**Annual, 2025**

## Financial Disclosure Report (AO Form 10)

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**Filer's Information**
**Bredar, James K.**
U.S. District Court - Maryland
Senior District Judge

I certify that all information given above (including information pertaining to my spouse and minor or dependent children, if any) is accurate, true, and complete to the best of my knowledge and belief, and that any information not reported was withheld because it met applicable statutory provisions permitting non-disclosure.

I further certify that earned income from outside employment and honoraria and the acceptance of gifts which have been reported are in compliance with the provisions of 5 U.S.C. Â§ 13141 et. seq., 5 U.S.C. Â§ 7353, and Judicial Conference regulations.

**/s/ Bredar, James K. [electronically signed on Jun 22, 2026 10:37am by Bredar, James K. in JEFS]**
**/s/ Bredar, James K. [electronically signed on May 13, 2026 2:44pm by Bredar, James K. in JEFS]**

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### I. Positions

I do not have any Positions to report
No entries in this section

### II. Agreements

I do not have any Agreements to report
No entries in this section

### III A. Filer Non-Investment Income

I do not have any Filer Non-Investment Income to report
No entries in this section

### III B. Spouse Non-Investment Income

| | SOURCE | DESCRIPTION | HONORARIUM | HONORARIUM AMOUNT | HONORARIUM DATE |
|---|---|---|---|---|---|
| 1. | MCDONOGH SCHOOL - SALARY | | | $0.00 | |

### IV. Reimbursements

I do not have any Reimbursements to report
No entries in this section

## V. Gifts

I do not have any Gifts to report
No entries in this section

## VI. Liabilities

I do not have any Liabilities to report
No entries in this section

## VII. Investments and Trusts

| | DESCRIPTION | INCOME AMOUNT | INCOME TYPE | GROSS VALUE | VALUE METHOD |
|---|---|---|---|---|---|
| 1. | **(H) 403(B) #1 (IRA)** | | | | |
| 1-A. | -AIG - AMCENT INF - ADJ BOND INV | $1,000 or less | Dividend | | |
| | **Transactions** **Transaction Type** **Transaction Date** **Transaction Value** | | | | |
| | (1). Closed Feb 6, 2025 $15,000 or less | | | | |
| 1-B. | -AIG - AMER FUNDS GROWTH FUND | $1,000 or less | Dividend | | |
| | **Transactions** **Transaction Type** **Transaction Date** **Transaction Value** | | | | |
| | (1). Closed Feb 6, 2025 $15,000 or less | | | | |
| 1-C. | -AIG - ARIEL APPRECIATION FUND | $1,000 or less | Dividend | | |
| | **Transactions** **Transaction Type** **Transaction Date** **Transaction Value** | | | | |
| | (1). Closed Feb 6, 2025 $15,001 - $50,000 | | | | |
| 1-D. | -AIG -BLACKROCK TOTAL RETURN SCV | $1,000 or less | Dividend | | |
| | **Transactions** **Transaction Type** **Transaction Date** **Transaction Value** | | | | |
| | (1). Closed Feb 6, 2025 $15,000 or less | | | | |
| 1-E. | -AIG - COLUMBIA MID CAP VALUE | $1,000 or less | Dividend | | |
| | **Transactions** **Transaction Type** **Transaction Date** **Transaction Value** | | | | |
| | (1). Closed Feb 6, 2025 $15,000 or less | | | | |
| 1-F. | -AIG -FIDELITY ADV SMALL CAP GROWTH | $1,000 or less | Dividend | | |
| | **Transactions** **Transaction Type** **Transaction Date** **Transaction Value** | | | | |
| | (1). Closed Feb 6, 2025 $15,000 or less | | | | |
| 1-G. | -AIG - SM CAP AGGRESSIVE GROWTH | $1,000 or less | Dividend | | |
| | **Transactions** **Transaction Type** **Transaction Date** **Transaction Value** | | | | |
| | (1). Closed Feb 6, 2025 $15,001 - $50,000 | | | | |
| 1-H. | -AIG - SYSTEMATIC GROWTH FUND | $1,000 or less | Dividend | | |
| | **Transactions** **Transaction Type** **Transaction Date** **Transaction Value** | | | | |
| | (1). Closed Feb 6, 2025 $15,001 - $50,000 | | | | |
| 1-I. | -AIG - VANGUARD LONG-TERM TREASURY | $1,000 or less | Dividend | | |
| | **Transactions** **Transaction Type** **Transaction Date** **Transaction Value** | | | | |
| | (1). Closed Feb 6, 2025 $15,000 or less | | | | |
| 1-J. | -AIG - VANGUARD LT INV - GRADE FUND | $1,000 or less | Dividend | | |
| | **Transactions** **Transaction Type** **Transaction Date** **Transaction Value** | | | | |
| | (1). Closed Feb 6, 2025 $15,000 or less | | | | |
| 2. | **(H) 403(B) #2 (IRA)** | | | | |
| 2-A. | Nuveen Lifecycle Index 2030 | $5,001 - $15,000 | Dividend | $50,001 - $100,000 | Cash/Market |



| | DESCRIPTION | INCOME AMOUNT | INCOME TYPE | GROSS VALUE | VALUE METHOD |
|---|---|---|---|---|---|
| 2-B. | Nuveen Lifecycle Index 2040 | $5,001 - $15,000 | Dividend | $50,001 - $100,000 | Cash/Market |
| 3. | **BANK OF AMERICA (VARIOUS ACCOUNTS)** | $1,000 or less | Interest | $15,001 - $50,000 | Cash/Market |
| 4. | **(H) BROKERAGE #2 - FINANCIAL COUNCIL** | | | | |
| 4-A. | BANK DEPOSIT SWEEP PROGRAM | $1,000 or less | Interest | | |

| Transactions | Transaction Type | Transaction Date | Transaction Value |
|---|---|---|---|
| (1). | Closed | Jan 23, 2025 | $15,000 or less |

| | | | | |
|---|---|---|---|---|
| 4-B. | BLACKROCK NATIONAL MUNICIPAL FUND | $1,000 or less | Dividend | |

| Transactions | Transaction Type | Transaction Date | Transaction Value |
|---|---|---|---|
| (1). | Closed | Jan 23, 2025 | $50,001 - $100,000 |

| | | | | |
|---|---|---|---|---|
| 4-C. | CAPITAL GROUP GLOBAL GROWTH EQUITY | $1,000 or less | Dividend | |

| Transactions | Transaction Type | Transaction Date | Transaction Value |
|---|---|---|---|
| (1). | Closed | Jan 23, 2025 | $100,001 - $250,000 |

| | | | | |
|---|---|---|---|---|
| 4-D. | CAPITAL GROWTH ETF | $1,000 or less | Dividend | |

| Transactions | Transaction Type | Transaction Date | Transaction Value |
|---|---|---|---|
| (1). | Closed | Jan 23, 2025 | $100,001 - $250,000 |

| | | | | |
|---|---|---|---|---|
| 4-E. | Cash | $1,000 or less | Interest | |

| Transactions | Transaction Type | Transaction Date | Transaction Value |
|---|---|---|---|
| (1). | Closed | Jan 23, 2025 | $15,000 or less |

| | | | | |
|---|---|---|---|---|
| 4-F. | DFA US CORE EQUITY II PORTFOLIO | $1,000 or less | Dividend | |

| Transactions | Transaction Type | Transaction Date | Transaction Value |
|---|---|---|---|
| (1). | Closed | Jan 23, 2025 | $50,001 - $100,000 |

| | | | | |
|---|---|---|---|---|
| 5. | **(H) BROKERAGE #3 - FINANCIAL COUNCIL** | | | |
| 5-A. | BLACKROCK NATIONAL MUNICIPAL FUND | $5,001 - $15,000 | Dividend | |

| Transactions | Transaction Type | Transaction Date | Transaction Value |
|---|---|---|---|
| (1). | Buy | Jan 23, 2025 | $50,001 - $100,000 |
| (2). | Buy | Feb 19, 2025 | $50,001 - $100,000 |
| (3). | Buy | Jun 23, 2025 | $15,000 or less |
| (4). | Buy | Jul 15, 2025 | $15,000 or less |
| (5). | Sold | Oct 3, 2025 | $250,001 - $500,000 |

| | | | | |
|---|---|---|---|---|
| 5-B. | Capital Group Dividend Value ETF | $1,001 - $2,500 | Dividend | |

| Transactions | Transaction Type | Transaction Date | Transaction Value |
|---|---|---|---|
| (1). | Buy | Jan 23, 2025 | $15,001 - $50,000 |
| (2). | Buy | Feb 19, 2025 | $50,001 - $100,000 |
| (3). | Sold | Apr 21, 2025 | $100,001 - $250,000 |

| | | | | | |
|---|---|---|---|---|---|
| 5-C. | CAPITAL GROUP GLOBAL GROWTH EQUITY | $5,001 - $15,000 | Dividend | $250,001 - $500,000 | Cash/Market |

| Transactions | Transaction Type | Transaction Date | Transaction Value |
|---|---|---|---|
| (1). | Buy | Jan 23, 2025 | $15,001 - $50,000 |
| (2). | Buy | Feb 19, 2025 | $50,001 - $100,000 |

| | | | | |
|---|---|---|---|---|
| 5-D. | Capital Group Growth ETF | $1,000 or less | Dividend | |

| Transactions | Transaction Type | Transaction Date | Transaction Value |
|---|---|---|---|
| (1). | Buy | Feb 19, 2025 | $50,001 - $100,000 |
| (2). | Sold | Apr 21, 2025 | $100,001 - $250,000 |

| | | | | |
|---|---|---|---|---|
| 5-E. | DFA US CORE EQUITY II PORTFOLIO | $1,000 or less | Dividend | |

| Transactions | Transaction Type | Transaction Date | Transaction Value |
|---|---|---|---|
| (1). | Sold | Apr 11, 2025 | $50,001 - $100,000 |



| | DESCRIPTION | INCOME AMOUNT | INCOME TYPE | GROSS VALUE | VALUE METHOD |
|---|---|---|---|---|---|
| 5-F. | DIMENSIONAL ETF TRUST US CORE EQUITY 2 | $1,000 or less | Dividend | $50,001 - $100,000 | Cash/Market |

| Transactions | Transaction Type | Transaction Date | Transaction Value |
|---|---|---|---|
| (1). | Buy | Apr 11, 2025 | $50,001 - $100,000 |

| | | | | | |
|---|---|---|---|---|---|
| 5-G. | ISHARES CORE MSCI EMERGING MARKETS ETF | $1,000 or less | Dividend | $15,001 - $50,000 | Cash/Market |

| Transactions | Transaction Type | Transaction Date | Transaction Value |
|---|---|---|---|
| (1). | Buy | Feb 19, 2025 | $15,001 - $50,000 |

| | | | | | |
|---|---|---|---|---|---|
| 5-H. | SPDR SERIES TRUST STATE STREET PORTFOLIO S&P GROWTH ETF | $1,000 or less | Dividend | $100,001 - $250,000 | Cash/Market |

| Transactions | Transaction Type | Transaction Date | Transaction Value |
|---|---|---|---|
| (1). | Buy | Apr 21, 2025 | $100,001 - $250,000 |

| | | | | | |
|---|---|---|---|---|---|
| 5-I. | SPDR SERIES TRUST STATE STREET PORTFOLIO S&P VALUE ETF | $2,501 - $5,000 | Dividend | $100,001 - $250,000 | Cash/Market |

| Transactions | Transaction Type | Transaction Date | Transaction Value |
|---|---|---|---|
| (1). | Buy | Apr 21, 2025 | $100,001 - $250,000 |

| | | | |
|---|---|---|---|
| 5-J. | T Rowe Price Retirement Fund 2025 | $1,000 or less | Dividend |

| Transactions | Transaction Type | Transaction Date | Transaction Value |
|---|---|---|---|
| (1). | Sold | Jan 23, 2025 | $100,001 - $250,000 |

| | | | | | |
|---|---|---|---|---|---|
| 6. | **(H) BROKERAGE ACCOUNT #1** | | | | |
| 6-A. | -GOVERNMENT MONEY FUND (FORMERLY T. ROWE PRICE PRIME RESERVE) | | None | | |

| Transactions | Transaction Type | Transaction Date | Transaction Value |
|---|---|---|---|
| (1). | Closed | Jan 21, 2025 | $15,000 or less |

| | | | |
|---|---|---|---|
| 6-B. | -T. Rowe Price RETIREMENT 2025 FUND | None | |

| Transactions | Transaction Type | Transaction Date | Transaction Value |
|---|---|---|---|
| (1). | Closed | Jan 17, 2025 | $100,001 - $250,000 |

| | | | | | |
|---|---|---|---|---|---|
| 7. | **CFG BANK - CERTIFICATE OF DEPOSIT** | $1,000 or less | Interest | $15,001 - $50,000 | Cash/Market |

| | | | | | |
|---|---|---|---|---|---|
| 8. | **ESTATE ACCOUNT - M&T BANK** | $1,000 or less | Interest | | |

| Transactions | Transaction Type | Transaction Date | Transaction Value |
|---|---|---|---|
| (1). | Closed | May 15, 2025 | $50,001 - $100,000 |

| | | | | | |
|---|---|---|---|---|---|
| 9. | **(H) IRA #1** | | | | |
| 9-A. | -T. ROWE PRICE BLUE CHIP GROWTH - IRA | | None | | |

| Transactions | Transaction Type | Transaction Date | Transaction Value |
|---|---|---|---|
| (1). | Closed | Jan 16, 2025 | $50,001 - $100,000 |

| | | | |
|---|---|---|---|
| 9-B. | -T. Rowe Price RETIREMENT FUND 2025 - IRA | None | |

| Transactions | Transaction Type | Transaction Date | Transaction Value |
|---|---|---|---|
| (1). | Closed | Jan 16, 2025 | $15,000 or less |

| | | | | | |
|---|---|---|---|---|---|
| 10. | **(H) IRA #2** | | | | |
| 10-A. | ALLSPRING - LARGE CO CORE - INV - IRA (FORMERLY WELLS FARGO) | | None | | |

| Transactions | Transaction Type | Transaction Date | Transaction Value |
|---|---|---|---|
| (1). | Closed | Jan 1, 2025 | $15,000 or less |

**Additional Explanation**: Transferred to Financial Council on 12/26/2024

| | DESCRIPTION | INCOME AMOUNT | INCOME TYPE | GROSS VALUE | VALUE METHOD |
|---|---|---|---|---|---|
| 11. | **(H) IRA #3 - FINANCIAL COUNCIL** | | | | |
| 11-A. | AMERICAN FUNDS GROWTH FUND OF AMERICA | $1,000 or less | Dividend | $50,001 - $100,000 | Cash/Market |

| Transactions | Transaction Type | Transaction Date | Transaction Value |
|---|---|---|---|
| (1). | Sold (part) | Aug 19, 2025 | $15,000 or less |

| | | | | | |
|---|---|---|---|---|---|
| 11-B. | BANK DEPOSIT SWEEP FUND | $1,000 or less | Interest | $15,000 or less | Cash/Market |
| 11-C. | DFA US CORE EQIUTY II PORTFOLIO INSTITUTIONAL | $1,001 - $2,500 | Dividend | $100,001 - $250,000 | Cash/Market |

| Transactions | Transaction Type | Transaction Date | Transaction Value |
|---|---|---|---|
| (1). | Buy | May 16, 2025 | $15,000 or less |
| (2). | Sold (part) | Jul 15, 2025 | $15,000 or less |
| (3). | Sold (part) | Dec 4, 2025 | $15,000 or less |

| | | | | | |
|---|---|---|---|---|---|
| 11-D. | FEDERATED HERMES STRATEGIC VALU FUND | $2,501 - $5,000 | DIVIDEND | | |

| Transactions | Transaction Type | Transaction Date | Transaction Value |
|---|---|---|---|
| (1). | Sold | May 16, 2025 | $15,000 or less |
| (2). | Sold | Sep 24, 2025 | $15,000 or less |
| (3). | Sold | Dec 4, 2025 | $50,001 - $100,000 |

| | | | | | |
|---|---|---|---|---|---|
| 11-E. | FIDELITY MONEY MARKET PREMIUM | $1,000 or less | Interest | $15,000 or less | Cash/Market |
| 11-F. | ISHARES TR MSCI ACWI EX UR | $1,001 - $2,500 | Dividend | $50,001 - $100,000 | Cash/Market |

| Transactions | Transaction Type | Transaction Date | Transaction Value |
|---|---|---|---|
| (1). | Buy | Dec 4, 2025 | $50,001 - $100,000 |

| | | | | | |
|---|---|---|---|---|---|
| 11-G. | PGIM TOTAL RETURN BOND FUND | $2,501 - $5,000 | Dividend | $15,001 - $50,000 | Cash/Market |

| Transactions | Transaction Type | Transaction Date | Transaction Value |
|---|---|---|---|
| (1). | Buy | Aug 19, 2025 | $15,000 or less |

| | | | | | |
|---|---|---|---|---|---|
| 12. | **(H) IRA #4 - FINANCIAL COUNCIL** | | | | |
| 12-A. | AMERICAN CAPITAL WORLD GR & INC CL F2 | $1,001 - $2,500 | Dividend | $100,001 - $250,000 | Cash/Market |

| Transactions | Transaction Type | Transaction Date | Transaction Value |
|---|---|---|---|
| (1). | Sold (part) | Jan 3, 2025 | $15,000 or less |
| (2). | Sold (part) | Feb 21, 2025 | $15,000 or less |
| (3). | Sold (part) | Jun 30, 2025 | $15,000 or less |
| (4). | Sold (part) | Aug 22, 2025 | $15,000 or less |
| (5). | Sold (part) | Dec 16, 2025 | $15,000 or less |

| | | | | | |
|---|---|---|---|---|---|
| 12-B. | AMERICAN FUNDS GROWTH FUND OF AMERICA | $1,000 or less | Dividend | $50,001 - $100,000 | Cash/Market |

| Transactions | Transaction Type | Transaction Date | Transaction Value |
|---|---|---|---|
| (1). | Sold (part) | Jan 3, 2025 | $15,000 or less |
| (2). | Buy | Mar 26, 2025 | $15,000 or less |
| (3). | Sold (part) | May 16, 2025 | $15,000 or less |

| | | | | | |
|---|---|---|---|---|---|
| 12-C. | AMERICAN FUNDS NEW PERSPECTIV | $1,000 or less | Dividend | $50,001 - $100,000 | Cash/Market |

| Transactions | Transaction Type | Transaction Date | Transaction Value |
|---|---|---|---|
| (1). | Sold (part) | Feb 21, 2025 | $15,000 or less |
| (2). | Buy | Mar 26, 2025 | $15,000 or less |
| (3). | Sold (part) | Jun 30, 2025 | $15,000 or less |
| (4). | Sold (part) | Oct 27, 2025 | $15,000 or less |

| | | | | | |
|---|---|---|---|---|---|
| 12-D. | AMERICAN MUTUAL FUND CL F2 | $1,000 or less | Dividend | $15,001 - $50,000 | Cash/Market |

| Transactions | Transaction Type | Transaction Date | Transaction Value |
|---|---|---|---|
| (1). | Sold (part) | Jan 3, 2025 | $15,000 or less |
| (2). | Sold (part) | Oct 27, 2025 | $15,000 or less |

| | | | | | |
|---|---|---|---|---|---|
| 12-E. | BANK DEP SWEEP PROG | $1,000 or less | Interest | $50,001 - $100,000 | Cash/Market |



| | DESCRIPTION | INCOME AMOUNT | INCOME TYPE | GROSS VALUE | VALUE METHOD |
|---|---|---|---|---|---|
| 12-F. | DFA US CORE EQUITY II PORTFOLIO | $1,001 - $2,500 | Dividend | $100,001 - $250,000 | Cash/Market |

| Transactions | Transaction Type | Transaction Date | Transaction Value |
|---|---|---|---|
| (1). | Sold (part) | Jan 3, 2025 | $15,001 - $50,000 |
| (2). | Buy | Jun 30, 2025 | $15,000 or less |
| (3). | Sold (part) | Aug 19, 2025 | $15,000 or less |
| (4). | Sold (part) | Aug 22, 2025 | $15,000 or less |
| (5). | Sold (part) | Dec 16, 2025 | $15,001 - $50,000 |

| | | | | | |
|---|---|---|---|---|---|
| 12-G. | DODGE & COX INCOME FUN | $5,001 - $15,000 | Dividend | $250,001 - $500,000 | Cash/Market |

| Transactions | Transaction Type | Transaction Date | Transaction Value |
|---|---|---|---|
| (1). | Sold (part) | Jan 3, 2025 | $15,000 or less |
| (2). | Sold (part) | Mar 26, 2025 | $15,000 or less |
| (3). | Buy | May 16, 2025 | $15,000 or less |
| (4). | Buy | Jun 30, 2025 | $15,000 or less |
| (5). | Buy | Aug 19, 2025 | $15,000 or less |
| (6). | Buy | Aug 22, 2025 | $15,000 or less |
| (7). | Buy | Oct 27, 2025 | $15,000 or less |
| (8). | Sold (part) | Dec 15, 2025 | $15,000 or less |

| | | | | | |
|---|---|---|---|---|---|
| 12-H. | FEDERATED HERMES STR VAL DIV CL IS | $1,001 - $2,500 | Dividend | $15,001 - $50,000 | Cash/Market |

| Transactions | Transaction Type | Transaction Date | Transaction Value |
|---|---|---|---|
| (1). | Sold (part) | Feb 21, 2025 | $15,000 or less |
| (2). | Sold (part) | Dec 15, 2025 | $15,000 or less |

| | | | | | |
|---|---|---|---|---|---|
| 12-I. | FIDELITY MMKT PREM CL | $1,000 or less | Dividend | $15,000 or less | Cash/Market |
| 12-J. | INVESCO DEVELOPING MARKETS | $1,000 or less | Dividend | $15,001 - $50,000 | Cash/Market |

| Transactions | Transaction Type | Transaction Date | Transaction Value |
|---|---|---|---|
| (1). | Sold (part) | Sep 24, 2025 | $15,000 or less |
| (2). | Sold (part) | Dec 15, 2025 | $15,000 or less |

| | | | | | |
|---|---|---|---|---|---|
| 12-K. | PGIM TOTAL RETURN BOND FUND | $2,501 - $5,000 | Dividend | $50,001 - $100,000 | Cash/Market |

| Transactions | Transaction Type | Transaction Date | Transaction Value |
|---|---|---|---|
| (1). | Buy | Feb 21, 2025 | $15,000 or less |
| (2). | Buy | Aug 22, 2025 | $15,000 or less |
| (3). | Buy | Oct 17, 2025 | $15,000 or less |
| (4). | Sold (part) | Dec 15, 2025 | $15,001 - $50,000 |

| | | | | | |
|---|---|---|---|---|---|
| 13. | **(H) IRA #5 - FINANCIAL COUNCIL** | | | | |
| 13-A. | AMERICAN FUNDS GROWTH FUND OF AMERICA | $1,000 or less | Dividend | $15,001 - $50,000 | Cash/Market |

| Transactions | Transaction Type | Transaction Date | Transaction Value |
|---|---|---|---|
| (1). | Buy | Feb 14, 2025 | $15,001 - $50,000 |
| (2). | Buy | May 9, 2025 | $15,000 or less |
| (3). | Sold (part) | Sep 24, 2025 | $15,000 or less |

| | | | | | |
|---|---|---|---|---|---|
| 13-B. | BANK DEPOSIT SWEEP | $1,000 or less | Interest | $15,000 or less | Cash/Market |
| 13-C. | DFA US CORE EQUITY II PORTFOLIO | $1,000 or less | Dividend | $50,001 - $100,000 | Cash/Market |

| Transactions | Transaction Type | Transaction Date | Transaction Value |
|---|---|---|---|
| (1). | Buy | Feb 14, 2025 | $50,001 - $100,000 |
| (2). | Buy | May 9, 2025 | $15,000 or less |
| (3). | Sold (part) | Nov 12, 2025 | $15,000 or less |

| | | | |
|---|---|---|---|
| 13-D. | FEDERATED HERMES STRATEGIC VALU FUND | $1,001 - $2,500 | Dividend |



| | DESCRIPTION | INCOME AMOUNT | INCOME TYPE | GROSS VALUE | VALUE METHOD |
|---|---|---|---|---|---|

| Transactions | Transaction Type | Transaction Date | Transaction Value |
|---|---|---|---|
| (1). | Buy | Feb 14, 2025 | $15,001 - $50,000 |
| (2). | Sold | May 9, 2025 | $15,000 or less |
| (3). | Buy | Sep 24, 2025 | $15,000 or less |
| (4). | Sold | Nov 12, 2025 | $15,001 - $50,000 |

| | | | | | |
|---|---|---|---|---|---|
| 13-E. | ISHARES CORE MSCI EMERGING MARKETS ETF | $1,001 - $2,500 | Dividend | $15,001 - $50,000 | Cash/Market |

| Transactions | Transaction Type | Transaction Date | Transaction Value |
|---|---|---|---|
| (1). | Buy | Nov 12, 2025 | $15,001 - $50,000 |

14. **(H) IRA #6 - FINANCIAL COUNCIL**

| | | | | | |
|---|---|---|---|---|---|
| 14-A. | AMERICAN CAPITAL WORLD GR & INC CL F2 | $2,501 - $5,000 | Dividend | $100,001 - $250,000 | Cash/Market |

| Transactions | Transaction Type | Transaction Date | Transaction Value |
|---|---|---|---|
| (1). | Buy | Feb 5, 2025 | $100,001 - $250,000 |
| (2). | Sold (part) | Jul 3, 2025 | $15,000 or less |

| | | | | | |
|---|---|---|---|---|---|
| 14-B. | American Growth Fund of America | $1,000 or less | Dividend | $50,001 - $100,000 | Cash/Market |

| Transactions | Transaction Type | Transaction Date | Transaction Value |
|---|---|---|---|
| (1). | Buy | Jan 23, 2025 | $50,001 - $100,000 |
| (2). | Sold (part) | Jul 3, 2025 | $15,000 or less |

| | | | | | |
|---|---|---|---|---|---|
| 14-C. | AMERICAN MUTUAL FUND CL F2 | $1,001 - $2,500 | Dividend | $50,001 - $100,000 | Cash/Market |

| Transactions | Transaction Type | Transaction Date | Transaction Value |
|---|---|---|---|
| (1). | Buy | Feb 5, 2025 | $50,001 - $100,000 |

| | | | | | |
|---|---|---|---|---|---|
| 14-D. | American New Perspective | $1,001 - $2,500 | Dividend | $250,001 - $500,000 | Cash/Market |

| Transactions | Transaction Type | Transaction Date | Transaction Value |
|---|---|---|---|
| (1). | Buy | Feb 5, 2025 | $100,001 - $250,000 |
| (2). | Sold (part) | Jul 9, 2025 | $15,000 or less |

| | | | | | |
|---|---|---|---|---|---|
| 14-E. | Bank Deposit Sweep Program | $1,000 or less | Interest | $15,000 or less | Cash/Market |
| 14-F. | DFA US CORE EQUITY II PORTFOLIO | $2,501 - $5,000 | Dividend | $500,001 - $1,000,000 | Cash/Market |

| Transactions | Transaction Type | Transaction Date | Transaction Value |
|---|---|---|---|
| (1). | Buy | Feb 5, 2025 | $250,001 - $500,000 |
| (2). | Buy | Mar 13, 2025 | $15,000 or less |
| (3). | Sold (part) | Sep 24, 2025 | $15,000 or less |

| | | | | | |
|---|---|---|---|---|---|
| 14-G. | DODGE & COX INCOME FUNDS CL1 | $5,001 - $15,000 | Dividend | $100,001 - $250,000 | Cash/Market |

| Transactions | Transaction Type | Transaction Date | Transaction Value |
|---|---|---|---|
| (1). | Buy | Feb 5, 2025 | $100,001 - $250,000 |
| (2). | Sold | Mar 13, 2025 | $15,000 or less |
| (3). | Buy | Jul 3, 2025 | $15,000 or less |
| (4). | Buy | Sep 24, 2025 | $15,000 or less |

| | | | | | |
|---|---|---|---|---|---|
| 14-H. | FEDERATED HERMES STR VAL DIV CL IS | $1,001 - $2,500 | Dividend | $50,001 - $100,000 | Cash/Market |

| Transactions | Transaction Type | Transaction Date | Transaction Value |
|---|---|---|---|
| (1). | Buy | Feb 5, 2025 | $50,001 - $100,000 |

| | | | | | |
|---|---|---|---|---|---|
| 14-I. | FIDELITY MMKT PREM CL | $1,000 or less | Interest | $15,001 - $50,000 | Cash/Market |
| 14-J. | INVESCO DEVELOPING MARKETS | $1,000 or less | Dividend | $50,001 - $100,000 | Cash/Market |

| Transactions | Transaction Type | Transaction Date | Transaction Value |
|---|---|---|---|
| (1). | Buy | Feb 5, 2025 | $50,001 - $100,000 |
| (2). | Sold (part) | Sep 24, 2025 | $15,000 or less |

| | | | | | |
|---|---|---|---|---|---|
| 14-K. | PGIM TOTAL RETURN BOND FUND | $5,001 - $15,000 | Dividend | $100,001 - $250,000 | Cash/Market |

| | DESCRIPTION | INCOME AMOUNT | INCOME TYPE | GROSS VALUE | VALUE METHOD |
|---|---|---|---|---|---|

| Transactions | Transaction Type | Transaction Date | Transaction Value |
|---|---|---|---|
| (1). | Buy | Feb 5, 2025 | $100,001 - $250,000 |
| (2). | Sold | Mar 13, 2025 | $15,000 or less |
| (3). | Buy | Jul 9, 2025 | $15,000 or less |

| | | | | | |
|---|---|---|---|---|---|
| 14-L. | T Rowe Price Blue Chip Growth Fund | $1,000 or less | Dividend | | |

| Transactions | Transaction Type | Transaction Date | Transaction Value |
|---|---|---|---|
| (1). | Sold | Jan 23, 2025 | $50,001 - $100,000 |

| | | | | | |
|---|---|---|---|---|---|
| 14-M. | T Rowe Price Retirement 2025 Fund | $1,000 or less | Dividend | | |

| Transactions | Transaction Type | Transaction Date | Transaction Value |
|---|---|---|---|
| (1). | Sold | Jan 23, 2025 | $15,000 or less |

| | | | | | |
|---|---|---|---|---|---|
| 15. | **M&T BANK** | $1,000 or less | Interest | $15,001 - $50,000 | Cash/Market |
| 16. | **M&T BANK RELATIONSHIP SAVINGS** | $1,000 or less | Interest | | |

| Transactions | Transaction Type | Transaction Date | Transaction Value |
|---|---|---|---|
| (1). | Closed | May 15, 2025 | $15,000 or less |

## VIII. Additional Information or Explanations

I do not have any Additional Information to report
No entries in this section