	American Growth Fund of America	Mutual fund	1,677,905		83,073,053
	Prudential Jennison Growth Fund	Mutual fund	332,155		13,535,326
	Vanguard Extended Mkt Indx ADM	Mutual fund	457,939		46,183,149
	Causeway International Fund	Mutual fund	2,390,898		38,087,009
	Harbor Disruptive Innovation	Mutual fund	4,219,180		17,383,020
	Lord Abbett Bond Debenture Fund	Mutual fund	1,644,252		11,411,109
	Deutsche Real Est Sec FD-Inst	Mutual fund	1,263,503		24,069,723
	Harbor Small Cap Value Fund	Mutual fund	1,122,052		40,225,561
	Vanguard Inflation Protected	Mutual fund	1,191,257		27,577,588
	Blackrock Strategic Income OPP	Mutual fund	953,230		8,769,716
	American Beacon Large Cap	Mutual fund	3,403,078		81,265,494
	Loomis Sayles Small Cap Growth Fund	Mutual fund	1,044,216		25,019,414
*	Notes receivable from Participants	Interest rate (4.25%-8.0%) with various maturities; participant account pledged as collateral	$0		10,995,321
					$ 823,097,976

* Party-in-interest as defined by ERISA.

(1) Cost information is not required for participant-directed investments.

Attachment to 2022 Form 5500
Schedule H, line 4i - Schedule of Assets (Held At End of Year)

Plan Name: Anywhere Real Estate Group LLC Employee Savings Plan **EIN:20-4381990**
Plan Sponsor's Name: Anywhere Real Estate Group LLC **PN:001**

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value.	(d) Cost	(e) Current Value
	ACCRUED INCOME	ACCRUED INCOME	2,166	2,166
	RETIREMENT BANK ACCOUNT	CERT OF DEPOSIT / BANK DEPOSIT	23,467,290	23,467,244
	EM COLLECTIVE INV FUND TIER 2	COMMON / COLLECTIVE TRUSTS	15,078,619	14,619,718
	INTERNATIONAL GRTH FD CL R	COMMON / COLLECTIVE TRUSTS	23,145,251	17,836,151
	INVESCO STABLE VALUE RET CL 1	COMMON / COLLECTIVE TRUSTS	87,430,672	87,430,598
	PGIM TOTAL RETURN BD FD CIT R	COMMON / COLLECTIVE TRUSTS	51,361,273	43,941,443
	STATE STREET GL AC EQ EX CL K	COMMON / COLLECTIVE TRUSTS	37,332,110	34,704,908
	STATE STREET S&P 500 INDEX E	COMMON / COLLECTIVE TRUSTS	102,872,766	124,572,587
	STATE STREET US BOND IDX CL K	COMMON / COLLECTIVE TRUSTS	44,525,957	39,799,945
	LOAN FUND	LOANS	10,974,494	10,974,494
	BLF FEDFUND	MONEY MARKET	452,664	452,664
	AMERICAN BEACON LRG CP VL R6	MUTUAL FUNDS	96,821,391	81,265,494
	AMERICAN GROWTH FUND R6	MUTUAL FUNDS	116,481,951	83,073,053
	BLACKROCK STRATEGIC INCOME OPP	MUTUAL FUNDS	9,131,555	8,769,716
	CAUSEWAY INTERNATIONAL VALUE	MUTUAL FUNDS	38,050,728	38,087,009
	DWS RREEF REAL ESTATE SEC INST	MUTUAL FUNDS	27,137,768	24,069,723
	HARBOR DISRUPTIVE INNOVATION	MUTUAL FUNDS	36,234,069	17,383,020
	HARBOR:SM CAP VAL;INST	MUTUAL FUNDS	36,830,860	40,225,560
	LOOMIS SAYLES SMALL CAP GRTH	MUTUAL FUNDS	26,332,826	25,019,414

Attachment to 2022 Form 5500
Schedule H, line 4i - Schedule of Assets (Held At End of Year)

Plan Name: Anywhere Real Estate Group LLC Employee Savings Plan **EIN:20-4381990**
Plan Sponsor's Name: Anywhere Real Estate Group LLC **PN:001**

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value.	(d) Cost	(e) Current Value
	LORD ABBETT BOND DEBENTURE FD	MUTUAL FUNDS	13,007,965	11,411,108
	PGIM JENNISON GROWTH FUND Z	MUTUAL FUNDS	16,222,926	13,535,326
	THE OAKMARK EQUITY & INCM INV	MUTUAL FUNDS	33,180,020	32,597,143
	VANGUARD EXTENDED MKT INDX ADM	MUTUAL FUNDS	45,469,057	46,183,149
	VANGUARD INFLATION PROTECTED	MUTUAL FUNDS	31,804,759	27,577,588
	PENDING SETTLEMENT FUND	PENDING SETTLEMENT FUNDS	56,841	56,841
	UNINVESTED CASH	UNINVESTED CASH	0	0

Anywhere Real Estate Group LLC

Employee Savings Plan

Financial Statements

For the Plan Years Ended
December 31, 2022 and 2021

ANYWHERE REAL ESTATE GROUP LLC EMPLOYEE SAVINGS PLAN

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

Kronick
Kalada
Berdy & Co.
A Professional Corporation

Certified Public Accountants

Officers/Shareholders

Deborah A. Eastwood, CPA
Kevin R. Foley, CPA
Mario Ercolani, CPA
Anthony R. Caravaggio, CPA
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Louis E. Marcin, CPA
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Donald M. Kronick, CPA
Paul Berdy, CPA
William R. Lazor, CPA/PFS, CFE
William Fromel, CPA

INDEPENDENT AUDITORS' REPORT

To the Plan Administrator and Participants of the
Anywhere Real Estate Group LLC Employee Savings Plan
Madison, New Jersey

Scope and Nature of the ERISA Section 103(a)(3)(C)Audit

We have performed audits of the financial statements of the Anywhere Real Estate Group LLC (formerly known as Realogy Group LLC) Employee Savings Plan (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statements of net assets available for benefits as of December 31, 2022 and 2021, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements .

Management, having determined it is permissible in the circumstances, has elected to have the audits of the Plans financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audits need not extend to any statements or information related to assets held for investment of the plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained certifications from a qualified institution as of and for the years ended December 31, 2022 and 2021, stating that the certified investment information, as described in Note 4 to the financial statements, is complete and accurate.

Opinion

In our opinion, based on our audits and on the procedures performed as described in the Auditors' Responsibilities for the Audit of the Financial Statements section

- the amounts and disclosures in the accompanying financial statements, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.
- the information in the accompanying financial statements related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Anywhere Real Estate Group LLC (formerly known as Realogy Group LLC) Employee Savings Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for 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. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Anywhere Real Estate Group LLC (formerly known as Realogy Group LLC) Employee Savings Plan's ability to continue as a going concern for one year after the date the financial statements are issued.

Management is also responsible for maintaining a current plan instrument, including all plan amendments, administering the plan, and determining that the plan's transactions that are presented and disclosed in the financial statements are in conformity with the plan's provisions, including maintaining sufficient records with respect to each of the participants, to determine the benefits due or which may become due to such participants.

Auditors' Responsibilities for the Audit of the Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if, there is a substantial likelihood that, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users made on the basis of these financial statements.

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit 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 Anywhere Real Estate Group LLC (formerly known as Realogy Group LLC) Employee Savings Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about Anywhere Real Estate Group LLC (formerly known as Realogy Group LLC) Employee Savings Plan's ability to continue as a going concern for a reasonable period of time.

Our audits did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States of America.

Accordingly, the objective of an ERISA Section 103(a)(3)(C) audit is not to express an opinion about whether the financial statements as a whole are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

Other Matter

Supplemental Schedule Required by ERISA

The supplemental schedule, Schedule H, Line 4i – Schedule of Assets (held at end of year) as of December 31, 2022 is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedule, other than that agreed to or derived from the certified investment information, has been subjected to 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 GAAS. For information included in the supplemental schedule that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

In forming our opinion on the supplemental schedule, we evaluated whether the supplemental schedule, other than the information agreed to or derived from the certified investment information, including its form and content, is presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion

- the form and content of the supplemental schedule, other than the information in the supplemental schedule that agreed to or is derived from the certified investment information, is presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.
- the information in the supplemental schedule related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Kingston, Pennsylvania
October 13, 2023

Kronick Kalada Berdy & Co

ANYWHERE REAL ESTATE GROUP LLC EMPLOYEE SAVINGS PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

	December 31,2022	December 31, 2021
ASSETS:		
Cash	$ 23,978,915	$ 23,106,716
Investments at fair value:		
Mutual funds	449,197,305	622,497,229
Common/collective trusts	362,905,350	365,424,878
Total investments at fair value	812,102,655	987,922,107
Receivables:		
Transferred from other plans	1,440,458	5,247,986
Participant contributions	1,602,111	1,627,196
Employer contributions	665,152	580,147
Notes receivable from participants	10,995,321	10,771,786
Total receivables	13,262,584	18,227,115
NET ASSETS AVAILABLE FOR BENEFITS	$ 850,784,612	$ 1,029,255,938

The accompanying notes are an integral part of these financial statements.

ANYWHERE REAL ESTATE GROUP LLC EMPLOYEE SAVINGS PLAN

STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

	For the Year Ended December 31, 2022	For the Year Ended December 31, 2021
ADDITIONS (DEDUCTIONS) TO NET ASSETS:		
Net investment (loss) income:		
Interest and dividends	$ 23,680,273	$ 60,457,178
Net (depreciation) appreciation in fair value of investments	(198,930,666)	57,313,531
Net investment (loss) income	(175,250,393)	117,770,709
Interest income on notes receivable from participants	521,903	612,419
Contributions:		
Participants	57,157,432	52,755,140
Employer	22,119,391	20,258,018
Rollovers	6,147,200	4,305,161
Total contributions	85,424,023	77,318,319
Total additions (deductions)	(89,304,467)	195,701,447
DEDUCTIONS FROM NET ASSETS:		
Benefits paid to participants	90,131,950	95,890,482
Loan repayments from distributions	938,502	747,685
Administrative expenses	543,946	538,990
Total deductions	91,614,398	97,177,157
NET (DECREASE) INCREASE IN NET ASSETS AVAILABLE FOR BENEFITS PRIOR TO TRANSFERS	(180,918,865)	98,524,290
Assets transferred in from other plans	2,447,539	5,267,731
Assets transferred to other plans	—	(35,488)
NET ASSETS AVAILABLE FOR BENEFITS, BEGINNING OF YEAR	1,029,255,938	925,499,405
NET ASSETS AVAILABLE FOR BENEFITS, END OF YEAR	$ 850,784,612	$1,029,255,938

The accompanying notes are an integral part of these financial statements.

ANYWHERE REAL ESTATE GROUP LLC EMPLOYEE SAVINGS PLAN

NOTES TO FINANCIAL STATEMENTS

1. DESCRIPTION OF THE PLAN

The following description of the Anywhere Real Estate Group LLC (formerly Realogy Group LLC) Employee Savings Plan (the "Plan") provides only general information. Effective June 9, 2022, the Plan's name changed to Anywhere Real Estate Group LLC Employee Saving Plan to reflect the Company's name change from Realogy Group LLC to Anywhere Real Estate Group LLC. Participants should refer to the Summary Plan Description or the Plan document, which are available from Anywhere Real Estate Group LLC ("the Company" or "Anywhere"), for a more complete description of the Plan's provisions.

The Plan is a defined contribution plan that provides Internal Revenue Code ("IRC") Section 401(k) employee salary deferral benefits and additional employer contributions for the Company's eligible employees. The Plan is subject to the provisions of Employee Retirement Income Security Act of 1974 ("ERISA"). Merrill Lynch Bank & Trust Co. FSB is the Plan's trustee (the "Trustee"). The Board of Managers is responsible for oversight of the Plan.

Effective December 31, 2021, the Title Resource Group Affiliates Holdings LLC Savings Plan merged with the Plan. The total assets transferred to the Plan were $5,267,731 and are presented in the Assets transferred from other plans line on the Statements of Changes in Net Assets Available for Benefits for the plan year ended December 31, 2021. As of the merger date, the amounts from the Title Resource Group Affiliates Holdings LLC Savings Plan are governed by the terms of the Plan.

Effective April 1, 2022, the Warburg Realty Partnership Ltd 401(k) Profit Sharing Plan and Trust merged with the Plan. The total assets transferred to the Plan were $1,007,081 and are presented in the Assets transferred in from other plans line on the Statements of Changes in Net Assets Available for Benefits for the plan year ended December 31, 2022. As of the merger date, the amounts from the Warburg Realty Partnership Ltd 401(k) Profit Sharing Plan and Trust are governed by the terms of the Plan.

Effective December 31, 2022, the CBHB LLC 401(k) Profit Sharing Plan and Trust and the CBWM LLC 401(k) Profit Sharing and Trust merged with the Plan. The total assets transferred to the Plan were $1,440,458 and are presented in the Assets transferred in from other plans line on the Statement of Changes in Net Assets Available for Benefits for the plan year end December 31, 2022. As of the merger date, the CBHB LLC 401(k) Profit Sharing Plan and Trust and the CBWM LLC 401(k) are governed by the terms of the Plan.

The following is a summary of certain Plan provisions:

Eligibility – Each regular employee of the Company (as defined in the Plan document) is eligible to participate in the Plan following the later of commencement of employment or the attainment of age eighteen. Each part-time employee of the Company (as defined in the Plan document) is eligible to participate in the Plan following the later of one Year of Eligibility Service (as defined by the Plan document) or the attainment of age eighteen. All eligible employees are automatically enrolled into the Plan at a 3% contribution rate. On each anniversary date of automatic enrollment, the participants contribution rate will increase 1% up to a maximum of 6%.

Participant Contributions – Participants may elect to make pre-tax contributions up to 50% and not less than 1% of pre-tax annual compensation up to the statutory maximum of $20,500 for 2022 and $19,500 for 2021. Certain eligible participants (age 50 and over) are permitted to contribute an additional $6,500 in both 2022 and 2021 as a catch up contribution.

Employer Contributions – Employer contributions to the Plan are equal to 60% of each eligible participant's salary deferral up to 6% of such participants' eligible compensation per pay period. Contributions are subject to certain IRS limitations.

Rollovers – All employees, upon commencement of employment, or any time thereafter, are provided the option of making a rollover contribution into the Plan in accordance with Internal Revenue Service ("IRS") regulations.

Investments – Participants direct the investment of contributions to various investment options and may reallocate investments among the various funds or trusts or change future contributions on a daily basis. The fund reallocation must be in 1% increments and include both employee and employer contributions. Participants should refer to each fund prospectus for a more complete description of the risks associated with each fund.

Vesting – At any time, participants are 100% vested in their pre-tax contributions and related earnings. Company matching contributions are subject to a 3 year vesting period.

Notes receivable from participants – Participants may borrow from their fund accounts up to the lesser of $50,000 or 50% of their vested account balance, provided the balance is at least $1,000. See Note 9 CARES ACT for increase in maximum borrowings. The loans are secured by the participant's account balance and bear interest at a rate equal to the prime rate plus one percent. Loan repayments are made through payroll deductions over a term not to exceed five years, unless the proceeds of the loan are used to purchase the principal residence of the participant, in which case the term is not to exceed 15 years. There were no loans to be distributed from the Plan at December 31, 2022 and 2021.

Participant Accounts – A separate account is maintained for each participant. Each participant's account is credited with the participant's contributions, company matching contributions, as well as allocations of plan earnings. Each participant's account is also charged for loan withdrawals, an allocation of net realized and unrealized appreciation or depreciation in fair value of investments and certain administrative expenses that are paid by the Plan. Allocations are based on participant earnings, account balances, or specific participant transactions, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Payment of Benefits to Participants – Participants are entitled to withdraw all or any portion of their vested accounts in accordance with the terms of the Plan and applicable law. Participants may make full or partial withdrawals of funds in any of their Before-Tax or Rollover accounts upon attaining age 59 ½ or for hardship in certain circumstances, as defined in the Plan document, before that age. A terminated participant with an account balance of more than $5,000 may elect to remain in the Plan and continue to be credited with fund earnings, or receive a lump-sum amount equal to the value of the participant's vested interest in his or her account. In the event a terminated participant's account balance is $1,000 or less, the account balance will be distributed in a lump sum payment without the participant's consent. If the account balance is more than $1,000 but does not exceed $5,000, the account balance will automatically be rolled over into an Individual Retirement Rollover Account. Amounts payable to participants who have elected to withdraw from the Plan, but did not yet receive distributions from the Plan totaled $452,589 and $160,125 at December 31, 2022 and 2021, respectively.

Administrative Expenses – Generally, operating expenses related to maintaining the Plan are paid by the Company and administrative expenses for participant-directed transactions are paid by the Plan. Expenses that are paid by the Company are excluded from these financial statements. Fees for administration of notes receivable from participants are included in administrative expenses and charged directly to the participant's account. Certain investment related expenses are included in net (depreciation) appreciation of fair value of investments presented in the accompanying statements of changes in net assets available for benefits.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting – The accompanying financial statements of the Plan are prepared on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America.

Use of Estimates – The preparation of financial statements in accordance with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions. Such estimates and assumptions affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of additions and deductions during the reporting period. Actual results could differ from those estimates.

Risks and Uncertainties – The Plan invests in various securities including mutual funds and common/collective trusts. Investment securities, in general, are exposed to various risks, such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, it is reasonably possible that changes in the values of investment securities will occur in the near term and that such change could materially affect participants' account balances and the amounts reported in the statements of net assets available for benefits.

Notes receivable from participants – Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are charged directly to the borrowing participant's account and are included in administrative expenses when incurred. As of December 31, 2022 and 2021, no allowance for credit losses has been recorded. Delinquent notes receivable from participants are recorded as a distribution based upon the terms of the Plan document.

Benefit Payments – Benefits to participants are recorded upon distribution.

Forfeited accounts – When certain terminations of participation in the Plan occur, the non-vested portion of the participant's account, as defined by the Plan, represents forfeiture. Forfeitures are used to reduce future employer contributions. At December 31, 2022 and 2021, forfeited non-vested accounts totaled $724,644 and $213,663 respectively. These accounts will be used to reduce future employer contributions. Also, in 2022 and 2021, employer contributions were reduced by $1,233 and $700,078, respectively, from forfeited non-vested accounts.

Valuation of Investments and Income Recognition – The Plan's investments are stated 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. The Investment Committee determines the Plan's valuation policies. See below for a discussion of fair value measurements.

Purchases and sales of securities are recorded on a trade-date basis. Dividends are recorded on the ex-dividend date and interest is recorded when earned on the accrual basis. The accompanying statements of changes in net assets available for benefits presents net (depreciation) appreciation in fair value of investments, which includes unrealized gains and losses on investments held at year end and realized gains and losses on investments sold during the year then ended.

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 Financial Accounting Standard Board (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; and
- inputs that are derived principally from or corroborated by observable market data by correlation or other means.

If the asset of liability has a specific (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 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, 2022 and 2021.

Mutual Funds – Mutual fund investments are public investment vehicles valued using the net asset value (NAV) provided by the administrator of the fund. These mutual funds are 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 NAV and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

Common/collective Funds – These investments are valued using the NAV provided by the administrator of the fund. The NAV is used as a practical expedient to estimate fair value. The NAV is based on the value of the underlying assets owned by the fund, minus its liabilities, and then divided by the number of shares outstanding. This practical expedient is not used when it is determined that the fund will sell the investment for an amount different than the NAV. Participant transactions (purchases and sales) may occur daily. The NAV's unit price is quoted on a private market that is not active; however, the unit price is based on underlying investments which are traded on an active market.

Stable value collective trust fund – A stable value collective trust fund that is composed primarily of fully benefit-responsive investment contracts that is valued at the NAV of units of the collective trust. The NAV is used as a practical expedient to estimate fair value. This practical expedient would not be used if it is determined to be probable that the fund will sell the investment for an amount different from the reported net asset value. Participant transactions (purchases and sales) may occur daily. If the Plan initiates a full redemption of the collective trust, the issuer reserves the right to require notification in order to ensure that securities liquidations will be carried out in an orderly business manner. There are no unfunded commitments.

The methods described above may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, while the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

Below are the Plan's financial instruments carried at fair value on a recurring basis classified using the FASB's fair value hierarchy levels:

	Assets at fair value as of December 31, 2022			
	Level I	Level II	Level III	Total
Mutual funds	$449,197,305	$ —	$ —	$449,197,305
Total assets in the fair value hierarchy	$449,197,305	$ —	$ —	$449,197,305
Investments at net asset value:[a]				
Common/collective trusts				362,905,350
Total investments at fair value				$812,102,655

	Assets at fair value as of December 31, 2021			
	Level I	Level II	Level III	Total
Investments at fair value:				
Mutual funds	$622,497,229	$ —	$ —	$622,497,229
	$622,497,229	$ —	$ —	$622,497,229
Investments at net asset value:[a]				
Common/collective trusts				365,424,878
Total investments at fair value				$987,922,107

[a] Certain investments that were measured at net asset value per share (or its equivalent) have not been classified in the fair value hierarchy. The fair value amounts presented in this table are intended to permit

reconciliation of the fair value hierarchy to the line items presented in the statements of net assets available for benefits.

The following table summarizes investments measured at fair value based on NAV per shares as of December 31, 2022 and 2021, respectively.

	As of December 31, 2022			
	Fair Value	Unfunded Commitments	Redemption Frequency (if currently Eligible)	Redemption Notice Period
Common/collective trusts:				
State Street US Bond Index	$ 39,799,945	N/A	Daily	12 months
State Street Global All Cap Equity Fund	$ 34,704,908	N/A	Daily	12 months
PGIM Total Return Bond Fund	$ 43,941,443	N/A	Daily	12 months
Franklin International Growth Fund	$ 17,836,151	N/A	Daily	12 months
Invesco Stable Value Retirement Fund	$ 87,430,598	N/A	Daily	12 months
SSGA S&P 500 Index Fund CL E	$124,572,587	N/A	Daily	12 months
EM Collective Inv Fund Tier 2	$ 14,619,718	N/A	Daily	12 months

	As of December 31, 2021			
	Fair Value	Unfunded Commitments	Redemption Frequency (if currently Eligible)	Redemption Notice Period
Common/collective trusts:				
State Street US Bond Index	$ 51,457,867	N/A	Daily	12 months
State Street Global All Cap Equity Fund	$ 25,219,795	N/A	Daily	12 months
PGIM Total Return Bond Fund	$ 57,252,795	N/A	Daily	12 months
Franklin International Growth Fund	$ 16,687,480	N/A	Daily	12 months
Wells Fargo Stable Return	$ 58,906,445	N/A	Daily	12 months
Invesco Stable Value Retirement Fund	$ 27,052,001	N/A	Daily	12 months
SSGA S&P 500 Index Fund CL E	$109,569,715	N/A	Daily	12 months
EM Collective Inv Fund Tier 2	$ 19,278,780	N/A	Daily	12 months

The Plan's policy is to recognize transfers of investments into or out of level 3 as of the date of the event or change in circumstances that caused the transfer. For the years ended December 31, 2022 and 2021, there were no transfers of investments into or out of level 3. There are no plan assets requiring the use of level 3 inputs for the periods presented.

3. INVESTMENTS

The following table presents investments that represent 10 percent or more of the Plan's net assets available for benefits in either 2022 or 2021.

	As of December 31, 2022	As of December 31, 2021
American Growth Fund of America	$ 83,073,053	$ 145,543,893
Invesco Stable Value Retirement Fund	87,430,598	
American Beacon Large CP Instl	81,265,494	108,606,975
SSGA S&P 500 Index Fund CL E	124,572,587	109,569,715

4. INFORMATION CERTIFIED BY TRUSTEE

Certain information related to cash, investments, and notes receivable from participants disclosed in the accompanying financial statements and ERISA-required supplemental schedule, including, cash investments and notes receivable from participants held at December 31, 2022 and 2021, net appreciation or depreciation in fair value of investment, interest and dividends, and interest income on notes receivable from participants for the years ended December 31, 2022 and 2021, was obtained by management and agreed to or derived from information certified as complete and accurate by Merrill Lynch Bank & Trust Co., FSB (the Trustee of the Plan).

5. TAX STATUS

The Plan received a favorable determination letter from the Internal Revenue Service, dated March 2017, indicating that the Plan and related trust are designed and qualified under section 401(a) of the Internal Revenue Code (IRC), and therefore, the Plan and related trust are exempt from taxation. The determination letter is applicable for amendments executed through 2016. 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, believe 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 Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the Internal Revenue Service. The Plan is subject to routine audits by taxing jurisdictions; however there are currently no audits for any tax periods in progress.

6. RELATED-PARTY TRANSACTIONS AND PARTY IN INTEREST TRANSACTIONS

Certain Plan investments are managed by Merrill Lynch. Merrill Lynch is trustee for the Plan, and therefore, these transactions qualify as party in interest transactions.

Merrill Lynch provides certain administrative services to the Plan pursuant to a Service Agreement between the Company and Merrill Lynch. Merrill Lynch receives revenue from certain service providers for services Merrill Lynch provides to the funds. This revenue is used to offset certain amounts that would be owed to Merrill Lynch from the Plan for its administrative services to the Plan had the arrangements with the service providers not been in place.

These party-in-interest transactions are exempt from the prohibited transaction rule of ERISA.

7. PLAN TERMINATION

Although it has not expressed any intent to do so, the Company reserves the right to discontinue its contributions and modify, suspend, amend or terminate the Plan in whole or in part at any time subject to the provisions of ERISA. In the event of Plan termination, participants would become 100% vested in their employer contributions.

8. RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500

The following is a reconciliation of net assets available for benefits per the financial statements to the Form 5500.

	As of December 31, 2022	As of December 31, 2021
Net assets available for benefits per the financial statements	$ 850,784,612	$ 1,029,255,938
Less: Receivable transferred from other plans	(1,440,458)	(5,247,986)
Less: Contributions receivable	(2,267,263)	(2,207,343)
Cumulative deemed distributions on participant loans	(20,827)	(19,301)
Net assets available for benefits per the Form 5500	$ 847,056,064	$ 1,021,781,308

The following is a reconciliation of net change in net assets per the financial statements to net (loss) income per the Form 5500.

	For the Year Ended December 31, 2022	For the Year Ended December 31, 2021
Net increase (decrease) in net assets per the financial	$ (180,918,865)	$ 98,524,290
Change in contributions receivable	(59,920)	(210,346)
Change in deemed distributions on participant loans	(1,526)	(2,798)
Net (loss) income per the Form 5500	$ (180,980,311)	$ 98,311,146

9. CARES ACT

On March 27, 2020, President Trump signed into law the "Coronavirus Aid, Relief, and Economic Securities (CARES) Act". The CARES Act, among other things, included several relief provisions available to tax-qualified retirement plans and their participants. Plan management has evaluated the relief provisions available to plan participants under the CARES Act and has implemented the following provisions:

- Special coronavirus distributions up to $100,000
- Increase the available loan amount to the lesser of $100,000 or 100% of the participant's vested account balance.
- Defer the loan repayments, if applicable, up to one year.

10. SECURE 2.0 ACT

President Biden signed the Consolidated Appropriations Act (CAA), including the SECURE 2.0 Act, into law on December 29, 2022. SECURE 2.0 builds on changes made by the SECURE Act of 2019 and the Plan document will be amended in accordance with the required timeline of the act to meet the applicable provisions.

11. SUBSEQUENT EVENTS

The Plan has evaluated subsequent events through October 13, 2023 which is the date these financial statements were available to be issued.

ANYWHERE REAL ESTATE GROUP LLC EMPLOYEE SAVINGS PLAN

EIN 20-4381990 Plan 001

SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR)

DECEMBER 31, 2022

(a)	(b)	(c)	(d)		(e)
	Identity of Issue, Borrower, Current Lessor or Similar Party	Description of Investment, including maturity date, rate of interest, collateral, and par or maturity value	Number of Shares, Units or Par Value	Cost (1)	Current Value
	State Street US Bond Index	Common/collective trust	3,791,193		$ 39,799,945
	State Street Global All Cap Equity Fund	Common/collective trust	2,692,390		34,704,908
	PGIM Total Return Bond Fund	Common/collective trust	4,714,747		43,941,443
	Franklin International Growth Fund	Common/collective trust	507,285		17,836,151
	Invesco Stable Value Retirement Fund	Common/collective trust	87,430,598		87,430,598
	SSGA S&P 500 Index Fund CL E	Common/collective trust	3,225,681		124,572,587
	EM Collective Inv Fund Tier 2	Common/collective trust	1,138,607		14,619,718
	The Oakmark Equity and Income Fund	Mutual fund	1,107,616		32,597,143
	American Growth Fund of America	Mutual fund	1,677,905		83,073,053
	Prudential Jennison Growth Fund	Mutual fund	332,155		13,535,326
	Vanguard Extended Mkt Indx ADM	Mutual fund	457,939		46,183,149
	Causeway International Fund	Mutual fund	2,390,898		38,087,009
	Harbor Disruptive Innovation	Mutual fund	4,219,180		17,383,020
	Lord Abbett Bond Debenture Fund	Mutual fund	1,644,252		11,411,109
	Deutsche Real Est Sec FD-Inst	Mutual fund	1,263,503		24,069,723
	Harbor Small Cap Value Fund	Mutual fund	1,122,052		40,225,561
	Vanguard Inflation Protected	Mutual fund	1,191,257		27,577,588
	Blackrock Strategic Income OPP	Mutual fund	953,230		8,769,716
	American Beacon Large Cap	Mutual fund	3,403,078		81,265,494
	Loomis Sayles Small Cap Growth Fund	Mutual fund	1,044,216		25,019,414
*	Notes receivable from Participants	Interest rate (4.25%-8.0%) with various maturities; participant account pledged as collateral	$0		10,995,321
					$ 823,097,976

* Party-in-interest as defined by ERISA.

(1) Cost information is not required for participant-directed investments.