

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 2023 This Form is Open to Public Inspection
--	---	---

Part I	Annual Report Identification Information
For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023	
A	This return/report is for: ☐ a multiemployer plan ☐ a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.) ☒ a single-employer plan ☐ a DFE (specify) _____ ☐ the first return/report ☐ the final return/report ☐ an amended return/report ☐ a short plan year return/report (less than 12 months)
C	If the plan is a collectively-bargained plan, check here. ▶ ☐
D	Check box if filing under: ☐ Form 5558 ☐ automatic extension ☐ the DFVC program ☐ special extension (enter description)
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 FCI LENDER SERVICES INC 401(K) PROFIT SHARING PLAN & TRUST
1b	Three-digit plan number (PN) ▶ 002
1c	Effective date of plan 01/01/2000
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) FCI LENDER SERVICES INC 8180 EAST KAISER BLVD ANAHEIM, CA 92808
2b	Employer Identification Number (EIN) 95-3752630
2c	Plan Sponsor's telephone number 714-282-2424
2d	Business code (see instructions) 541990

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.	07/08/2024	MAY CHAYA
	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 ☒ 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: a Sponsor's name c Plan Name	4b EIN 4d PN
5 Total number of participants at the beginning of the plan year	5 215
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 a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	6a(1) 182 6a(2) 175 6b 0 6c 37 6d 212 6e 0 6f 212 6g(1) 159 6g(2) 166 6h 0
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:

2E 2F 2G 2J 2K 2T 3D

b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:

9a Plan funding arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (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) ☒ **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
- (4) ☐ **DCG** (Individual Plan Information) – Number Attached _____
- (5) ☐ **MEP** (Multiple-Employer Retirement Plan Information)

b General Schedules

- (1) ☒ **H** (Financial Information)
- (2) ☐ **I** (Financial Information – Small Plan)
- (3) ☐ **A** (Insurance Information) – Number Attached 0
- (4) ☒ **C** (Service Provider Information)
- (5) ☒ **D** (DFE/Participating Plan Information)
- (6) ☐ **G** (Financial Transaction Schedules)

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

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

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

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

11c Enter the Receipt Confirmation Code for the 2023 Form M-1 annual report. If the plan was not required to file the 2023 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code _____

SCHEDULE C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2023
		This Form is Open to Public Inspection.

For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023

A Name of plan FCI LENDER SERVICES INC 401(K) PROFIT SHARING PLAN & TRUST	B Three-digit plan number (PN) ▶ 002
C Plan sponsor's name as shown on line 2a of Form 5500 FCI LENDER SERVICES INC	D Employer Identification Number (EIN) 95-3752630

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).....

X

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	
PAYCHEX SECURITIES CORPORATION	225 KENNETH DRIVE ROCHESTER, NY 14623
16-1486352	

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

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

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

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

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

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

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

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

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

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

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

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

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

LPL FINANCIAL

PO BOX 502533
SAN DIEGO, CA 92150

04-3046611

(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?
26 15	ADVISOR	32250	Yes ☐ No ☒	Yes ☐ No ☒		Yes ☐ No ☒

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

PAYCHEX, INC.

911 PANORAMA TRAIL S
ROCHESTER, NY 14625

16-1124166

(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?
26 15	RECORDKEEPER	19954	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
(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
(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

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:

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)**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, other than DCGs)

(Complete as many entries as needed to report all participating plans. DCGs must report each participating plan using Schedule DCG.)

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**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**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**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
		2023
		This Form is Open to Public Inspection

For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023		
A Name of plan FCI LENDER SERVICES INC 401(K) PROFIT SHARING PLAN & TRUST	B Three-digit plan number (PN) ►	002
C Plan sponsor's name as shown on line 2a of Form 5500 FCI LENDER SERVICES INC	D Employer Identification Number (EIN) 95-3752630	

Part I	Asset and Liability Statement
---------------	--------------------------------------

1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. **Round off amounts to the nearest dollar.** MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a	0	
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	0	0
(2) Participant contributions	1b(2)	0	0
(3) Other	1b(3)	0	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	0	0
(2) U.S. Government securities	1c(2)	0	
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	0	
(B) All other	1c(3)(B)	0	
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	0	
(B) Common	1c(4)(B)	0	
(5) Partnership/joint venture interests	1c(5)	0	
(6) Real estate (other than employer real property)	1c(6)	0	
(7) Loans (other than to participants)	1c(7)	0	
(8) Participant loans	1c(8)	242302	275527
(9) Value of interest in common/collective trusts	1c(9)	2711407	2544626
(10) Value of interest in pooled separate accounts	1c(10)	0	0
(11) Value of interest in master trust investment accounts	1c(11)	0	0
(12) Value of interest in 103-12 investment entities	1c(12)	0	0
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	6599824	8752934
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)	0	0

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)	0	
(2) Employer real property	1d(2)	0	
e Buildings and other property used in plan operation	1e	0	
f Total assets (add all amounts in lines 1a through 1e)	1f	9553533	11573087
Liabilities			
g Benefit claims payable	1g	0	
h Operating payables	1h	0	
i Acquisition indebtedness	1i	0	
j Other liabilities	1j	0	
k Total liabilities (add all amounts in lines 1g through 1j)	1k	0	0
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	9553533	11573087

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)	478221	
(B) Participants	2a(1)(B)	912762	
(C) Others (including rollovers)	2a(1)(C)	46986	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		1437969
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	0	
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)	16959	
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		16959
(2) Dividends: (A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	285882	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		285882
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts.....	2b(6)		0
(7) Net investment gain (loss) from pooled separate accounts.....	2b(7)		0
(8) Net investment gain (loss) from master trust investment accounts.....	2b(8)		0
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		0
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		984082
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total	2d		2724892

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	647385	
(2) To insurance carriers for the provision of benefits.....	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		647385
f Corrective distributions (see instructions)	2f		0
g Certain deemed distributions of participant loans (see instructions)	2g		0
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees.....	2i(2)	19773	
(3) Recordkeeping fees.....	2i(3)	0	
(4) IQPA audit fees.....	2i(4)		
(5) Investment advisory and investment management fees	2i(5)	37320	
(6) Bank or trust company trustee/custodial fees	2i(6)	860	
(7) Actuarial fees	2i(7)		
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)	0	
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		57953
j Total expenses. Add all expense amounts in column (b) and enter total	2j		705338

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		2019554
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

(1) ☒ 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) ☒ 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: **MICHAEL T ROSSI CPA**

(2) EIN: **47-5518473**

d The opinion of an independent qualified public accountant is **not attached** as part of Schedule H because:

(1) ☐ This form is filed for a CCT, PSA, DCG 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. DCGs do not complete lines 4e, 4f, 4k, 4l, and 5, and DCGs generally complete the rest of Part IV collectively for all plans in the DCG, except as otherwise provided (see instructions).

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.)		☒	
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.)		☒	
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.)		☒	
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.)		☒	
e Was this plan covered by a fidelity bond?	☒		500000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		☒	
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?		☒	
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?		☒	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	☒		
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.)		☒	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		☒	
l Has the plan failed to provide any benefit when due under the plan?		☒	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		☒	
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.		☒	

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 2023 This Form is Open to Public Inspection.
---	--	---

For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023

A Name of plan FCI LENDER SERVICES INC 401(K) PROFIT SHARING PLAN & TRUST	B Three-digit plan number (PN) ▶ 002
C Plan sponsor's name as shown on line 2a of Form 5500 FCI LENDER SERVICES INC	D Employer Identification Number (EIN) 95-3752630

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
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): 16-1470238 27-3169253	
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

For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

Schedule R (Form 5500) 2023
v. 230707

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) 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) 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)	14a 14b 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) and (b): a Enter the percentage of plan assets held as: Public Equity: _____% Private Equity: _____% Investment-Grade Debt and Interest Rate Hedging Assets: _____% High-Yield Debt: _____% Real Assets: _____% Cash or Cash Equivalents: _____% Other: _____% b Provide the average duration of the Investment-Grade Debt and Interest Rate Hedging Assets: ☐ 0-5 years ☐ 5-10 years ☐ 10-15 years ☐ 15 years or more	
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: _____	

Part VII	IRS Compliance Questions
-----------------	---------------------------------

21a Does the plan satisfy the coverage and nondiscrimination tests of Code sections 410(b) and 401(a)(4) by combining this plan with any other plans under the permissive aggregation rules? ☐ Yes ☒ No 21b If this is a Code section 401(k) plan, check all boxes that apply to indicate how the plan is intended to satisfy the nondiscrimination requirements for employee deferrals and employer matching contributions (as applicable) under Code sections 401(k)(3) and 401(m)(2). ☒ Design-based safe harbor method ☐ "Prior year" ADP test ☐ "Current year" ADP test ☐ N/A 22 If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter <u>08 / 31 / 2020</u> (MM/DD/YYYY) and the Opinion Letter serial number <u>Q704150A</u> .	
--	--

FCI Lender Services, Inc. 401(k) Profit Sharing Plan and Trust

Financial Statements

December 31, 2023 and 2022

TABLE OF CONTENTS

Report of Independent Auditor	1-4
--	------------

Financial Statements

Statements of Net Assets Available for Benefits.....	5
Statements of Changes in Net Assets Available for Benefits	6
Notes to Financial Statements	7-13

Supplementary Information

Schedule of Assets Held for Investment at December 31, 2023.....	14
--	----

Michael T. Rossi, CPA

*276 N. Quail Lane
Orange, CA 92869
(714) 329-5311
(714) 637-1388 fax*

mrossi34@hotmail.com

REPORT OF INDEPENDENT AUDITOR

To the Participants and Plan Administrator of
FCI Lender Services, Inc. 401(k) Profit Sharing Plan & Trust

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit for the 2021 Financial Statements

I have performed audits of the accompanying financial statements of FCI Lender Services, Inc. 401(k) Profit Sharing Plan & Trust, 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 statement of net assets available for benefits as of December 31, 2023 and 2022, and the related statement 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 audit of FCI Lender Services, Inc. 401(k) Profit Sharing Plan & Trust's 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), my audit 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 a certification from a qualified institution as of and for the year ended December 31, 2023 and 2022, stating that the certified investment information, as described in Note 5 to the financial statements, is complete and accurate.

Opinion

In my opinion, based on my audit and on the procedures performed as described in the Auditor's Responsibilities for the Audit of the Financial Statements section—

- the amounts and disclosures in the financial statements referred to above, 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 financial statements referred to above 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

I conducted my audit in accordance with auditing standards generally accepted in the United States of America. My responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of my report. I am required to be independent of FCI Lender Services, Inc. 401(k) Profit Sharing Plan & Trust and to meet my other ethical responsibilities in accordance with the relevant ethical requirements relating to my audit. I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my 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 these 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 FCI Lender Services, Inc. 401(k) Profit Sharing Plan & Trust's ability to continue as a going concern for one year after the date the financial statements are available to be 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.

Auditor's 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 my report, my 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 my 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 generally accepted auditing standards 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 would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with generally accepted auditing standards, I:

- 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 FCI Lender Services, Inc. 401(k) Profit Sharing Plan & Trust'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 my judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about FCI Lender Services, Inc. 401(k) Profit Sharing Plan & Trust's ability to continue as a going concern for a reasonable period of time.

My audit 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.

I am 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.

Supplemental Schedules Required by ERISA

The supplemental schedule of Schedule of Assets Held for Investment at December 31, 2023 is presented for purposes of additional analysis and are not a required part of the financial statements but are 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 schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit 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 generally accepted auditing standards. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, I compared such information to the related certified investment information.

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

In my opinion—

- the form and content of the supplemental schedules, other than the information in the supplemental schedules that agreed to or is derived from the certified investment information, are 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 schedules 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).

Michael Rossi

Michael T. Rossi, CPA

June 21, 2024

FCI Lender Services, Inc. 401(k) Profit Sharing Plan & Trust
Statements of Net Assets Available for Benefits

	December 31,	
	<u>2023</u>	<u>2022</u>
Investments at fair value		
Mutual funds	\$ 8,752,934	\$ 6,599,824
Common collective trust	<u>2,544,626</u>	<u>2,711,407</u>
Total investments	11,297,560	9,311,231
Receivables		
Participant contributions	10,809	10,609
Employer contributions	5,810	6,027
Notes receivable from participants	<u>275,527</u>	<u>242,302</u>
Total receivables	<u>292,146</u>	<u>258,938</u>
Total assets	11,589,706	9,570,169
Total liabilities	<u>-</u>	<u>-</u>
Net assets available for benefits	<u><u>\$ 11,589,706</u></u>	<u><u>\$ 9,570,169</u></u>

FCI Lender Services, Inc. 401(k) Profit Sharing Plan & Trust
Statements of Changes in Net Assets Available for Benefits

Years Ended December 31, 2023 and 2022

	<u>2023</u>	<u>2022</u>
Additions		
Investment income		
Net appreciation (depreciation) in fair value of investments	\$ 984,082	\$ (1,351,322)
Interest and dividends	285,882	291,449
Total investment income	<u>1,269,964</u>	<u>(1,059,873)</u>
Participant contributions	912,962	907,002
Employer contributions	478,004	477,620
Rollover contributions	46,986	8,104
Interest income on notes receivable from participants	<u>16,959</u>	<u>9,497</u>
Total additions	<u>2,724,875</u>	<u>342,350</u>
Deductions		
Participant withdrawals	647,385	733,588
Administrative expenses	<u>57,953</u>	<u>52,618</u>
Total deductions	<u>705,338</u>	<u>786,206</u>
Net change	2,019,537	(443,856)
Net assets available for benefits - participant accounts		
Beginning of year	<u>9,570,169</u>	<u>10,014,025</u>
End of year	<u>\$ 11,589,706</u>	<u>\$ 9,570,169</u>

FCI Lender Services, Inc. 401(k) Profit Sharing Plan and Trust
Notes to Financial Statements
December 31, 2023 and 2022

NOTE 1 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Accounting Method - The financial statements of the Plan are prepared on the accrual basis of accounting.

Investment Valuation, Transactions and Income Recognition -

General - Investments are carried at fair value, which is determined, presented and disclosed in accordance with Financial Accounting Standards Board Accounting Standards Codification (FASB ASC) 820, *Fair Value Measurement and Disclosures*, and Accounting Standards Update (ASU) 2010-6, *Improving Disclosures about Fair Value Measurements*. Under FASB ASC 820, fair value is defined as the price that would be received to sell an asset or paid to transfer a liability (i.e., the “exit price”) in an orderly transaction between market participants at the measurement date.

FASB ASC 820 establishes a fair value hierarchy for inputs used in measuring fair value that maximizes the use of observable inputs and minimizes the use of unobservable inputs by requiring that the most observable input be used when available. Observable inputs are those that market participants would use in pricing the asset or liability based on market data obtained from sources independent of the Plan. Unobservable inputs reflect the Plan’s assumptions about inputs that market participants would use in pricing the investments developed based on the best information available in the circumstances. The fair value hierarchy is categorized into three levels, based on the inputs, as follows:

Level 1 - Valuations based on quoted prices in active markets for identical assets or liabilities that the Plan has the ability to access.

Level 2 - Valuations based on quoted prices in markets that are not active, quoted prices for similar investments in active markets or model-based valuations for which all significant assumptions are observable and can be corroborated by observable market data.

Level 3 - Valuations based on unobservable inputs that are supported by little or no market activity and are significant to the overall fair value measurement. Values are determined using proprietary pricing models, discounted cash flow models that include the investment entities’ own judgments and estimations, or some other pricing method using unobservable inputs.

In determining fair value, FASB ASC 820 allows various valuation approaches. The specific methods for each of the Plan’s investment classes are presented below.

FCI Lender Services, Inc. 401(k) Profit Sharing Plan and Trust
Notes to Financial Statements
December 31, 2023 and 2022

NOTE 1 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONT'D)

Inputs and Valuation Methods -

Mutual funds - The fair value of the mutual funds is generally based on quoted market prices in active markets (Level 1).

Common Collective Trust - The fair value of the common collective trust does not have a readily determinable fair value and is valued based upon a net asset value practical expedient (Level 2).

Valuation Methods, Consistency - The valuation techniques used in the accompanying financial statements have been consistently applied.

Transactions and Income Recognition - Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the cash basis. Dividends are recorded on the ex-dividend date.

Expenses - Certain expenses of maintaining the Plan are paid by the Plan, unless otherwise paid by the Company. Expenses that are paid by the Company are excluded from these financial statements. Fees related to the administration of notes receivable from participants are charged directly to the participant's account and are included in administrative expenses. Investment related expenses are included in net appreciation of fair value of investments.

Estimates - The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect certain reported amounts and disclosures in the financial statements. Actual results could differ from those estimates.

Participant Loans - 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 recorded as administrative expenses and are expensed when they are incurred. No allowance for credit losses has been recorded as of December 31, 2023 and 2022.

Risks and Uncertainties - The Plan invests in mutual funds. Such investments are exposed to various risks, such as interest rate, market and credit. Due to the level of risk associated with certain investments and the level of uncertainty with respect to changes in the value of investments, it is at least reasonably possible that changes in risks in the near term would materially affect the amounts reported in the statements of net assets available for benefits and the statement of changes in net assets available for benefits.

FCI Lender Services, Inc. 401(k) Profit Sharing Plan and Trust
Notes to Financial Statements
December 31, 2023 and 2022

NOTE 2 DESCRIPTION OF THE PLAN

The following description of FCI Lender Services, Inc. 401(k) Profit Sharing Plan and Trust (the Plan) provides only general information. Participants should refer to the summary plan description for more complete information.

General – On January 1, 1999, FCI Lender Services, Inc. (the Sponsor) established the FCI Lender Services, Inc. 401(k) Profit Sharing Plan and Trust. The Plan was established to provide retirement benefits for eligible employees of the Sponsor. The Plan is financed by contributions from participants and by the net earnings of the investments of the Plan. This is a defined 401(k) plan covering all eligible employees of the Sponsor. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA), as amended.

Contributions - Participants may elect to defer a portion of their compensation, not to exceed the legal maximum, as calculated in accordance with Internal Revenue Code. The limit for regular contributions for 2023 and 2022 was \$22,500 and \$20,500, respectively. The limit for catch-up contributions for 2023 and 2022 was \$7,500 and \$6,500, respectively. The Plan allows for non-elective employer contributions. Safe Harbor matching contributions are made equal to 100% of participant deferrals, not to exceed 3% of participant compensation as defined by the Plan, plus 50% of the next 2% of participant compensation, as applicable.

Participation and Vesting - After completing three months of continuous employment, an employee at least 21 years of age may participate in the Plan. Participants are fully vested in their contributions and employer matching contributions as of the first day of eligibility. Participants are 0% vested in employer non-elective contributions until 2 years of service time have been met, at which time, they are 20% vested per year each year until 6 years of service, at which time, they are 100% vested in employer non-elective contributions.

Investment Options - Contributions to the Plan are invested as directed by the participant in various mutual funds and a common collective trust. If participants do not direct the investment of their contributions, the contributions will be directed according to the provisions of the Plan.

Participants may evaluate their own investment goals and objectives and choose the mutual funds best suited to achieve those goals and objectives. Poor investment performance by the investments selected by the participants may cause their balances to be lower than the amounts contributed to the Plan.

Notes Receivable from Participant - Participants may borrow from their fund accounts a minimum of \$500, up to a maximum of the lesser of \$50,000 or 50% of their account balance. The loans are secured by the balance in the participant's account and bear interest at prime rate plus 2%. Principal and interest are paid ratably through payroll deductions.

FCI Lender Services, Inc. 401(k) Profit Sharing Plan and Trust
Notes to Financial Statements
December 31, 2023 and 2022

NOTE 2 DESCRIPTION OF THE PLAN (CONT'D)

Payment of Benefits - On termination of service due to death, disability, retirement or other termination of employment, a participant may elect to receive either a lump-sum amount equal to the value of the participant's vested interest in their account or may request a direct rollover to another qualified plan that accepts direct rollovers. Upon termination of employment, the Plan allows for automatic lump-sum distribution of participant account balances. Upon termination, if the value of the vested account balance is \$5,000 or less on the applicable valuation date as provided under the Plan, the Company can cash the entire vested account balance out of the Plan

Forfeitures – Forfeitures will be allocated in the same Plan Year in which the forfeitures occur and can be used to pay Plan expenses or reduce employer contributions. No forfeitures were used to reduce employer contributions in 2023 and 2022, respectively.

Allocation Provisions – Plan investment income from each investment selected by a participant is allocated to individual participant accounts proportionally based on the beginning of the year balance of a participant's account plus annual contributions.

NOTE 3 PRIORITIES UPON TERMINATION

Although it has not expressed any intent to do so, the Plan Sponsor has the right to terminate the Plan subject to the provisions of ERISA. Benefits would be distributed to the participants and their beneficiaries as if the Plan had not been terminated until all participants' accounts have been completely distributed to, or for the benefit of, the participants or their beneficiaries in accordance with the Plan.

NOTE 4. TAX STATUS

The Plan adopted the ADP, LLC. Prototype Non-standardized Profit-Sharing Plan With CODA, which received a favorable opinion letter from the Internal Revenue Service, dated July 8, 2014, which stated that the Plan and related trust are designed in accordance with applicable sections of the Internal Revenue Code. Although the Plan has been amended since receiving the opinion letter, the Plan's administrator believes that the Plan is designed and is currently being operated in compliance with the applicable requirements of the Internal Revenue Code. Therefore, no provision for income taxes has been included in the Plan's financial statement

FCI Lender Services, Inc. 401(k) Profit Sharing Plan and Trust
Notes to Financial Statements
December 31, 2023 and 2022

NOTE 5 FINANCIAL INFORMATION CERTIFIED BY THE CUSTODIANS

The Plan's administrator has elected the method of compliance as permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, as permitted under such election, the Plan's administrator instructed the Plan's independent auditors not to perform any auditing procedures with respect to information (such as mutual funds) certified by Mid Atlantic Trust Company, the trustee of the Plan, as complete and accurate, except for comparing such information certified by the trustees to information included in the Plan's financial statements, as follows:

	December 31,	
	<u>2023</u>	<u>2022</u>
Investments - at fair value	\$ 11,297,560	\$ 9,311,231
Investment income		
Net appreciation (depreciation) in fair value of investments	\$ 984,082	\$ (1,351,322)
Interest and dividends	285,882	291,449
Total investment income	<u>\$ 1,269,964</u>	<u>\$ (1,059,873)</u>

NOTE 6 INVESTMENTS AT FAIR VALUE HIERARCHY

Assets measured at fair value on a recurring basis, based on their fair value hierarchy at December 31, 2023, are as follows:

		<u>Fair Value Measurements at Reporting Date Using:</u>		
		Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
<u>Description</u>				
Mutual funds	\$ 8,752,934	\$ 8,752,934	\$ -	\$ -
Common collective trust	2,544,626	-	2,544,626	
Total	<u>\$ 11,297,560</u>	<u>\$ 8,752,934</u>	<u>\$ 2,544,626</u>	<u>\$ -</u>

FCI Lender Services, Inc. 401(k) Profit Sharing Plan and Trust
Notes to Financial Statements
December 31, 2023 and 2022

NOTE 6 INVESTMENTS AT FAIR VALUE HIERARCHY (CONT'D)

Assets measured at fair value on a recurring basis, based on their fair value hierarchy at December 31, 2022, are as follows:

Description	Fair Value Measurements at Reporting Date Using:		
	Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
Mutual funds	\$ 6,599,824	\$ -	\$ -
Common collective trust	2,711,407	2,711,407	-
Total	<u>\$ 9,311,231</u>	<u>\$ 2,711,407</u>	<u>\$ -</u>

NOTE 7 SUBSEQUENT EVENTS

Management has evaluated the impact of all subsequent events on the Plan through the date the financial statements were available to be issued and has determined that there were no subsequent events requiring adjustment or additional disclosure in the financial statements.

NOTE 8 RELATED PARTY TRANSACTIONS

Certain administrative functions are performed by officers or employees of the plan sponsor and, therefore, these transactions qualify as party-in-interest transactions. No officer or employee of the Company receives compensation from the Plan.

Certain investments are managed by the investment advisors of the Plan and, therefore, these transactions qualify as party-in-interest transactions. Fees paid to the investment advisors from Plan assets totaled \$37,320 and \$32,872 for the years ended December 31, 2023 and 2022, respectively, and are included in administrative expenses on the statement of changes in net assets available for benefits.

Certain administrative functions are performed by Paychex, Inc., the Plan's record keeper and fees are paid by plan participants. During the years ended December 31, 2023 and 2022, the record keeper received \$19,773 and \$17,231, respectively, in administrative fees from Plan assets which is included in administrative expenses on the statement of changes in net assets available for benefits.

Certain administrative functions are performed by Mid Atlantic Trust Company, the Plan's custodian. Plan expenses include participant loan fees, distribution fees and fund (custodial) fees, which are paid by plan participants. During the years ended December 31, 2023 and 2022, the custodian received \$860 and \$2,709, respectively, in administrative fees from Plan assets which is included in administrative expenses on the statement of changes in net assets available for benefits. In addition, the custodian charges asset management fees of approximately 1% of participants' account balances, which are included in the net depreciation in fair value of investments on the statement of changes in net assets available for benefit

FCI Lender Services, Inc. 401(k) Profit Sharing Plan and Trust
Notes to Financial Statements
December 31, 2023 and 2022

NOTE 9 RECONCILIATION OF FINANCIAL STATEMENTS TO SCHEDULE H OF FORM 5500

The following is a reconciliation of net assets available for benefits and changes in net assets per the Form 5500 to the financial statements for the year ended December 31, 2023:

Net assets available for benefits per financial statements	\$ 11,589,706	Total additions to net assets per the financial statements	\$ 2,724,875
Adjustment for contributions receivable-current year	<u>(16,619)</u>	Adjustment for contributions receivable-current year	(16,619)
Net assets available for benefits per Form 5500	<u>\$ 11,573,087</u>	Adjustment for contributions receivable-prior year	<u>16,636</u>
		Total additions to net assets per Form 5500	<u>\$ 2,724,892</u>

The following is a reconciliation of net assets available for benefits and changes in net assets per the Form 5500 to the financial statements for the year ended December 31, 2022:

Net assets available for benefits per financial statements	\$ 9,570,169	Total additions to net assets per the financial statements	\$ 342,350
Adjustment for contributions receivable	<u>(16,636)</u>	Adjustment for contributions receivable-current year	(16,636)
Net assets available for benefits per Form 5500	<u>\$ 9,553,533</u>	Adjustment for contributions receivable-prior year	<u>15,207</u>
		Total additions to net assets per Form 5500	<u>\$ 340,921</u>

SUPPLEMENTAL INFORMATION

FCI Lender Services, Inc. 401(k) Profit Sharing Plan & Trust
Schedule H, Item 4 (i) -
Schedule of Assets Held for Investment

December 31, 2023

Employer Identification Number: 95-3752630, Plan Number: 002

(a)	(b)	(c)	(d)	(e)
	Description of investment, including maturity date, rate of interest, collateral, par or maturity value	Cost	Current Value	
Identity of issue, borrower, lessor or similar party				
Invesco Oppenheimer Main Street Fund Class R6	Mutual Fund	**	\$ 615,744	
American Century Small Cap Growth Fund R6 Class	Mutual Fund	**	74,214	
American Century Small Company Fund I Class	Mutual Fund	**	164,025	
American Funds American Mutual Fund Class R-6	Mutual Fund	**	781,324	
Franklin Small-Mid Cap Growth Fund Class R6	Mutual Fund	**	210,534	
Janus Henderson Triton Fund Class I	Mutual Fund	**	369,543	
ClearBridge Appreciation Fund Class I	Mutual Fund	**	53,733	
MFS Mid Cap Value Fund Class R4	Mutual Fund	**	94,233	
MFS Mid Cap Growth Fund Class R6	Mutual Fund	**	84,135	
MFS Massachusetts Investors Growth Stock Fund Class 6	Mutual Fund	**	531,614	
Vanguard Dividen Growth Fund Investor Shares	Mutual Fund	**	57,558	
Vanguard 500 Index Fund Admiral Shares	Mutual Fund	**	959,897	
American Funds EuroPacific Growth Fund Class R-6	Mutual Fund	**	366,489	
American Funds International Growth And IncomeFund Class R-6	Mutual Fund	**	73,663	
American Funds New World Fund Class R-6	Mutual Fund	**	149,531	
Putnam International Value Fund Class R6	Mutual Fund	**	41,894	
AB Bond Inflation Strategy Advisor Class	Mutual Fund	**	233,680	
American Funds U.S. Government Securities Find Class R-6	Mutual Fund	**	72,027	
Goldman Sachs Inflation Protected Securities Fund Instl. Shares	Mutual Fund	**	99,187	
Lord Abbett High Yield Fund Class R6	Mutual Fund	**	175,725	
Voya Intermediate Bond Fund Class R6	Mutual Fund	**	183,567	
American Funds 2055 Target Date Retirement Fund Class R-6	Mutual Fund	**	219,808	
American Funds 2020 Target Date Retirement Fund Class R-6	Mutual Fund	**	162,605	
American Funds 2025 Target Date Retirement Fund Class R-6	Mutual Fund	**	119,120	
American Funds 2030 Target Date Retirement Fund Class R-6	Mutual Fund	**	925,256	
American Funds 2035 Target Date Retirement Fund Class R-6	Mutual Fund	**	605,514	
American Funds 2040 Target Date Retirement Fund Class R-6	Mutual Fund	**	397,698	
American Funds 2045 Target Date Retirement Fund Class R-6	Mutual Fund	**	213,345	
American Funds 2050 Target Date Retirement Fund Class R-6	Mutual Fund	**	401,098	
American Funds 2060 Target Date Retirement Fund Class R-6	Mutual Fund	**	280,956	
American Funds 2065 Target Date Retirement Fund Class R-7	Mutual Fund	**	26,499	
JPMorgan SmartRetirement Income R6	Mutual Fund	**	8,718	
Metlife Stable Value Fund L	Common/Collective Trust	**	2,544,626	
Total investments per the financial statements			11,297,560	
* Participant loans	Interest rates 4.25% - 9.50%	0	275,527	
Total Assets Held for Investment			<u>\$11,573,087</u>	

* Represents a party-in-interest

** Cost not required

FCI Lender Services, Inc. 401(k) Profit Sharing Plan and Trust

Financial Statements

December 31, 2023 and 2022

TABLE OF CONTENTS

Report of Independent Auditor	1-4
--	------------

Financial Statements

Statements of Net Assets Available for Benefits.....	5
Statements of Changes in Net Assets Available for Benefits	6
Notes to Financial Statements	7-13

Supplementary Information

Schedule of Assets Held for Investment at December 31, 2023.....	14
--	----

Michael T. Rossi, CPA

*276 N. Quail Lane
Orange, CA 92869
(714) 329-5311
(714) 637-1388 fax*

mrossi34@hotmail.com

REPORT OF INDEPENDENT AUDITOR

To the Participants and Plan Administrator of
FCI Lender Services, Inc. 401(k) Profit Sharing Plan & Trust

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit for the 2021 Financial Statements

I have performed audits of the accompanying financial statements of FCI Lender Services, Inc. 401(k) Profit Sharing Plan & Trust, 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 statement of net assets available for benefits as of December 31, 2023 and 2022, and the related statement 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 audit of FCI Lender Services, Inc. 401(k) Profit Sharing Plan & Trust's 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), my audit 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 a certification from a qualified institution as of and for the year ended December 31, 2023 and 2022, stating that the certified investment information, as described in Note 5 to the financial statements, is complete and accurate.

Opinion

In my opinion, based on my audit and on the procedures performed as described in the Auditor's Responsibilities for the Audit of the Financial Statements section—

- the amounts and disclosures in the financial statements referred to above, 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 financial statements referred to above 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

I conducted my audit in accordance with auditing standards generally accepted in the United States of America. My responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of my report. I am required to be independent of FCI Lender Services, Inc. 401(k) Profit Sharing Plan & Trust and to meet my other ethical responsibilities in accordance with the relevant ethical requirements relating to my audit. I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my 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 these 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 FCI Lender Services, Inc. 401(k) Profit Sharing Plan & Trust's ability to continue as a going concern for one year after the date the financial statements are available to be 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.

Auditor's 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 my report, my 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 my 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 generally accepted auditing standards 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 would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with generally accepted auditing standards, I:

- 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 FCI Lender Services, Inc. 401(k) Profit Sharing Plan & Trust'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 my judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about FCI Lender Services, Inc. 401(k) Profit Sharing Plan & Trust's ability to continue as a going concern for a reasonable period of time.

My audit 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.

I am 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.

Supplemental Schedules Required by ERISA

The supplemental schedule of Schedule of Assets Held for Investment at December 31, 2023 is presented for purposes of additional analysis and are not a required part of the financial statements but are 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 schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit 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 generally accepted auditing standards. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, I compared such information to the related certified investment information.

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

In my opinion—

- the form and content of the supplemental schedules, other than the information in the supplemental schedules that agreed to or is derived from the certified investment information, are 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 schedules 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).

Michael Rossi

Michael T. Rossi, CPA

June 21, 2024

FCI Lender Services, Inc. 401(k) Profit Sharing Plan & Trust
Statements of Net Assets Available for Benefits

	December 31,	
	<u>2023</u>	<u>2022</u>
Investments at fair value		
Mutual funds	\$ 8,752,934	\$ 6,599,824
Common collective trust	<u>2,544,626</u>	<u>2,711,407</u>
Total investments	11,297,560	9,311,231
Receivables		
Participant contributions	10,809	10,609
Employer contributions	5,810	6,027
Notes receivable from participants	<u>275,527</u>	<u>242,302</u>
Total receivables	<u>292,146</u>	<u>258,938</u>
Total assets	11,589,706	9,570,169
Total liabilities	<u>-</u>	<u>-</u>
Net assets available for benefits	<u><u>\$ 11,589,706</u></u>	<u><u>\$ 9,570,169</u></u>

FCI Lender Services, Inc. 401(k) Profit Sharing Plan & Trust
Statements of Changes in Net Assets Available for Benefits

Years Ended December 31, 2023 and 2022

	<u>2023</u>	<u>2022</u>
Additions		
Investment income		
Net appreciation (depreciation) in fair value of investments	\$ 984,082	\$ (1,351,322)
Interest and dividends	285,882	291,449
Total investment income	<u>1,269,964</u>	<u>(1,059,873)</u>
Participant contributions	912,962	907,002
Employer contributions	478,004	477,620
Rollover contributions	46,986	8,104
Interest income on notes receivable from participants	<u>16,959</u>	<u>9,497</u>
Total additions	<u>2,724,875</u>	<u>342,350</u>
Deductions		
Participant withdrawals	647,385	733,588
Administrative expenses	<u>57,953</u>	<u>52,618</u>
Total deductions	<u>705,338</u>	<u>786,206</u>
Net change	2,019,537	(443,856)
Net assets available for benefits - participant accounts		
Beginning of year	<u>9,570,169</u>	<u>10,014,025</u>
End of year	<u>\$ 11,589,706</u>	<u>\$ 9,570,169</u>

FCI Lender Services, Inc. 401(k) Profit Sharing Plan and Trust
Notes to Financial Statements
December 31, 2023 and 2022

NOTE 1 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Accounting Method - The financial statements of the Plan are prepared on the accrual basis of accounting.

Investment Valuation, Transactions and Income Recognition -

General - Investments are carried at fair value, which is determined, presented and disclosed in accordance with Financial Accounting Standards Board Accounting Standards Codification (FASB ASC) 820, *Fair Value Measurement and Disclosures*, and Accounting Standards Update (ASU) 2010-6, *Improving Disclosures about Fair Value Measurements*. Under FASB ASC 820, fair value is defined as the price that would be received to sell an asset or paid to transfer a liability (i.e., the “exit price”) in an orderly transaction between market participants at the measurement date.

FASB ASC 820 establishes a fair value hierarchy for inputs used in measuring fair value that maximizes the use of observable inputs and minimizes the use of unobservable inputs by requiring that the most observable input be used when available. Observable inputs are those that market participants would use in pricing the asset or liability based on market data obtained from sources independent of the Plan. Unobservable inputs reflect the Plan’s assumptions about inputs that market participants would use in pricing the investments developed based on the best information available in the circumstances. The fair value hierarchy is categorized into three levels, based on the inputs, as follows:

Level 1 - Valuations based on quoted prices in active markets for identical assets or liabilities that the Plan has the ability to access.

Level 2 - Valuations based on quoted prices in markets that are not active, quoted prices for similar investments in active markets or model-based valuations for which all significant assumptions are observable and can be corroborated by observable market data.

Level 3 - Valuations based on unobservable inputs that are supported by little or no market activity and are significant to the overall fair value measurement. Values are determined using proprietary pricing models, discounted cash flow models that include the investment entities’ own judgments and estimations, or some other pricing method using unobservable inputs.

In determining fair value, FASB ASC 820 allows various valuation approaches. The specific methods for each of the Plan’s investment classes are presented below.

FCI Lender Services, Inc. 401(k) Profit Sharing Plan and Trust
Notes to Financial Statements
December 31, 2023 and 2022

NOTE 1 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONT'D)

Inputs and Valuation Methods -

Mutual funds - The fair value of the mutual funds is generally based on quoted market prices in active markets (Level 1).

Common Collective Trust - The fair value of the common collective trust does not have a readily determinable fair value and is valued based upon a net asset value practical expedient (Level 2).

Valuation Methods, Consistency - The valuation techniques used in the accompanying financial statements have been consistently applied.

Transactions and Income Recognition - Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the cash basis. Dividends are recorded on the ex-dividend date.

Expenses - Certain expenses of maintaining the Plan are paid by the Plan, unless otherwise paid by the Company. Expenses that are paid by the Company are excluded from these financial statements. Fees related to the administration of notes receivable from participants are charged directly to the participant's account and are included in administrative expenses. Investment related expenses are included in net appreciation of fair value of investments.

Estimates - The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect certain reported amounts and disclosures in the financial statements. Actual results could differ from those estimates.

Participant Loans - 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 recorded as administrative expenses and are expensed when they are incurred. No allowance for credit losses has been recorded as of December 31, 2023 and 2022.

Risks and Uncertainties - The Plan invests in mutual funds. Such investments are exposed to various risks, such as interest rate, market and credit. Due to the level of risk associated with certain investments and the level of uncertainty with respect to changes in the value of investments, it is at least reasonably possible that changes in risks in the near term would materially affect the amounts reported in the statements of net assets available for benefits and the statement of changes in net assets available for benefits.

FCI Lender Services, Inc. 401(k) Profit Sharing Plan and Trust
Notes to Financial Statements
December 31, 2023 and 2022

NOTE 2 DESCRIPTION OF THE PLAN

The following description of FCI Lender Services, Inc. 401(k) Profit Sharing Plan and Trust (the Plan) provides only general information. Participants should refer to the summary plan description for more complete information.

General – On January 1, 1999, FCI Lender Services, Inc. (the Sponsor) established the FCI Lender Services, Inc. 401(k) Profit Sharing Plan and Trust. The Plan was established to provide retirement benefits for eligible employees of the Sponsor. The Plan is financed by contributions from participants and by the net earnings of the investments of the Plan. This is a defined 401(k) plan covering all eligible employees of the Sponsor. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA), as amended.

Contributions - Participants may elect to defer a portion of their compensation, not to exceed the legal maximum, as calculated in accordance with Internal Revenue Code. The limit for regular contributions for 2023 and 2022 was \$22,500 and \$20,500, respectively. The limit for catch-up contributions for 2023 and 2022 was \$7,500 and \$6,500, respectively. The Plan allows for non-elective employer contributions. Safe Harbor matching contributions are made equal to 100% of participant deferrals, not to exceed 3% of participant compensation as defined by the Plan, plus 50% of the next 2% of participant compensation, as applicable.

Participation and Vesting - After completing three months of continuous employment, an employee at least 21 years of age may participate in the Plan. Participants are fully vested in their contributions and employer matching contributions as of the first day of eligibility. Participants are 0% vested in employer non-elective contributions until 2 years of service time have been met, at which time, they are 20% vested per year each year until 6 years of service, at which time, they are 100% vested in employer non-elective contributions.

Investment Options - Contributions to the Plan are invested as directed by the participant in various mutual funds and a common collective trust. If participants do not direct the investment of their contributions, the contributions will be directed according to the provisions of the Plan.

Participants may evaluate their own investment goals and objectives and choose the mutual funds best suited to achieve those goals and objectives. Poor investment performance by the investments selected by the participants may cause their balances to be lower than the amounts contributed to the Plan.

Notes Receivable from Participant - Participants may borrow from their fund accounts a minimum of \$500, up to a maximum of the lesser of \$50,000 or 50% of their account balance. The loans are secured by the balance in the participant's account and bear interest at prime rate plus 2%. Principal and interest are paid ratably through payroll deductions.

FCI Lender Services, Inc. 401(k) Profit Sharing Plan and Trust
Notes to Financial Statements
December 31, 2023 and 2022

NOTE 2 DESCRIPTION OF THE PLAN (CONT'D)

Payment of Benefits - On termination of service due to death, disability, retirement or other termination of employment, a participant may elect to receive either a lump-sum amount equal to the value of the participant's vested interest in their account or may request a direct rollover to another qualified plan that accepts direct rollovers. Upon termination of employment, the Plan allows for automatic lump-sum distribution of participant account balances. Upon termination, if the value of the vested account balance is \$5,000 or less on the applicable valuation date as provided under the Plan, the Company can cash the entire vested account balance out of the Plan

Forfeitures – Forfeitures will be allocated in the same Plan Year in which the forfeitures occur and can be used to pay Plan expenses or reduce employer contributions. No forfeitures were used to reduce employer contributions in 2023 and 2022, respectively.

Allocation Provisions – Plan investment income from each investment selected by a participant is allocated to individual participant accounts proportionally based on the beginning of the year balance of a participant's account plus annual contributions.

NOTE 3 PRIORITIES UPON TERMINATION

Although it has not expressed any intent to do so, the Plan Sponsor has the right to terminate the Plan subject to the provisions of ERISA. Benefits would be distributed to the participants and their beneficiaries as if the Plan had not been terminated until all participants' accounts have been completely distributed to, or for the benefit of, the participants or their beneficiaries in accordance with the Plan.

NOTE 4. TAX STATUS

The Plan adopted the ADP, LLC. Prototype Non-standardized Profit-Sharing Plan With CODA, which received a favorable opinion letter from the Internal Revenue Service, dated July 8, 2014, which stated that the Plan and related trust are designed in accordance with applicable sections of the Internal Revenue Code. Although the Plan has been amended since receiving the opinion letter, the Plan's administrator believes that the Plan is designed and is currently being operated in compliance with the applicable requirements of the Internal Revenue Code. Therefore, no provision for income taxes has been included in the Plan's financial statement

FCI Lender Services, Inc. 401(k) Profit Sharing Plan and Trust
Notes to Financial Statements
December 31, 2023 and 2022

NOTE 5 FINANCIAL INFORMATION CERTIFIED BY THE CUSTODIANS

The Plan's administrator has elected the method of compliance as permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, as permitted under such election, the Plan's administrator instructed the Plan's independent auditors not to perform any auditing procedures with respect to information (such as mutual funds) certified by Mid Atlantic Trust Company, the trustee of the Plan, as complete and accurate, except for comparing such information certified by the trustees to information included in the Plan's financial statements, as follows:

	December 31,	
	<u>2023</u>	<u>2022</u>
Investments - at fair value	<u>\$ 11,297,560</u>	<u>\$ 9,311,231</u>
Investment income		
Net appreciation (depreciation) in fair value of investments	\$ 984,082	\$ (1,351,322)
Interest and dividends	<u>285,882</u>	<u>291,449</u>
Total investment income	<u>\$ 1,269,964</u>	<u>\$ (1,059,873)</u>

NOTE 6 INVESTMENTS AT FAIR VALUE HIERARCHY

Assets measured at fair value on a recurring basis, based on their fair value hierarchy at December 31, 2023, are as follows:

		<u>Fair Value Measurements at Reporting Date Using:</u>		
		Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
<u>Description</u>				
Mutual funds	\$ 8,752,934	\$ 8,752,934	\$ -	\$ -
Common collective trust	2,544,626	-	2,544,626	
Total	<u>\$ 11,297,560</u>	<u>\$ 8,752,934</u>	<u>\$ 2,544,626</u>	<u>\$ -</u>

FCI Lender Services, Inc. 401(k) Profit Sharing Plan and Trust
Notes to Financial Statements
December 31, 2023 and 2022

NOTE 6 INVESTMENTS AT FAIR VALUE HIERARCHY (CONT'D)

Assets measured at fair value on a recurring basis, based on their fair value hierarchy at December 31, 2022, are as follows:

Description	Fair Value Measurements at Reporting Date Using:		
	Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
Mutual funds	\$ 6,599,824	\$ -	\$ -
Common collective trust	2,711,407	2,711,407	-
Total	<u>\$ 9,311,231</u>	<u>\$ 2,711,407</u>	<u>\$ -</u>

NOTE 7 SUBSEQUENT EVENTS

Management has evaluated the impact of all subsequent events on the Plan through the date the financial statements were available to be issued and has determined that there were no subsequent events requiring adjustment or additional disclosure in the financial statements.

NOTE 8 RELATED PARTY TRANSACTIONS

Certain administrative functions are performed by officers or employees of the plan sponsor and, therefore, these transactions qualify as party-in-interest transactions. No officer or employee of the Company receives compensation from the Plan.

Certain investments are managed by the investment advisors of the Plan and, therefore, these transactions qualify as party-in-interest transactions. Fees paid to the investment advisors from Plan assets totaled \$37,320 and \$32,872 for the years ended December 31, 2023 and 2022, respectively, and are included in administrative expenses on the statement of changes in net assets available for benefits.

Certain administrative functions are performed by Paychex, Inc., the Plan's record keeper and fees are paid by plan participants. During the years ended December 31, 2023 and 2022, the record keeper received \$19,773 and \$17,231, respectively, in administrative fees from Plan assets which is included in administrative expenses on the statement of changes in net assets available for benefits.

Certain administrative functions are performed by Mid Atlantic Trust Company, the Plan's custodian. Plan expenses include participant loan fees, distribution fees and fund (custodial) fees, which are paid by plan participants. During the years ended December 31, 2023 and 2022, the custodian received \$860 and \$2,709, respectively, in administrative fees from Plan assets which is included in administrative expenses on the statement of changes in net assets available for benefits. In addition, the custodian charges asset management fees of approximately 1% of participants' account balances, which are included in the net depreciation in fair value of investments on the statement of changes in net assets available for benefit

FCI Lender Services, Inc. 401(k) Profit Sharing Plan and Trust
Notes to Financial Statements
December 31, 2023 and 2022

NOTE 9 RECONCILIATION OF FINANCIAL STATEMENTS TO SCHEDULE H OF FORM 5500

The following is a reconciliation of net assets available for benefits and changes in net assets per the Form 5500 to the financial statements for the year ended December 31, 2023:

Net assets available for benefits per financial statements	\$ 11,589,706	Total additions to net assets per the financial statements	\$ 2,724,875
Adjustment for contributions receivable-current year	<u>(16,619)</u>	Adjustment for contributions receivable-current year	(16,619)
Net assets available for benefits per Form 5500	<u>\$ 11,573,087</u>	Adjustment for contributions receivable-prior year	<u>16,636</u>
		Total additions to net assets per Form 5500	<u>\$ 2,724,892</u>

The following is a reconciliation of net assets available for benefits and changes in net assets per the Form 5500 to the financial statements for the year ended December 31, 2022:

Net assets available for benefits per financial statements	\$ 9,570,169	Total additions to net assets per the financial statements	\$ 342,350
Adjustment for contributions receivable	<u>(16,636)</u>	Adjustment for contributions receivable-current year	(16,636)
Net assets available for benefits per Form 5500	<u>\$ 9,553,533</u>	Adjustment for contributions receivable-prior year	<u>15,207</u>
		Total additions to net assets per Form 5500	<u>\$ 340,921</u>

SUPPLEMENTAL INFORMATION

FCI Lender Services, Inc. 401(k) Profit Sharing Plan & Trust
Schedule H, Item 4 (i) -
Schedule of Assets Held for Investment

December 31, 2023

Employer Identification Number: 95-3752630, Plan Number: 002

(a)	(b)	(c)	(d)	(e)
		Description of investment, including maturity date, rate of interest, collateral, par or maturity value	Cost	Current Value
	Identity of issue, borrower, lessor or similar party			
	Invesco Oppenheimer Main Street Fund Class R6	Mutual Fund	**	\$ 615,744
	American Century Small Cap Growth Fund R6 Class	Mutual Fund	**	74,214
	American Century Small Company Fund I Class	Mutual Fund	**	164,025
	American Funds American Mutual Fund Class R-6	Mutual Fund	**	781,324
	Franklin Small-Mid Cap Growth Fund Class R6	Mutual Fund	**	210,534
	Janus Henderson Triton Fund Class I	Mutual Fund	**	369,543
	ClearBridge Appreciation Fund Class I	Mutual Fund	**	53,733
	MFS Mid Cap Value Fund Class R4	Mutual Fund	**	94,233
	MFS Mid Cap Growth Fund Class R6	Mutual Fund	**	84,135
	MFS Massachusetts Investors Growth Stock Fund Class 6	Mutual Fund	**	531,614
	Vanguard Dividen Growth Fund Investor Shares	Mutual Fund	**	57,558
	Vanguard 500 Index Fund Admiral Shares	Mutual Fund	**	959,897
	American Funds EuroPacific Growth Fund Class R-6	Mutual Fund	**	366,489
	American Funds International Growth And IncomeFund Class R-6	Mutual Fund	**	73,663
	American Funds New World Fund Class R-6	Mutual Fund	**	149,531
	Putnam International Value Fund Class R6	Mutual Fund	**	41,894
	AB Bond Inflation Strategy Advisor Class	Mutual Fund	**	233,680
	American Funds U.S. Government Securities Find Class R-6	Mutual Fund	**	72,027
	Goldman Sachs Inflation Protected Securities Fund Instl. Shares	Mutual Fund	**	99,187
	Lord Abbett High Yield Fund Class R6	Mutual Fund	**	175,725
	Voya Intermediate Bond Fund Class R6	Mutual Fund	**	183,567
	American Funds 2055 Target Date Retirement Fund Class R-6	Mutual Fund	**	219,808
	American Funds 2020 Target Date Retirement Fund Class R-6	Mutual Fund	**	162,605
	American Funds 2025 Target Date Retirement Fund Class R-6	Mutual Fund	**	119,120
	American Funds 2030 Target Date Retirement Fund Class R-6	Mutual Fund	**	925,256
	American Funds 2035 Target Date Retirement Fund Class R-6	Mutual Fund	**	605,514
	American Funds 2040 Target Date Retirement Fund Class R-6	Mutual Fund	**	397,698
	American Funds 2045 Target Date Retirement Fund Class R-6	Mutual Fund	**	213,345
	American Funds 2050 Target Date Retirement Fund Class R-6	Mutual Fund	**	401,098
	American Funds 2060 Target Date Retirement Fund Class R-6	Mutual Fund	**	280,956
	American Funds 2065 Target Date Retirement Fund Class R-7	Mutual Fund	**	26,499
	JPMorgan SmartRetirement Income R6	Mutual Fund	**	8,718
	Metlife Stable Value Fund L	Common/Collective Trust	**	2,544,626
	Total investments per the financial statements			11,297,560
*	Participant loans	Interest rates 4.25% - 9.50%	0	275,527
	Total Assets Held for Investment			\$11,573,087

* Represents a party-in-interest

** Cost not required