



COMMONWEALTH OF KENTUCKY
PUBLIC PROTECTION CABINET
DEPARTMENT OF FINANCIAL INSTITUTIONS

**Kentucky Department of
Financial Institutions,**

Complainant;

v.

Ira Edsel Branham,

Respondent.

DFI Administrative
Action Number:

2025-AH-0002

Final Order of Default

The Commissioner of the Kentucky Department of Financial Institutions (the “Commissioner”), pursuant to Kentucky Revised Statutes (“KRS”) 292.470, KRS 292.500, and 808 Kentucky Administrative Regulations (“KAR”) 10:225, enters this final order of default against Ira Edsel Branham.

PARTIES

1. The Department and its Commissioner are responsible for administering the provisions of KRS Chapter 292, the Securities Act of Kentucky (“the Act”), as well as any applicable rules, regulations, and orders entered pursuant to the Act.

2. Respondent Ira Edsel Branham is an attorney whose last-known address to the Department at the time of filing the Administrative Complaint in this matter was 645 Hambley Boulevard, Pike County, Kentucky. Branham is not registered with the Department in any capacity.

ADMINISTRATIVE COMPLAINT

3. On January 22, 2025, the Kentucky Department of Financial Institutions (the “Department”) filed an Administrative Complaint initiating this action.

4. The Department’s Administrative Complaint charged Branham with violations of KRS 292.340 and KRS 292.320.

5. The Department’s Administrative Complaint described in detail the allegations against Branham, requested the Commissioner enter an appropriate order, and included a notice of Branham’s rights to an administrative hearing in accordance with KRS 13B.050 and 808 KAR 10:225, Section 2(2)(c).

SERVICE OF THE ADMINISTRATIVE COMPLAINT, AND BRANHAM’S RESPONSE

6. The Department sent via certified mail a service copy of its Administrative Complaint to Branham’s address at 645 Hambley Boulevard, Pikeville, Kentucky 41051 on January 22, 2025. That envelope was returned to the Department on or about March 4, 2025 as unable to be forwarded to Branham. A true and accurate copy of that certified mail envelope is attached hereto as **Exhibit 1**.

7. Online records of the Pike County, Kentucky Property Valuation Administrator indicate that Branham has sold the house at 645 Hambley Boulevard, Pikeville, Kentucky 41051 since the filing of the Administrative Complaint.

8. Since the filing of the Department's Administrative Complaint, Leslie and David Rogers, identified in the Administrative Complaint, filed a bar complaint against Branham with the Kentucky Bar Association.

9. On or about April 8, 2025, the Department received a mailed, typewritten Answer from Branham.

10. Branham signed his answer in the presence of a notary public in Horry County, South Carolina on April 8, 2025.

11. With his signature, Branham gave an address of 61 Ajax Drive, Pikeville, Kentucky 41501.

12. Branham's Answer included two cover sheets apparently from the Kentucky Bar Association, but also included a caption page which named this action by parties and provided the Department's administrative action number, 2025-AH-0002.

13. Branham's Answer made several specific references to numerical paragraphs of the Department's Administrative Complaint.

14. Branham's Answer did not request a hearing, as was required for a hearing to be held pursuant to 808 KAR 10:225, Section 2(4)(c) and (5).

15. On or about April 11, 2025, counsel for the Department sent a letter to Branham at the 61 Ajax Drive, Pikeville, Kentucky 41501 address which Branham had provided in his Answer. In that letter, counsel stated that Branham's Answer had not

requested a hearing, and inquired whether Branham intended to request a hearing. A copy of that letter is attached hereto as **Exhibit 2**.

16. The same letter was sent to Branham at an email address he had been known to use: irabranham6@gmail.com. *See* the attached **Exhibit 3**, an email message from irabranham6@gmail.com received by counsel for the Department on October 19, 2023.

17. On or about May 21, 2025, Department counsel's letter to Branham was returned as unable to be forwarded. A copy of that envelope is attached as **Exhibit 4**.

18. An extensive notice in plain language was appended to the Administrative Complaint, conforming to the requirements of KRS 13B.050(3).

19. As Branham received the Administrative Complaint, filed an Answer and did not request a hearing, entry of this Final Order of Default is appropriate.

FINDINGS OF FACT

20. The Commissioner makes the following factual findings, on the basis of the filed pleadings and exhibits thereto:

21. Respondent Branham incorporated Audera, Inc. (“Audera”) in Kentucky, listing himself as Audera’s CEO and registered agent.¹

22. Branham gave his P.O. box, no. 1499, as the mailing address.²

23. Leslie Rogers of Pikeville, Kentucky retained Branham to represent her in her divorce.

24. Tony Baker, through Branham, encouraged Rogers to invest in an investment opportunity which the Department described in its Administrative Complaint as “nebulous and speculative.”

25. Rogers understood, from speaking with Branham, that Branham had started two companies, Audera and “King Kratom.”

26. Rogers understood, from speaking with Branham, that Audera was to operate a pallet store and King Kratom was meant to help combat the opioid epidemic through marketing kratom.

¹ Ex. 1 to Ex. 1, Admin. Complaint, Arts. of Incorporation.

² *Id.*

27. Branham and Baker jointly operated the Audera pallet store, a business that resold pallets of returned or overstocked merchandise from retailers, in Pikeville.

28. Branham made no disclosures of any investment risk to Rogers.

29. Rogers understood, from speaking with Branham, that a reverse merger of Audera into a New York penny-stock company called 30DC, Inc. would create the first public company for kratom. Rogers received implied promises that she could be brought on as a chief medical officer due to her professional background.

30. In his filed Answer, Branham stated it was “Anthony Baker of Pikeville who came up with the grandiose idea that my pallet store could be listed on the NASDAQ as the king of liquid kratom.”³

31. On or about March 31, 2020, Leslie Rogers signed a document styled a “Convertible Promissory Note,” with Rogers was styled a lender to 30DC, Inc., “a Maryland Company with offices Located 80 Broad Street, 5th Floor New York, NY 10004.”

32. Rogers indicated that the note was drafted for and presented to her by Baker and Branham. Branham, in his filed Answer, stated: “Baker and Rogers are geniuses, mercurial, ingratiating, defential (sic) as to Mr. Baker and like the wicked witch ready to fight me . . . The note was her idea, she wrote it from Baker’s dictation, (maybe

³ Apr. 8, 2025 Answer 1.

he did go to law school or was he practicing law without a license) she issued it to Branham.”⁴

33. While Rogers affirmed that she, Branham, and Baker wrote on the promissory note and initialed changes, only Branham’s and Rogers’ initials appear on the document.

34. Under the terms of the document, styled a “Convertible Promissory Note,” Leslie Rogers was styled a lender to 30DC, Inc., “a Maryland Company with offices Located 80 Broad Street, 5th Floor New York, NY 10004.”

35. Ira Branham signed as 30DC, Inc.’s “President and CEO.”

36. Branham has in fact never been affiliated with 30DC, Inc., and disclaims ever having heard of the company.

37. The promissory note does not mention Audera or a pallet store.

38. The promissory note supposedly bound the foreign company, 30DC Inc., to pay Rogers “\$10,000.00 . . . together with interest payable on the unpaid principal at the rate of 8% per annum.”

39. Under the header “Repayment/Interest,” the promissory note claims, with Branham’s and Rogers’ initials, that “[t]he amounts owed under this Promissory Note will be repaid by pca upon issuance of stock of public company with interest.”

⁴ *Id.* at 14.

40. The promissory note includes provisions for “conversion” of unpaid principal “into shares of common stock of” 30DC, Inc. upon notice, for late fees, for costs, for transfer, for amendment, for successors, and for breach, and states it is governed by the laws of Nevada.

41. The note does not specify a time period over which any repayments are to be made, nor any process for cash repayment.

42. Rogers did not believe investors’ funds would be used to establish, finance, or operate a pallet store or a kratom operation. Rogers believed investors’ funds in this “venture” would be used to accomplish a reverse merger of 30DC, Inc. and pay out their notes either in cash or in stock after the resultant company went public. Rogers wrote her bank to wire the funds, stating she was “purchasing a secured promissory note with a public company.”

43. Neither Branham nor Baker asked Rogers about her accredited-investor status, *i.e.* inquiring into her net worth, income, or any professional expertise or special knowledge in investment matters.

44. Rogers stated that she believed she was supposed to receive regular repayments of principal and interest at a rate of 8% per annum.

45. Rogers’ bank wired \$10,000 to Branham’s law-practice checking account on or about April 1, 2020.

46. Branham used all of Rogers' money, including paying his office mortgage payment with it. None of Rogers' money was put towards efforts to effect a reverse merger of Audera into 30DC, Inc.

47. Branham made no effort to make Rogers any money off of her investment or to pay back the investment.

48. Regarding the wire transfer and Branham's use of the transferred funds, Branham wrote in his filed Answer: "I wasn't so sure about this check which showed up in my account from Leslie. . . . I wish she hadn't done that because I controlled Audera and now money had entered the picture from Leslie and I really didn't know her that well and I felt like I hoped this 30DC was real and not a figment of Mr. Baker's imagination."⁵

49. Branham contended: "I was paying all bills related to the store," and "it was necessary to pay the utilities. . . . "the gas bill; the garbage bill; the water bill; and the internet bill for the entire building."⁶

50. Branham blamed Baker and insinuated that Rogers acted "at [her] peril": "Things would be done without my authority or I'd just happen to come up on it. Actually and why it's not been discussed I don't know. These people who undertook actions did so at their peril. I could either reject or ratify an action involving Audera the parent of Golddigger's. Mr. Baker was in control of the 30DC project. No one but him claimed the knowledge to do so. Our efforts could be said to be parallel and overlapping and maybe its best to say Audera had two aims and one of which was to operate

⁵ Apr. 8, 2025 Answer 5.

⁶ *Id.* at 6.

Golddigger's and the other to amicably consider a reverse merger of my company with 30dc [sic] and I don't know who 30DC was or even what it did at the time but I would amicably and favorably if reasonable consider a reverse merger."

51. Though disclaiming he knew of 30DC, Inc., Branham did sign the promissory note as that company's "President" and represented in his filed Answer that Baker attempted to effect a reverse merger of Audera into 30DC, Inc.⁷

52. Branham, in his filed Answer, described himself as "paying bills like a drunken sailor."⁸

53. On the basis of Branham's statements, Leslie Rogers convinced her father David Rogers to put his money into the same sort of promissory note.

54. On or about May 4, 2020, David Rogers signed his own promissory note in Florence, Boone County, Kentucky, in the presence of a notary, and electronically transmitted it to Ira Branham for Branham's countersignature.

55. David wire transferred \$5,000 to a different checking account which Branham had established in Audera's name.

56. Though the promissory note again described this as a loan by David to 30DC, Inc., in the paperwork for the wire transfer, David wrote "RE: Inv Loan to Audera Inc Care of Ira Branham."

⁷ *Id.* at 8.

⁸ *Id.* at 9.

57. Audera's bank records reflect that, over the following two months, Branham wrote seven checks against the account and made no further deposits, overdrawing the account.

58. An electronic debit was authorized on the account on May 13, 2020 in the amount of \$77.64 to "Deluxe Bus Sys. Bus Prods."

59. An electronic debit was authorized on the account on May 27, 2020 in the amount of \$1,327.33 to the City of Pikeville.

60. Branham made no disclosures of any investment risk to David Rogers.

61. Branham put none of David Rogers' money towards any effort to effect a reverse merger of Audera into 30DC, Inc.

62. Branham made no effort to make David Rogers any money off of his "investment" or to pay back the "loan."

63. Regarding the promissory notes, Branham wrote in his filed Answer: "I never did market [a security] even by telekinesis. I never prepared a note. I never approached anyone about a note for sale."⁹

⁹ *Id.* at 16.

64. Branham described himself as a “guy who never prepared a promissory note never promoted to the general public never spoke to Mr. Rogers and found money going in to his account.”¹⁰

CONCLUSIONS OF LAW

65. The Commissioner makes the following conclusions of law, on the basis of the filed pleadings and exhibits thereto:

66. At all times relevant to the charges herein, Branham owned and controlled Audera, Inc.

67. At all times relevant to the charges herein, Branham was vicariously liable for the actions or omissions of Audera, Inc.

68. The true issuer of the promissory notes sold to Leslie and David Rogers was Audera, Inc.

69. Branham violated KRS 292.340 by selling unregistered securities (to wit, promissory notes) in Kentucky.

70. Branham violated KRS 292.320 by, directly or indirectly, in connection with the offer, sale, or purchase of the promissory notes to David and Leslie Rogers, making untrue statements of material fact to David and Leslie Rogers concerning the use

¹⁰ *Id.* at 18.

of the investment capital, and by thereafter using that investment capital on personal and business expenses unrelated to the purported purpose of the promissory note.

71. Branham violated KRS 292.320 by, directly or indirectly, in connection with the offer, sale, or purchase of the promissory notes to David and Leslie Rogers, signing the promissory notes as president of 30DC, Inc. knowing that fact to be false.

72. It is in the public interest that Branham be fined, ordered to pay restitution, and banned from the securities industry.

RELIEF

The Commissioner, pursuant to KRS 292.470 and KRS 292.500(14),
HEREBY ORDERS as follows:

1. Respondent Ira Edsel Branham shall pay full restitution, with pre- and post-judgment interest, due and payable immediately upon entry of this Final Order of Default, to Leslie and David Rogers;

2. Respondent Ira Edsel Branham shall be barred for life from, directly or indirectly, promoting, offering, or selling securities in Kentucky, and from aiding or abetting any effort to promote, offer, or sell securities in Kentucky.

So ordered this 21st day of August, 2025



MARNIROCK GIBSON
Commissioner
Kentucky Dept. of Financial Institutions

EXHIBIT 1

to the Kentucky Department of Financial
Institutions' Final Order of Default against
Ira Edsel Branham

January 22, 2025
Certified Mail Envelope to Ira Branham

TEAL
KENTUCKY

PUBLIC PROTECTION
CABINET

Department of Financial Institutions
500 Mero Street, 2SW19
Frankfort, Kentucky 40601

CERTIFIED MAIL

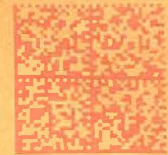
7019 2280 0000 7824 1126

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RETURN TO SENDER
UNABLE TO FORWARD
UNABLE TO FORWARD
RETURN TO SENDER

RFS

FIRST-CLASS



US POSTAGE



ZIP 40601 \$011.82⁰
02 7W
0008026546 JAN 22 2025

JFK

Ira Edsel Branham
645 Hambley Blvd.
Pikeville, KY 41501

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Ira Edsel Branham
645 Hambley Blvd.
Pikeville, KY 41501



9590 9402 7990 2305 4643 66

2. Article Number (Transfer from service label)

7019 2280 0000 7824 1126

PS Form 3811, July 2020 PSN 7530-02-000-9053

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

- Agent
- Addressee

B. Received by (Printed Name)

C. Date of Delivery

D. Is delivery address different from item 1? Yes
If YES, enter delivery address below: No

3. Service Type

- Adult Signature
- Adult Signature Restricted Delivery
- Certified Mail®
- Certified Mail Restricted Delivery
- Collect on Delivery
- Collect on Delivery Restricted Delivery
- Insured Mail
- Insured Mail Restricted Delivery (over \$500)
- Priority Mail Express®
- Registered Mail™
- Registered Mail Restricted Delivery
- Signature Confirmation™
- Signature Confirmation Restricted Delivery

Domestic Return Receipt



EXHIBIT 2

to the Kentucky Department of Financial
Institutions' Final Order of Default against
Ira Edsel Branham

April 11, 2025
Letter to Ira Branham



PUBLIC PROTECTION CABINET
**Kentucky Department of Financial
Institutions**

500 Mero Street, 2SW19
Frankfort, KY 40601
Phone: (502) 573-3390
KFI@ky.gov

Andy Beshear
GOVERNOR

Jacqueline Coleman
LIEUTENANT GOVERNOR

Ray A. Perry
SECRETARY

DJ Wasson
DEPUTY SECRETARY

Marni Rock Gibson
COMMISSIONER

April 11, 2025

VIA CERTIFIED MAIL, RETURN RECEIPT REQUESTED TO:

Ira Edsel Branham, Esquire
61 Ajax Drive
Pikeville, Kentucky 41501

AND VIA EMAIL TO: irabranham6@gmail.com

RE: *Kentucky Department of Financial Institutions v. Ira Edsel Branham*
2025-DFI-0002
Your Answer Did Not Request an Administrative Hearing

Dear Mr. Branham:

I am in receipt of your Answer to the Administrative Complaint filed against you in case no. 2025-AH-0002 (mailed April on 8, 2025; received and filed with the Kentucky Department of Financial Institutions (the "Department") on April 10, 2025).

Under 808 Kentucky Administrative Regulations ("KAR") 10:225, Section 2, an attorney for the Department "may file a written complaint against a person if . . . the attorney believes that the person is violating or has violated a provision of KRS [Kentucky Revised Statutes] Chapter 292." The Respondent to a complaint by the Department "shall respond to the complaint by filing a written answer with the office. If an answer is not filed in accordance with subsection (4)

Page 1 of 3

of this section, the office attorney shall seek a final order from the commissioner granting the relief requested in the complaint.” Subsection 4 of that section requires that an answer

- (b) Respond to each allegation in the complaint; and
- (c) Include a request for an administrative hearing if the person:
 1. Does not agree that there has been a violation of KRS Chapter 292; or
 2. Believes that the requested action is not appropriate.

Per KRS 292.500(9), “[e]very administrative hearing shall be conducted in accordance with KRS Chapter 13B and the provisions of this chapter.”

I did not note a request for an administrative hearing within your filed answer. If you intend to request a hearing, please send a new filing, requesting a hearing, *no later than* thirty-one days from the date of this letter (*i.e.* **close of business Monday, May 12, 2025**). If you do not make a written request for an administrative hearing before that date, I will seek a final order from the Commissioner granting the relief requested in the complaint. If you do make a written request for an administrative hearing before that date, I will open a new administrative-hearing case with the Office of Administrative Hearings.

You may notify me of a request for a hearing, or make any other correspondence, to michael.barnett@ky.gov or by mail to:

Michael Barnett
Kentucky Department of Financial Institutions
500 Mero Street
2 SW 19
Frankfort, Kentucky 40601

Additionally: Numbered page 19 of your answer states: “I deny all allegations [sic] of the Petition in contradiction of anything herein, each numerical paragraph is conditionally denied and this Answer is not a waiver of service of process.” If you will not waive service of process, kindly provide an address at which you will accept service.

Regards,

Page 2 of 3

/s/ Michael Barnett

Michael Barnett
Staff Attorney, Office of Legal Services
Kentucky Department of Financial Institutions

EXHIBIT 3

to the Kentucky Department of Financial
Institutions' Final Order of Default against
Ira Edsel Branham

October 19, 2023
Email from Ira Branham

Barnett, Michael A (PPC)

From: Ira Branham <irabranham6@gmail.com>
Sent: Thursday, October 19, 2023 12:24 AM
To: Barnett, Michael A (PPC)
Subject: Re: 30DC, Inc. Convertible Promissory Notes

This Message Originated from Outside the Organization

You have not previously corresponded with this sender.

Report Suspicious

I don't believe that will be a problem. Please give me a time as soon as possible.
Ira Branham

On Wed, Oct 18, 2023 at 12:00 PM Barnett, Michael A (PPC) <michael.barnett@ky.gov> wrote:

Dear Mr. Branham:

I received your voicemails in which you agreed to a deposition. I tried to call you back but both your office and cell number went to voicemail, and neither mailbox allowed me to leave a message.

What date and time works best for you? I am out of the office until next Tuesday. I think next Wednesday, October 25th is best for me if it would work for you. I can do it at your office or wherever you'd prefer. I'll email a subpoena and DFI will provide a court reporter.

Best,

Michael Barnett



Michael Barnett (he/him)
STAFF ATTORNEY

Department of Financial Institutions
[500 Mero Street](#)

2 SW 19
Frankfort, Kentucky 40601
(502) 782-2122 OFFICE
(859) 396-0558 CELL

Donate to the Team Eastern Kentucky Flood Relief Fund: teamekyfloodrelieffund.ky.gov
Resources for those affected by the flooding in Eastern Kentucky: governor.ky.gov/flood-resources

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From: Barnett, Michael A (PPC)
Sent: Thursday, October 5, 2023 2:35 PM
To: irabranham6@gmail.com
Cc: irabranham@pikevillelawyers.com
Subject: RE: 30DC, Inc. Convertible Promissory Notes

Dear Mr. Branham:

Please see the attached letter, which has also been sent via certified mail, and note the requested response deadline of next Wednesday, October 11, 2023.

Thank you,

Michael Barnett



Michael Barnett (he/him)
STAFF ATTORNEY

Department of Financial Institutions
[500 Mero Street](#)

2 SW 19
Frankfort, Kentucky 40601

(502) 782-2122 OFFICE
(859) 396-0558 CELL

Donate to the Team Eastern Kentucky Flood Relief Fund: teamekyfloodrelieffund.ky.gov
Resources for those affected by the flooding in Eastern Kentucky: governor.ky.gov/flood-resources

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From: Barnett, Michael A (PPC)
Sent: Thursday, September 21, 2023 2:50 PM
To: irabranham6@gmail.com
Subject: 30DC, Inc. Convertible Promissory Notes

Dear Mr. Branham —

Please see the attached letter, and note the requested response date therein of October 5, 2023.

Regards,

Michael Barnett



Michael Barnett (he/him)
STAFF ATTORNEY

Department of Financial Institutions
[500 Mero Street](#)

2 SW 19
Frankfort, Kentucky 40601
(502) 782-2122 OFFICE
(859) 396-0558 CELL

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Resources for those affected by the flooding in Eastern Kentucky: governor.ky.gov/flood-resources

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EXHIBIT 4

to the Kentucky Department of Financial
Institutions' Final Order of Default against
Ira Edsel Branham

May 21, 2025
Returned Envelope to Ira Branham

TEAM KENTUCKY
DEPARTMENT OF FINANCIAL INSTITUTIONS
500 Mero Street 2SW19
Frankfort, Kentucky 40601

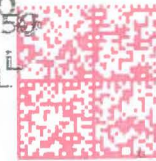
CERTIFIED MAIL



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CHARLESTON WV 250
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9 MAY 2025 AM 2 L

FIRST CLASS



US POSTAGE PAID BY PITNEY BOWES

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4-19

Hon. Ira E. Branham, Esq.
61 Ajax Dr.
Pikeville, KY 41501

unc

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UNCLAIMED
UNABLE TO FORWARD
RETURN TO SENDER



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AFFIDAVIT

1. My name is Michael Barnett. I am a Staff Attorney in the Kentucky Public Protection Cabinet's Office of Legal Services and legal counsel to the Kentucky Department of Financial Institutions.

2. I am over eighteen years old and of sound mind.

3. I have personal knowledge of the exhibits to the Kentucky Department of Financial Institutions' Final Order of Default against Ira Edsel Branham in case number 2025-AH-0002.

4. Exhibit 1 to that Final Order of Default is a true and accurate copy of the envelope of a certified mailing, made by me, of a copy of the Kentucky Department of Financial Institutions' Administrative Complaint against Ira Branham to Ira Branham's last-known address at that time.

5. Exhibit 2 to that Final Order of Default is a true and accurate copy of a letter I transmitted to Ira Branham.

6. Exhibit 3 to that Final Order of Default is a true and accurate copy of an email I received from Ira Branham.

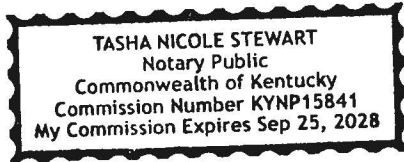
7. Exhibit 4 to that Final Order of Default is a true and accurate copy of an envelope containing a copy of my letter to Ira Branham, delivered to his then last-known address, returned undeliverable.

8. While Branham's filing his answer indicates that he received a copy of the Kentucky Department of Financial Institutions' Administrative Complaint, he did not request an administrative hearing therein, has not filed a consent to service of process under KRS 292.430, and he cannot otherwise at this time be located in Kentucky.


Michael Barnett

STATE OF Kentucky }
COUNTY OF Franklin }

Subscribed and sworn to before me by **Michael Barnett** on this the 20th day
of August, 2025.




Notary Public

KYNP15841
Commission #

My commission expires:

September 25, 2028

**AFFIDAVIT OF SERVICE AND COMPLIANCE WITH
KRS 292.430(3)**

I hereby certify that a copy of the foregoing Final Order of Default was sent on this the 22nd day of August, 2025, by certified mail, return receipt requested to the following:

Ira Edsel Branham
61 Ajax Drive
Pikeville, Kentucky 41501
Respondent

and that a copy was left in the office of the Commissioner of the Kentucky Department of Financial Institutions on this same date.



Michael Barnett
Staff Attorney III
Ky. Department of Financial Institutions

STATE OF KENTUCKY }
 }
COUNTY OF FAYETTE }

Subscribed and sworn to before me by Michael Barnett on this the 22nd day of August, 2025.



Jessica Reagan
Notary Public