Form 5500	Annual Return/Report of Employee Benefit Plan	OMB Nos. 1210-0110 1210-0089
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). ▶ **Complete all entries in accordance with the instructions to the Form 5500.**	**2024** **This Form is Open to Public Inspection**

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.)
- [X] a single-employer plan
- [ ] a DFE (specify) ____

B This return/report is:
- [ ] the first return/report
- [ ] the final return/report
- [X] an amended return/report
- [ ] a short plan year return/report (less than 12 months)

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

D Check box if filing under:
- [X] Form 5558
- [ ] automatic extension
- [ ] the DFVC program
- [ ] special extension (enter description)

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

Part II Basic Plan Information—enter all requested information

1a Name of plan BOB TOMES FORD, INC. 401(K) PLAN	**1b** Three-digit plan number (PN) ▶ 001 **1c** Effective date of plan 01/01/1985
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) BOB TOMES FORD, INC. 950 S CENTRAL EXPY MCKINNEY, TX 75070	**2b** Employer Identification Number (EIN) 75-1856548 **2c** Plan Sponsor's telephone number 214-544-5078 **2d** Business code (see instructions) 441110

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. **Signature of plan administrator**	10/30/2025 Date	FREDDIE JACOBS, JR. Enter name of individual signing as plan administrator
SIGN HERE	**Signature of employer/plan sponsor**	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE	**Signature of DFE**	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address ☐ Same as Plan Sponsor NORTHEAST RETIREMENT SERVICES, LLC 12 GILL STREET WOBURN, MA 01801-1729	**3b** Administrator's EIN 81-5140646	
	3c Administrator's telephone number 781-983-5059	
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**	422
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines **6a(1), 6a(2), 6b, 6c,** and **6d**).		
a(1) Total number of active participants at the beginning of the plan year	**6a(1)**	407
a(2) Total number of active participants at the end of the plan year	**6a(2)**	404
b Retired or separated participants receiving benefits	**6b**	4
c Other retired or separated participants entitled to future benefits	**6c**	69
d Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	477
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	0
f Total. Add lines **6d** and **6e**.	**6f**	477
g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item)	**6g(1)**	127
g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g(2)**	288
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	326
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

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

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

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

9a Plan funding arrangement (check all that apply)	**9b** Plan benefit arrangement (check all that apply)
(1) ☐ Insurance	(1) ☐ Insurance
(2) ☐ Code section 412(e)(3) insurance contracts	(2) ☐ Code section 412(e)(3) insurance contracts
(3) ☒ Trust	(3) ☒ Trust
(4) ☐ General assets of the sponsor	(4) ☐ General assets of the sponsor

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

a Pension Schedules	**b General Schedules**
(1) ☒ **R** (Retirement Plan Information)	(1) ☒ **H** (Financial Information)
(2) ☐ **MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary	(2) ☐ **I** (Financial Information – Small Plan)
	(3) ☐ **A** (Insurance Information) – Number Attached 0
	(4) ☒ **C** (Service Provider Information)
(3) ☐ **SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	(5) ☒ **D** (DFE/Participating Plan Information)
(4) ☐ **DCG** (Individual Plan Information) – Number Attached ______	(6) ☐ **G** (Financial Transaction Schedules)
(5) ☐ **MEP** (Multiple-Employer Retirement Plan Information)	

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) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 **2024** This Form is Open to Public Inspection.

For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

A Name of plan BOB TOMES FORD, INC. 401(K) PLAN	**B** Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 BOB TOMES FORD, INC.	**D** Employer Identification Number (EIN) 75-1856548

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

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

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

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

EMPOWER ANNUITY INSURANCE COMPANY O

8515 EAST ORCHARD ROAD
GREENWOOD VILLAGE, CO 80111

(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?
64	RECORDKEEPER	34139	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [X] No [ ]

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

EMPOWER ADVISORY GROUP, LLC

8515 EAST ORCHARD ROAD
GREENWOOD VILLAGE, CO 80111

(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?
28	INVESTMENT MGMT	2679	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

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

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

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

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE D (Form 5500) Department of the Treasury Internal Revenue Service / Department of Labor Employee Benefits Security Administration	**DFE/Participating Plan Information** This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ **File as an attachment to Form 5500.**	OMB No. 1210-0110 **2024** **This Form is Open to Public Inspection.**

For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

A Name of plan
BOB TOMES FORD, INC. 401(K) PLAN

B Three-digit plan number (PN) ▶ 001

C Plan or DFE sponsor's name as shown on line 2a of Form 5500
BOB TOMES FORD, INC.

D Employer Identification Number (EIN)
75-1856548

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

a Name of MTIA, CCT, PSA, or 103-12 IE: GREAT-WEST TRUST DRIVE BALANCED FUN

b Name of sponsor of entity listed in (a): GREAT-WEST TRUST COMPANY, LLC

c EIN-PN 47-7326992-110 | **d** Entity code C | **e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 2196142

a Name of MTIA, CCT, PSA, or 103-12 IE: GREAT-WEST TRUST DRIVE INCOME FUND

b Name of sponsor of entity listed in (a): GREAT-WEST TRUST COMPANY, LLC

c EIN-PN 47-7319764-111 | **d** Entity code C | **e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 402291

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Part II Information on Participating Plans (to be completed by DFEs, other than DCGs)

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

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

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

SCHEDULE H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

2024

This Form is Open to Public Inspection

For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

A Name of plan
BOB TOMES FORD, INC. 401(K) PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
BOB TOMES FORD, INC.

D Employer Identification Number (EIN)
75-1856548

Part I Asset and Liability Statement

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

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	**1a**	0	0
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	**1b(1)**	0	0
(2) Participant contributions	**1b(2)**	0	0
(3) Other	**1b(3)**	0	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	**1c(1)**	0	0
(2) U.S. Government securities	**1c(2)**	0	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)**	253204	171198
(9) Value of interest in common/collective trusts	**1c(9)**	4888659	5348845
(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)**	3802281	4054353
(14) Value of funds held in insurance company general account (unallocated contracts)	**1c(14)**		
(15) Other	**1c(15)**	0	0

		(a) Beginning of Year	(b) End of Year
1d Employer-related investments:			
(1) Employer securities	1d(1)	0	0
(2) Employer real property	1d(2)	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	8944144	9574396
Liabilities			
g Benefit claims payable	1g	0	0
h Operating payables	1h		
i Acquisition indebtedness	1i	0	0
j Other liabilities	1j	0	0
k Total liabilities (add all amounts in lines 1g through1j)	1k	0	0
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	8944144	9574396

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)	145583	
(B) Participants	2a(1)(B)	698988	
(C) Others (including rollovers)	2a(1)(C)	56804	
(2) Noncash contributions	2a(2)	0	
(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		901375
b **Earnings on investments:**			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	0	
(B) U.S. Government securities	2b(1)(B)	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)	15234	
(F) Other	2b(1)(F)	0	
(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		15234
(2) Dividends: **(A)** Preferred stock	2b(2)(A)	0	
(B) Common stock	2b(2)(B)	0	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	481989	
(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		481989
(3) Rents	2b(3)		0
(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)	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)		0
(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)	0	
(B) Other	2b(5)(B)	0	
(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		193134
(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)		314210
c Other income	2c		0
d Total income. Add all **income** amounts in column (b) and enter total	2d		1905942

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	1134985	
(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)		1134985
f Corrective distributions (see instructions)	2f		111370
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)	29335	
(4) IQPA audit fees	2i(4)	0	
(5) Investment advisory and investment management fees	2i(5)	0	
(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)		29335
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		1275690

Net Income and Reconciliation

k Net income (loss). Subtract line **2j** from line **2d**	2k		630252
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

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

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

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

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

(1) Name: LANE GORMAN TRUBITT, LLC **(2)** EIN: 75-1044330

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.)	**4a**	X		66765
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)	**4b**		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)	**4c**		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)	**4d**		X	
e Was this plan covered by a fidelity bond?	**4e**	X		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?	**4f**		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	**4g**		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	**4h**		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	**4i**	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	**4j**		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	**4k**		X	
l Has the plan failed to provide any benefit when due under the plan?	**4l**		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	**4m**		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.	**4n**			

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? [ ] Yes [X] No
If "Yes," enter the amount of any plan assets that reverted to the employer this year ______________.

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

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

5c Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) ☐ Yes ☐ No ☐ Not determined

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

SCHEDULE R (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Retirement Plan Information

This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

2024

This Form is Open to Public Inspection.

For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

A Name of plan
BOB TOMES FORD, INC. 401(K) PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
BOB TOMES FORD, INC.

D Employer Identification Number (EIN)
75-1856548

Part I Distributions

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

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

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

EIN(s): 84-1455663 ____________

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

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

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

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

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

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

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

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

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

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

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

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

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

Part III Amendments

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

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

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

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

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

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

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

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

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

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

a Name of contributing employer

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

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

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

a Name of contributing employer

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

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

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

a Name of contributing employer

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

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

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

a Name of contributing employer

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

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

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

a Name of contributing employer

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

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

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

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

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

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

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

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

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

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

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

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

19 If the total number of participants is 1,000 or more, complete lines (a) 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 11 / 14 / 2022 (MM/DD/YYYY) and the Opinion Letter serial number Q702518A .

Financial Statements and Independent Auditor's Report

Bob Tomes Ford, Inc. 401(k) Plan

For the years ended December 31, 2024 and 2023

LANE GORMAN TRUBITT, LLC
Accountants & Advisors

2626 Howell Street, Ste 700
Dallas, Texas 75204

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E: askus@lgt-cpa.com

www.lgt-cpa.com

BOB TOMES FORD, INC. 401(K) PLAN

CONTENTS

Independent Auditor's Report

Plan Administrator and Participants
Bob Tomes Ford, Inc. 401(k) Plan

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit for the 2024 Financial Statements

We have performed an audit of the accompanying financial statements of the Bob Tomes Ford, Inc. 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 statement 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 audit 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 ("DOL") Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audit need not extend to any statements or information related to assets held for investment of the Plan ("investment information") by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA ("qualified institution").

Management has obtained a certification from a qualified institution as of and for the years ended December 31, 2024 and 2023, stating that the certified investment information, as described in Note 4 to the financial statements, is complete and accurate.

Opinion on the 2024 Financial Statements

In our opinion, based on our audit and on the procedures performed as described in the Auditor's Responsibilities for the Audit of the 2024 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 ("GAAP").

- 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 on the 2024 Financial Statements

We conducted our audit in accordance with auditing standards generally accepted in the United States of America ("GAAS"). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the 2024 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 audit. 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 2024 Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with GAAP, 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 2024 Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit of the 2024 Financial Statements section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of 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 audit did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of GAAP.

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 GAAP.

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.

Supplemental Schedules Required by ERISA

The supplemental Schedule of Assets (Held at End of Year) as of December 31, 2024 and the supplemental Schedule of Delinquent Participant Contributions for the year ended December 31, 2024 are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. 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 DOL'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 DOL'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).

Disclaimer of Opinion on the 2023 Financial Statements

We were not engaged to audit, review or compile the accompanying 2023 Statement of Assets Available for Benefits and Statement of Changes in Net Assets Available for Benefits of Bob Tomes Ford, Inc. 401(k) Plan and accordingly, we do not express an opinion or any other form of assurance on it.

Lane Gorman Trubitt, LLC

Dallas, Texas
October 14, 2025

Bob Tomes Ford, Inc. 401(k) Plan
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
December 31,

	2024	(Unaudited) 2023
ASSETS		
Investments at fair value:		
Common collective trusts	$ 5,348,845	$ 4,888,659
Mutual funds	4,054,353	3,802,281
Total investments	9,403,198	8,690,940
Receivables:		
Notes receivable from participants	171,198	253,204
Total receivables	171,198	253,204
Total assets	9,574,396	8,944,144
LIABILITIES		
Excess contributions due to participants	55,583	262,434
NET ASSETS AVAILABLE FOR BENEFITS	$ 9,518,813	$ 8,681,710

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

Bob Tomes Ford, Inc. 401(k) Plan
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
Years Ended December 31,

	2024	(Unaudited) 2023
ADDITIONS		
Investment income:		
Net appreciation in fair value of investments	$ 507,344	$ 981,200
Interest and dividends	496,652	196,938
Total investment income	1,003,996	1,178,138
Contributions:		
Participant	698,988	664,297
Employer	145,583	110,657
Particpant Rollover	56,804	-
Total contributions	901,375	774,954
Total additions	1,905,371	1,953,092
DEDUCTIONS		
Benefit payments to participants	983,349	396,913
Refund of excess contributions	55,583	262,434
Administrative expenses	29,336	22,200
Total deductions	1,068,268	681,547
NET INCREASE	837,103	1,271,545
Net assets available for benefits at:		
Beginning of year	8,681,710	5,181,515
Transfer of assets into this plan	-	2,228,650
End of year	$ 9,518,813	$ 8,681,710

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

1. DESCRIPTION OF PLAN

The following description of the Bob Tomes Ford, Inc. 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 Sponsor is Bob Tomes Ford, Inc. (the “Group”, “Company” or “Plan Sponsor). The Group consists of related companies under common ownership. The Company established the Plan effective January 1, 1985. The Plan is a defined contribution plan established under the provision of Section 401(a) of the Internal Revenue Code (“IRC”), which includes a qualified cash or deferred arrangement as described in Section 401(k) of the IRC, for the benefit of eligible employees of the Company.

Prior to 2024, Substantially all employees of the Company are eligible to participate in the Plan, provided they have completed twelve months of service with the Company and are at least 18 years of age. Effective January 1, 2024, substantially all employees of the Company are eligible to participate in the plan, provided they are at least 18 years of age. After satisfying the eligibility requirements, an employee’s entry date into the Plan is the first day of the month coinciding with or next following the date the eligibility requirements are met. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended (“ERISA”).

Plan Administration

The Plan is administered by the Company (the “Plan Administrator”). The duties of the Plan Administrator are to oversee the operations of the Plan in accordance with the specific terms of the Plan, provide for prudent investment of Plan assets, and to keep accurate records and reports. Empower Trust Company, LLC (“Empower”), the custodian of the Plan, is responsible for the custody and management of the Plan’s assets.

Contributions

Each year, participants may contribute up to 100 percent of pretax annual compensation, as defined in the Plan, subject to the dollar limitation under sections 401(k), 402(g), 404 and 415 of the IRC. The Plan permits both pre-tax and certain after-tax (Roth) deferral contributions. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other eligible retirement plans. Participants direct the investment of their contributions into various investment options offered by the Plan.

The Company makes matching contributions to the 401(k) plan at a uniform rate equal to 50 percent of the election deferral that does not exceed 2 percent of compensation. Contributions are subject to certain limitations. For the years ended December 31, 2024 and 2023, the Company made matching contributions of $145,583 and 110,657, respectively.

The Company may make discretionary nonelective matching contributions. The Company determines the formula for the nonelective matching contributions and allocation of these contributions must be made in a pro rata percentage of participant compensation. In addition to the age and service requirement, a participant must be employed on the last day of the plan year to receive an allocation of these contributions. The Company did not make nonelective matching contributions to the Plan during the years ended December 31, 2024.

Participant Accounts

Individual accounts are maintained for each of the Plan’s participants to reflect the participant’s contributions and related employer matching contributions, as well as the participant’s share of investment income, appreciation, and any related administrative expenses. The participant determines both the amount to be invested and the allocation of the investment to one or more of the investment alternatives. The benefit to which a participant is entitled is the benefit that can be provided from the participant’s vested account.

1. DESCRIPTION OF PLAN (Continued)

Plan Operations

Based on non-discrimination tests, the Plan did not pass the Actual Deferral Percentage ("ADP") tests in 2024 and 2023. The ADP test is a test that Plan Sponsors must conduct to ensure that the Plan does not unfairly benefit highly compensated employees. In order to pass the non-discrimination test and correct this compliance issue, Plan management elected to refund excess elective deferrals and earnings thereon to certain highly compensated employees in accordance with the requirements of the Internal Revenue Code. The calculated amounts for 2024 and 2023 were $55,583 and $262,434, respectively.

Considering the remedial actions taken and to be taken pursuant to the provisions of the Plan document and the Internal Revenue Code, management believes that this compliance issue will not affect the tax-exempt status of the Plan.

Vesting

Participants are immediately vested in their elective contributions, rollover contributions, and the earnings received on those contributions. Vesting in the Company's contribution portion of their accounts, and the earnings thereon, is based on years of vesting service. A year of service is considered to be each twelve consecutive month period in which the participant is credited with 1,000 hours of service. A participant is 100% vested after six years of credited service. Full and immediate vesting will also occur upon attainment of normal retirement age, death, or total and permanent disability. Participants who leave the Company before they are fully vested in the Company's contributions forfeit the non-vested portion of their accounts.

Notes Receivable from Participants

The Plan allows for participants to borrow from their accounts under the Plan. These borrowings must be for an amount not less than $1,000 and not more than the lesser of (a) $50,000, reduced by the excess of the participant's highest outstanding loan balance during the 12-month period ending on the date of the loan over the participant's current outstanding loan balance on the date of the loan, or (b) 50% of the fair market value of the participant's vested account balance. Participants may have only two loans outstanding at a time. Each loan, by its terms, must be repaid in five years or less, except for loans for the purchase of a primary residence, which must be repaid in ten years or less. The loans are secured by the balance in the participant's account and bear interest at a rate determined by the Plan Administrator which is commensurate with prevailing interest rates. Principal and interest is paid ratably through payroll deductions.

Investment Options

Upon enrollment in the Plan, a participant may direct the contributions made to the Plan to any one or more of the investment alternatives maintained by the Plan, determined at the discretion of the participant and in such multiples as the participant prescribes. A participant may change his or her investment direction with respect to future contributions or redirect the investment of his or her account balances.

Termination of the Plan

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan, subject to the provisions of ERISA and the IRC. In the event of Plan termination, Participants will become 100% vested in their accounts to the extent not otherwise vested.

1. DESCRIPTION OF PLAN (Continued)

Payment of Benefits

On retirement, death, disability, or termination of service, a participant (or participant's beneficiary in the event of death) may leave their account in the Plan or may elect to receive a lump-sum distribution, a direct transfer to another qualified retirement plan subject to certain conditions, equal to the participant's vested account balance, or annual installment payments over a specified period of time. However, if the total vested balance of the terminating participant's account is $5,000 or less, the Plan Administrator will transfer the participant into a rollover account or payout the balance. Participants are allowed to withdraw employee account balances prior to termination of their employment under certain conditions as specified in the Plan. Participants may not make contributions for at least six months after the receipt of a hardship distribution. Benefits are recorded when paid.

Forfeited Accounts

Forfeitures represent unvested portions of terminated participants' accounts and may be used to reduce the Company's matching contributions or used to pay Plan administrative expenses, in accordance with the Plan document. At December 31, 2024 and 2023, forfeited non-vested accounts totaled $13,690 and $15,151, respectively. For the years ended December 31, 2024 and 2023, forfeitures of $12,645 and $0, respectively, were used from forfeited non-vested accounts to reduce Company contributions or administrative expenses.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

A summary of the significant accounting policies consistently applied in the preparation of the accompanying financial statements in accordance with accounting principles generally accepted in the United States of America ("GAAP") are as follows:

Method of Accounting

The accompanying financial statements are prepared on the accrual basis of accounting.

Administrative Expenses

Distributions and loan fees are charged directly to the requesting participants' account. Certain administrative expenses of the Plan are paid by the Plan. The remaining administrative expenses are paid by the Company. The Plan has no obligation to reimburse the Company for the expenses paid by the Company. Plan expenses paid by the Company are not included in these financial statements. Investment management fees and operating expenses charged to the Plan for investments in the various funds are deducted from income earned on a daily basis and are reflected as a component of net appreciation (depreciation) in fair values of investments presented in the accompanying statements of changes in net assets available for benefits.

Use of Estimates

In preparing financial statements in conformity with GAAP, management is required to make estimates and assumptions that affect the reported amounts of assets and liabilities, the disclosure of contingent assets and liabilities at the date of the financial statements, and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates.

Notes Receivable from Participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Delinquent participant loans are reclassified as distributions based upon the terms of the Plan document. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed as incurred. No allowance for credit losses has been recorded as of December 31, 2024 and 2023. Notes receivable from participants have interest rates ranging from 4.25% to 9.50% and are due at various dates through August 2029. No allowance for credit losses has been recorded as of December 31, 2024 and 2023.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Investment Valuation and Income Recognition

Investments are stated at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. Changes in fair value are reflected in operations. Mutual funds and the common / collective trust represent investments with various investment managers. The respective fair values are based on the market value of the underlying investments, which are principally marketable equity and fixed income securities. Shares held in mutual funds are traded on national securities exchanges and are valued at the net asset value ("NAV") at year-end. Units held in the common / collective trust are valued at the unit value as reported by the investment managers at year end. Purchases and sales of investments are recorded on the trade-date basis. Interest and other income are recorded on the accrual basis. Dividend income is recorded on the ex-dividend date. The net appreciation (depreciation) of investments includes realized gains and losses on sales during the year and current changes in unrealized appreciation (depreciation) in the fair value of investments held at year-end. Brokerage fees, if any, are added to the acquisition costs of assets purchased and subtracted from the proceeds of assets sold.

Excess Contributions Payable

Amounts payable to participants for contributions in excess of amounts allowed by the Internal Revenue Service are recorded as a liability with a corresponding charge to corrective distributions.

Risks and Uncertainties

The Plan provides for various investment securities with different investment strategies, which in general are exposed to various risks, such as interest rate, credit, foreign investment, active management, and overall market volatility risks. The Plan attempts to limit these risks by authorizing and offering participants a broad range of investment options that are invested in high quality securities or are offered and administered by reputable and known investment companies. Due to the level of risk associated with such investments, it is at least reasonably possible that changes in the values of the investments will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statements of net assets available for benefits. The Plan's exposure to a concentration of risk is limited by the diversification of investments across multiple investment fund options. Additionally, the investments within each investment fund option are further diversified into varied financial instruments.

Market conditions have resulted in an unusually high degree of volatility and increased the risks and may affect the short-term liquidity associated with certain investments held by the Plan which could impact the value of investments after the date of these financial statements. Because the values of individual investments fluctuate with market conditions, the amount of gains or losses that will be recognized in subsequent periods, if any, cannot be determined.

3. FAIR VALUE MEASUREMENTS

Financial Accounting Standards Board ASC 820, *Fair Value Measurements*, provides the framework for measuring fair value. That framework 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 measurements) and the lowest priority to unobservable inputs (level 3 measurements). The three levels of the fair value hierarchy under FASB ASC 820 are described below:

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.

3. FAIR VALUE MEASUREMENTS (Continued)

Level 2 Inputs to the valuation methodology include:

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

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

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

The asset's or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs. Changes in economic conditions or model-based valuation techniques may require the transfer of financial instruments from one fair value level to another. In such instances, the transfer is reported at the beginning of the reporting period. For the years ended December 31, 2024 and 2023, there were no significant transfers in or out of levels 1, 2 or 3.

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

Mutual funds: Valued at the NAV of shares held by the Plan at year end.

Common/collective trust: Value based on the NAV of units of the common collective trust. The NAV, as provided by the custodian, is used as a practical expedient to estimate fair value. The NAV is based on the fair value of the underlying investments held by the fund less its liabilities, divided by the total number of units. The practical expedient is not used when it is determined to be probable that the fund will sell the investment for an amount of different than the reported NAV. Participant transactions (purchases and sales) may occur daily. Each collective trust provides for redemptions by the Plan at reported net asset values per share, with little to no advance notice requirement.

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

The following table sets forth by level, within the fair value hierarchy, the Plan's assets measured at fair value on a recurring basis as of December 31, 2024:

	Level 1	Level 2	Level 3	Total
Mutual funds	$ 4,054,353	$ -	$ -	$ 4,054,353
Total investments in the fair value hierarchy	$ 4,054,353	$ -	$ -	4,054,353
Common / collective trust (a)				5,348,845
Total investments at fair value				$ 9,403,198

3. FAIR VALUE MEASUREMENTS (Continued)

The following table sets forth by level, within the fair value hierarchy, the Plan's assets measured at fair value on a recurring basis as of December 31, 2023 (UNAUDITED):

	Level 1	Level 2	Level 3	Total
Mutual funds	$ 3,802,281	$ -	$ -	$ 3,802,281
Total investments in the fair value hierarchy	$ 3,802,281	$ -	$ -	3,802,281
Common / collective trust (a)				4,888,659
Total investments at fair value				$ 8,690,940

(a) These investments are valued using NAV as a practical expedient, and therefore have not been classified in the fair value hierarchy. The 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 NAV.

4. INFORMATION CERTIFIED BY THE PLAN'S CUSTODIAN (UNAUDITED)

The Plan Administrator has elected the method of annual reporting compliance permitted by Section 2520.103-8 of the United States Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, the Custodian has certified that the following data included in the accompanying financial statements and supplemental schedule is complete and accurate as of and for the years ended December 31:

	2024	(Unaudited) 2023
Investments, at fair value:		
Mutual funds	$ 4,054,353	$ 3,802,281
Common collective trusts	5,348,845	4,888,659
Notes receivable from participants	171,198	253,204
	$ 9,574,396	$ 8,944,144

	2024	(Unaudited) 2023
Investment income:		
Net appreciation in fair value	$ 507,344	$ 981,200
Interest and dividends	496,652	196,938
Total investment income	$ 1,003,996	$ 1,178,138

5. TAX STATUS

The Company adopted the Great-West Non-Standardized Defined Contribution Pre-Approved Plan. The Internal Revenue Service has issued an opinion letter dated November 14, 2022 stating that the plan is acceptable under section 401(a) of the IRC for use by employers for the benefit of their employees. The Company is relying on the opinion letter (in accordance with Revenue Procedure 2017-41) that the Plan meets the qualification requirements of the IRC. Although the Plan has been amended since receiving the opinion letter, the Plan Administrator believes that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC.

Accounting principles generally accepted in the United States of America require Plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the Internal Revenue Service. The Plan Administrator has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2024 and 2023 there are no uncertain positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

6. PARTY-IN-INTEREST TRANSACTIONS

Certain Plan investments are shares of common collective trust funds managed by the Custodian and/or an affiliate of the Custodian and, therefore, these transactions qualify as party-in-interest transactions. Any purchases and sales of these investments are performed on the open market at fair value. Such transactions, while considered party-in-interest transactions under ERISA regulations, are permitted under the provisions of the Plan and are specifically exempt from the prohibition of party-in-interest transactions under ERISA.

7. REPORTABLE TRANSACTIONS

During the year ended December 31, 2024, the Plan inadvertently failed to deposit $66,765 of participant deferrals and loan repayments within the required time frame as stated by the United States Department of Labor ("DOL"). This amount will be corrected by the Plan Sponsor and participant accounts will be credited as soon as administratively feasible. DOL considers late remittances to be prohibited transactions reportable on the schedule of delinquent participant contributions.

There were no other reportable transactions, loans or leases in default or uncollectible, investment assets both acquired and disposed of during the period, or non-exempt transactions with parties-in-interest which would require supplemental presentation under DOL regulations, during the years ended December 31, 2024 and 2023.

8. PROHIBITED TRANSACTIONS

During the years ended December 31, 2024 and 2023, the Plan noted operational errors that resulted in the under calculation of employer matching contributions of $12,645 and $8,712, respectively. Plan management completed the correction of the 2023 error during the plan year ending December 31, 2024 using forfeitures. The 2024 error was corrected subsequent to year-end using forfeitures.

9. RECENT LEGISLATION

In December 2022, Securing a Strong Retirement Act ("SECURE 2.0") was passed into law. This package of laws builds on the Setting Every Community Up for Retirement Enhancement ("SECURE") Act of 2019. SECURE 2.0 covers numerous changes to retirement provisions designed to increase retirement savings, facilitate access to retirement savings, encourage employees to save for retirement, and lower employers' cost of offering and funding retirement savings plans. The provisions include both required and optional elements and the Plan Administrator will determine the optional provisions to elect. The United States Department of the Treasury and the Internal Revenue Service continue to issue guidance and regulations implementing provisions of SECURE 2.0. Many of the provisions in SECURE 2.0 were effective in 2023 and 2024, but it will not be completely implemented until 2028. The deadline for amending plan documents has been extended to December 31, 2026.

10. RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500

The following is a reconciliation of the financial statements to the Form 5500 for the years ended December 31:

	2024	(Unaudited) 2023
Net assets available for benefits per the financial statements	$ 9,518,813	$ 8,681,710
Excess contributions due to participants	55,583	262,434
Net assets available for benefits per form 5500	$ 9,574,396	$ 8,944,144

	2024	(Unaudited) 2023
Net increase in net assets available for benefits per the financial statements	$ 837,103	$ 1,271,545
Current year refund of excess contributions	55,583	262,434
Prior year refund of excess contributions	(262,434)	-
Net increase in net assets available for benefits per form 5500	$ 630,252	$ 1,533,979

11. RECENT ACCOUNTING PRONOUNCEMENTS

In July 2025, the Financial Accounting Standards Board ("FASB") issued Accounting Standards Update ("ASU") 2025-05, *Financial Instruments – Credit Losses (Topic 326): Measurement of Credit Losses for Accounts Receivable and Contract Assets*. The amendments simplifies the estimation of expected credit losses for current accounts receivable arising from revenue transactions under Accounting Standards Codification ("ASC") 606, such as participant and employer contribution receivables. This amendment provides (1) all entities with a practical expedient to assume that current conditions as of the balance sheet date do not change for the remaining life of the assets and (2) entities other than public business entities with an accounting policy election to consider collection activity after the balance sheet date, but before financial statement issuance, when estimating expected credit losses. ASU 2025-05 is effective for the fiscal years beginning after December 15, 2025, with early adoption permitted, and requires prospective application.

The Plan is currently assessing the impact of this recent accounting pronouncement will have on its financial statements.

12. SUBSEQUENT EVENTS

Management has evaluated subsequent events through October 14, 2025, the date the financial statements were available to be issued.

SUPPLEMENTAL INFORMATION

Bob Tomes Ford, Inc. 401(k) Plan
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
Form 5500, Schedule H, Line 4i
EIN 75-1856548 Plan: 001
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
		COMMON COLLECTIVE TRUSTS		
*	Great-West Trust Company	Drive Balanced Fund	**	$ 2,196,142
*	Great-West Trust Company	Drive Income Fund	**	402,291
	MFS Investment Management	MFS Mid Cap Value Fund CT	**	43,772
	Northern Trust Asset Management	Northern Trust Collective Aggregate Bond Index Fund - NL - Tier 4	**	186,884
	Northern Trust Asset Management	Northern Trust Collective All Country World ex-US Index Fund - DC - NL - Tier 4	**	186,183
	Northern Trust Asset Management	NT Collective Russell 1000 Growth Index Fund - DC - NL - Tier 4	**	41,390
	Northern Trust Asset Management	NT Collective Russell 1000 Value Index Fund - DC - NL - Tier 4	**	28,297
	Northern Trust Asset Management	Northern Trust Collective Russell 2000 Index Fund - DC - NL - Tier 4	**	102,250
	Northern Trust Asset Management	Northern Trust Collective S&P 400 Index Fund - DC - NL - Tier 4	**	119,755
	Northern Trust Asset Management	Northern Trust Collective S&P 500 Index Fund - DC - Non Lending - Tier 4	**	1,375,827
	State Street Global Advisors	State Street Real Asset Non-Lending Series Fund Class C	**	116,310
	T. Rowe Price	T. Rowe Price Retirement Blend 2015 Select Trust	**	93
	T. Rowe Price	T. Rowe Price Retirement Blend 2025 Select Trust	**	5,996
	T. Rowe Price	T. Rowe Price Retirement Blend 2030 Select Trust	**	184,643
	T. Rowe Price	T. Rowe Price Retirement Blend 2040 Select Trust	**	52,790
	T. Rowe Price	T. Rowe Price Retirement Blend 2045 Select Trust	**	102,390
	T. Rowe Price	T. Rowe Price Retirement Blend 2050 Select Trust	**	64,470
	T. Rowe Price	T. Rowe Price Retirement Blend 2055 Select Trust	**	73,067
	T. Rowe Price	T. Rowe Price Retirement Blend 2060 Select Trust	**	62,145
	T. Rowe Price	T. Rowe Price Retirement Blend 2065 Select Trust	**	4,150
				5,348,845
		MUTUAL FUNDS		
	Allspring Global Investments	Allspring Special Small Cap Value R6	**	24,620
	American Funds	American Funds EUPAC R	**	241,811
	Fidelity Investments	Fidelity Total Bond K6	**	247,581
	MassMutual	MassMutual Mid Cap Growth I	**	3,434,627
	Principal Funds	Principal SmallCap Growth I R	**	105,714
				4,054,353
		NOTES RECEIVABLE FROM PARTICIPANTS		
*	Participant notes receivable	Interest rates ranging from 4.25% to 9.50%, maturing through August 2029	-	171,198
				$ 9,574,396

* Column (a) indicates each identified entity known to be a party-in-interest
** Cost information is omitted when reporting investments that are participant directed

See Independent Auditor's Report.

Bob Tomes Ford, Inc. 401(k) Plan
SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS
Form 5500, Schedule H, Part IV, Line 4a
EIN 75-1856548 Plan: 001
December 31, 2024

		Total that Constitute Prohibited Transactions			
Plan Year	Participant Contributions Transferred Late to Plan	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	Total Fully Corrected Under VFCP and PTE 2002-51
2024	$ 66,765	$ 66,765	$ - *	$ -	$ -

* - Represents delinquent participant elective deferral contributions that were deposited in trust later than the applicable ERISA timely deposit deadline.

October 14, 2025

Lane Gorman Trubitt, LLC
2626 Howell, the Seventh Floor
Dallas, Texas 75204

This representation letter is provided in connection with your audit of the financial statements and supplemental schedules of the Bob Tomes Ford, Inc. 401(k) Plan ("the Plan"), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 ("ERISA"), which comprise the statements of net assets available for benefits as of December 31, 2024, and the related statements of changes in net assets available for benefits for the year then ended, and the related notes to the financial statements.

We have elected to have the audit 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 (DOL) Rules and Regulations for Reporting and Disclosure under ERISA. We acknowledge that the audit did 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, a qualified institution, that prepared and certified the investment information in accordance with 29 CFR 2520.103-5 of the DOL's Ruled and Regulations for Reporting under ERISA. We have determined that an ERISA Section 103(a)(3)(C) audit is permissible under the circumstances. We have also determined that the investment information is prepared and certified by a qualified institution as described by 29 CFR 2520.103-8, that the certification meets the requirements in 29 CFR 2520.103-5 and, that the certified investment information is appropriately measured, presented, and disclosed in accordance with accounting principles generally accepted in the United States of America (U.S. GAAP).

Certain representations in this letter are described as being limited to matters that are material. Items are considered material, regardless of size, if they involve an omission or misstatement of accounting information that, in light of surrounding circumstances, makes it probable that the judgment of a reasonable person relying on the information would be changed or influenced by the omission or misstatement. An omission or misstatement that is monetarily small in amount could be considered material as a result of qualitative factors.

We confirm that, to the best of our knowledge and belief, having made such inquiries as we considered necessary for the purpose of appropriately informing ourselves as of October 14, 2025, the following representations made to you during your audit:

Financial Statements

- We have fulfilled our responsibilities, as set out in the terms of the audit engagement letter dated August 7, 2025, including our responsibility for the preparation and fair presentation of the financial statements.

- The financial statements referred to above are fairly presented in conformity with GAAP, the notes include all disclosures required by laws and regulations to which the Plan is subject, including the DOL's Rules and Regulations for Reporting and Disclosure under ERISA, and the supplemental schedule referred to above is fairly presented in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

- We acknowledge our responsibility for 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.

Financial Statements (Continued)

- We acknowledge our election to have an ERISA Section 103(a)(3)(C) audit does not affect our responsibility for the financial statements and for determining the following:
    - The circumstances permit an ERISA Section 103(a)(3)(C) audit.
    - A qualified institution has prepared and certified the investment information as described in 29 CFR 2520.103-8.
    - The certification meets the 29 CFR 2520.103-5 requirements.
    - The certified investment information is appropriately measured, presented, and disclosed in accordance with GAAP.
- We acknowledge our responsibility 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.
- We acknowledge our responsibility for the design, implementation, and maintenance of internal control to prevent and detect fraud.
- The methods, significant assumptions, and data used in making accounting estimates and their related disclosures, including those related to fair value, are appropriate to achieve recognition, measurement, or disclosure that is reasonable in accordance with GAAP. In that regard:
    - The significant judgments made in accounting estimates have considered all relevant information of which management is aware.
    - The measurement processes used by management in determining accounting estimates are appropriate and consistent with prior year methods.
    - Any assumptions used appropriately reflect management's intent and ability to carry out specific courses of action.
    - The disclosures related to accounting estimates, including any describing estimation uncertainty, are complete and appropriate under GAAP.
    - When necessary, appropriate specialized skills or expertise have been applied.
    - No subsequent event has occurred through the date of this letter that would require adjustment to the accounting estimates or related disclosures included in the financial statements.
    - For any accounting estimates not recognized or disclosed in the financial statements, management decided to exclude them after considering the appropriate recognition and disclosure criteria in GAAP.
- Related-party relationships and transactions and relationships and transactions with parties-in-interest, as defined in ERISA Section 3(14) and regulations thereunder, have been appropriately accounted for and disclosed in accordance with GAAP and ERISA Section 3(14) and regulations thereunder.
- All events subsequent to the date of the financial statements and for which GAAP requires adjustment or disclosure have been adjusted or disclosed.
- We are in agreement with the adjusting journal entries you have proposed, and they have been or will be posted to the Plan's accounts. A listing of the adjusting journal entries is attached to this letter as *Exhibit A.*

Financial Statements (Continued)

- The effects of uncorrected misstatements are immaterial, both individually and in the aggregate, to the financial statements as a whole. A listing of the uncorrected misstatements is attached to the letter as *Exhibit B.*

- We are not aware of any pending or threatened litigation, claims, or assessments, or unasserted claims or assessments, that are required to be accrued or disclosed in the financial statements in accordance with GAAP, and we have not consulted a lawyer concerning litigation, claims, or assessments.

- Other matters (e.g., breach of fiduciary responsibilities, nonexempt transactions, loans or leases in default, or events that may jeopardize the tax status) that legal counsel have advised us that must be disclosed have been properly disclosed.

- Material concentrations have been properly disclosed in accordance with GAAP.

- Financial instruments with concentrations of credit risk have been properly recorded or disclosed in the financial statements.

- Guarantees, whether written or oral, under which the Plan is contingently liable, have been properly recorded or disclosed in accordance with GAAP.

- Administrative expenses paid by the Plan Sponsor on behalf of the Plan are not required to be, and will not be, reimbursed by the Plan.

- The supplemental schedule or financial statements disclose the following, as applicable:

    - A description of the Plan.

    - Assets held for investment.

    - Exempt party-in-interest transactions.

    - All non-exempt party-in-interest transactions, as defined in ERISA Section 3(14) and regulations thereunder.

    - Investments or loans in default or considered to be uncollectible.

    - Reportable transactions, as defined in ERISA Section 103(b)(3)(H) and regulations thereunder.

- Employer contributions to the Plan were $145,583 for the year ended December 31, 2024.

- Receivables recorded in the financial statements represent valid claims against debtors for transactions arising on or before the statement of net assets available for benefits and have been appropriately reduced to their estimated net realizable value.

- In regards to the financial statement preparation and any other non-attest services performed by you, we have:

    - Assumed all management responsibilities.

    - Overseen the services by designating an individual who possesses suitable skill, knowledge, and/or experience.

    - Evaluated the adequacy and results of the services performed.

Financial Statements (Continued)

- Accepted responsibility for the results of the services.

- Ensured that the Plan's data and records are complete and received sufficient information to oversee the services.

- With regard to the going concern assumption, we confirm the following:

  - All information related to the September 29, 2025 going concern memorandum is still valid and correct.

  - Our conclusion that we are confident that the Plan will continue as a going concern for a period of at least one year from the date of the audit report.

- There have been no cybersecurity breaches or other cyber events whose effects should be considered for disclosure in the financial statements, as a basis for recording a loss contingency, or otherwise considered when preparing the financial statements.

- We acknowledge our responsibility for presenting the ERISA-required supplemental schedule in accordance with GAAP and in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. We believe the form and content of the supplemental schedule are fairly presented in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. The methods of measurement and presentation of the supplemental schedule have not changed from those used in the prior period, and we have disclosed to you any significant assumptions or interpretations underlying the measurement and presentation of the supplemental schedule.

Information Provided

- We have provided you with:

  - Access to all information, of which we are aware, that is relevant to the preparation and fair presentation of the financial statements, such as records (including information obtained from outside of the general and subsidiary ledgers), documentation, and other matters.

  - A substantially complete draft of Form 5500.

  - Additional information that you have requested from us for the purpose of the audit.

  - Unrestricted access to persons within the Plan from whom you determined it necessary to obtain audit evidence.

  - Plan instruments, trust agreements, insurance contracts, or investment contracts and amendments to such documents entered into during the year, including amendments to comply with applicable laws.

  - Correspondence, filings, reports, and determinations with the United States Internal Revenue Service ("IRS") and DOL related to the Plan's compliance with ERISA and the maintenance of its tax-exempt status, as well as any communications from regulatory agencies concerning noncompliance with, or deficiencies in, financial reporting practices.

  - Financial records and related data. In that regard, the payroll information we provided you covered all employees that were eligible to participate in the Plan.

- All material transactions have been recorded in the accounting records and are reflected in the financial statements.

- We have disclosed to you the results of our assessment of the risk that the financial statements may be materially misstated as a result of fraud.

Information Provided (Continued)

- We have no knowledge of any fraud or suspected fraud that affects the Plan and involves:
    - Management,
    - Employees who have significant roles in internal control, or
    - Others where the fraud could have a material effect on the financial statements.
- There are no:
    - Other liabilities or gain or loss contingencies that are required to be accrued or disclosed by Financial Accounting Standards Board Accounting Standards Codification 450, *Contingencies*.
    - Investments or loans in default or considered to be uncollectible that were not disclosed in the supplemental schedule.
    - Reportable transactions (as defined in ERISA Section 103(b)(3)(H) and regulations under that section) that were not disclosed in the supplemental schedule.
    - Minutes or memorandums of the meetings of the Plan's Oversight Committee for the period from January 01, 2024 through the date of this letter, or summaries of actions of recent meetings for which minutes have not yet been prepared.
- We have no knowledge of any allegations of fraud or suspected fraud affecting the Plan's financial statements communicated by employees, former employees, participants, regulators, beneficiaries, service providers, third-party administrators, or others.
- We have no knowledge of any instances of noncompliance or suspected noncompliance with laws and regulations (including ERISA, DOL, and IRS regulations) whose effects should be considered when preparing financial statements.
- We have disclosed to you all known actual or possible litigation, claims, and assessments whose effects should be considered when preparing the financial statements.
- We have disclosed to you the names of all of the Plan's related parties and parties in interest and all the related-party and party-in-interest relationships and transactions, including any side agreements.
- The Plan has satisfactory title to all owned assets, which are recorded at fair value, and all liens, encumbrances, or security interests requiring disclosure in the financial statements have been properly disclosed.
- There were no omissions from participants' data provided to you.
- We have no:
    - Plans or intentions that may materially affect the carrying value or classification of assets and liabilities.
    - Intentions to terminate the plan.
- Amendments to the plan instrument, if any, have been properly recorded or disclosed in the financial statements.
- The Plan has complied with all aspects of contractual agreements that would have a material effect on the financial statements in the event of noncompliance.

Information Provided (Continued)

- All required amendments to and filings of Plan documents with the appropriate agencies have been made.

- The Plan obtained its latest opinion letter on November 14, 2022 in which the IRS stated that the plan document, as then designed, was in compliance with the applicable requirements of the United States Internal Revenue Code ("IRC"). The Plan Administrator believes that the Plan is currently designed and being operated in compliance with the applicable requirements of the IRC. Therefore, the Plan Administrator believes that the Plan was qualified, and the related trust was tax-exempt as of the financial statement date.

- The Plan is qualified under the appropriate section of the IRC, and we intend to continue it as a qualified plan. The Plan Sponsor has operated the Plan in a manner that did not jeopardize this tax status. Required nondiscrimination testing related to Code Section 401(k) and 401(m) arrangements, as applicable, has been completed for the Plan, and any excess deferrals or contributions have been disposed of in accordance with regulations.

- The Plan has complied with the DOL's regulations concerning the timely remittance of participant contributions to trusts containing assets for the plan, except as disclosed in the financial statements.

- The Plan has complied with the fidelity bonding requirements of ERISA.

- We have apprised you of all communications, whether written or oral, with regulatory agencies concerning the operation of the Plan.

- We have obtained appropriate fee disclosures from covered service providers and have concluded the fees are reasonable. The Plan is in compliance with DOL regulations regarding ERISA Section 408(b)(2).

- We have reviewed the Service Organization Control ("SOC 1") Report related to the suitability of the design and operating effectiveness of the internal controls system for the Empower Retirement Defined Benefit and Defined Contribution Recordkeeping Operations System for the period October 1, 2023 through September 30, 2024, including the related user entity control considerations and the Independent Service Auditors' Report thereon, and we believe all applicable user entity controls are in place.

- We have reviewed the Service Organization Control ("SOC 1") Report related to the suitability of the design and operating effectiveness of the internal controls system for the Paycor, Inc. Payroll and Human Resource Services for the period January 1, 2024 through December 31, 2024, including the related user entity control considerations and the Independent Service Auditors' Report thereon, and we believe all applicable user entity controls are in place.

- With respect to the Bob Tomes Ford 2 401k Plan, we believe that there are no unresolved instances of corrective distributions to be made, late remittances, or any other compliance issues that would have an impact on the financial statements or qualified tax status of the Plan.

During the course of your audits, you may have accumulated records containing data, which should be reflected in our books and records. All such data have been so reflected. Accordingly, copies of such records in your possession are no longer needed by us.

Bob Tomes Ford, Inc. 401(k) Plan

Electronically Signed 2025-10-14 21:07:24 UTC - 12.152.212.98

Mark Michaels

Nintex AssureSign® b0937c10-b743-4939-accd-b3760158a353

Mark Michaels, CFO

Client: ***71170 - Bob Tomes Ford, Inc.*** **EXHIBIT A**
Engagement: ***71170.0 - Bob Tomes Ford, Inc. 401(k) Plan***
Period Ending: ***12/31/2024***
Trial Balance: ***3000 - Trial Balance***
Workpaper: ***3700.01 - Adjusting Journal Entries Report***

Account	Description	W/P Ref	Debit	Credit
Adjusting Journal Entries JE # 2		**2801.00**		
To record impact of CY and PY corrective distribution per annual compliance test results				
300	Plan Equity		262,434.00	
502	Corrective Distributions		55,583.00	
200	Excess Contribution Payable			55,583.00
500	Benefits paid to participants			262,434.00
Total			**318,017.00**	**318,017.00**

EXHIBIT B
Bob Tomes Ford, Inc. 401(k) Plan
Evaluation of Passed Audit Adjustments
December 31, 2024

	Debit (Credit)				
	ASSETS	**LIABILITIES**	**EQUITY**	**REVENUE**	**EXPENSES**
CARRYOVER IMPACT FROM PREVIOUS YEARS	$ -	$ -	$ -	$ -	$ -
CURRENT YEAR MISSTATEMENTS					
Known Errors					
To reverse 2023 employee and employer match contributions remitted in 2024	-	-	(7,024)	7,024	-
Differences with Estimates					
None	-	-	-	-	-
Projected Errors					
None	-	-	-	-	-
	-	-	(7,024)	7,024	-
TOTAL	$ -	$ -	$ (7,024)	$ 7,024	$ -

Letter to Those Charged with Governance

Bob Tomes Ford, Inc. 401(k) Plan

For the year ended December 31, 2024

LANE GORMAN TRUBITT, LLC
Accountants & Advisors

2626 Howell Street, Ste 700
Dallas, Texas 75204

P: 214-871-7500
E: askus@lgt-cpa.com

www.lgt-cpa.com

LANE GORMAN TRUBITT, LLC
Accountants & Advisors

October 14, 2025

Plan Administrator and Management
Bob Tomes Ford, Inc. 401(k) Plan

We have audited the financial statements of the Bob Tomes Ford, Inc. 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"), for the year ended December 31, 2024 and have issued our report thereon dated October 14, 2025. As permitted by ERISA Section 103(a)(3)(C), our audit did not extend to any statements or information related to assets held for investment of the Plan ("investment information") by Empower Trust Company, LLC ("Empower") and Empower Retirement (the "Custodian"), which is a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, that prepared and certified the statements or information regarding assets so held in accordance with 29 CFR 2520.103-5. Our audit did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the financial statements and ERISA-required supplemental schedules, 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 ("GAAP"). 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 GAAP.

Professional standards require that we provide you with information about our responsibilities under generally accepted auditing standards, as well as certain information related to the planned scope and timing of our audit. We have communicated such information in our letter to you dated August 7, 2025. Professional standards also require that we communicate to you the following information related to our audit.

Significant Audit Matters

Qualitative Aspects of Accounting Practices

Management is responsible for the selection and use of appropriate accounting policies. The significant accounting policies used by the Plan are described in Note 2 to the financial statements. No new accounting policies were adopted, and the application of existing polices was not changed during 2024. We noted no transactions entered into by the Plan during the year for which there is a lack of authoritative guidance or consensus. All significant transactions have been recognized in the financial statements in the proper period.

Accounting estimates are an integral part of the financial statements and are based on management's knowledge and experience about past and current events and assumptions about future events. Certain accounting estimates are particularly sensitive because of their significance to the financial statements and because of the possibility that future events affecting them may differ significantly from those expected. The most sensitive estimates affecting the financial statements were:

- Management's valuation methods and the fair value measurements related to investments.

We evaluated the key factors and assumptions used to develop the accounting estimates in determining that they are reasonable in relation to the financial statements taken as a whole.

Significant Audit Matters (Continued)

Certain financial statement disclosures are particularly sensitive because of their significance to financial statement users. The most sensitive disclosures affecting the financial statements were:

- Fair value measurements included in the Notes 2 and 3 to the financial statements.
- Prohibited transactions included in Note 8 to the financial statements.

The financial statement disclosures are neutral, consistent, and clear.

Form 5500 Procedures

We are required to obtain and read a substantially complete draft of Form 5500 prior to dating our auditor's report. The purpose of this procedure is to identify any material inconsistencies between the draft Form 5500 and the Plan's financial statements. We identified no material inconsistencies in performing and completing our audit.

Difficulties Encountered in Performing the Audit

We encountered no significant difficulties in dealing with management in performing and completing our audit.

Corrected and Uncorrected Misstatements

Professional standards require us to accumulate all misstatements identified during the audit, other than those that are clearly trivial, and communicate them to the appropriate level of management. A listing of the corrected misstatements is included in this letter as attached *Exhibit A*.

For purposes of this communication, professional standards also require us to accumulate all known and likely misstatements identified during the audit, other than those that we believe are trivial, and communicate them to the appropriate level of management. Further, professional standards require us to also communicate the effect of uncorrected misstatements related to prior periods on the relevant classes of transactions, account balances or disclosures, and the financial statements as a whole. A listing of the uncorrected mistatements is included in this letter as attached *Exhibit B*.

Reportable Findings

For purposes of this letter, a reportable finding is a matter that includes one or more of the following: (1) noncompliance or suspected noncompliance with laws and regulations, (2) a finding that in our professional judgment is significant and relevant to management regarding their responsibility to oversee the financial reporting process, or (3) an indication of internal control deficiencies identified during the audit that have not been previously communicated to management by other parties and that we determined are sufficiently important to merit management's attention. We identified the following reportable findings:

Untimely Processing of Participant Contributions

Observation

When conducting our testing of contribution remittances, we noted that in most cases, the amounts withheld from the payroll related to employee contributions were remitted to the Plan on average one day after the payroll date. However, we noted multiple instances in which funds were remitted subsequent to the first day after the payroll period end date. The Department of labor's ("DOL") participant contribution regulation requires employers of all sizes to transmit employee contributions to plan as of the earliest date that the funds can be reasonably segregated from the employer's general assets. By remitting payroll remittances to the Plan one business days after the pay date, the Plan has demonstrated that the employee contributions can be reasonably segregated from the employer's general assets on the 1st business day after the pay date. Therefore, the DOL could argue that contribution remittances for the Plan are considered timely if remitted on the first business day after the pay date, as the funds can be reasonably segregated from the employer's general assets as of this day, and any remittance made later than the second business day after the pay date is considered untimely, which could result in certain penalties.

Significant Audit Matters (Continued)

Reportable Findings (Continued)

Untimely Processing of Participant Contributions (Continued)

Recommendation

We recommend that the client remit the employee contributions withheld from payroll amounts to the Plan on the day that the funds can be reasonably segregated from the employer's general assets and ensure that this segregation day is consistent amongst the pay periods throughout the year. Demonstrating consistency in contribution remittances will ensure that all contributions are timely, as opposed to opening the Plan to the risk that the DOL may consider some remittances to be more timely than others and impose penalties.

Hardship Distribution Documentation

Observation

We note that hardship distributions in a 401(k) plan are subject to a heightened level of compliance requirements, with strict criteria which must be evaluated and met before processing of a hardship distribution. Hardship distributions fall under increased federal enforcement due to the specific criteria that must be met in order for a hardship distribution to be granted. While reviewing supporting documentation for hardship distributions, we noted an instance where a hardship distribution for the payment of medical expenses was processed without the Plan's sponsor retaining supporting documentation of the hardship for qualifying medical expenses. If the Plan were audited by a regulatory agency, the Plan's sponsor maybe require to produce documentation supporting qualified hardship.

Recommendation

We recommend that management obtain and maintain documentation of the hardship distribution request, review, and approval; financial information and documentation substantiating the participant's financial need; documentation to support that the distribution was properly made in accordance with the Internal Revenue Service's (IRS) Code for hardship rules and applicable plan provisions; and proof that the distribution was made and that the Form 1099-R was filed reporting the distributions. In the IRS's view, not requesting and retaining documentation need to substantiate a participant's financial hardship is an operational failure that could require correction under the Employee Plans Compliance Resolution System.

Lack of Documentation for Employees Who Decline 401(k) Participation

Observation

During our participant data testing, we noted that the Plan Sponsor does not retain documentation for eligible employees who decline to participate in the 401(k) plan (i.e., opt-out documentation). While there is currently no regulatory requirement to obtain written declinations, maintaining proper documentation can be a key internal control to demonstrate that eligible employees were provided the opportunity to participate in the plan. In the absence of such documentation, the Plan Sponsor may be exposed to risk in the event an employee later claims they were not given the opportunity to enroll. This could potentially result in the need for corrective contributions (e.g., QNEC), additional administrative burden, and possible compliance issues with the IRS or DOL.

Recommendation

We recommend implementing a process to obtain and retain formal documentation (e.g., signed declination forms or electronic confirmations) from eligible employees who choose not to participate in the Plan. This serves as a safeguard to protect the Plan Sponsor in the event of future disputes and may help avoid unnecessary corrective actions.

Significant Audit Matters (Continued)

Reportable Findings (Continued)

Participant Vesting Percentage Error

Observation

During our distribution testing, we identified an error in the vesting percentage applied to one plan participant. The participant was reported as 80% vested; however, based on the Plan's vesting schedule and eligibility requirements, the correct vested percentage should have been 60%. The Plan uses a graded vesting schedule of 20% per year of service, reaching 100% after 5 years. A year of service is defined as a plan year during which the employee completes at least 1,000 hours of service. In this case, the participant had not completed four full years of vesting service due to not meeting the 1,000-hour threshold in one of the plan years. Therefore, the participant should have been credited with only three years of vesting service and vested at 60% rather than 80%.

Recommendation

We recommend the Plan Sponsor review internal controls around the tracking of hours and application of the vesting schedule to ensure that vesting percentages are calculated accurately. Consider implementing a secondary review or automated check to validate that participants meet both the service year and hours requirements before assigning a vesting percentage. In this specific case, we recommend the Plan Sponsor evaluate whether any corrective action is needed and consult with the Plan's third-party administrator or ERISA counsel, if appropriate.

Disagreements with Management

For purposes of this letter, professional standards define a disagreement with management as a financial accounting, reporting, or auditing matter, whether or not resolved to our satisfaction, that could be significant to the financial statements or the auditor's report. We are pleased to report that no such disagreements arose during the course of our audit.

Management Representations

We have requested certain representations from management that are included in the management representation letter dated October 14, 2025 and included in this letter as attached *Exhibit C.*

Management Consultations with Other Independent Accountants

In some cases, management may decide to consult with other accountants about auditing and accounting matters, similar to obtaining a "second opinion" on certain situations. If a consultation involves application of an accounting principle to the Plan's financial statements or a determination of the type of auditor's opinion that may be expressed on those statements, our professional standards require the consulting accountant to check with us to determine that the consultant has all the relevant facts. To our knowledge, there were no such consultations with other accountants.

Other Audit Findings or Issues

We generally discuss a variety of matters, including the application of accounting principles and auditing standards, with management each year prior to retention as the Plan's auditors. However, these discussions occurred in the normal course of our professional relationship and our responses were not a condition to our retention.

We noted certain other management advisory comments that we believe you should consider. These items are offered as constructive suggestions to be considered as part of the ongoing process of modifying and improving the Plan's practices and procedures.

Significant Audit Matters (Continued)

Other Audit Findings or Issues (Continued)

Documenting Fiduciary Responsibility for Plan Operations

Observation

Through audit inquiries in the current year and prior years, we noted that decisions affecting the Plan were not being formally documented in writing. Although key plan decisions are made each year, such as the determination whether or not to provide a discretionary employer match and, if decided to match, in what percentage the match will be calculated, as well as monitoring of investment performance and the services performed by the Plan's third-party administrator, these actions were not being formally documented in minutes of the Plan Administrators or designated Administrative Committee.

With the significant number of investment failures within benefit plans, the complexity of investment alternatives, and the complexity of the tax laws covering the qualifications of the Plan and fiduciary responsibilities of the Plan Administrators, it is important that the Plan Administrators adequately document the due diligence they exercise over operations of the Plan, including documentation of the decision to offer an employer match and the approval of the discretionary employer match to be made each Plan year; selection of an investment policy and investment alternatives to offer participants who defer their earnings into the Plan's investments; monitoring the investment performance and third-party administrator services provided; and discussing and approving any amendments to the Plan documents.

Recommendation

We recommend the Plan Administrators document in formal minutes the procedures they are performing each year with respect to the Plan, which will evidence that appropriate fiduciary responsibilities are being performed. Procedures should include performance and documentation in the minutes of (a) monitoring tax and qualification compliance; (b) a periodic review of the operations of the Plan as carried out by the Plan Administrator, third-party administrator, and investment manager; (c) a review and approval of all benefit distributions; and (d) the determination of whether to provide a discretionary employer match to participants, and if so, in what percentage the employer match will be calculated. If the Plan is amended to modify or change certain elections regarding operations of the Plan, the Plan Sponsor should document its approval of those changes, as well as documentation of any actions taken or recommendations made by the Plan Administrators leading to the modification of such operations.

Other Matter

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

****

This information is intended solely for the use of the Plan Administrator and management of the Plan and is not intended to be, and should not be, used by anyone other than these specified parties.

Very truly yours,

Lane Gorman Trubitt, LLC

Client: ***71170 - Bob Tomes Ford, Inc.***
Engagement: ***71170.0 - Bob Tomes Ford, Inc. 401(k) Plan***
Period Ending: ***12/31/2024***
Trial Balance: ***3000 - Trial Balance***
Workpaper: ***3700.01 - Adjusting Journal Entries Report***

EXHIBIT A

Account	Description	W/P Ref	Debit	Credit
Adjusting Journal Entries JE # 2		**2801.00**		
To record impact of CY and PY corrective distribution per annual compliance test results				
300	Plan Equity		262,434.00	
502	Corrective Distributions		55,583.00	
200	Excess Contribution Payable			55,583.00
500	Benefits paid to participants			262,434.00
Total			**318,017.00**	**318,017.00**

EXHIBIT B
Bob Tomes Ford, Inc. 401(k) Plan
Evaluation of Passed Audit Adjustments
December 31, 2024

	Debit (Credit)				
	ASSETS	**LIABILITIES**	**EQUITY**	**REVENUE**	**EXPENSES**
CARRYOVER IMPACT FROM PREVIOUS YEARS	$ -	$ -	$ -	$ -	$ -
CURRENT YEAR MISSTATEMENTS					
Known Errors					
To reverse 2023 employee and employer match contributions remitted in 2024	-	-	(7,024)	7,024	-
Differences with Estimates					
None	-	-	-	-	-
Projected Errors					
None	-	-	-	-	-
	-	-	(7,024)	7,024	-
TOTAL	$ -	$ -	$ (7,024)	$ 7,024	$ -

EXHIBIT C

October 14, 2025

Lane Gorman Trubitt, LLC
2626 Howell, the Seventh Floor
Dallas, Texas 75204

This representation letter is provided in connection with your audit of the financial statements and supplemental schedules of the Bob Tomes Ford, Inc. 401(k) Plan ("the Plan"), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 ("ERISA"), which comprise the statements of net assets available for benefits as of December 31, 2024, and the related statements of changes in net assets available for benefits for the year then ended, and the related notes to the financial statements.

We have elected to have the audit 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 (DOL) Rules and Regulations for Reporting and Disclosure under ERISA. We acknowledge that the audit did 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, a qualified institution, that prepared and certified the investment information in accordance with 29 CFR 2520.103-5 of the DOL's Ruled and Regulations for Reporting under ERISA. We have determined that an ERISA Section 103(a)(3)(C) audit is permissible under the circumstances. We have also determined that the investment information is prepared and certified by a qualified institution as described by 29 CFR 2520.103-8, that the certification meets the requirements in 29 CFR 2520.103-5 and, that the certified investment information is appropriately measured, presented, and disclosed in accordance with accounting principles generally accepted in the United States of America (U.S. GAAP).

Certain representations in this letter are described as being limited to matters that are material. Items are considered material, regardless of size, if they involve an omission or misstatement of accounting information that, in light of surrounding circumstances, makes it probable that the judgment of a reasonable person relying on the information would be changed or influenced by the omission or misstatement. An omission or misstatement that is monetarily small in amount could be considered material as a result of qualitative factors.

We confirm that, to the best of our knowledge and belief, having made such inquiries as we considered necessary for the purpose of appropriately informing ourselves as of October 14, 2025, the following representations made to you during your audit:

Financial Statements

- We have fulfilled our responsibilities, as set out in the terms of the audit engagement letter dated August 7, 2025, including our responsibility for the preparation and fair presentation of the financial statements.

- The financial statements referred to above are fairly presented in conformity with GAAP, the notes include all disclosures required by laws and regulations to which the Plan is subject, including the DOL's Rules and Regulations for Reporting and Disclosure under ERISA, and the supplemental schedule referred to above is fairly presented in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

- We acknowledge our responsibility for 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.

Financial Statements (Continued)

- We acknowledge our election to have an ERISA Section 103(a)(3)(C) audit does not affect our responsibility for the financial statements and for determining the following:
    - The circumstances permit an ERISA Section 103(a)(3)(C) audit.
    - A qualified institution has prepared and certified the investment information as described in 29 CFR 2520.103-8.
    - The certification meets the 29 CFR 2520.103-5 requirements.
    - The certified investment information is appropriately measured, presented, and disclosed in accordance with GAAP.
- We acknowledge our responsibility 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.
- We acknowledge our responsibility for the design, implementation, and maintenance of internal control to prevent and detect fraud.
- The methods, significant assumptions, and data used in making accounting estimates and their related disclosures, including those related to fair value, are appropriate to achieve recognition, measurement, or disclosure that is reasonable in accordance with GAAP. In that regard:
    - The significant judgments made in accounting estimates have considered all relevant information of which management is aware.
    - The measurement processes used by management in determining accounting estimates are appropriate and consistent with prior year methods.
    - Any assumptions used appropriately reflect management's intent and ability to carry out specific courses of action.
    - The disclosures related to accounting estimates, including any describing estimation uncertainty, are complete and appropriate under GAAP.
    - When necessary, appropriate specialized skills or expertise have been applied.
    - No subsequent event has occurred through the date of this letter that would require adjustment to the accounting estimates or related disclosures included in the financial statements.
    - For any accounting estimates not recognized or disclosed in the financial statements, management decided to exclude them after considering the appropriate recognition and disclosure criteria in GAAP.
- Related-party relationships and transactions and relationships and transactions with parties-in-interest, as defined in ERISA Section 3(14) and regulations thereunder, have been appropriately accounted for and disclosed in accordance with GAAP and ERISA Section 3(14) and regulations thereunder.
- All events subsequent to the date of the financial statements and for which GAAP requires adjustment or disclosure have been adjusted or disclosed.
- We are in agreement with the adjusting journal entries you have proposed, and they have been or will be posted to the Plan's accounts. A listing of the adjusting journal entries is attached to this letter as *Exhibit A.*

Financial Statements (Continued)

- The effects of uncorrected misstatements are immaterial, both individually and in the aggregate, to the financial statements as a whole. A listing of the uncorrected misstatements is attached to the letter as *Exhibit B.*

- We are not aware of any pending or threatened litigation, claims, or assessments, or unasserted claims or assessments, that are required to be accrued or disclosed in the financial statements in accordance with GAAP, and we have not consulted a lawyer concerning litigation, claims, or assessments.

- Other matters (e.g., breach of fiduciary responsibilities, nonexempt transactions, loans or leases in default, or events that may jeopardize the tax status) that legal counsel have advised us that must be disclosed have been properly disclosed.

- Material concentrations have been properly disclosed in accordance with GAAP.

- Financial instruments with concentrations of credit risk have been properly recorded or disclosed in the financial statements.

- Guarantees, whether written or oral, under which the Plan is contingently liable, have been properly recorded or disclosed in accordance with GAAP.

- Administrative expenses paid by the Plan Sponsor on behalf of the Plan are not required to be, and will not be, reimbursed by the Plan.

- The supplemental schedule or financial statements disclose the following, as applicable:

  - A description of the Plan.

  - Assets held for investment.

  - Exempt party-in-interest transactions.

  - All non-exempt party-in-interest transactions, as defined in ERISA Section 3(14) and regulations thereunder.

  - Investments or loans in default or considered to be uncollectible.

  - Reportable transactions, as defined in ERISA Section 103(b)(3)(H) and regulations thereunder.

- Employer contributions to the Plan were $145,583 for the year ended December 31, 2024.

- Receivables recorded in the financial statements represent valid claims against debtors for transactions arising on or before the statement of net assets available for benefits and have been appropriately reduced to their estimated net realizable value.

- In regards to the financial statement preparation and any other non-attest services performed by you, we have:

  - Assumed all management responsibilities.

  - Overseen the services by designating an individual who possesses suitable skill, knowledge, and/or experience.

  - Evaluated the adequacy and results of the services performed.

Financial Statements (Continued)

- Accepted responsibility for the results of the services.

- Ensured that the Plan's data and records are complete and received sufficient information to oversee the services.

- With regard to the going concern assumption, we confirm the following:

  - All information related to the September 29, 2025 going concern memorandum is still valid and correct.

  - Our conclusion that we are confident that the Plan will continue as a going concern for a period of at least one year from the date of the audit report.

- There have been no cybersecurity breaches or other cyber events whose effects should be considered for disclosure in the financial statements, as a basis for recording a loss contingency, or otherwise considered when preparing the financial statements.

- We acknowledge our responsibility for presenting the ERISA-required supplemental schedule in accordance with GAAP and in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. We believe the form and content of the supplemental schedule are fairly presented in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. The methods of measurement and presentation of the supplemental schedule have not changed from those used in the prior period, and we have disclosed to you any significant assumptions or interpretations underlying the measurement and presentation of the supplemental schedule.

Information Provided

- We have provided you with:

  - Access to all information, of which we are aware, that is relevant to the preparation and fair presentation of the financial statements, such as records (including information obtained from outside of the general and subsidiary ledgers), documentation, and other matters.

  - A substantially complete draft of Form 5500.

  - Additional information that you have requested from us for the purpose of the audit.

  - Unrestricted access to persons within the Plan from whom you determined it necessary to obtain audit evidence.

  - Plan instruments, trust agreements, insurance contracts, or investment contracts and amendments to such documents entered into during the year, including amendments to comply with applicable laws.

  - Correspondence, filings, reports, and determinations with the United States Internal Revenue Service ("IRS") and DOL related to the Plan's compliance with ERISA and the maintenance of its tax-exempt status, as well as any communications from regulatory agencies concerning noncompliance with, or deficiencies in, financial reporting practices.

  - Financial records and related data. In that regard, the payroll information we provided you covered all employees that were eligible to participate in the Plan.

- All material transactions have been recorded in the accounting records and are reflected in the financial statements.

- We have disclosed to you the results of our assessment of the risk that the financial statements may be materially misstated as a result of fraud.

Information Provided (Continued)

- We have no knowledge of any fraud or suspected fraud that affects the Plan and involves:
  - Management,
  - Employees who have significant roles in internal control, or
  - Others where the fraud could have a material effect on the financial statements.
- There are no:
  - Other liabilities or gain or loss contingencies that are required to be accrued or disclosed by Financial Accounting Standards Board Accounting Standards Codification 450, *Contingencies*.
  - Investments or loans in default or considered to be uncollectible that were not disclosed in the supplemental schedule.
  - Reportable transactions (as defined in ERISA Section 103(b)(3)(H) and regulations under that section) that were not disclosed in the supplemental schedule.
  - Minutes or memorandums of the meetings of the Plan's Oversight Committee for the period from January 01, 2024 through the date of this letter, or summaries of actions of recent meetings for which minutes have not yet been prepared.
- We have no knowledge of any allegations of fraud or suspected fraud affecting the Plan's financial statements communicated by employees, former employees, participants, regulators, beneficiaries, service providers, third-party administrators, or others.
- We have no knowledge of any instances of noncompliance or suspected noncompliance with laws and regulations (including ERISA, DOL, and IRS regulations) whose effects should be considered when preparing financial statements.
- We have disclosed to you all known actual or possible litigation, claims, and assessments whose effects should be considered when preparing the financial statements.
- We have disclosed to you the names of all of the Plan's related parties and parties in interest and all the related-party and party-in-interest relationships and transactions, including any side agreements.
- The Plan has satisfactory title to all owned assets, which are recorded at fair value, and all liens, encumbrances, or security interests requiring disclosure in the financial statements have been properly disclosed.
- There were no omissions from participants' data provided to you.
- We have no:
  - Plans or intentions that may materially affect the carrying value or classification of assets and liabilities.
  - Intentions to terminate the plan.
- Amendments to the plan instrument, if any, have been properly recorded or disclosed in the financial statements.
- The Plan has complied with all aspects of contractual agreements that would have a material effect on the financial statements in the event of noncompliance.

Information Provided (Continued)

- All required amendments to and filings of Plan documents with the appropriate agencies have been made.

- The Plan obtained its latest opinion letter on November 14, 2022 in which the IRS stated that the plan document, as then designed, was in compliance with the applicable requirements of the United States Internal Revenue Code ("IRC"). The Plan Administrator believes that the Plan is currently designed and being operated in compliance with the applicable requirements of the IRC. Therefore, the Plan Administrator believes that the Plan was qualified, and the related trust was tax-exempt as of the financial statement date.

- The Plan is qualified under the appropriate section of the IRC, and we intend to continue it as a qualified plan. The Plan Sponsor has operated the Plan in a manner that did not jeopardize this tax status. Required nondiscrimination testing related to Code Section 401(k) and 401(m) arrangements, as applicable, has been completed for the Plan, and any excess deferrals or contributions have been disposed of in accordance with regulations.

- The Plan has complied with the DOL's regulations concerning the timely remittance of participant contributions to trusts containing assets for the plan, except as disclosed in the financial statements.

- The Plan has complied with the fidelity bonding requirements of ERISA.

- We have apprised you of all communications, whether written or oral, with regulatory agencies concerning the operation of the Plan.

- We have obtained appropriate fee disclosures from covered service providers and have concluded the fees are reasonable. The Plan is in compliance with DOL regulations regarding ERISA Section 408(b)(2).

- We have reviewed the Service Organization Control ("SOC 1") Report related to the suitability of the design and operating effectiveness of the internal controls system for the Empower Retirement Defined Benefit and Defined Contribution Recordkeeping Operations System for the period October 1, 2023 through September 30, 2024, including the related user entity control considerations and the Independent Service Auditors' Report thereon, and we believe all applicable user entity controls are in place.

- We have reviewed the Service Organization Control ("SOC 1") Report related to the suitability of the design and operating effectiveness of the internal controls system for the Paycor, Inc. Payroll and Human Resource Services for the period January 1, 2024 through December 31, 2024, including the related user entity control considerations and the Independent Service Auditors' Report thereon, and we believe all applicable user entity controls are in place.

- With respect to the Bob Tomes Ford 2 401k Plan, we believe that there are no unresolved instances of corrective distributions to be made, late remittances, or any other compliance issues that would have an impact on the financial statements or qualified tax status of the Plan.

During the course of your audits, you may have accumulated records containing data, which should be reflected in our books and records. All such data have been so reflected. Accordingly, copies of such records in your possession are no longer needed by us.

Bob Tomes Ford, Inc. 401(k) Plan

Electronically Signed 2025-10-14 21:07:24 UTC - 12.152.212.98

Mark Michaels

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Mark Michaels, CFO

Client:	*71170 - Bob Tomes Ford, Inc.*
Engagement:	*71170.0 - Bob Tomes Ford, Inc. 401(k) Plan*
Period Ending:	*12/31/2024*
Trial Balance:	*3000 - Trial Balance*
Workpaper:	*3700.01 - Adjusting Journal Entries Report*

EXHIBIT A

Account	Description	W/P Ref	Debit	Credit
Adjusting Journal Entries JE # 2		**2801.00**		
To record impact of CY and PY corrective distribution per annual compliance test results				
300	Plan Equity		262,434.00	
502	Corrective Distributions		55,583.00	
200	Excess Contribution Payable			55,583.00
500	Benefits paid to participants			262,434.00
Total			**318,017.00**	**318,017.00**

EXHIBIT B
Bob Tomes Ford, Inc. 401(k) Plan
Evaluation of Passed Audit Adjustments
December 31, 2024

	Debit (Credit)				
	ASSETS	**LIABILITIES**	**EQUITY**	**REVENUE**	**EXPENSES**
CARRYOVER IMPACT FROM PREVIOUS YEARS	$ -	$ -	$ -	$ -	$ -
CURRENT YEAR MISSTATEMENTS					
Known Errors					
To reverse 2023 employee and employer match contributions remitted in 2024	-	-	(7,024)	7,024	-
Differences with Estimates					
None	-	-	-	-	-
Projected Errors					
None	-	-	-	-	-
	-	-	(7,024)	7,024	-
TOTAL	$ -	$ -	$ (7,024)	$ 7,024	$ -

SCHEDULE OF ASSETS (HELD AT END OF YEAR)

BOB TOMES FORD, INC. 401(K) PLAN

01-JAN-24 to 31-DEC-24

20-JAN-25 15:03:16

INVESTMENT OPTION	MATURITY DATE	INTEREST RATE	COST OF ASSETS	CURRENT VALUE
115TRP5			89.29	91.63
125TRP5			5,839.90	5,995.54
130TRP5			179,820.53	184,643.32
140TRP5			51,727.91	52,790.12
145TRP5			99,536.14	102,390.12
150TRP5			62,843.96	64,469.87
155TRP5			71,419.62	73,068.17
160TRP5			60,387.53	62,145.42
165TRP5			4,171.44	4,150.26
1RERGX			234,737.80	241,811.44
1NTACT4			190,123.61	186,183.23
1SREASC			103,859.61	116,310.03
1NTR2F4			93,681.81	102,249.57
1PCSMX			107,333.73	105,713.96
1ESPRX			25,344.04	24,619.91
1MEFZX			3,659,919.93	3,434,628.18
1MMCVCT			35,215.95	43,772.24
1NTSPF4			110,658.11	119,754.59
1NTCVI4			27,461.22	28,295.85
1NTSPI4			1,295,512.60	1,375,825.75
1NTCGI4			37,097.33	41,390.34
1DRVBAL			1,647,978.28	2,196,142.00
1FTKFX			249,905.54	247,582.10
1NTBIT4			184,748.66	186,883.69
1DRVINC			365,114.98	388,600.80
			8,904,529.52	**9,389,508.13**
PARTICIPANT LOANS	VARIOUS	4.250-9.500	171,216.71	171,197.64
FORFEITURES			13,335.10	13,690.35

Attachment to Form 5500, Schedule H, Part 4, Item I
EIN # 75-1856548

SCHEDULE OF ASSETS (HELD AT END OF YEAR)

BOB TOMES FORD, INC. 401(K) PLAN

01-JAN-24 to 31-DEC-24

INVESTMENT OPTION	MATURITY DATE	INTEREST RATE	COST OF ASSETS	CURRENT VALUE

LEGEND

INVESTMENT OPTION:

115TRP5	T Rowe Price Ret Blend Slct Tr 2015 Cl 5
130TRP5	T Rowe Price Ret Blend Slct Tr 2030 Cl 5
145TRP5	T Rowe Price Ret Blend Slct Tr 2045 Cl 5
155TRP5	T Rowe Price Ret Blend Slct Tr 2055 Cl 5
165TRP5	T Rowe Price Ret Blend Slct Tr 2065 Cl 5
1NTACT4	NT ACWI ex US IMI Fd DC NL Tier 4
1NTR2F4	NT Col R2000 Idx Fd DC NL 4
1ESPRX	Allspring Special Small Cap Value R6
1MMCVCT	MFS Mid Cap Value Fund CT
1NTCVI4	NT Col R1000 Val Idx Fd DC NL 4
1NTCGI4	NT Col R1000 Gro Idx Fd DC NL 4
1FTKFX	Fidelity Total Bond K6
1DRVINC	Drive Income Fund
125TRP5	T Rowe Price Ret Blend Slct Tr 2025 Cl 5
140TRP5	T Rowe Price Ret Blend Slct Tr 2040 Cl 5
150TRP5	T Rowe Price Ret Blend Slct Tr 2050 Cl 5
160TRP5	T Rowe Price Ret Blend Slct Tr 2060 Cl 5
1RERGX	American Funds EuroPacific Gr R6
1SREASC	SSgA Real Asset Fund Class C
1PCSMX	Principal SmallCap Growth I R6
1MEFZX	MassMutual Mid Cap Growth I
1NTSPF4	NT Col S&P 400 Idx Fd DC NL 4
1NTSPI4	NT Col S&P 500 Idx Fd DC NL 4
1DRVBAL	Drive Balanced Fund
1NTBIT4	NT Agg Bond Index Fund NL T4

COST OF ASSETS: The original cost of the assets in each investment option as of the last day of the plan year
CURRENT VALUE: The value of all assets in each investment option as of the last day of the plan year