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STATE OF MICHIGAN

BEFORE THE MICHIGAN PUBLIC SERVICE COMMISSION

In the matter of the application of  
BW Broadband Inc., for a temporary Case No. U-21934  
and permanent license to provide  
basic local exchange service in the Volume No. 1  
Winn Exchange.

EVIDENTIARY HEARING

Proceedings held via Microsoft Teams in the  
above-entitled matter before Christopher S. Saunders,  
J.D., Administrative Law Judge with MOAHR, for the  
Michigan Public Service Commission, Lansing, Michigan,  
on Wednesday, September 17, 2025, at 9:58 a.m.

APPEARANCES:

MICHAEL G. OLIVA, J.D.  
Foster, Swift, Collins & Smith, P.C.  
313 South Washington  
Lansing, Michigan 48933

On behalf of BW Broadband Inc.

MONICA M. STEPHENS,  
ADAM M. COZORT,  
Assistant Attorneys General  
7109 W. Saginaw Highway, Floor 3  
Lansing, Michigan 48917

On behalf of Michigan Public Service  
Commission Staff

REPORTED BY: Lori Anne Penn, CSR-1315

I N D E XWITNESS:PAGE

MIKE FITZPATRICK

Amended Direct Testimony Bound In

7

E X H I B I T S

<u>NUMBER</u>	<u>DESCRIPTION</u>	<u>OFRD</u>	<u>RECD</u>
A-1	Articles of Incorporation - BW Broadband Inc.	16	17
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1 Wednesday, September 17, 2025

2 At 9:58 a.m.

3 - - -

4 (Hearing commenced pursuant to due notice.)

5 JUDGE SAUNDERS: Good morning. We are on  
6 the record in Docket No. U-21934, entitled In the matter  
7 of BW Broadband Inc. for a temporary and permanent  
8 license to provide basic local exchange service in the  
9 Winn Exchange. For the record, my name is Christopher  
10 Saunders, I'm an Administrative Law Judge with the  
11 Michigan Office of Administrative Hearings and Rules, and  
12 I have been assigned to be the presiding officer in this  
13 matter. This is the date and time set by the Commission  
14 for an evidentiary hearing, and the record should reflect  
15 that this hearing is being held remotely using Microsoft  
16 Teams, and a link to participate was provided to all of  
17 the parties.

18 Present we do have counsel this morning,  
19 so why don't we go ahead and we'll start off with  
20 appearances. And Mr. Oliva, would you be so kind as to  
21 place your appearance on the record on behalf of the  
22 Applicant.

23 MR. OLIVA: Thank you, your Honor.  
24 Michael Oliva of Foster, Swift, Collins & Smith on behalf  
25 of the Applicant, BW Broadband Inc.

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1 JUDGE SAUNDERS: Thank you very much.  
2 Good morning, Mr. Oliva. And moving on, Ms. Stephens,  
3 would you be so kind as to place your appearance on the  
4 record on behalf of Staff.

5 MS. STEPHENS: Yes, your Honor. Monica  
6 Stephens on behalf of MPSC Staff.

7 JUDGE SAUNDERS: Thank you very much.  
8 All right. And Mr. Cozort appeared on behalf of Staff as  
9 well; is that correct, Ms. Stephens?

10 MS. STEPHENS: Yes, your Honor. And I  
11 would also add his appearance to this as well. Thank  
12 you.

13 JUDGE SAUNDERS: O.K. Thank you so much.  
14 O.K. All right, there are no additional parties, so we  
15 can go ahead and move on, and the first issue I'd like to  
16 address is the matter of notice. So Mr. Oliva, could you  
17 state for the record whether or not BW Broadband Inc. was  
18 able to comply with the Commission's instructions  
19 regarding notice in this matter.

20 MR. OLIVA: Yes, your Honor. Pursuant to  
21 the Commission's notice of hearing dated August 18, 2025,  
22 BW Broadband caused to be published to all of the clerks  
23 of all of the counties in the State and to all of the  
24 registered and licensed telecom companies in the State,  
25 and on August 20, 2025, and proof of service of that was  
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1 filed with the Commission on that same date, August 20,  
2 2025.

3 JUDGE SAUNDERS: Great. Thank you very  
4 much. Ms. Stephens, any concerns on behalf of the Staff  
5 regarding notice?

6 MS. STEPHENS: No, your Honor.

7 JUDGE SAUNDERS: O.K. Thank you very  
8 much. O.K. Well, then moving on, then, Mr. Oliva, it is  
9 your client's application, would you like to proceed with  
10 testimony and exhibits that you'd like to offer, then?

11 MR. OLIVA: Yes, your Honor. I would  
12 move that the Amended Testimony of Mike Fitzpatrick on  
13 behalf of the Applicant, which consists of a cover sheet  
14 plus eight pages of questions and answers, be bound into  
15 the record. Because Mr. Fitzpatrick, pursuant agreement  
16 between the Applicant and Staff, is not appearing today,  
17 we would propose to append to his testimony and have  
18 bound in as part of it an affidavit attesting to his  
19 testimony. That affidavit was circulated to your Honor  
20 and to Staff prior to today's hearing.

21 JUDGE SAUNDERS: O.K. Thank you very  
22 much. All right. Ms. Stephens, is there any objection  
23 to binding into the record the Amended Direct Testimony  
24 of Mike Fitzpatrick?

25 MS. STEPHENS: No, your Honor. And it's  
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1 my understanding that Mr. Oliva will cause that to be  
2 filed to the docket, the additional, the affidavit to  
3 accompany that testimony, so we are fine with that once  
4 that's filed, yes.

5 JUDGE SAUNDERS: O.K., great. And so  
6 just so the record is clear, then, you're fine with  
7 appending that testimony to add the affidavit then as  
8 well, correct?

9 MS. STEPHENS: Yes, that's correct.

10 JUDGE SAUNDERS: O.K. All right, great.  
11 Thank you very much. Well, with that being said, then,  
12 there being no objection, the Direct, Amended Direct  
13 Testimony of Mike Fitzpatrick is bound into the record.

14 (Testimony bound in.)

15 - - -

**STATE OF MICHIGAN**  
**BEFORE THE MICHIGAN PUBLIC SERVICE COMMISSION**

In the Matter of the Application of )  
**BW BROADBAND INC.** ) Case No. U-21934  
for a Temporary and Permanent License )  
to Provide Basic Local Exchange Service )  
in the Winn Exchange )

**AMENDED TESTMONY OF MIKE FITZPATRICK**  
**ON BEHALF OF**  
**BW BROADBAND INC.**

1 **Q. PLEASE STATE YOUR NAME, TITLE AND BUSINESS ADDRESS?**

2 **A.** My name is Mike Fitzpatrick, General Manager, BW Broadband Inc. (“Applicant”) , 425  
3 Main Street Blanchard, MI 49310. My telephone number is 989-561-9930 and my email  
4 address is mfitzpatrick@blanchardtel.com. I am also the General Manager of Blanchard  
5 Telephone Association (“BTA”) and of Blanchard Telephone Co.(“BTC”)

6 **Q. WHAT IS THE PURPOSE OF YOUR TESTIMONY IN THIS CASE?**

7 **A.** I am submitting my amended testimony in this case in support of the Application of BW  
8 Broadband Inc. for a temporary and permanent license to provide local exchange service  
9 in the Winn Exchange currently served by Winn Telephone Company (“Winn”). My  
10 testimony explains the reason that BW Broadband Inc. is seeking a license, and in this case,  
11 and to demonstrate that BW Broadband possesses the technical, managerial and financial  
12 resources to provide local exchange service in the Winn Exchange. It also demonstrates  
13 that BW Broadband meets the other qualifications for a license in this, case, including its  
14 compliance with the Commission’s Rules and Regulation, that it intends to commence  
15 providing service within one year following the grant of the license, and that the grant of a  
16 license to BW Broadband would be in the public interest.

17 **Q. ARE YOU SPONSORING ANY EXHIBITS IN THIS CASE?**

18 **A.** Yes. I am sponsoring the following exhibits, each of which were prepared under my  
19 direction and supervision:

20 Exhibit A-1 Articles of Incorporation – BW Broadband Inc.

21 Exhibit A-2 Certificate of Good Standing - BW Broadband Inc

22 Exhibit A-3 Winn Exchange Legal Description and Map

23 Exhibit A-4 Management Team of BW Broadband, Inc.

24 Exhibit A-5A Financial Statements -Blanchard Telephone Association (*Confidential*)

1 Exhibit A-5B Pro Forma Income Statement and Balance Sheet – BW Broadband Inc.

2 *(Confidential)*

3 **Q. DESCRIBE YOUR PROFESSIONAL EXPERIENCE?**

4 A. I have 38 years of experience in the telecommunications industry, I began my career in  
5 telecommunications in 1987 as the North Central Regional Manager of Great Lakes  
6 Communication Company. In 2000 I began employment with Westphalia Telephone,  
7 holding the position of Operations Manager. In 2012 Westphalia Telephone was bought  
8 out by Great Lakes Comnet and I left the company. I obtained employment with Winn  
9 Telecom in 2012 until 2016. In 2016 I was offered the General Manager position back at  
10 Westphalia once Chapin Telephone had purchased it. In 2022 I joined Blanchard  
11 Telephone Association and Blanchard Telephone Co.as General Manager. With the  
12 formation of BW Broadband in 2025, I am also the General Manager of the Applicant in  
13 this case.

14 I also attended Davenport College of Business.

15 **Q. DESCRIBE BW BROADBAND INC.?**

16 A. BW Broadband Inc. is a Michigan Telephone Corporation that was incorporated April 2,  
17 2025 under 1883 PA 129, MCL 484.1 *et seq.* A copy of Applicant’s Articles of  
18 Incorporation is attached as **Exhibit A-1**. A current Certificate of Good Standing from the  
19 Michigan Department of Licensing and Regulatory Affairs, Corporations, Securities &  
20 Commercial Licensing Bureau is attached as **Exhibit A-2**.

21 BW Broadband Inc. is a wholly-owned subsidiary of BTA. BTA has two other  
22 subsidiaries: BTC, and Central Michigan Communication Co. (“Central”) BTC is the

1 Incumbent Local Exchange Carrier (“ILEC”) in the Blanchard Exchange. Central provides  
2 internet and long-distance resale services to BTC.

3 **Q. DESCRIBE THE CIRCUMSTANCES UNDER WHICH BW BROADBAND IS**  
4 **SEEKING A LICENSE IN THIS CASE?**

5 A. On May 20, 2025, BTA entered into a Partial Asset Purchase Agreement with Winn  
6 Telephone Company pursuant to which BTA agreed to purchase, and Winn agreed to sell,  
7 the assets of Winn that are utilized to provide Winn’s Incumbent Local Exchange Carrier  
8 (“ILEC”) operations within the Winn Exchange located in the Townships of Deerfield and  
9 Fremont, Isabella County, Michigan. Upon closing of the transaction, after receiving all  
10 necessary regulatory approvals from this Commission and the Federal Communications  
11 Commission, the purchased assets would be transferred to Applicant, a newly-formed  
12 subsidiary of BTA. Winn will cease providing local exchange service in the Winn  
13 Exchange, and Applicant will become the ILEC in the Winn Exchange as the successor to  
14 Winn. Winn would continue its CLEC operations in other exchanges for which it has a  
15 license in Michigan.

16 **Q. WHY WAS BW BROADBAND FORMED TO PURCHASE THE WINN ASSETS**  
17 **RATHER THAN BTC PURCHASING THOSE ASSETS?**

18 A. Winn is a cost-based high cost support company for purposes of USAC universal service  
19 support in the Winn Exchange, whereas BTC is an average-schedule model based high cost  
20 support company for purposes of USAC universal service support in the Blanchard  
21 Exchange. A telephone company cannot be a cost-based company in one exchange and an  
22 average-schedule company in another exchange. Thus, BTA needed to form BW

1 Broadband to own and operate the ILEC operations in the Winn Exchange separate from  
2 BTC in the Blanchard Exchange.

3 **Q. DESCRIBE THE GEOGRAPHIC AREA THAT APPLICANT PROPOSES TO**  
4 **SERVE AND THE SERVICES THAT IT PROPOSES TO PROVIDE?**

5 A. Applicant seeks authority to provide local exchange service as the successor ILEC to Winn  
6 only in the Winn Exchange, located in the Townships of Deerfield and Freemont, Isabella  
7 County, Michigan, as designated in Winn's MPSC Tariff No. 1R on file with this  
8 Commission. A legal description and map of the Winn Exchange is attached as **Exhibit A-**  
9 **3**. Applicant will also provide tariffed Auxiliary Services, Directory Assistance Service,  
10 Public Mobile Carrier Service, Local Transport and Termination Service, Intrastate Access  
11 Service and Interstate Access Service, but for those services, it is Applicant's  
12 understanding that no different or additional license is required from the Commission to  
13 provide such services. Applicant will file tariffs for all such services prior to  
14 commencement of service on rates, conditions and terms of service identical to those  
15 currently in effect for Winn in the Winn Exchange.

16 **Q. DOES THE APPLICANT HAVE THE TECHNICAL RESOURCES TO PROVIDE**  
17 **THESE SERVICES IN THE WINN EXCHANGE?**

18 A. Yes. Applicant is a newly-formed, wholly-owned subsidiary of BTA, which is also the  
19 parent of BTC and Central. BTA was incorporated in 1955, and provided telephone  
20 services in the Blanchard Exchange until it formed BTC as a subsidiary and BTC was  
21 granted a license by this Commission to provide local exchange service in its June 26, 2007  
22 Order in MPSC Case No. U-15226. BTC has provided local exchange service in the  
23 Blanchard Exchange (as modified in that order) since that authorization was granted. In

1 addition, BTC also provides local exchange, exchange access service, tandem services,  
2 domestic toll service, SS7, Ethernet, and broadband Internet service. Blanchard provides  
3 voice, data, and internet services, as well as high speed optical transport within its service  
4 territory. Central Michigan Communication Co. was established in 1998 and provides the  
5 internet and long-distance resale service to BTC.

6 Applicant will own all of the facilities and assets necessary to provide local exchange  
7 service in the Winn Exchange and will have access to the employees and equipment of its  
8 parent necessary to support its operations in the Winn Exchange.

9 **Q. DOES APPLICANT POSSESS THE MANAGERIAL RESOURCES TO PROVIDE**  
10 **THESE SERVICES IN THE WINN EXCHANGE?**

11 A. Yes. Applicant is managed by an experienced team of seasoned business and  
12 telecommunications professionals, whose qualifications are summarized in **Exhibit A-4**.  
13 As this exhibit demonstrates, the Applicant's management team has been successfully  
14 managing BTC and BTA for decades, and clearly has the necessary expertise, experience,  
15 and skill sets to ensure that Applicant operates effectively, in compliance with its  
16 contractual commitments as well as its regulatory obligations, and to the benefit of the  
17 public interest.

18 **Q. DOES APPLICANT POSSESS THE FINANCIAL RESOURCES TO PROVIDE**  
19 **THESE SERVICES IN THE WINN EXCHANGE?**

20 A. Yes. Attached are **CONFIDENTIAL Exhibit A-5A and A-5B**, financial statements to  
21 demonstrate the Applicant's financial ability to provide the proposed services. Exhibit A-  
22 5A is the most recent financial statements of BTA, the parent of Applicant. Exhibit A-5B  
23 is a pro-forma projected income statement and balance sheet for Applicant as it would

1 appear as of the date of the closing of the Asset Purchase Agreement with Winn. As its  
2 parent, BTA will provide financial backing to Applicant. Exhibit A-5A and A-5B contains  
3 trade secrets and commercial or financial information of Applicant submitted under seal.

4 **Q. DOES APPLICANT INTEND TO COMMENCE SERVICE WITHIN ONE YEAR**  
5 **FOLLOWING ISSUANCE OF A LICENSE BY THE COMMISSION?**

6 A. Applicant intends to commence service as soon as possible once it has obtained all  
7 necessary regulatory approvals from this Commission and from the FCC, including  
8 approval of the transfer of control of Winn's Domestic Section 214 license for the Winn  
9 Exchange and compliance with all other legal requirements, including the filing of tariffs  
10 with this Commission. At that point Winn will surrender its license to provide local  
11 exchange service in the Winn Exchange, and Applicant will commence service to Winn's  
12 current customers and subscribers in that Exchange, on a transparent and uninterrupted  
13 basis, and at the same rates, terms and conditions of service. Thus, there will be no  
14 disruption of service to those customers, and no basis for concern whether Applicant  
15 intends to provide service within one year of a license grant.

16 **Q. WOULD THE GRANT OF A LICENSE TO APPLICANT SERVE THE PUBLIC**  
17 **INTEREST?**

18 A. Yes. The grant of this Application will benefit the public interest. The grant of the license  
19 sought by Applicant will assure that the local exchange customers of Winn in the Winn  
20 Exchange will receive continued, uninterrupted telephone service without disruption at  
21 under the same rates, terms and conditions of service.

22 **Q. ON WHAT BASIS IS APPLICANT SEEKING A TEMPORARY LICENSE IN THIS**  
23 **CASE?**

1 A. Applicant is requesting a temporary license, without hearing or notice, so that it may begin  
2 preparations for providing service in the Winn Exchange, including the negotiation of  
3 necessary interconnection and other agreements with other carriers. Applicant will provide  
4 service under the temporary license in accordance with the regulatory requirements  
5 specified in MCL 484.2101 *et seq.*, including the number portability provisions of MCL  
6 484.2358, the anti-slamming procedures adopted in Case No. U-11900, and the number  
7 reclamation process adopted in Case No. U-12702. Applicant will submit a tariff prior to  
8 commencing provision of local exchange services under the temporary license, on the same  
9 terms and conditions as currently provided for in Winn's tariff for the Winn Exchange.

10 **Q. HOW DOES APPLICANT PROPOSE TO PROVIDE NOTICE OF THIS**  
11 **PROCEEDING?**

12 A. Applicant understands that the grant of a permanent license will require notice and hearing  
13 and will consult with the Commission's Executive Secretary regarding the manner of  
14 providing Notice of Hearing in this case.

15 **Q. DOES THAT CONCLUDE YOUR TESTIMONY?**

16 A. Yes.

**STATE OF MICHIGAN**  
**BEFORE THE MICHIGAN PUBLIC SERVICE COMMISSION**

In the Matter of the Application of )  
**BW BROADBAND INC.** ) Case No. U-21934  
for a Temporary and Permanent License )  
to Provide Basic Local Exchange Service )  
in the Winn Exchange )

**AFFIDAVIT OF MIKE FITZPATRICK**

Mike Fitzpatrick, being duly sworn, deposes and says as follows:

1. He is General Manager of Applicant, BW Broadband, Inc.
2. He caused to be filed in this case prefiled testimony and exhibits in support of Applicant's Amended Application
3. If asked the questions set forth in his prefiled testimony, he would provide the same answers as set forth therein.
4. The answers contained in the prefiled testimony and the information provided in the exhibits are true and correct to the best of his knowledge, information and belief.

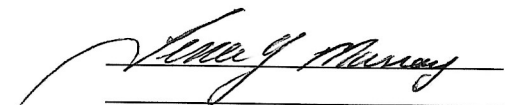
Dated: September 15, 2025



Mike Fitzpatrick

Signed and sworn before me  
On September 15, 2025

TINA Y. MURRAY  
NOTARY PUBLIC - STATE OF MICHIGAN  
COUNTY OF MECOSTA  
My Commission Expires December 16, 2028  
Acting in the County of Isabella



Notary Public, County of \_\_\_\_\_  
Acting in the County of \_\_\_\_\_  
My Commission Expires: \_\_\_\_\_

1 MR. OLIVA: Thank you, your Honor. The  
2 application and Mr. Fitzpatrick's testimony includes a  
3 number of exhibits. Exhibit A-1 is the Articles of  
4 Incorporation of BW Broadband Inc.; Exhibit A-2 is a  
5 Certificate of Good Standing issued by the Secretary of  
6 State of Michigan for BW Broadband Inc.; Exhibit A-3 is a  
7 Legal Description of the Winn Exchange and a Map of that  
8 exchange; Exhibit A-4 is a list of the Background and  
9 Qualifications of the Management Team of BW Broadband  
10 Inc.; Exhibit A-5A are the Financial Statements of  
11 Blanchard Telephone Association, which is the parent of  
12 the Applicant, that is a confidential exhibit filed under  
13 seal; and Exhibit A-5B is a Pro Forma Income Statement  
14 and Balance Sheet for BW Broadband Inc., which is also  
15 filed confidentially and under seal. We would move that  
16 Exhibits A-1, A-2, A-3, A-4, A-5A, and A-5B be admitted  
17 into evidence.

18 JUDGE SAUNDERS: O.K. Thank you very  
19 much. Ms. Stephens, is there any objection to admitting  
20 Exhibits A-1, A-2, A-3, A-4, A-5A, or A-5B into evidence?

21 MS. STEPHENS: No, your Honor.

22 JUDGE SAUNDERS: O.K. Additionally,  
23 Ms. Stephens, any objection to the designation of  
24 Exhibits A-5A and A-5B as confidential?

25 MS. STEPHENS: No, your Honor.

1 JUDGE SAUNDERS: O.K., great. Thank you  
2 very much. All right, then, there being no objection,  
3 Exhibits A-1, A-2, A-3, A-4, A-5A, and A-5B are admitted  
4 into evidence.

5 O.K. All right. Mr. Oliva, is there  
6 anything additional on behalf of the Applicant this  
7 morning?

8 MR. OLIVA: No, there's nothing else on  
9 behalf of Applicant other than we would waive Section 81  
10 of the Michigan Administrative Procedures Act in this  
11 case.

12 JUDGE SAUNDERS: O.K., great. Thank you  
13 so much. All right. Well, then, Ms. Stephens is there  
14 anything that Staff would like to present by way of  
15 evidence?

16 MS. STEPHENS: No, your Honor. And Staff  
17 is in agreement with waiving Section 81.

18 JUDGE SAUNDERS: O.K. Wonderful. So  
19 just so the record is perfectly clear, both of the  
20 parties have waived Section 81 of the Administrative  
21 Procedures Act so that I can transmit this matter to the  
22 Commission as soon as possible.

23 Ms. Stephens, does Staff oppose the  
24 application?

25 MS. STEPHENS: No, your Honor.

1 JUDGE SAUNDERS: O.K., great. Thank you  
2 very much.

3 All right. O.K. Well, then I believe  
4 that that is all that I have this morning. Mr. Oliva, is  
5 there anything additional at all on behalf of the  
6 Applicant?

7 MR. OLIVA: I just wanted to clarify with  
8 a statement that Ms. Stephens made earlier. With the  
9 affidavit being bound into the record, appended to the  
10 testimony, do you still want that separately filed in the  
11 docket, because it will appear as a part of the  
12 transcript? I'll go either way, whatever you prefer.

13 JUDGE SAUNDERS: Well, let's take a quick  
14 break here. Off the record just for a second.

15 (At 10:07 a.m., off-record discussion.)

16 JUDGE SAUNDERS: All right. Back on the  
17 record. And I believe the parties have clarified how  
18 we're going to file the affidavit in terms of  
19 Mr. Fitzpatrick's amended testimony, and that will be  
20 filed with the amended testimony; is that correct,  
21 Mr. Oliva?

22 MR. OLIVA: Yes, as part of the  
23 transcript of today's hearing.

24 JUDGE SAUNDERS: O.K. Thank you so much,  
25 I appreciate that. Then with that being said, Mr. Oliva,  
Penn Reporting, LLC - lori.penn@yahoo.com

1 is there anything additional at all on behalf of the  
2 Applicant?

3 MR. OLIVA: No, your Honor. Thank you to  
4 you and thank to you Staff and Staff counsel in this  
5 case.

6 JUDGE SAUNDERS: Great. Thank you so  
7 much. Ms. Stephens is there anything additional on  
8 behalf of Staff this morning?

9 MS. STEPHENS: No, your Honor.

10 JUDGE SAUNDERS: O.K., great. Thank you.

11 All right. Well, that being all, there  
12 being nothing further, I will go ahead and transmit this  
13 matter to the Commission as soon as possible. I greatly  
14 appreciate all the parties' time and their efforts to  
15 make everything go so smoothly this morning. I would  
16 like to ask everyone just to wait on the line for just a  
17 moment after we go off the record to make sure that Lori  
18 has everything that she needs. But that being all, there  
19 being nothing further, let's go ahead and adjourn for the  
20 day. O.K. We're off the record.

21 (At 10:09 a.m., the hearing concluded.)

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C E R T I F I C A T E

I, Lori Anne Penn (CSR-1315), do hereby certify that I reported in stenotype via Microsoft Teams the proceedings had in the above-entitled matter, that being Case No. U-21934, before Christopher S. Saunders, J.D., Administrative Law Judge with Michigan Office of Administrative Hearings and Rules, for the Michigan Public Service Commission, Lansing, Michigan, on Wednesday, September 17, 2025; and do further certify that the foregoing transcript, consisting of Volume 1, pages 1-20, constitutes a true and correct transcript of my stenotype notes.

*Lori Anne Penn*

Lori Anne Penn, CSR-1315  
Penn Reporting, LLC  
lori.penn@yahoo.com

Dated: September 19, 2025