

<p>Form 5500</p> <p>Department of the Treasury Internal Revenue Service</p> <hr/> <p>Department of Labor Employee Benefits Security Administration</p> <hr/> <p>Pension Benefit Guaranty Corporation</p>	<p>Annual Return/Report of Employee Benefit Plan</p> <p>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).</p> <p>▶ Complete all entries in accordance with the instructions to the Form 5500.</p>	<p>OMB Nos. 1210-0110 1210-0089</p> <hr/> <p style="font-size: 24pt; font-weight: bold;">2024</p> <hr/> <p>This Form is Open to Public Inspection</p>
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Part I Annual Report Identification Information
 For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

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) _____

B This return/report is: the first return/report the final return/report

an amended return/report a short plan year return/report (less than 12 months)

C If the plan is a collectively-bargained plan, check here. ▶

D Check box if filing under: Form 5558 automatic extension the DFVC program

special extension (enter description)

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

<p>1a Name of plan <u>UNION HOME MORTGAGE CORPORATION 401(K) PLAN</u></p>	<p>1b Three-digit plan number (PN) ▶ <u>001</u></p>
<p>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) <u>UNION HOME MORTGAGE CORPORATION</u></p> <p><u>8241 DOW CIRCLE WEST</u> <u>STRONGSVILLE, OH 44136</u></p>	<p>1c Effective date of plan <u>01/01/1993</u></p> <p>2b Employer Identification Number (EIN) <u>34-1084436</u></p> <p>2c Plan Sponsor's telephone number <u>440-297-2459</u></p> <p>2d Business code (see instructions) <u>522292</u></p>

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	10/15/2025	SCOTT SCHADEN
	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 <input checked="" type="checkbox"/> 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	1796
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)	1409
	6a(2)	1712
	6b	5
	6c	1012
	6d	2729
	6e	6
	6f	2735
	6g(1)	1723
6g(2)	2572	
6h	282	
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:
 2F 2G 2J 2K 2S 2T 2E 3D

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

9a Plan funding arrangement (check all that apply)	9b Plan benefit arrangement (check all that apply)
(1) <input type="checkbox"/> Insurance	(1) <input type="checkbox"/> Insurance
(2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts	(2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts
(3) <input checked="" type="checkbox"/> Trust	(3) <input checked="" type="checkbox"/> Trust
(4) <input type="checkbox"/> General assets of the sponsor	(4) <input type="checkbox"/> General assets of the sponsor

10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules	b General Schedules
(1) <input checked="" type="checkbox"/> R (Retirement Plan Information)	(1) <input checked="" type="checkbox"/> H (Financial Information)
(2) <input type="checkbox"/> MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary	(2) <input type="checkbox"/> I (Financial Information – Small Plan)
(3) <input type="checkbox"/> SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	(3) <input type="checkbox"/> A (Insurance Information) – Number Attached <u>0</u>
(4) <input type="checkbox"/> DCG (Individual Plan Information) – Number Attached _____	(4) <input checked="" type="checkbox"/> C (Service Provider Information)
(5) <input type="checkbox"/> MEP (Multiple-Employer Retirement Plan Information)	(5) <input checked="" type="checkbox"/> D (DFE/Participating Plan Information)
	(6) <input type="checkbox"/> 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 2024 Form M-1 annual report. If the plan was not required to file the 2024 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) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	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.	<small>OMB No. 1210-0110</small> 2024 This Form is Open to Public Inspection.
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For calendar plan year 2024 or fiscal plan year beginning **01/01/2024** and ending **12/31/2024**

A Name of plan UNION HOME MORTGAGE CORPORATION 401(K) PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 UNION HOME MORTGAGE CORPORATION	D Employer Identification Number (EIN) 34-1084436	

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

FIDELITY INVESTMENTS INSTITUTIONAL

04-2647786

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

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

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

FIDELITY INVESTMENTS INSTITUTIONAL

04-2647786

(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?
37 64 65	RECORDKEEPER	135881	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	0	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

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

VANTAGE FINANCIAL GROUP INC

34-1051417

(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?
27	ADVISOR	116097	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

(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 <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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:

SCHEDULE D (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small>	DFE/Participating Plan Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	<small>OMB No. 1210-0110</small> 2024 This Form is Open to Public Inspection.
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For calendar plan year 2024 or fiscal plan year beginning <u>01/01/2024</u> and ending <u>12/31/2024</u>	
A Name of plan <u>UNION HOME MORTGAGE CORPORATION 401(K) PLAN</u>	B Three-digit plan number (PN) ▶ <u>001</u>
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 <u>UNION HOME MORTGAGE CORPORATION</u>	D Employer Identification Number (EIN) <u>34-1084436</u>

Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)
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a Name of MTIA, CCT, PSA, or 103-12 IE: <u>FLEXPATH CON 2065 R1</u>		
b Name of sponsor of entity listed in (a): <u>GREAT GRAY TRUST COMPANY</u>		
c EIN-PN <u>38-7271380-761</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>0</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>SMALL CAP VAL III R1</u>		
b Name of sponsor of entity listed in (a): <u>GREAT GRAY TRUST COMPANY, LLC</u>		
c EIN-PN <u>38-7289846-001</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>300808</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>MID CAP VALUE R1</u>		
b Name of sponsor of entity listed in (a): <u>GREAT GRAY TRUST COMPANY</u>		
c EIN-PN <u>38-4139822-616</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>0</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>FLEXPATH AGR 2025 R1</u>		
b Name of sponsor of entity listed in (a): <u>GREAT GRAY TRUST COMPANY</u>		
c EIN-PN <u>47-2275031-213</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>0</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>FLEXPATH MOD 2025 R1</u>		
b Name of sponsor of entity listed in (a): <u>GREAT GRAY TRUST COMPANY</u>		
c EIN-PN <u>47-2285799-214</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>0</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>FLEXPATH AGR RET R1</u>		
b Name of sponsor of entity listed in (a): <u>GREAT GRAY TRUST COMPANY</u>		
c EIN-PN <u>47-2238264-210</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>147652</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>FLEXPATH AGR 2035 R1</u>		
b Name of sponsor of entity listed in (a): <u>GREAT GRAY TRUST COMPANY</u>		
c EIN-PN <u>47-2468898-216</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>1022588</u>

a Name of MTIA, CCT, PSA, or 103-12 IE: FLEXPATH MOD 2045 R1		
b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY		
c EIN-PN 47-2516187-220	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 9970114
a Name of MTIA, CCT, PSA, or 103-12 IE: FLEXPATH AGR 2055 R1		
b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY		
c EIN-PN 47-2554270-222	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 329514
a Name of MTIA, CCT, PSA, or 103-12 IE: MID CAP GROWTH R1		
b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY		
c EIN-PN 38-4126247-549	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 2936317
a Name of MTIA, CCT, PSA, or 103-12 IE: LRG CAP GRTH III R1		
b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY, LLC		
c EIN-PN 38-7275327-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 5342638
a Name of MTIA, CCT, PSA, or 103-12 IE: FLEXPATH AGR 2065 R1		
b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY, LLC		
c EIN-PN 38-7271378-759	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 134839
a Name of MTIA, CCT, PSA, or 103-12 IE: FLEXPATH CON 2065 R1		
b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY, LLC		
c EIN-PN 38-7271380-761	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 368023
a Name of MTIA, CCT, PSA, or 103-12 IE: FLEXPATH MOD RET R1		
b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY		
c EIN-PN 47-2248665-211	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 7444691
a Name of MTIA, CCT, PSA, or 103-12 IE: FLEXPATH CON 2035 R1		
b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY		
c EIN-PN 47-2491300-218	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 15870
a Name of MTIA, CCT, PSA, or 103-12 IE: CORE PLUS BOND R1		
b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY		
c EIN-PN 38-4116854-515	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 995870
a Name of MTIA, CCT, PSA, or 103-12 IE: MID CAP VAL II R1		
b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY, LLC		
c EIN-PN 38-7312964-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 115666

a Name of MTIA, CCT, PSA, or 103-12 IE: FLEXPATH AGR 2045 R1		
b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY		
c EIN-PN 47-2503540-219	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 230076
a Name of MTIA, CCT, PSA, or 103-12 IE: FLEXPATH CON 2045 R1		
b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY		
c EIN-PN 47-2529162-221	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 16352
a Name of MTIA, CCT, PSA, or 103-12 IE: SMALL CAP GR II R1		
b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY		
c EIN-PN 38-4126288-592	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 715813
a Name of MTIA, CCT, PSA, or 103-12 IE: STABLE VALUE FUND R1		
b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY		
c EIN-PN 85-4031707-653	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1562353
a Name of MTIA, CCT, PSA, or 103-12 IE: FLEXPATH CON 2055 R1		
b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY		
c EIN-PN 47-2575758-224	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 72799
a Name of MTIA, CCT, PSA, or 103-12 IE: GG INTL STK FUND R1		
b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY		
c EIN-PN 82-2436292-342	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 50914
a Name of MTIA, CCT, PSA, or 103-12 IE: PUTN LARGE CP VAL R1		
b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY, LLC		
c EIN-PN 38-4065329-426	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 3841404
a Name of MTIA, CCT, PSA, or 103-12 IE: FLEXPATH MOD 2065 R1		
b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY, LLC		
c EIN-PN 38-7271379-760	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 2368367
a Name of MTIA, CCT, PSA, or 103-12 IE: INTL GROWTH II R1		
b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY		
c EIN-PN 38-4139842-619	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1100212
a Name of MTIA, CCT, PSA, or 103-12 IE: FLEXPATH CON RET R1		
b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY		
c EIN-PN 47-2264760-212	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 11

a Name of MTIA, CCT, PSA, or 103-12 IE: FLEXPATH MOD 2035 R1		
b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY		
c EIN-PN 47-2478524-217	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 14103386
a Name of MTIA, CCT, PSA, or 103-12 IE: FLEXPATH MOD 2055 R1		
b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY		
c EIN-PN 47-2563528-223	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 7485542
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)

SCHEDULE H (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	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.	<small>OMB No. 1210-0110</small> 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024	
A Name of plan UNION HOME MORTGAGE CORPORATION 401(K) PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 UNION HOME MORTGAGE CORPORATION	D Employer Identification Number (EIN) 34-1084436

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.

		(a) Beginning of Year	(b) End of Year
Assets			
a Total noninterest-bearing cash	1a	0	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)	10329	30486
(2) U.S. Government securities	1c(2)	0	0
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	0	0
(B) All other	1c(3)(B)	0	0
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	0	0
(B) Common	1c(4)(B)	0	0
(5) Partnership/joint venture interests	1c(5)	0	0
(6) Real estate (other than employer real property)	1c(6)	0	0
(7) Loans (other than to participants)	1c(7)	0	0
(8) Participant loans	1c(8)	2149934	2600944
(9) Value of interest in common/collective trusts	1c(9)	47053609	60671819
(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)	26251211	31570006
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	0	0
(15) Other	1c(15)	0	0

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities.....	1d(1)	0	0
(2) Employer real property.....	1d(2)	0	0
e Buildings and other property used in plan operation.....	1e	0	0
f Total assets (add all amounts in lines 1a through 1e).....	1f	75465083	94873255
Liabilities			
g Benefit claims payable.....	1g	0	0
h Operating payables.....	1h	0	0
i Acquisition indebtedness.....	1i	0	0
j Other liabilities.....	1j	0	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	75465083	94873255

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)	1706544	
(B) Participants.....	2a(1)(B)	10850482	
(C) Others (including rollovers).....	2a(1)(C)	5812268	
(2) Noncash contributions.....	2a(2)	0	18369294
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)	934	151125
(B) U.S. Government securities.....	2b(1)(B)	0	
(C) Corporate debt instruments.....	2b(1)(C)	0	
(D) Loans (other than to participants).....	2b(1)(D)	0	
(E) Participant loans.....	2b(1)(E)	150191	
(F) Other.....	2b(1)(F)	0	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		151125
(2) Dividends:			
(A) Preferred stock.....	2b(2)(A)	0	1405085
(B) Common stock.....	2b(2)(B)	0	
(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)	1405085	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		1405085
(3) Rents.....	2b(3)		0
(4) Net gain (loss) on sale of assets:			
(A) Aggregate proceeds.....	2b(4)(A)	0	0
(B) Aggregate carrying amount (see instructions).....	2b(4)(B)	0	
(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)	0	0
(B) Other.....	2b(5)(B)	0	
(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)	6796373
(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)	3202744
c Other income	2c	0
d Total income. Add all income amounts in column (b) and enter total	2d	29924621

Expenses

e Benefit payment and payments to provide benefits:		
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	10264471
(2) To insurance carriers for the provision of benefits	2e(2)	0
(3) Other	2e(3)	0
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)	10264471
f Corrective distributions (see instructions)	2f	0
g Certain deemed distributions of participant loans (see instructions)	2g	0
h Interest expense	2h	0
i Administrative expenses:		
(1) Salaries and allowances	2i(1)	0
(2) Contract administrator fees	2i(2)	0
(3) Recordkeeping fees	2i(3)	135881
(4) IQPA audit fees	2i(4)	0
(5) Investment advisory and investment management fees	2i(5)	116097
(6) Bank or trust company trustee/custodial fees	2i(6)	0
(7) Actuarial fees	2i(7)	0
(8) Legal fees	2i(8)	0
(9) Valuation/appraisal fees	2i(9)	0
(10) Other trustee fees and expenses	2i(10)	0
(11) Other expenses	2i(11)	0
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)	251978
j Total expenses. Add all expense amounts in column (b) and enter total	2j	10516449

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k	19408172
l Transfers of assets:		
(1) To this plan	2l(1)	0
(2) From this plan	2l(2)	0

Part III Accountant's Opinion

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

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

(1) 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: PEASE BELL CPAS, LLC

(2) EIN: 36-4267431

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.)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	2087152
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.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
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.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
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.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
e Was this plan covered by a fidelity bond?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	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?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
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?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
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?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
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.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
l Has the plan failed to provide any benefit when due under the plan?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	73
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
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.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	

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) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	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.	<small>OMB No. 1210-0110</small> 2024 This Form is Open to Public Inspection.
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

A Name of plan <u>UNION HOME MORTGAGE CORPORATION 401(K) PLAN</u>	B Three-digit plan number (PN) ▶	<u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>UNION HOME MORTGAGE CORPORATION</u>	D Employer Identification Number (EIN) <u>34-1084436</u>	

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): 04-6568107

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

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

3	
---	--

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

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)?..... Yes No N/A
If the plan is a defined benefit plan, go to line 8.

5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. **Date:** Month _____ Day _____ Year _____
If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.

6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)	6a	
b Enter the amount contributed by the employer to the plan for this plan year	6b	
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....	6c	

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

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

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

Part III	Amendments
-----------------	-------------------

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

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

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

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

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

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

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer _____

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

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

e Contribution rate information (If more than one rate applies, check this box and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: Hourly Weekly Unit of production Other (specify): _____

a Name of contributing employer _____

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

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

e Contribution rate information (If more than one rate applies, check this box and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: Hourly Weekly Unit of production Other (specify): _____

a Name of contributing employer _____

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

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

e Contribution rate information (If more than one rate applies, check this box and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: Hourly Weekly Unit of production Other (specify): _____

a Name of contributing employer _____

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

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

e Contribution rate information (If more than one rate applies, check this box and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: Hourly Weekly Unit of production Other (specify): _____

a Name of contributing employer _____

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

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

e Contribution rate information (If more than one rate applies, check this box and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: Hourly Weekly Unit of production Other (specify): _____

a Name of contributing employer _____

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

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

e Contribution rate information (If more than one rate applies, check this box and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: Hourly Weekly Unit of production Other (specify): _____

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

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

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

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

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

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

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

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

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

19 If the total number of participants is 1,000 or more, complete lines (a) 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 06 / 30 / 2020 (MM/DD/YYYY) and the Opinion Letter serial number Q702438A.

UNION HOME MORTGAGE CORPORATION
401(K) PLAN

FINANCIAL STATEMENTS AND
SUPPLEMENTARY INFORMATION

DECEMBER 31, 2024 AND 2023



Financial Statements and Supplementary Information
UNION HOME MORTGAGE CORPORATION 401(K) PLAN
DECEMBER 31, 2024 AND 2023

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INDEPENDENT AUDITOR'S REPORT

To the Plan Administrator of the
Union Home Mortgage Corporation 401(k) Plan
Strongsville, Ohio

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

We have performed audits of the accompanying financial statements of Union Home Mortgage Corporation 401(k) Plan (the "Plan"), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) [ERISA Section 103(a)(3)(C) audit]. The financial statements comprise the statements of net assets available for benefits as of December 31, 2024 and 2023, and the related statement of changes in net assets available for benefits for the year ended December 31, 2024, and the related notes to the financial statements.

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

Management has obtained certifications from a qualified institution as of December 31, 2024 and 2023, and for the year ended December 31, 2024, stating that the certified investment information, as described in Note 5 to the financial statements, is complete and accurate.

Opinion

In our opinion, based on our audits and on the procedures performed as described in the 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

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

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan'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 our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with 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, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

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

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

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

Other Matter—Supplemental Schedules Required by ERISA

The supplemental Schedules of Delinquent Participant Contributions and Assets (Held at End of Year) are 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 audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with generally accepted auditing standards. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

In forming our opinion on the supplemental schedules, we 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 our 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).

Pease Bell CPAs, LLC

Akron, Ohio
October 10, 2025

FINANCIAL STATEMENTS AND SUPPLEMENTARY INFORMATION

ANNUAL REPORT – INDEX

UNION HOME MORTGAGE CORPORATION 401(k) PLAN

December 31, 2024 and 2023

The following financial statements of the Union Home Mortgage Corporation 401(k) Plan are included herewith:

Statements of Net Assets Available for Benefits - December 31, 2024 and 2023

Statement of Changes in Net Assets Available for Benefits - Year Ended December 31, 2024

Notes to Financial Statements

The following supplemental schedules of the Union Home Mortgage Corporation 401(k) Plan included in the Annual Report of the Plan on Form 5500 for the year ended December 31, 2024 are included herewith:

Schedule H, Line 4a - Schedule of Delinquent Participant Contributions

Schedule H, Line 4i - Schedule of Assets (Held at End of Year)

All other supplemental schedules and notes for which provision is made in the applicable rules and regulations of the Department of Labor Regulations are not required under the related instructions or are inapplicable, and therefore, have been omitted.

UNION HOME MORTGAGE CORPORATION 401(K) PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
DECEMBER 31, 2024 AND 2023

	2024	2023
ASSETS		
Investments, at fair value:		
Participant directed investments	\$ 92,272,311	\$ 73,315,149
Receivables:		
Participant contributions	277,969	233,383
Employer contributions	138,270	131,192
Notes receivable from participants	2,600,944	2,149,934
Total receivables	3,017,183	2,514,509
NET ASSETS AVAILABLE FOR BENEFITS	\$ 95,289,494	\$ 75,829,658

See accompanying notes to the financial statements.

UNION HOME MORTGAGE CORPORATION 401(K) PLAN
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
YEAR ENDED DECEMBER 31, 2024

ADDITIONS

Additions to net assets attributed to:

Investment income:

Dividends and interest	\$ 1,407,589
Net appreciation in fair value of investments	9,997,547

Interest income on notes receivable from participants	150,191
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Contributions:

Participants	10,895,068
Employer	1,713,622
Rollovers	5,812,268

18,420,958

TOTAL ADDITIONS 29,976,285

DEDUCTIONS

Deductions from net assets attributed to:

Benefits paid to participants	10,264,471
Administrative expenses	251,978

10,516,449

TOTAL DEDUCTIONS

NET INCREASE

19,459,836

NET ASSETS AVAILABLE FOR BENEFITS:
BEGINNING OF YEAR

75,829,658

END OF YEAR

\$ 95,289,494

See accompanying notes to the financial statements.

UNION HOME MORTGAGE CORPORATION 401(k) PLAN

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2024 AND 2023

NOTE 1 – DESCRIPTION OF THE PLAN

The following description of the Union Home Mortgage Corporation 401(k) Plan (the "Plan") provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

General: The Plan is a defined contribution plan covering substantially all employees of Union Home Mortgage Corporation, Mutual Title Agency, LLC., and effective July 17, 2023, Arbor Falls Golf LLC (collectively the "Company"). The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). The Plan Administrator is responsible for oversight of the Plan. The Plan's Administrative and Investment Committee determines the appropriateness of the Plan's investment offerings, monitors investment performance, and reports to the Plan Administrator.

Eligibility: Effective August 15, 2024, to be eligible, an employee must have attained the age of 21 and have completed 2 months of service. Interns of the Company and non-resident aliens are not eligible to participate in the Plan. Effective October 1, 2024, the Plan allows employees to enter the Plan on the first day of the month coinciding with or following the date on which the employee completes the eligibility requirements. Prior to August 15, 2024, an eligible employee must have been 21 years of age or older, have completed 3 months of service, and not be a non-resident alien. Prior to October 1, 2024, employees could enter the Plan on the first day of the quarter following completion of the service requirements.

Contributions: The Plan provides for automatic enrollment upon meeting the eligibility requirements and, accordingly, employees are treated as having elected to contribute 6% of their earnings as pre-tax 401(k) contributions, unless an election is made for a different amount, or an election is made not to participate. The Plan includes an automatic 1% increase annually, up to 8%, unless otherwise changed by the participant.

Participants may make voluntary pre-tax contributions or after-tax (Roth) contributions by means of a salary deferral agreement of up to 100% of their compensation, subject to Internal Revenue Service ("IRS") limitations for the Plan year. Plan participants over the age of 50 are also permitted to make additional catch-up contributions (\$7,500 in 2024). The Plan also permits rollover contributions from other qualified retirement plans. Participants direct the investment of contributions into various investment options offered by the Plan. The Company has the option to make employer matching contributions. The amount and period of employer matching contributions is at the Company's discretion and is determined annually. Discretionary employer matching contributions for 2024 were equal to 25% of the first 8% of employee deferrals and were remitted with each pay. In addition, the Company may contribute discretionary non-elective profit-sharing contributions to the Plan. During 2024, there were no discretionary non-elective profit-sharing contributions made by the Company. A participant must be employed on the last day of the year to receive his or her portion of any discretionary non-elective profit-sharing contributions for the year.

Participant accounts: Each participant's account is credited with the participant's contributions and an allocation of (a) the Company's discretionary matching and discretionary non-elective profit-sharing contributions and (b) Plan earnings and is charged with an allocation of administrative expenses. Allocations are based on a participant's compensation or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting: The participant’s elective contributions are fully vested immediately. Participants become vested in any Company discretionary matching and discretionary non-elective profit-sharing contributions according to the following schedule:

<u>Years of Service</u>	<u>Vesting</u>
Less than 2	0%
2	20%
3	40%
4	60%
5	80%
6	100%

During 2023, the Company entered into an asset purchase agreement with Amerifirst Financial Corporation (“Amerifirst”), which included the acquisition of Amerifirst’s existing workforce. The acquired Amerifirst employees began participating in the Plan following the acquisition, were credited with previous service in applying the Plan’s eligibility requirements, and become vested in any Company discretionary matching and discretionary non-elective profit-sharing contributions according to the following schedule:

<u>Years of Service</u>	<u>Vesting</u>
Less than 2	0%
2	20%
3	40%
4	70%
5	100%

Forfeited accounts: At December 31, 2024 and 2023, forfeited non-vested accounts totaled \$10,346 and \$2,331, respectively. These accounts are to be used to pay Plan administrative expenses, reduce employer contributions, or be otherwise allocated to participants in accordance with Plan provisions. During 2024, \$488,237 of forfeited non-vested accounts were used to reduce employer contributions and pay Plan administrative expenses.

Notes receivable from participants: The Plan allows participants to obtain loans from the Plan to satisfy financial hardship or for a specified financial need. These loans are subject to the following general provisions: the maximum amount of loans outstanding is equal to the lesser of \$50,000 or 50% of the participant’s vested account balance with a minimum of \$1,000; the term of any loan may not exceed five years unless the purpose of the loan is to purchase the participant’s primary residence. The loans are secured by the participant’s entire vested account balance. The interest rate for each loan is based on the bank’s prime lending rate on the loan issuance date, ranging from 3.25% to 9.50%.

If a participant does not make loan repayments and the plan administrator considers the participant loan to be in default, the loan balance is reduced, and the delinquent participant note receivable is recorded as a benefit payment based on the terms of the Plan agreement.

Payment of benefits: Upon termination of service due to death, disability, or retirement, a participant may elect to receive either a lump sum amount equal to the value of the participant’s vested interest in his or her account or partial payments. For termination of service due to other reasons, a participant will receive the value of the vested interest in his or her account as a lump-sum distribution. In the case of a hardship, a participant may apply for a distribution described in the Plan agreement. Lump sum distributions are required if the vested balance is \$1,000 or less. Additionally, in-service distributions are permitted for participants meeting certain age and length of service requirements.

NOTE 2 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of presentation: The financial statements of the Plan are prepared on the accrual basis of accounting in conformity with accounting principles generally accepted in the United States of America (“GAAP”).

Use of estimates: The preparation of financial statements in conformity with GAAP requires management to make estimates and assumptions that affect certain amounts reported in the financial statements and accompanying notes. Actual results could differ from those estimates.

Notes receivable from participants: Participant notes receivable are recorded at their unpaid principal balance plus any accrued but unpaid interest.

Investment valuation and income recognition: Investments are reported at fair value using methodologies described in Note 3. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan’s Investment Committee determines the Plan’s valuation policies utilizing information provided by the investment advisers and trustee.

Purchases and sales of investments are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Capital gain distributions are included in dividend income. Net appreciation (depreciation) in fair value of investments includes the Plan’s gains and losses on investments bought and sold as well as held during the year.

Benefit payments: Benefit payments to participants are recorded when paid.

Administrative expenses: Certain administrative expenses of the Plan have been paid by the Company and are, therefore, not expenses of the Plan. Investment related expenses are included in net appreciation or depreciation of fair value of investments. Other Plan expenses not paid by the Company, including investment management, recordkeeping, and participant loan and distribution administrative fees, are either paid from forfeited non-vested accounts or are paid from other assets of the Plan and allocated to participant accounts.

Subsequent events: In preparing these financial statements, Plan management has evaluated events and transactions for potential recognition or disclosure through October 10, 2025, the date the financial statements were available to be issued.

NOTE 3 – FAIR VALUE MEASUREMENTS

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). Valuation techniques maximize the use of relevant observable inputs and minimize the use of unobservable inputs. The three levels of the fair value hierarchy are described as follows:

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

Level 2 – inputs to the valuation methodology include:

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

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

Level 3 - inputs to the valuation methodology are unobservable and significant to the fair value measurement.

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

Following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2024 and 2023.

1. Mutual and money market funds (registered investment companies): Mutual and money market funds are valued at the daily closing price as reported by the fund. Mutual and money market funds held by the Plan are open-end mutual funds that are registered with the U.S. Securities and Exchange Commission. These funds are required to publish their daily net asset value and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.
2. Investments measured at net asset value: A stable value and common/collective trust funds that are composed primarily of fully benefit-responsive investment contracts, mutual funds, and individual equities are valued at the net asset value of units of the collective trusts. The net asset value, as provided by the trustee, is used as a practical expedient to estimate fair value. This practical expedient would not be used if it is determined to be probable that the fund will sell the investment for an amount different from the reported net asset value. Participant transactions (purchases and sales) may occur daily. If the Plan initiates a full redemption of the collective trusts, the issuer reserves the right to require twelve months’ notification in order to ensure that securities liquidations will be carried out in an orderly business manner. There are no unfunded commitments relating to this type of investment.

The following table sets forth by level, within the fair value hierarchy, the Plan’s assets at fair value as of December 31, 2024 and 2023. Classification within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement.

	Assets at Fair Value as of December 31, 2024			
	Level 1	Level 2	Level 3	Total
Total assets in the fair value hierarchy:				
Mutual funds	\$ 31,570,006	\$ -	\$ -	\$ 31,570,006
Money market fund	30,486	-	-	30,486
Investments measured at net asset value ^(a) :				
Common/collective trusts				60,671,819
Investments, at fair value	<u>\$ 31,600,492</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 92,272,311</u>

	Assets at Fair Value as of December 31, 2023			
	Level 1	Level 2	Level 3	Total
Total assets in the fair value hierarchy:				
Mutual funds	\$ 26,251,211	\$ -	\$ -	\$ 26,251,211
Money market fund	10,329	-	-	10,329
Investments measured at net asset value ^(a) :				
Common/collective trusts				47,053,609
Investments, at fair value	<u>\$ 26,261,540</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 73,315,149</u>

(a) Certain investments that are measured at net asset value per share (or its equivalent) as a practical expedient have not been classified in the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciliation of the fair value hierarchy to amounts presented in the statements of net assets available for benefits.

There were no Level 3 assets and no transfers between Levels 1 and 2 in 2024 and 2023.

NOTE 4 – INCOME TAX STATUS

The trust established under the Plan, which holds the Plan’s assets, is qualified pursuant to the appropriate section of the Internal Revenue Code (“IRC”), and accordingly, the trust’s net investment income is exempt from income taxes. The Plan has adopted a non-standardized pre-approved plan document on which the IRS has issued a favorable opinion letter dated June 30, 2020, that stated that the non-standardized pre-approved plan document, as currently designed, is in compliance with the applicable requirements of the IRC. The Plan has been amended since issuance of the most recent opinion letter. Although the Plan has not requested an individual determination letter from the IRS, the plan administrator believes that the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the IRC, and the related trust is tax exempt. Therefore, no provision for income taxes has been included in the Plan’s financial statements.

NOTE 5 – INFORMATION PREPARED AND CERTIFIED BY TRUSTEE

The following information included in the accompanying financial statements and supplemental Schedule of Assets (Held at End of Year) was obtained from data that has been prepared and certified as complete and accurate by Fidelity Management Trust Company, the trustee of the Plan, as of December 31, 2024 and 2023, and for the year ended December 31, 2024:

	2024	2023
Net assets available for benefits:		
Investments, at fair value	\$ 92,272,311	\$ 73,315,149
Notes receivable from participants	2,600,944	2,149,934
Net assets available for benefits	<u>\$ 94,873,255</u>	<u>\$ 75,465,083</u>

Additions to net assets:	
Dividends and interest	\$ 1,407,589
Net appreciation in fair value of investments	9,997,547
Interest income on notes receivable from participants	<u>150,191</u>
	<u>\$ 11,555,327</u>

NOTE 6 – PARTY-IN-INTEREST TRANSACTIONS

The Plan issues notes receivable to participants, which are secured by the balances in the participants' accounts. These transactions qualify as party-in-interest transactions.

The Plan's trustee, Fidelity Management Trust Company, is also the custodian of the Plan's assets. Fidelity Investments Institutional Operations Company, Inc., an affiliate of the trustee, is the transfer agent and provides recordkeeping services to the Plan as agent for the trustee. Certain investment funds are managed by affiliates of the trustee of the Plan and, accordingly, qualify as party-in-interest transactions.

NOTE 7 – RISKS AND UNCERTAINTIES

The participants direct the Plan to invest in various investment securities. Investment securities are exposed to various risks such as interest rate, market, and credit risks. Market risks include global events which could impact the value of investment securities, such as a pandemic or international conflict. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and such changes could materially affect the amounts reported in the statements of net assets available for benefits.

NOTE 8 – PLAN TERMINATION

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

NOTE 9 – PROHIBITED TRANSACTIONS

During 2022, the Company failed to remit certain participant contributions and loan repayments totaling \$2,087,152 to the Plan on a timely basis, as defined by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. The 2022 delinquent contributions and loan repayments were remitted to the Plan during the 2022 Plan year. The lost earnings related to these late remittances were calculated and remitted to the Plan during September 2024.

NOTE 10 – RECONCILIATION OF FINANCIAL STATEMENTS TO SCHEDULE H OF FORM 5500

The following is a reconciliation of net assets available for benefits per the accompanying Plan financial statements to Schedule H of Form 5500 at December 31, 2024 and 2023:

	<u>2024</u>	<u>2023</u>
Net assets available for benefits per statements of net assets available for benefits	\$ 95,289,494	\$ 75,829,658
Participant contributions receivable	(277,969)	(233,383)
Employer contributions receivable	<u>(138,270)</u>	<u>(131,192)</u>
 Net assets available for benefits per Schedule H of Form 5500	 <u>\$ 94,873,255</u>	 <u>\$ 75,465,083</u>

The following is a reconciliation of changes in net assets available for benefits per the accompanying Plan financial statements to Schedule H of Form 5500 for the year ended December 31, 2024:

Net increase in net assets available for benefits per statement of changes in net assets available for benefits	\$ 19,459,836
2024 participant contributions remitted in 2025	(277,969)
2024 employer contributions remitted in 2025	(138,270)
2023 participant contributions remitted in 2024	233,383
2023 employer contributions remitted in 2024	<u>131,192</u>
 Net increase in net assets available for benefits per Schedule H of Form 5500	 <u>\$ 19,408,172</u>

The following is a reconciliation of participant contributions per the accompanying Plan financial statements to Schedule H of Form 5500 for the year ended December 31, 2024:

Participant contributions per the financial statements	\$ 10,895,068
2024 participant contributions remitted in 2025	(277,969)
2023 participant contributions remitted in 2024	<u>233,383</u>
 Participant contributions per Schedule H of Form 5500	 <u>\$ 10,850,482</u>

The following is a reconciliation of employer contributions per the accompanying Plan financial statements to Schedule H of Form 5500 for the year ended December 31, 2024:

Employer contributions per the financial statements	\$ 1,713,622
2024 employer contributions remitted in 2025	(138,270)
2023 employer contributions remitted in 2024	<u>131,192</u>
 Employer contributions per Schedule H of Form 5500	 <u>\$ 1,706,544</u>

NOTE 11 – SUBSEQUENT EVENTS

Effective February 24, 2025, the Company entered into an asset purchase agreement with Nations Reliable Lending, LLC (“NRL”), in which NRL became a participating employer of the Plan and the plan assets of Nations Reliable Lending, LLC 401(k) Profit Sharing Plan were transferred to the Plan on the effective date. Employees of NRL are credited with previous service in applying the Plan’s eligibility requirements.

UNION HOME MORTGAGE CORPORATION 401(K) PLAN

SCHEDULE H, LINE 4a - SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS

YEAR ENDED DECEMBER 31, 2024

Plan Year Affected	Participant Contributions Transferred Late to Plan	Totals That Constitute Nonexempt Prohibited Transactions			Total Fully Corrected Under Voluntary Fiduciary Correction Program (VFCP) and Prohibited Transaction Exemption 2002-51
	Check Here if Late Participant Loan Repayments are included: <input checked="" type="checkbox"/>	Contributions Not Corrected	Contributions Corrected Outside of VFCP	Contributions Pending Correction in VFCP	
2022	\$ 2,087,152	\$ -	\$ 2,087,152	\$ -	\$ -

The late contributions listed on Schedule H, Line 4a represent the total participant contributions and loan repayments that were not remitted to the Plan as soon as administratively feasible, as required by the Department of Labor. The Plan sponsor remitted the 2022 late participant contributions and loan repayments during the 2022 Plan year. The lost earnings related to these late remittances were calculated and remitted to the Plan in September 2024.

See independent auditor's report.

UNION HOME MORTGAGE CORPORATION 401(K) PLAN
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

DECEMBER 31, 2024

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
*	Participant loans	3.25% - 9.50%	\$ -	\$ 2,600,944
	Core Plus Bond Fund Fee Class R1	Common/Collective Trust	**	995,870
	flexPATH Index Aggressive 2035 Fund R1	Common/Collective Trust	**	1,022,587
	flexPATH Index Aggressive 2045 Fund R1	Common/Collective Trust	**	230,076
	flexPATH Index Aggressive 2055 Fund R1	Common/Collective Trust	**	329,514
	flexPATH Index Aggressive 2065 Fund R1	Common/Collective Trust	**	134,839
	flexPATH Index Aggressive Retirement Fund R1	Common/Collective Trust	**	147,652
	flexPATH Index Conservative 2035 Fund R1	Common/Collective Trust	**	15,870
	flexPATH Index Conservative 2045 Fund R1	Common/Collective Trust	**	16,352
	flexPATH Index Conservative 2055 Fund R1	Common/Collective Trust	**	72,799
	flexPATH Index Conservative 2065 Fund R1	Common/Collective Trust	**	368,023
	flexPATH Index Conservative Retirement Fund R1	Common/Collective Trust	**	11
	flexPATH Index Moderate 2035 Fund R1	Common/Collective Trust	**	14,103,387
	flexPATH Index Moderate 2045 Fund R1	Common/Collective Trust	**	9,970,114
	flexPATH Index Moderate 2055 Fund R1	Common/Collective Trust	**	7,485,542
	flexPATH Index Moderate 2065 Fund R1	Common/Collective Trust	**	2,368,367
	flexPATH Index Moderate Retirement Fund R1	Common/Collective Trust	**	7,444,691
	International Growth Fund II Fee Class R1	Common/Collective Trust	**	1,100,212
	International Stock Fund Class R1	Common/Collective Trust	**	50,914
	Large Cap Growth Fund III Fee Class R1	Common/Collective Trust	**	5,342,638
	Large Cap Value Fund Fee Class R1	Common/Collective Trust	**	3,841,404
	Mid Cap Growth Fund Fee Class R1	Common/Collective Trust	**	2,936,317
	Mid Cap Value Fund II Class R1	Common/Collective Trust	**	115,666
	Small Cap Growth Fund II Class R1	Common/Collective Trust	**	715,813
	Small Cap Value Fund III Class R1	Common/Collective Trust	**	300,808
	Stable Value Fund Fee Class R1	Common/Collective Trust	**	1,562,353
*	Fidelity Government Money Market Fund	Money Market Fund	**	30,486
	American Funds American Balanced Fund Class R-6	Registered Investment Company	**	13,970,445
	American Funds New World Fund Class R-6	Registered Investment Company	**	470,769
*	Fidelity 500 Index Fund	Registered Investment Company	**	10,059,394
*	Fidelity Inflation-Protected Bond Index Fund	Registered Investment Company	**	100,162
*	Fidelity International Index Fund	Registered Investment Company	**	970,014
*	Fidelity Mid Cap Index Fund	Registered Investment Company	**	583,829
*	Fidelity Real Estate Index Fund	Registered Investment Company	**	59,431
*	Fidelity Small Cap Index Fund	Registered Investment Company	**	1,995,784
	JPMorgan U.S. Research Enhanced Equity Fund Class R6	Registered Investment Company	**	2,032,207
	Lord Abbett Bond Debenture Fund Class R6	Registered Investment Company	**	1,327,971
				<u>\$ 94,873,255</u>

* Indicates party-in-interest

** Cost basis is not required to be disclosed for participant directed investments

See independent auditor's report.

UNION HOME MORTGAGE CORPORATION
401(K) PLAN

FINANCIAL STATEMENTS AND
SUPPLEMENTARY INFORMATION

DECEMBER 31, 2024 AND 2023



Financial Statements and Supplementary Information
UNION HOME MORTGAGE CORPORATION 401(K) PLAN
DECEMBER 31, 2024 AND 2023

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INDEPENDENT AUDITOR'S REPORT

To the Plan Administrator of the
Union Home Mortgage Corporation 401(k) Plan
Strongsville, Ohio

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

We have performed audits of the accompanying financial statements of Union Home Mortgage Corporation 401(k) Plan (the "Plan"), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) [ERISA Section 103(a)(3)(C) audit]. The financial statements comprise the statements of net assets available for benefits as of December 31, 2024 and 2023, and the related statement of changes in net assets available for benefits for the year ended December 31, 2024, and the related notes to the financial statements.

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

Management has obtained certifications from a qualified institution as of December 31, 2024 and 2023, and for the year ended December 31, 2024, stating that the certified investment information, as described in Note 5 to the financial statements, is complete and accurate.

Opinion

In our opinion, based on our audits and on the procedures performed as described in the 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

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

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan'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 our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with 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, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

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

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

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

Other Matter—Supplemental Schedules Required by ERISA

The supplemental Schedules of Delinquent Participant Contributions and Assets (Held at End of Year) are 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 audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with generally accepted auditing standards. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

In forming our opinion on the supplemental schedules, we 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 our 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).

Pease Bell CPAs, LLC

Akron, Ohio
October 10, 2025

FINANCIAL STATEMENTS AND SUPPLEMENTARY INFORMATION

ANNUAL REPORT – INDEX

UNION HOME MORTGAGE CORPORATION 401(k) PLAN

December 31, 2024 and 2023

The following financial statements of the Union Home Mortgage Corporation 401(k) Plan are included herewith:

Statements of Net Assets Available for Benefits - December 31, 2024 and 2023

Statement of Changes in Net Assets Available for Benefits - Year Ended December 31, 2024

Notes to Financial Statements

The following supplemental schedules of the Union Home Mortgage Corporation 401(k) Plan included in the Annual Report of the Plan on Form 5500 for the year ended December 31, 2024 are included herewith:

Schedule H, Line 4a - Schedule of Delinquent Participant Contributions

Schedule H, Line 4i - Schedule of Assets (Held at End of Year)

All other supplemental schedules and notes for which provision is made in the applicable rules and regulations of the Department of Labor Regulations are not required under the related instructions or are inapplicable, and therefore, have been omitted.

UNION HOME MORTGAGE CORPORATION 401(K) PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
DECEMBER 31, 2024 AND 2023

	2024	2023
ASSETS		
Investments, at fair value:		
Participant directed investments	\$ 92,272,311	\$ 73,315,149
Receivables:		
Participant contributions	277,969	233,383
Employer contributions	138,270	131,192
Notes receivable from participants	2,600,944	2,149,934
Total receivables	3,017,183	2,514,509
NET ASSETS AVAILABLE FOR BENEFITS	\$ 95,289,494	\$ 75,829,658

See accompanying notes to the financial statements.

UNION HOME MORTGAGE CORPORATION 401(K) PLAN
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
YEAR ENDED DECEMBER 31, 2024

ADDITIONS

Additions to net assets attributed to:

Investment income:

Dividends and interest	\$ 1,407,589
Net appreciation in fair value of investments	9,997,547

Interest income on notes receivable from participants	150,191
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Contributions:

Participants	10,895,068
Employer	1,713,622
Rollovers	5,812,268

18,420,958

TOTAL ADDITIONS 29,976,285

DEDUCTIONS

Deductions from net assets attributed to:

Benefits paid to participants	10,264,471
Administrative expenses	251,978

10,516,449

NET INCREASE

19,459,836

NET ASSETS AVAILABLE FOR BENEFITS:
BEGINNING OF YEAR

75,829,658

END OF YEAR

\$ 95,289,494

See accompanying notes to the financial statements.

UNION HOME MORTGAGE CORPORATION 401(k) PLAN

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2024 AND 2023

NOTE 1 – DESCRIPTION OF THE PLAN

The following description of the Union Home Mortgage Corporation 401(k) Plan (the "Plan") provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

General: The Plan is a defined contribution plan covering substantially all employees of Union Home Mortgage Corporation, Mutual Title Agency, LLC., and effective July 17, 2023, Arbor Falls Golf LLC (collectively the "Company"). The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). The Plan Administrator is responsible for oversight of the Plan. The Plan's Administrative and Investment Committee determines the appropriateness of the Plan's investment offerings, monitors investment performance, and reports to the Plan Administrator.

Eligibility: Effective August 15, 2024, to be eligible, an employee must have attained the age of 21 and have completed 2 months of service. Interns of the Company and non-resident aliens are not eligible to participate in the Plan. Effective October 1, 2024, the Plan allows employees to enter the Plan on the first day of the month coinciding with or following the date on which the employee completes the eligibility requirements. Prior to August 15, 2024, an eligible employee must have been 21 years of age or older, have completed 3 months of service, and not be a non-resident alien. Prior to October 1, 2024, employees could enter the Plan on the first day of the quarter following completion of the service requirements.

Contributions: The Plan provides for automatic enrollment upon meeting the eligibility requirements and, accordingly, employees are treated as having elected to contribute 6% of their earnings as pre-tax 401(k) contributions, unless an election is made for a different amount, or an election is made not to participate. The Plan includes an automatic 1% increase annually, up to 8%, unless otherwise changed by the participant.

Participants may make voluntary pre-tax contributions or after-tax (Roth) contributions by means of a salary deferral agreement of up to 100% of their compensation, subject to Internal Revenue Service ("IRS") limitations for the Plan year. Plan participants over the age of 50 are also permitted to make additional catch-up contributions (\$7,500 in 2024). The Plan also permits rollover contributions from other qualified retirement plans. Participants direct the investment of contributions into various investment options offered by the Plan. The Company has the option to make employer matching contributions. The amount and period of employer matching contributions is at the Company's discretion and is determined annually. Discretionary employer matching contributions for 2024 were equal to 25% of the first 8% of employee deferrals and were remitted with each pay. In addition, the Company may contribute discretionary non-elective profit-sharing contributions to the Plan. During 2024, there were no discretionary non-elective profit-sharing contributions made by the Company. A participant must be employed on the last day of the year to receive his or her portion of any discretionary non-elective profit-sharing contributions for the year.

Participant accounts: Each participant's account is credited with the participant's contributions and an allocation of (a) the Company's discretionary matching and discretionary non-elective profit-sharing contributions and (b) Plan earnings and is charged with an allocation of administrative expenses. Allocations are based on a participant's compensation or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting: The participant’s elective contributions are fully vested immediately. Participants become vested in any Company discretionary matching and discretionary non-elective profit-sharing contributions according to the following schedule:

<u>Years of Service</u>	<u>Vesting</u>
Less than 2	0%
2	20%
3	40%
4	60%
5	80%
6	100%

During 2023, the Company entered into an asset purchase agreement with Amerifirst Financial Corporation (“Amerifirst”), which included the acquisition of Amerifirst’s existing workforce. The acquired Amerifirst employees began participating in the Plan following the acquisition, were credited with previous service in applying the Plan’s eligibility requirements, and become vested in any Company discretionary matching and discretionary non-elective profit-sharing contributions according to the following schedule:

<u>Years of Service</u>	<u>Vesting</u>
Less than 2	0%
2	20%
3	40%
4	70%
5	100%

Forfeited accounts: At December 31, 2024 and 2023, forfeited non-vested accounts totaled \$10,346 and \$2,331, respectively. These accounts are to be used to pay Plan administrative expenses, reduce employer contributions, or be otherwise allocated to participants in accordance with Plan provisions. During 2024, \$488,237 of forfeited non-vested accounts were used to reduce employer contributions and pay Plan administrative expenses.

Notes receivable from participants: The Plan allows participants to obtain loans from the Plan to satisfy financial hardship or for a specified financial need. These loans are subject to the following general provisions: the maximum amount of loans outstanding is equal to the lesser of \$50,000 or 50% of the participant’s vested account balance with a minimum of \$1,000; the term of any loan may not exceed five years unless the purpose of the loan is to purchase the participant’s primary residence. The loans are secured by the participant’s entire vested account balance. The interest rate for each loan is based on the bank’s prime lending rate on the loan issuance date, ranging from 3.25% to 9.50%.

If a participant does not make loan repayments and the plan administrator considers the participant loan to be in default, the loan balance is reduced, and the delinquent participant note receivable is recorded as a benefit payment based on the terms of the Plan agreement.

Payment of benefits: Upon termination of service due to death, disability, or retirement, a participant may elect to receive either a lump sum amount equal to the value of the participant’s vested interest in his or her account or partial payments. For termination of service due to other reasons, a participant will receive the value of the vested interest in his or her account as a lump-sum distribution. In the case of a hardship, a participant may apply for a distribution described in the Plan agreement. Lump sum distributions are required if the vested balance is \$1,000 or less. Additionally, in-service distributions are permitted for participants meeting certain age and length of service requirements.

NOTE 2 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of presentation: The financial statements of the Plan are prepared on the accrual basis of accounting in conformity with accounting principles generally accepted in the United States of America (“GAAP”).

Use of estimates: The preparation of financial statements in conformity with GAAP requires management to make estimates and assumptions that affect certain amounts reported in the financial statements and accompanying notes. Actual results could differ from those estimates.

Notes receivable from participants: Participant notes receivable are recorded at their unpaid principal balance plus any accrued but unpaid interest.

Investment valuation and income recognition: Investments are reported at fair value using methodologies described in Note 3. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan’s Investment Committee determines the Plan’s valuation policies utilizing information provided by the investment advisers and trustee.

Purchases and sales of investments are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Capital gain distributions are included in dividend income. Net appreciation (depreciation) in fair value of investments includes the Plan’s gains and losses on investments bought and sold as well as held during the year.

Benefit payments: Benefit payments to participants are recorded when paid.

Administrative expenses: Certain administrative expenses of the Plan have been paid by the Company and are, therefore, not expenses of the Plan. Investment related expenses are included in net appreciation or depreciation of fair value of investments. Other Plan expenses not paid by the Company, including investment management, recordkeeping, and participant loan and distribution administrative fees, are either paid from forfeited non-vested accounts or are paid from other assets of the Plan and allocated to participant accounts.

Subsequent events: In preparing these financial statements, Plan management has evaluated events and transactions for potential recognition or disclosure through October 10, 2025, the date the financial statements were available to be issued.

NOTE 3 – FAIR VALUE MEASUREMENTS

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). Valuation techniques maximize the use of relevant observable inputs and minimize the use of unobservable inputs. The three levels of the fair value hierarchy are described as follows:

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

Level 2 – inputs to the valuation methodology include:

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

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

Level 3 - inputs to the valuation methodology are unobservable and significant to the fair value measurement.

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

Following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2024 and 2023.

1. Mutual and money market funds (registered investment companies): Mutual and money market funds are valued at the daily closing price as reported by the fund. Mutual and money market funds held by the Plan are open-end mutual funds that are registered with the U.S. Securities and Exchange Commission. These funds are required to publish their daily net asset value and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.
2. Investments measured at net asset value: A stable value and common/collective trust funds that are composed primarily of fully benefit-responsive investment contracts, mutual funds, and individual equities are valued at the net asset value of units of the collective trusts. The net asset value, as provided by the trustee, is used as a practical expedient to estimate fair value. This practical expedient would not be used if it is determined to be probable that the fund will sell the investment for an amount different from the reported net asset value. Participant transactions (purchases and sales) may occur daily. If the Plan initiates a full redemption of the collective trusts, the issuer reserves the right to require twelve months’ notification in order to ensure that securities liquidations will be carried out in an orderly business manner. There are no unfunded commitments relating to this type of investment.

The following table sets forth by level, within the fair value hierarchy, the Plan’s assets at fair value as of December 31, 2024 and 2023. Classification within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement.

	Assets at Fair Value as of December 31, 2024			
	Level 1	Level 2	Level 3	Total
Total assets in the fair value hierarchy:				
Mutual funds	\$ 31,570,006	\$ -	\$ -	\$ 31,570,006
Money market fund	30,486	-	-	30,486
Investments measured at net asset value ^(a) :				
Common/collective trusts				60,671,819
Investments, at fair value	<u>\$ 31,600,492</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 92,272,311</u>

	Assets at Fair Value as of December 31, 2023			
	Level 1	Level 2	Level 3	Total
Total assets in the fair value hierarchy:				
Mutual funds	\$ 26,251,211	\$ -	\$ -	\$ 26,251,211
Money market fund	10,329	-	-	10,329
Investments measured at net asset value ^(a) :				
Common/collective trusts				47,053,609
Investments, at fair value	<u>\$ 26,261,540</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 73,315,149</u>

(a) Certain investments that are measured at net asset value per share (or its equivalent) as a practical expedient have not been classified in the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciliation of the fair value hierarchy to amounts presented in the statements of net assets available for benefits.

There were no Level 3 assets and no transfers between Levels 1 and 2 in 2024 and 2023.

NOTE 4 – INCOME TAX STATUS

The trust established under the Plan, which holds the Plan’s assets, is qualified pursuant to the appropriate section of the Internal Revenue Code (“IRC”), and accordingly, the trust’s net investment income is exempt from income taxes. The Plan has adopted a non-standardized pre-approved plan document on which the IRS has issued a favorable opinion letter dated June 30, 2020, that stated that the non-standardized pre-approved plan document, as currently designed, is in compliance with the applicable requirements of the IRC. The Plan has been amended since issuance of the most recent opinion letter. Although the Plan has not requested an individual determination letter from the IRS, the plan administrator believes that the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the IRC, and the related trust is tax exempt. Therefore, no provision for income taxes has been included in the Plan’s financial statements.

NOTE 5 – INFORMATION PREPARED AND CERTIFIED BY TRUSTEE

The following information included in the accompanying financial statements and supplemental Schedule of Assets (Held at End of Year) was obtained from data that has been prepared and certified as complete and accurate by Fidelity Management Trust Company, the trustee of the Plan, as of December 31, 2024 and 2023, and for the year ended December 31, 2024:

	2024	2023
Net assets available for benefits:		
Investments, at fair value	\$ 92,272,311	\$ 73,315,149
Notes receivable from participants	2,600,944	2,149,934
Net assets available for benefits	<u>\$ 94,873,255</u>	<u>\$ 75,465,083</u>

Additions to net assets:	
Dividends and interest	\$ 1,407,589
Net appreciation in fair value of investments	9,997,547
Interest income on notes receivable from participants	<u>150,191</u>
	<u>\$ 11,555,327</u>

NOTE 6 – PARTY-IN-INTEREST TRANSACTIONS

The Plan issues notes receivable to participants, which are secured by the balances in the participants' accounts. These transactions qualify as party-in-interest transactions.

The Plan's trustee, Fidelity Management Trust Company, is also the custodian of the Plan's assets. Fidelity Investments Institutional Operations Company, Inc., an affiliate of the trustee, is the transfer agent and provides recordkeeping services to the Plan as agent for the trustee. Certain investment funds are managed by affiliates of the trustee of the Plan and, accordingly, qualify as party-in-interest transactions.

NOTE 7 – RISKS AND UNCERTAINTIES

The participants direct the Plan to invest in various investment securities. Investment securities are exposed to various risks such as interest rate, market, and credit risks. Market risks include global events which could impact the value of investment securities, such as a pandemic or international conflict. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and such changes could materially affect the amounts reported in the statements of net assets available for benefits.

NOTE 8 – PLAN TERMINATION

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

NOTE 9 – PROHIBITED TRANSACTIONS

During 2022, the Company failed to remit certain participant contributions and loan repayments totaling \$2,087,152 to the Plan on a timely basis, as defined by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. The 2022 delinquent contributions and loan repayments were remitted to the Plan during the 2022 Plan year. The lost earnings related to these late remittances were calculated and remitted to the Plan during September 2024.

NOTE 10 – RECONCILIATION OF FINANCIAL STATEMENTS TO SCHEDULE H OF FORM 5500

The following is a reconciliation of net assets available for benefits per the accompanying Plan financial statements to Schedule H of Form 5500 at December 31, 2024 and 2023:

	<u>2024</u>	<u>2023</u>
Net assets available for benefits per statements of net assets available for benefits	\$ 95,289,494	\$ 75,829,658
Participant contributions receivable	(277,969)	(233,383)
Employer contributions receivable	<u>(138,270)</u>	<u>(131,192)</u>
Net assets available for benefits per Schedule H of Form 5500	<u>\$ 94,873,255</u>	<u>\$ 75,465,083</u>

The following is a reconciliation of changes in net assets available for benefits per the accompanying Plan financial statements to Schedule H of Form 5500 for the year ended December 31, 2024:

Net increase in net assets available for benefits per statement of changes in net assets available for benefits	\$ 19,459,836
2024 participant contributions remitted in 2025	(277,969)
2024 employer contributions remitted in 2025	(138,270)
2023 participant contributions remitted in 2024	233,383
2023 employer contributions remitted in 2024	<u>131,192</u>
Net increase in net assets available for benefits per Schedule H of Form 5500	<u>\$ 19,408,172</u>

The following is a reconciliation of participant contributions per the accompanying Plan financial statements to Schedule H of Form 5500 for the year ended December 31, 2024:

Participant contributions per the financial statements	\$ 10,895,068
2024 participant contributions remitted in 2025	(277,969)
2023 participant contributions remitted in 2024	<u>233,383</u>
Participant contributions per Schedule H of Form 5500	<u>\$ 10,850,482</u>

The following is a reconciliation of employer contributions per the accompanying Plan financial statements to Schedule H of Form 5500 for the year ended December 31, 2024:

Employer contributions per the financial statements	\$ 1,713,622
2024 employer contributions remitted in 2025	(138,270)
2023 employer contributions remitted in 2024	<u>131,192</u>
Employer contributions per Schedule H of Form 5500	<u>\$ 1,706,544</u>

NOTE 11 – SUBSEQUENT EVENTS

Effective February 24, 2025, the Company entered into an asset purchase agreement with Nations Reliable Lending, LLC (“NRL”), in which NRL became a participating employer of the Plan and the plan assets of Nations Reliable Lending, LLC 401(k) Profit Sharing Plan were transferred to the Plan on the effective date. Employees of NRL are credited with previous service in applying the Plan’s eligibility requirements.

UNION HOME MORTGAGE CORPORATION 401(K) PLAN

SCHEDULE H, LINE 4a - SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS

YEAR ENDED DECEMBER 31, 2024

Plan Year Affected	Participant Contributions Transferred Late to Plan	Totals That Constitute Nonexempt Prohibited Transactions			Total Fully Corrected Under Voluntary Fiduciary Correction Program (VFCP) and Prohibited Transaction Exemption 2002-51
	Check Here if Late Participant Loan Repayments are included: <input checked="" type="checkbox"/>	Contributions Not Corrected	Contributions Corrected Outside of VFCP	Contributions Pending Correction in VFCP	
2022	\$ 2,087,152	\$ -	\$ 2,087,152	\$ -	\$ -

The late contributions listed on Schedule H, Line 4a represent the total participant contributions and loan repayments that were not remitted to the Plan as soon as administratively feasible, as required by the Department of Labor. The Plan sponsor remitted the 2022 late participant contributions and loan repayments during the 2022 Plan year. The lost earnings related to these late remittances were calculated and remitted to the Plan in September 2024.

See independent auditor's report.

UNION HOME MORTGAGE CORPORATION 401(K) PLAN
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

DECEMBER 31, 2024

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
*	Participant loans	3.25% - 9.50%	\$ -	\$ 2,600,944
	Core Plus Bond Fund Fee Class R1	Common/Collective Trust	**	995,870
	flexPATH Index Aggressive 2035 Fund R1	Common/Collective Trust	**	1,022,587
	flexPATH Index Aggressive 2045 Fund R1	Common/Collective Trust	**	230,076
	flexPATH Index Aggressive 2055 Fund R1	Common/Collective Trust	**	329,514
	flexPATH Index Aggressive 2065 Fund R1	Common/Collective Trust	**	134,839
	flexPATH Index Aggressive Retirement Fund R1	Common/Collective Trust	**	147,652
	flexPATH Index Conservative 2035 Fund R1	Common/Collective Trust	**	15,870
	flexPATH Index Conservative 2045 Fund R1	Common/Collective Trust	**	16,352
	flexPATH Index Conservative 2055 Fund R1	Common/Collective Trust	**	72,799
	flexPATH Index Conservative 2065 Fund R1	Common/Collective Trust	**	368,023
	flexPATH Index Conservative Retirement Fund R1	Common/Collective Trust	**	11
	flexPATH Index Moderate 2035 Fund R1	Common/Collective Trust	**	14,103,387
	flexPATH Index Moderate 2045 Fund R1	Common/Collective Trust	**	9,970,114
	flexPATH Index Moderate 2055 Fund R1	Common/Collective Trust	**	7,485,542
	flexPATH Index Moderate 2065 Fund R1	Common/Collective Trust	**	2,368,367
	flexPATH Index Moderate Retirement Fund R1	Common/Collective Trust	**	7,444,691
	International Growth Fund II Fee Class R1	Common/Collective Trust	**	1,100,212
	International Stock Fund Class R1	Common/Collective Trust	**	50,914
	Large Cap Growth Fund III Fee Class R1	Common/Collective Trust	**	5,342,638
	Large Cap Value Fund Fee Class R1	Common/Collective Trust	**	3,841,404
	Mid Cap Growth Fund Fee Class R1	Common/Collective Trust	**	2,936,317
	Mid Cap Value Fund II Class R1	Common/Collective Trust	**	115,666
	Small Cap Growth Fund II Class R1	Common/Collective Trust	**	715,813
	Small Cap Value Fund III Class R1	Common/Collective Trust	**	300,808
	Stable Value Fund Fee Class R1	Common/Collective Trust	**	1,562,353
*	Fidelity Government Money Market Fund	Money Market Fund	**	30,486
	American Funds American Balanced Fund Class R-6	Registered Investment Company	**	13,970,445
	American Funds New World Fund Class R-6	Registered Investment Company	**	470,769
*	Fidelity 500 Index Fund	Registered Investment Company	**	10,059,394
*	Fidelity Inflation-Protected Bond Index Fund	Registered Investment Company	**	100,162
*	Fidelity International Index Fund	Registered Investment Company	**	970,014
*	Fidelity Mid Cap Index Fund	Registered Investment Company	**	583,829
*	Fidelity Real Estate Index Fund	Registered Investment Company	**	59,431
*	Fidelity Small Cap Index Fund	Registered Investment Company	**	1,995,784
	JPMorgan U.S. Research Enhanced Equity Fund Class R6	Registered Investment Company	**	2,032,207
	Lord Abbett Bond Debenture Fund Class R6	Registered Investment Company	**	1,327,971

\$ 94,873,255

* Indicates party-in-interest

** Cost basis is not required to be disclosed for participant directed investments

See independent auditor's report.

UNION HOME MORTGAGE CORPORATION
401(K) PLAN

FINANCIAL STATEMENTS AND
SUPPLEMENTARY INFORMATION

DECEMBER 31, 2024 AND 2023



Financial Statements and Supplementary Information
UNION HOME MORTGAGE CORPORATION 401(K) PLAN
DECEMBER 31, 2024 AND 2023

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INDEPENDENT AUDITOR'S REPORT

To the Plan Administrator of the
Union Home Mortgage Corporation 401(k) Plan
Strongsville, Ohio

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

We have performed audits of the accompanying financial statements of Union Home Mortgage Corporation 401(k) Plan (the "Plan"), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) [ERISA Section 103(a)(3)(C) audit]. The financial statements comprise the statements of net assets available for benefits as of December 31, 2024 and 2023, and the related statement of changes in net assets available for benefits for the year ended December 31, 2024, and the related notes to the financial statements.

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

Management has obtained certifications from a qualified institution as of December 31, 2024 and 2023, and for the year ended December 31, 2024, stating that the certified investment information, as described in Note 5 to the financial statements, is complete and accurate.

Opinion

In our opinion, based on our audits and on the procedures performed as described in the 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

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

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan'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 our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with 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, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

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

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

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

Other Matter—Supplemental Schedules Required by ERISA

The supplemental Schedules of Delinquent Participant Contributions and Assets (Held at End of Year) are 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 audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with generally accepted auditing standards. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

In forming our opinion on the supplemental schedules, we 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 our 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).

Pease Bell CPAs, LLC

Akron, Ohio
October 10, 2025

FINANCIAL STATEMENTS AND SUPPLEMENTARY INFORMATION

ANNUAL REPORT – INDEX

UNION HOME MORTGAGE CORPORATION 401(k) PLAN

December 31, 2024 and 2023

The following financial statements of the Union Home Mortgage Corporation 401(k) Plan are included herewith:

Statements of Net Assets Available for Benefits - December 31, 2024 and 2023

Statement of Changes in Net Assets Available for Benefits - Year Ended December 31, 2024

Notes to Financial Statements

The following supplemental schedules of the Union Home Mortgage Corporation 401(k) Plan included in the Annual Report of the Plan on Form 5500 for the year ended December 31, 2024 are included herewith:

Schedule H, Line 4a - Schedule of Delinquent Participant Contributions

Schedule H, Line 4i - Schedule of Assets (Held at End of Year)

All other supplemental schedules and notes for which provision is made in the applicable rules and regulations of the Department of Labor Regulations are not required under the related instructions or are inapplicable, and therefore, have been omitted.

UNION HOME MORTGAGE CORPORATION 401(K) PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
DECEMBER 31, 2024 AND 2023

	2024	2023
ASSETS		
Investments, at fair value:		
Participant directed investments	\$ 92,272,311	\$ 73,315,149
Receivables:		
Participant contributions	277,969	233,383
Employer contributions	138,270	131,192
Notes receivable from participants	2,600,944	2,149,934
Total receivables	3,017,183	2,514,509
NET ASSETS AVAILABLE FOR BENEFITS	\$ 95,289,494	\$ 75,829,658

See accompanying notes to the financial statements.

UNION HOME MORTGAGE CORPORATION 401(K) PLAN
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
YEAR ENDED DECEMBER 31, 2024

ADDITIONS

Additions to net assets attributed to:

Investment income:

Dividends and interest	\$ 1,407,589
Net appreciation in fair value of investments	9,997,547

Interest income on notes receivable from participants	150,191
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Contributions:

Participants	10,895,068
Employer	1,713,622
Rollovers	5,812,268

18,420,958

TOTAL ADDITIONS 29,976,285

DEDUCTIONS

Deductions from net assets attributed to:

Benefits paid to participants	10,264,471
Administrative expenses	251,978

10,516,449

NET INCREASE

19,459,836

NET ASSETS AVAILABLE FOR BENEFITS:
BEGINNING OF YEAR

75,829,658

END OF YEAR

\$ 95,289,494

See accompanying notes to the financial statements.

UNION HOME MORTGAGE CORPORATION 401(k) PLAN

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2024 AND 2023

NOTE 1 – DESCRIPTION OF THE PLAN

The following description of the Union Home Mortgage Corporation 401(k) Plan (the "Plan") provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

General: The Plan is a defined contribution plan covering substantially all employees of Union Home Mortgage Corporation, Mutual Title Agency, LLC., and effective July 17, 2023, Arbor Falls Golf LLC (collectively the "Company"). The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). The Plan Administrator is responsible for oversight of the Plan. The Plan's Administrative and Investment Committee determines the appropriateness of the Plan's investment offerings, monitors investment performance, and reports to the Plan Administrator.

Eligibility: Effective August 15, 2024, to be eligible, an employee must have attained the age of 21 and have completed 2 months of service. Interns of the Company and non-resident aliens are not eligible to participate in the Plan. Effective October 1, 2024, the Plan allows employees to enter the Plan on the first day of the month coinciding with or following the date on which the employee completes the eligibility requirements. Prior to August 15, 2024, an eligible employee must have been 21 years of age or older, have completed 3 months of service, and not be a non-resident alien. Prior to October 1, 2024, employees could enter the Plan on the first day of the quarter following completion of the service requirements.

Contributions: The Plan provides for automatic enrollment upon meeting the eligibility requirements and, accordingly, employees are treated as having elected to contribute 6% of their earnings as pre-tax 401(k) contributions, unless an election is made for a different amount, or an election is made not to participate. The Plan includes an automatic 1% increase annually, up to 8%, unless otherwise changed by the participant.

Participants may make voluntary pre-tax contributions or after-tax (Roth) contributions by means of a salary deferral agreement of up to 100% of their compensation, subject to Internal Revenue Service ("IRS") limitations for the Plan year. Plan participants over the age of 50 are also permitted to make additional catch-up contributions (\$7,500 in 2024). The Plan also permits rollover contributions from other qualified retirement plans. Participants direct the investment of contributions into various investment options offered by the Plan. The Company has the option to make employer matching contributions. The amount and period of employer matching contributions is at the Company's discretion and is determined annually. Discretionary employer matching contributions for 2024 were equal to 25% of the first 8% of employee deferrals and were remitted with each pay. In addition, the Company may contribute discretionary non-elective profit-sharing contributions to the Plan. During 2024, there were no discretionary non-elective profit-sharing contributions made by the Company. A participant must be employed on the last day of the year to receive his or her portion of any discretionary non-elective profit-sharing contributions for the year.

Participant accounts: Each participant's account is credited with the participant's contributions and an allocation of (a) the Company's discretionary matching and discretionary non-elective profit-sharing contributions and (b) Plan earnings and is charged with an allocation of administrative expenses. Allocations are based on a participant's compensation or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting: The participant’s elective contributions are fully vested immediately. Participants become vested in any Company discretionary matching and discretionary non-elective profit-sharing contributions according to the following schedule:

<u>Years of Service</u>	<u>Vesting</u>
Less than 2	0%
2	20%
3	40%
4	60%
5	80%
6	100%

During 2023, the Company entered into an asset purchase agreement with Amerifirst Financial Corporation (“Amerifirst”), which included the acquisition of Amerifirst’s existing workforce. The acquired Amerifirst employees began participating in the Plan following the acquisition, were credited with previous service in applying the Plan’s eligibility requirements, and become vested in any Company discretionary matching and discretionary non-elective profit-sharing contributions according to the following schedule:

<u>Years of Service</u>	<u>Vesting</u>
Less than 2	0%
2	20%
3	40%
4	70%
5	100%

Forfeited accounts: At December 31, 2024 and 2023, forfeited non-vested accounts totaled \$10,346 and \$2,331, respectively. These accounts are to be used to pay Plan administrative expenses, reduce employer contributions, or be otherwise allocated to participants in accordance with Plan provisions. During 2024, \$488,237 of forfeited non-vested accounts were used to reduce employer contributions and pay Plan administrative expenses.

Notes receivable from participants: The Plan allows participants to obtain loans from the Plan to satisfy financial hardship or for a specified financial need. These loans are subject to the following general provisions: the maximum amount of loans outstanding is equal to the lesser of \$50,000 or 50% of the participant’s vested account balance with a minimum of \$1,000; the term of any loan may not exceed five years unless the purpose of the loan is to purchase the participant’s primary residence. The loans are secured by the participant’s entire vested account balance. The interest rate for each loan is based on the bank’s prime lending rate on the loan issuance date, ranging from 3.25% to 9.50%.

If a participant does not make loan repayments and the plan administrator considers the participant loan to be in default, the loan balance is reduced, and the delinquent participant note receivable is recorded as a benefit payment based on the terms of the Plan agreement.

Payment of benefits: Upon termination of service due to death, disability, or retirement, a participant may elect to receive either a lump sum amount equal to the value of the participant’s vested interest in his or her account or partial payments. For termination of service due to other reasons, a participant will receive the value of the vested interest in his or her account as a lump-sum distribution. In the case of a hardship, a participant may apply for a distribution described in the Plan agreement. Lump sum distributions are required if the vested balance is \$1,000 or less. Additionally, in-service distributions are permitted for participants meeting certain age and length of service requirements.

NOTE 2 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of presentation: The financial statements of the Plan are prepared on the accrual basis of accounting in conformity with accounting principles generally accepted in the United States of America (“GAAP”).

Use of estimates: The preparation of financial statements in conformity with GAAP requires management to make estimates and assumptions that affect certain amounts reported in the financial statements and accompanying notes. Actual results could differ from those estimates.

Notes receivable from participants: Participant notes receivable are recorded at their unpaid principal balance plus any accrued but unpaid interest.

Investment valuation and income recognition: Investments are reported at fair value using methodologies described in Note 3. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan’s Investment Committee determines the Plan’s valuation policies utilizing information provided by the investment advisers and trustee.

Purchases and sales of investments are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Capital gain distributions are included in dividend income. Net appreciation (depreciation) in fair value of investments includes the Plan’s gains and losses on investments bought and sold as well as held during the year.

Benefit payments: Benefit payments to participants are recorded when paid.

Administrative expenses: Certain administrative expenses of the Plan have been paid by the Company and are, therefore, not expenses of the Plan. Investment related expenses are included in net appreciation or depreciation of fair value of investments. Other Plan expenses not paid by the Company, including investment management, recordkeeping, and participant loan and distribution administrative fees, are either paid from forfeited non-vested accounts or are paid from other assets of the Plan and allocated to participant accounts.

Subsequent events: In preparing these financial statements, Plan management has evaluated events and transactions for potential recognition or disclosure through October 10, 2025, the date the financial statements were available to be issued.

NOTE 3 – FAIR VALUE MEASUREMENTS

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). Valuation techniques maximize the use of relevant observable inputs and minimize the use of unobservable inputs. The three levels of the fair value hierarchy are described as follows:

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

Level 2 – inputs to the valuation methodology include:

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

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

Level 3 - inputs to the valuation methodology are unobservable and significant to the fair value measurement.

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

Following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2024 and 2023.

1. Mutual and money market funds (registered investment companies): Mutual and money market funds are valued at the daily closing price as reported by the fund. Mutual and money market funds held by the Plan are open-end mutual funds that are registered with the U.S. Securities and Exchange Commission. These funds are required to publish their daily net asset value and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.
2. Investments measured at net asset value: A stable value and common/collective trust funds that are composed primarily of fully benefit-responsive investment contracts, mutual funds, and individual equities are valued at the net asset value of units of the collective trusts. The net asset value, as provided by the trustee, is used as a practical expedient to estimate fair value. This practical expedient would not be used if it is determined to be probable that the fund will sell the investment for an amount different from the reported net asset value. Participant transactions (purchases and sales) may occur daily. If the Plan initiates a full redemption of the collective trusts, the issuer reserves the right to require twelve months’ notification in order to ensure that securities liquidations will be carried out in an orderly business manner. There are no unfunded commitments relating to this type of investment.

The following table sets forth by level, within the fair value hierarchy, the Plan’s assets at fair value as of December 31, 2024 and 2023. Classification within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement.

	Assets at Fair Value as of December 31, 2024			
	Level 1	Level 2	Level 3	Total
Total assets in the fair value hierarchy:				
Mutual funds	\$ 31,570,006	\$ -	\$ -	\$ 31,570,006
Money market fund	30,486	-	-	30,486
Investments measured at net asset value ^(a) :				
Common/collective trusts				60,671,819
Investments, at fair value	<u>\$ 31,600,492</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 92,272,311</u>

	Assets at Fair Value as of December 31, 2023			
	Level 1	Level 2	Level 3	Total
Total assets in the fair value hierarchy:				
Mutual funds	\$ 26,251,211	\$ -	\$ -	\$ 26,251,211
Money market fund	10,329	-	-	10,329
Investments measured at net asset value ^(a) :				
Common/collective trusts				47,053,609
Investments, at fair value	<u>\$ 26,261,540</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 73,315,149</u>

(a) Certain investments that are measured at net asset value per share (or its equivalent) as a practical expedient have not been classified in the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciliation of the fair value hierarchy to amounts presented in the statements of net assets available for benefits.

There were no Level 3 assets and no transfers between Levels 1 and 2 in 2024 and 2023.

NOTE 4 – INCOME TAX STATUS

The trust established under the Plan, which holds the Plan’s assets, is qualified pursuant to the appropriate section of the Internal Revenue Code (“IRC”), and accordingly, the trust’s net investment income is exempt from income taxes. The Plan has adopted a non-standardized pre-approved plan document on which the IRS has issued a favorable opinion letter dated June 30, 2020, that stated that the non-standardized pre-approved plan document, as currently designed, is in compliance with the applicable requirements of the IRC. The Plan has been amended since issuance of the most recent opinion letter. Although the Plan has not requested an individual determination letter from the IRS, the plan administrator believes that the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the IRC, and the related trust is tax exempt. Therefore, no provision for income taxes has been included in the Plan’s financial statements.

NOTE 5 – INFORMATION PREPARED AND CERTIFIED BY TRUSTEE

The following information included in the accompanying financial statements and supplemental Schedule of Assets (Held at End of Year) was obtained from data that has been prepared and certified as complete and accurate by Fidelity Management Trust Company, the trustee of the Plan, as of December 31, 2024 and 2023, and for the year ended December 31, 2024:

	2024	2023
Net assets available for benefits:		
Investments, at fair value	\$ 92,272,311	\$ 73,315,149
Notes receivable from participants	2,600,944	2,149,934
Net assets available for benefits	<u>\$ 94,873,255</u>	<u>\$ 75,465,083</u>

Additions to net assets:	
Dividends and interest	\$ 1,407,589
Net appreciation in fair value of investments	9,997,547
Interest income on notes receivable from participants	<u>150,191</u>
	<u>\$ 11,555,327</u>

NOTE 6 – PARTY-IN-INTEREST TRANSACTIONS

The Plan issues notes receivable to participants, which are secured by the balances in the participants' accounts. These transactions qualify as party-in-interest transactions.

The Plan's trustee, Fidelity Management Trust Company, is also the custodian of the Plan's assets. Fidelity Investments Institutional Operations Company, Inc., an affiliate of the trustee, is the transfer agent and provides recordkeeping services to the Plan as agent for the trustee. Certain investment funds are managed by affiliates of the trustee of the Plan and, accordingly, qualify as party-in-interest transactions.

NOTE 7 – RISKS AND UNCERTAINTIES

The participants direct the Plan to invest in various investment securities. Investment securities are exposed to various risks such as interest rate, market, and credit risks. Market risks include global events which could impact the value of investment securities, such as a pandemic or international conflict. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and such changes could materially affect the amounts reported in the statements of net assets available for benefits.

NOTE 8 – PLAN TERMINATION

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

NOTE 9 – PROHIBITED TRANSACTIONS

During 2022, the Company failed to remit certain participant contributions and loan repayments totaling \$2,087,152 to the Plan on a timely basis, as defined by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. The 2022 delinquent contributions and loan repayments were remitted to the Plan during the 2022 Plan year. The lost earnings related to these late remittances were calculated and remitted to the Plan during September 2024.

NOTE 10 – RECONCILIATION OF FINANCIAL STATEMENTS TO SCHEDULE H OF FORM 5500

The following is a reconciliation of net assets available for benefits per the accompanying Plan financial statements to Schedule H of Form 5500 at December 31, 2024 and 2023:

	<u>2024</u>	<u>2023</u>
Net assets available for benefits per statements of net assets available for benefits	\$ 95,289,494	\$ 75,829,658
Participant contributions receivable	(277,969)	(233,383)
Employer contributions receivable	<u>(138,270)</u>	<u>(131,192)</u>
 Net assets available for benefits per Schedule H of Form 5500	 <u>\$ 94,873,255</u>	 <u>\$ 75,465,083</u>

The following is a reconciliation of changes in net assets available for benefits per the accompanying Plan financial statements to Schedule H of Form 5500 for the year ended December 31, 2024:

Net increase in net assets available for benefits per statement of changes in net assets available for benefits	\$ 19,459,836
2024 participant contributions remitted in 2025	(277,969)
2024 employer contributions remitted in 2025	(138,270)
2023 participant contributions remitted in 2024	233,383
2023 employer contributions remitted in 2024	<u>131,192</u>
 Net increase in net assets available for benefits per Schedule H of Form 5500	 <u>\$ 19,408,172</u>

The following is a reconciliation of participant contributions per the accompanying Plan financial statements to Schedule H of Form 5500 for the year ended December 31, 2024:

Participant contributions per the financial statements	\$ 10,895,068
2024 participant contributions remitted in 2025	(277,969)
2023 participant contributions remitted in 2024	<u>233,383</u>
 Participant contributions per Schedule H of Form 5500	 <u>\$ 10,850,482</u>

The following is a reconciliation of employer contributions per the accompanying Plan financial statements to Schedule H of Form 5500 for the year ended December 31, 2024:

Employer contributions per the financial statements	\$ 1,713,622
2024 employer contributions remitted in 2025	(138,270)
2023 employer contributions remitted in 2024	<u>131,192</u>
 Employer contributions per Schedule H of Form 5500	 <u>\$ 1,706,544</u>

NOTE 11 – SUBSEQUENT EVENTS

Effective February 24, 2025, the Company entered into an asset purchase agreement with Nations Reliable Lending, LLC (“NRL”), in which NRL became a participating employer of the Plan and the plan assets of Nations Reliable Lending, LLC 401(k) Profit Sharing Plan were transferred to the Plan on the effective date. Employees of NRL are credited with previous service in applying the Plan’s eligibility requirements.

UNION HOME MORTGAGE CORPORATION 401(K) PLAN

SCHEDULE H, LINE 4a - SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS

YEAR ENDED DECEMBER 31, 2024

Plan Year Affected	Participant Contributions Transferred Late to Plan	Totals That Constitute Nonexempt Prohibited Transactions			Total Fully Corrected Under Voluntary Fiduciary Correction Program (VFCP) and Prohibited Transaction Exemption 2002-51
	Check Here if Late Participant Loan Repayments are included: <input checked="" type="checkbox"/>	Contributions Not Corrected	Contributions Corrected Outside of VFCP	Contributions Pending Correction in VFCP	
2022	\$ 2,087,152	\$ -	\$ 2,087,152	\$ -	\$ -

The late contributions listed on Schedule H, Line 4a represent the total participant contributions and loan repayments that were not remitted to the Plan as soon as administratively feasible, as required by the Department of Labor. The Plan sponsor remitted the 2022 late participant contributions and loan repayments during the 2022 Plan year. The lost earnings related to these late remittances were calculated and remitted to the Plan in September 2024.

UNION HOME MORTGAGE CORPORATION 401(K) PLAN
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

DECEMBER 31, 2024

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
*	Participant loans	3.25% - 9.50%	\$ -	\$ 2,600,944
	Core Plus Bond Fund Fee Class R1	Common/Collective Trust	**	995,870
	flexPATH Index Aggressive 2035 Fund R1	Common/Collective Trust	**	1,022,587
	flexPATH Index Aggressive 2045 Fund R1	Common/Collective Trust	**	230,076
	flexPATH Index Aggressive 2055 Fund R1	Common/Collective Trust	**	329,514
	flexPATH Index Aggressive 2065 Fund R1	Common/Collective Trust	**	134,839
	flexPATH Index Aggressive Retirement Fund R1	Common/Collective Trust	**	147,652
	flexPATH Index Conservative 2035 Fund R1	Common/Collective Trust	**	15,870
	flexPATH Index Conservative 2045 Fund R1	Common/Collective Trust	**	16,352
	flexPATH Index Conservative 2055 Fund R1	Common/Collective Trust	**	72,799
	flexPATH Index Conservative 2065 Fund R1	Common/Collective Trust	**	368,023
	flexPATH Index Conservative Retirement Fund R1	Common/Collective Trust	**	11
	flexPATH Index Moderate 2035 Fund R1	Common/Collective Trust	**	14,103,387
	flexPATH Index Moderate 2045 Fund R1	Common/Collective Trust	**	9,970,114
	flexPATH Index Moderate 2055 Fund R1	Common/Collective Trust	**	7,485,542
	flexPATH Index Moderate 2065 Fund R1	Common/Collective Trust	**	2,368,367
	flexPATH Index Moderate Retirement Fund R1	Common/Collective Trust	**	7,444,691
	International Growth Fund II Fee Class R1	Common/Collective Trust	**	1,100,212
	International Stock Fund Class R1	Common/Collective Trust	**	50,914
	Large Cap Growth Fund III Fee Class R1	Common/Collective Trust	**	5,342,638
	Large Cap Value Fund Fee Class R1	Common/Collective Trust	**	3,841,404
	Mid Cap Growth Fund Fee Class R1	Common/Collective Trust	**	2,936,317
	Mid Cap Value Fund II Class R1	Common/Collective Trust	**	115,666
	Small Cap Growth Fund II Class R1	Common/Collective Trust	**	715,813
	Small Cap Value Fund III Class R1	Common/Collective Trust	**	300,808
	Stable Value Fund Fee Class R1	Common/Collective Trust	**	1,562,353
*	Fidelity Government Money Market Fund	Money Market Fund	**	30,486
	American Funds American Balanced Fund Class R-6	Registered Investment Company	**	13,970,445
	American Funds New World Fund Class R-6	Registered Investment Company	**	470,769
*	Fidelity 500 Index Fund	Registered Investment Company	**	10,059,394
*	Fidelity Inflation-Protected Bond Index Fund	Registered Investment Company	**	100,162
*	Fidelity International Index Fund	Registered Investment Company	**	970,014
*	Fidelity Mid Cap Index Fund	Registered Investment Company	**	583,829
*	Fidelity Real Estate Index Fund	Registered Investment Company	**	59,431
*	Fidelity Small Cap Index Fund	Registered Investment Company	**	1,995,784
	JPMorgan U.S. Research Enhanced Equity Fund Class R6	Registered Investment Company	**	2,032,207
	Lord Abbett Bond Debenture Fund Class R6	Registered Investment Company	**	1,327,971
				<u>\$ 94,873,255</u>

* Indicates party-in-interest

** Cost basis is not required to be disclosed for participant directed investments

See independent auditor's report.