

**FISCHER MANAGEMENT, LLC  
FORMAL RECORD OF ACTION**

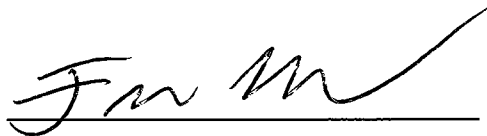
The following is a formal record of action taken by the governing body of Fischer Management, LLC (the "Employer").

With respect to the adoption of the Fischer Homes 401(k) Profit Plus Plan and Trust (the "Plan") by Victory Mortgage Holding, Inc., Victory Mortgage, LLC, Homestead Title Agency, LLC, Acendion Capital and Development and Acendion Management Company, LLC, the following resolutions are hereby adopted:

**RESOLVED:** That the Employer hereby consents to the adoption of the Plan by Victory Mortgage Holding, Inc., Victory Mortgage, LLC, Homestead Title Agency, LLC, Acendion Capital and Development and Acendion Management Company, LLC;

**RESOLVED FURTHER:** That the officers of the Employer be, and they hereby are, authorized and directed to take any and all actions and execute and deliver such documents as they may deem necessary, appropriate or convenient to effect the foregoing resolutions including, without limitation, causing to be prepared and filed such reports, documents or other information as may be required under applicable law.

Dated this 3 day of March, 2025.

  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**VICTORY MORTGAGE HOLDING, INC.  
FORMAL RECORD OF ACTION**

The following is a formal record of action taken by Victory Mortgage Holding, Inc. (the "Employer").

With respect to the adoption of the Fischer Homes 401(k) Profit Plus Plan and Trust (the "Plan") sponsored by Fischer Management, LLC, the following resolutions are hereby adopted:

**RESOLVED:** That the Employer hereby adopts the Plan that is sponsored by Fischer Management, LLC;

**RESOLVED FURTHER:** That the officers of the Employer be, and they hereby are, authorized and directed to take any and all actions and execute and deliver such documents as they may deem necessary, appropriate or convenient to effect the foregoing resolutions including, without limitation, causing to be prepared and filed such reports, documents or other information as may be required under applicable law.

Dated this 4 day of March, 2025.

  
\_\_\_\_\_  
\_\_\_\_\_

**VICTORY MORTGAGE, LLC  
FORMAL RECORD OF ACTION**

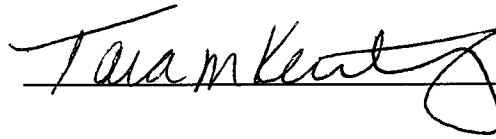
The following is a formal record of action taken by Victory Mortgage, LLC (the "Employer").

With respect to the adoption of the Fischer Homes 401(k) Profit Plus Plan and Trust (the "Plan") sponsored by Fischer Management, LLC, the following resolutions are hereby adopted:

**RESOLVED:** That the Employer hereby adopts the Plan that is sponsored by Fischer Management, LLC;

**RESOLVED FURTHER:** That the officers of the Employer be, and they hereby are, authorized and directed to take any and all actions and execute and deliver such documents as they may deem necessary, appropriate or convenient to effect the foregoing resolutions including, without limitation, causing to be prepared and filed such reports, documents or other information as may be required under applicable law.

Dated this 4 day of March, 2025.

  
\_\_\_\_\_  
\_\_\_\_\_

**ACENDION CAPITAL AND DEVELOPMENT  
FORMAL RECORD OF ACTION**

The following is a formal record of action taken by Acendion Capital and Development (the "Employer").

With respect to the adoption of the Fischer Homes 401(k) Profit Plus Plan and Trust (the "Plan") sponsored by Fischer Management, LLC, the following resolutions are hereby adopted:

**RESOLVED:** That the Employer hereby adopts the Plan that is sponsored by Fischer Management, LLC;

**RESOLVED FURTHER:** That the officers of the Employer be, and they hereby are, authorized and directed to take any and all actions and execute and deliver such documents as they may deem necessary, appropriate or convenient to effect the foregoing resolutions including, without limitation, causing to be prepared and filed such reports, documents or other information as may be required under applicable law.

Dated this 5 day of March, 2025.

DM Spaulding

\_\_\_\_\_

\_\_\_\_\_

**ACENDION MANAGEMENT COMPANY, LLC  
FORMAL RECORD OF ACTION**


The following is a formal record of action taken by Acendion Management Company, LLC (the "Employer").

With respect to the adoption of the Fischer Homes 401(k) Profit Plus Plan and Trust (the "Plan") sponsored by Fischer Management, LLC, the following resolutions are hereby adopted:

**RESOLVED:** That the Employer hereby adopts the Plan that is sponsored by Fischer Management, LLC;

**RESOLVED FURTHER:** That the officers of the Employer be, and they hereby are, authorized and directed to take any and all actions and execute and deliver such documents as they may deem necessary, appropriate or convenient to effect the foregoing resolutions including, without limitation, causing to be prepared and filed such reports, documents or other information as may be required under applicable law.

Dated this 5 day of March, 2025.

  
\_\_\_\_\_  
\_\_\_\_\_

**HOMESTEAD TITLE AGENCY, LLC  
FORMAL RECORD OF ACTION**

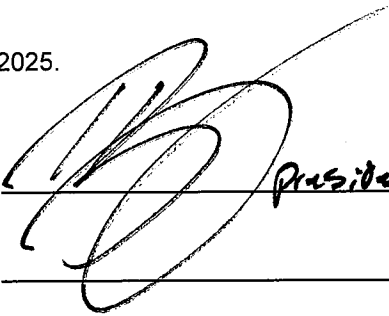
The following is a formal record of action taken by Homestead Title Agency, LLC (the "Employer").

With respect to the adoption of the Fischer Homes 401(k) Profit Plus Plan and Trust (the "Plan") sponsored by Fischer Management, LLC, the following resolutions are hereby adopted:

**RESOLVED:** That the Employer hereby adopts the Plan that is sponsored by Fischer Management, LLC;

**RESOLVED FURTHER:** That the officers of the Employer be, and they hereby are, authorized and directed to take any and all actions and execute and deliver such documents as they may deem necessary, appropriate or convenient to effect the foregoing resolutions including, without limitation, causing to be prepared and filed such reports, documents or other information as may be required under applicable law.

Dated this 4th day of March, 2025.

  
\_\_\_\_\_  
\_\_\_\_\_  
President of HST, LLC

**FISCHER HOMES 401(K) PROFIT PLUS PLAN AND TRUST**

**JOINDER AGREEMENT**

**WHEREAS**, Fischer Management, LLC (the "Employer") maintains the Fischer Homes 401(k) Profit Plus Plan and Trust (the "Plan") for the benefit of certain of its employees; and

**WHEREAS**, the Employer desires to permit Victory Mortgage Holding, Inc., Victory Mortgage, LLC, Homestead Title Agency, LLC, Acendion Capital and Development and Acendion Management Company, LLC ("Adopting Employer(s)") to adopt the Plan;

**NOW, THEREFORE IT IS AGREED**, that the undersigned Adopting Employer(s) shall become an Employer that has adopted the Plan and such Adopting Employer(s) agrees to be bound by the terms of the Plan.

**AGREED FURTHER**, that the Joinder Agreement is effective: January 1, 2025.

**AGREED FURTHER**, that the Adopting Employer(s) authorizes the Employer to make amendments to the Plan on its behalf.

**AGREED FURTHER**, that the Employer shall provide the Adopting Employer(s) with any Plan amendments or information regarding Plan termination, if applicable.

Dated this 3 day of March, 2025.

**EMPLOYER:**

Signed: 

**VICTORY MORTGAGE HOLDING, INC.:**

Signed: 

**VICTORY MORTGAGE, LLC:**

Signed: 

**HOMESTEAD TITLE AGENCY, LLC:**

Signed: 

**ACENDION CAPITAL AND DEVELOPMENT:**

Signed: 

**ACENDION MANAGEMENT COMPANY, LLC:**

Signed: DM Spaulding