HippoFi

HIPPOFI, INC.
(formerly ORHub, Inc.)
CONDENSED CONSOLIDATED FINANCIAL STATEMENTS
(UNREVIEWED)

DECEMBER 31, 2023 AND 2022

HIPPOFI, INC.
(formerly OrHub, Inc.)
BASIS OF PRESENTATION
DECEMBER 31, 2023 AND 2022

The consolidated financial statements for the six months ended December 31, 2023 and 2022 have not been reviewed by our independent registered public accounting firm.

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CONDENSED CONSOLIDATED FINANCIAL STATEMENTS
DECEMBER 31, 2023 AND 2022
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HIPPOFI, INC.
(formerly ORHub, Inc.)
CONDENSED CONSOLIDATED BALANCE SHEETS

	December 31, 2023 (Unreviewed)	June 30, 2023 (Unaudited)
ASSETS		
Current assets:		
Cash and cash equivalents	$ 7,490	$ 55,379
Accounts receivable	122,563	176,912
Inventory	302,128	-
Prepaid expenses and other current assets	141,384	30,810
Total current assets	573,565	263,101
Property and equipment, net	-	-
Other assets:		
Intangible assets, net of accumulated amortization	33,345	36,855
Goodwill	1,340,301	1,340,301
Inventory	-	245,707
Security deposit	4,500	-
Total other assets	1,378,146	1,622,863
Total Assets	$ 1,951,711	$ 1,885,964
LIABILITIES AND STOCKHOLDERS' DEFICIENCY		
Current Liabilities:		
Accounts payable	$ 1,319,218	$ 1,324,417
Accrued liabilities (related parties of $1,084,022 and $681,315)	1,846,071	1,417,741
Loan payable - Small Business Administration - current portion	12,066	304,482
Deferred revenue	-	50,000
Convertible notes payable	500,000	500,000
Loans payable - related parties	9,554,524	7,735,263
Total current liabilities	13,231,879	11,331,903
Long-term liabilities:		
Loan payable - Small Business Administration - net of current portion	312,677	-
Total long-term liabilities	312,677	-
Total Liabilities	13,544,556	11,331,903
Stockholders' Deficiency:		
Series D preferred stock - $0.001 par value; 15,000,000 shares authorized, none issued	-	-
Common stock, $0.001 par value; 1,000,000,000 shares authorized, 820,206,044 amd 726,405,566 shares issued and outstanding	820,205	726,894
Additional paid-in capital	50,445,609	48,684,145
Accumulated deficit	(62,858,659)	(58,856,978)
Total Stockholders' Deficiency	(11,592,845)	(9,445,939)
Total Liabilities and Stockholders' Deficiency	$ 1,951,711	$ 1,885,964

See Accompanying Notes to Condensed Consolidated Financial Statements

HIPPOFI, INC.
(formerly ORHub, Inc.)
CONDENSED CONSOLIDATED STATEMENTS OF OPERATIONS
FOR THE SIX MONTHS ENDED DECEMBER 31, 2023 AND 2022
(UNREVIEWED)

	2023	2022
Revenues	$ 482,536	$ 75,000
Cost of Revenues	172,221	26,473
Gross Profit	310,315	48,527
Operating Expenses		
General and administrative	2,108,440	1,538,395
Legal and professional fees	112,551	26,957
Selling and marketing	241,815	53,676
Depreciation and amortization	3,510	4,144
Total Operating Expenses	2,586,516	1,623,172
Loss From Operations	(2,276,201)	(1,574,645)
Other Income (Expense)		
Interest expense - related parties	(454,222)	(262,117)
Interest expense and finance costs	(515,885)	(2,372)
Interest income	37	21
Total Other Income (Expense)	(970,070)	(264,468)
Net Loss	$ (3,246,271)	$ (1,839,113)
BASIC AND DILUTED NET LOSS PER SHARE	$ (0.004)	$ (0.005)
BASIC AND DILUTED WEIGHTED AVERAGE NUMBER OF SHARES OUTSTANDING	757,577,890	384,656,333

See Accompanying Notes to Condensed Consolidated Financial Statements

HIPPOFI, INC.
(formerly ORHub, Inc.)
CONDENSED CONSOLIDATED STATEMENTS OF STOCKHOLDERS' DEFICIENCY
FOR THE SIX MONTHS ENDED DECEMBER 31, 2023 AND 2022
(UNREVIEWED)

	Common stock		Additional Paid-in	Accumulated	
	Shares	Amount	Capital	Deficit	Total
Balance at July 1, 2023	793,274,858	$ 793,274	$ 49,347,816	$ (59,612,388)	$ (9,471,298)
Common stock issued for services	2,400,000	2,400	117,800	-	120,200
Common stock issued for conversion of notes payable	24,531,186	24,531	979,993	-	1,004,524
Net loss	-	-	-	(3,246,271)	(3,246,271)
Balance at December 31, 2023	820,206,044	$ 820,205	$ 50,445,609	$ (62,858,659)	$ (11,592,845)
Balance at July 1, 2022	384,323,000	$ 384,323	$ 38,786,561	$ (45,471,021)	$ (6,300,137)
Common stock issued	333,333	333	24,667	-	25,000
Net loss	-	-	-	(1,839,113)	(1,839,113)
Balance at December 31, 2022	384,656,333	$ 384,656	$ 38,811,228	$ (47,310,134)	$ (8,114,250)

See Accompanying Notes to Condensed Consolidated Financial Statements

HIPPOFI, INC.
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CONDENSED CONSOLIDATED STATEMENTS OF CASH FLOWS
FOR THE SIX MONTHS ENDED DECEMBER 31, 2023 AND 2022
(UNREVIEWED)

	2023	2022
CASH FLOWS FROM OPERATING ACTIVITIES:		
Net loss	$ (3,246,271)	$ (1,839,113)
Adjustments to reconcile net loss to net cash used in operating activities		
Depreciation	-	634
Amortization of patent	3,510	3,510
Common stock issued for interest on convertible notes	451,524	-
Common stock issued for services	120,200	-
Related party loans issued for services rendered	1,765,400	-
Interest accued on SBA Loan	21,403	-
Expenses paid directly by related party	53,861	-
Changes in operating assets and liabilities:		
Accounts receivable	54,349	-
Prepaid expenses and other current assets	(135,574)	(1,925)
Inventory	(56,421)	-
Accounts payable	(5,199)	1,673
Accrued liabilities	428,332	71,489
Deferred revenue	(50,000)	75,000
Net cash used in operating activities	(594,886)	(1,688,732)
CASH FLOWS FROM FINANCING ACTIVITIES:		
Proceeds from convertible notes	553,000	-
Repayments of SBA loan	(6,003)	-
Capital contributions	-	25,000
Proceeds from notes payable - related parties	-	1,881,722
Loan repayments to related parties	-	(193,000)
Net cash provided by financing activities	546,997	1,713,722
NET CHANGE IN CASH AND CASH EQUIVALENTS	(47,889)	24,990
CASH AND CASH EQUIVALENTS, beginning of period	55,379	23,031
CASH AND CASH EQUIVALENTS, end of period	$ 7,490	$ 48,021
SCHEDULE OF NONCASH ACTIVITY		
Shares of common stock issued for conversion of notes	$ 553,000	$ -
SUPPLEMENTAL CASH FLOW INFORMATION		
Cash paid during the period for interest	$ 45,480	$ 193,000

See Accompanying Notes to Condensed Consolidated Financial Statements

HIPPOFI, INC.
(formerly ORHub, Inc.)
NOTES TO CONDENSED CONSOLIDATED FINANCIAL STATEMENTS
DECEMBER 31, 2023 AND 2022
(UNREVIEWED)

NOTE 1 – NATURE OF OPERATIONS AND BASIS OF PRESENTATION

Organization

HippoFi, Inc. is a Nevada corporation ("HippoFi"). As of and for the period ended December 31, 2023, the accompanying consolidated financial statements presented are those of HippoFi and its wholly-owned subsidiary PUR Biologics, LLC ("PUR"), (together, the "Company").

Principal Business Activity
HippoFi is a healthcare innovator and publicly traded company, delivering proprietary technologies in the multi-billion-dollar Spine, Orthopedic, and Cancer markets. The company's purpose is to improve patient care and outcomes by utilizing biotech and AI technologies to address degenerative and diseased conditions affecting the quality of life.

HippoFi's business is designed to drive company value by commercializing and monetizing innovative solutions, acquiring assets, and licensing technologies, establishing strategic partnerships and industry alliances, and leveraging its worldwide sales channels. The operations of the company comprise of two segments: Regenerative Therapeutics and Intelligent Automation.

HippoFi's Regenerative Therapeutics division is actively developing and deploying scalable biological solutions into the $1.37 Trillion (13.96% CAGR) biotechnology market through its wholly-owned subsidiary - **PUR Biologics**.

Capitalizing on HippoFi's established partnerships with ZIMMER / BIOMET, Hoag Hospital Newport Beach, BPB Medica, Precision Spine, and others, PUR Biologics' team of industry experts, pioneering scientists, and world-class medical professionals are utilizing the company's powerful patent portfolio and proprietary technologies to commercialize advanced technologies that improve bone growth in spinal fusion procedures, regenerate joint cartilage and intervertebral disc, eliminate pain and inflammation associated with osteoarthritis, joints, and the lower back, and deliver a cell-based immunotherapy to help defeat cancer.

Basis of Presentation
The consolidated financial statements have been prepared in accordance with accounting principles generally accepted in the United States of America ("GAAP").

Principles of Consolidation
The consolidated financial statements include the accounts of the HippoFi and PUR. All intercompany balances and transactions have been eliminated as part of the consolidation.

NOTE 1 – NATURE OF OPERATIONS AND BASIS OF PRESENTATION (CONTINUED)

Going Concern

As of December 31, 2023, the accompanying financial statements have been presented on the basis that the Company is a going concern which contemplates the realization of assets and the satisfaction of liabilities in the normal course of business. The Company has incurred significant losses and negative cash flows from operations. As of December 31, 2023, the Company's accumulated deficit was approximately $62.9 million. For the period ended December 31, 2023, the Company had a net loss of approximately $3,246,000, and it had cash used in operating activities of approximately $595,000, for the period ended December 31, 2023.

In view of these matters, recoverability of any asset amounts shown in the accompanying consolidated financial statements is dependent upon the Company's ability to begin operations and to achieve a level of profitability. These factors raise substantial doubt about the Company's ability to continue as a going concern. The financial statements do not include any adjustments that might result from the outcome of this uncertainty.

The Company has financed its activities principally from the issuance of convertible notes. The Company intends on financing its future development activities and its working capital needs largely from loans and the sale of equity securities until such time that funds provided by operations are sufficient to fund working capital requirements.

Although no assurances can be given, management believes that its funding plans will allow the Company to obtain sufficient capital for operations and to continue as a going concern for the next twelve months from the date of the issuance of this report.

NOTE 2 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Use of Estimates

The preparation of financial statements in conformity with GAAP requires management to make estimates and assumptions that affect reported amounts of assets and liabilities, disclosures of contingent assets and liabilities at the date of the financial statements, and the reported amounts of revenues and expenses during the reporting period. Although management bases its estimates on historical experience and various other assumptions that are believed to be reasonable under the circumstances, actual results could differ from these estimates.

Revenue Recognition

Revenue from Contracts

The Company accounts for revenue in accordance with ASC 606, "*Revenue from Contracts with Customers*." Under the standard, the Company recognizes revenue when a customer obtains control of promised services or goods in an amount that reflects the consideration to which the entity expects to receive in exchange for those goods or services. In addition, the standard requires disclosure of the nature, amount, timing, and uncertainty of revenue and cash flows arising from customer contracts. Contract liabilities (deferred revenue) represent billings to a customer for whom the services have not yet been provided.

NOTE 2 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Revenue Recognition (Continued)

The Company's contract revenue consists primarily of amounts earned under a contract with one third-party customer. The Company analyzes its agreements to determine whether the elements can be separated and accounted for individually or as a single unit of accounting. Allocation of revenue to individual elements that qualify for separate accounting is based on the separate selling prices determined for each component, and total contract consideration is then allocated pro rata across the components of the arrangement. If separate selling prices are not available, the Company will use its best estimate of such selling prices, consistent with the overall pricing strategy and after consideration of relevant market factors.

In general, the Company applies the following steps when recognizing revenue from contracts with customers: (i) identify the contract, (ii) identify the performance obligations, (iii) determine the transaction price, (iv) allocate the transaction price to the performance obligations and (v) recognize revenue when a performance obligation is satisfied.

Recognition of revenue is driven by satisfaction of the performance obligations using one of two methods: revenue is either recognized over time or at a point in time. Contracts containing multiple performance obligations classify those performance obligations into separate units of accounting either as standalone or combined units of accounting. For those performance obligations treated as a standalone unit of accounting, revenue is generally recognized based on the method appropriate for each standalone unit. For those performance obligations treated as a combined unit of accounting, revenue is generally recognized as the performance obligations are satisfied, which generally occurs when control of the goods or services have been transferred to the customer or client or once the client or customer is able to direct the use of those goods and/or services as well as obtaining substantially all of its benefits. As such, revenue for a combined unit of accounting is generally recognized based on the method appropriate for the last delivered item but due to the specific nature of certain project and contract items, management may determine an alternative revenue recognition method as appropriate, such as a contract whereby one deliverable in the arrangement clearly comprises the overwhelming majority of the value of the overall combined unit of accounting. Under this circumstance, management may determine revenue recognition for the combined unit of accounting based on the revenue recognition guidance otherwise applicable to the predominant deliverable.

Product Sales
The Company recognizes revenue to depict the transfer of promised goods to customers in an amount that reflects the consideration to which the Company expects to be entitled in exchange for those goods.

Revenue is recognized as the customer obtains control of the goods and services promised in the contract (i.e., performance obligations). In evaluating our contracts with our customers, we have determined that there is no future performance obligation once delivery has occurred.

Our revenue is generated from fixed-price contracts. Under fixed-price contracts, we agree to perform the specified work for a pre-determined price, which we estimate during the bidding process before the contract is awarded. To the extent our actual costs vary from the estimates upon which the price was negotiated, we will generate more or less profit or could incur a loss.

NOTE 2 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Revenue Recognition (Continued)

We evaluate the products promised in each contract at inception to determine whether the contract should be accounted for as having one or more performance obligations. Our contracts are typically accounted for as one performance obligation. We classify net sales as products on our consolidated statements of operations based on the predominant attributes of the performance obligations.

Contract Assets
A contract asset is an entity's right to payment for goods and services already transferred to a customer if that right to payment is conditional on something other than the passage of time. Generally, an entity will recognize a contract asset when it has fulfilled a contract obligation but must perform other obligations before being entitled to payment.

Contract assets consist primarily of the cost of project contract work performed by third parties whereby the Company expects to recognize any related revenue at a later date, upon satisfaction of the contract obligations. At both December 31, 2023 and June 30, 2023, contract assets were $0.

Contract Liabilities
A contract liability is an entity's obligation to transfer goods or services to a customer at the earlier of (1) when the customer prepays consideration or (2) the time that the customer's consideration is due for goods and services the entity will yet provide. Generally, an entity will recognize a contract liability when it receives a prepayment.

Contract liabilities consist primarily of consideration received, usually in the form of payment, on project work to be performed whereby the Company expects to recognize any related revenue at a later date, upon satisfaction of the contract obligations. Contract liabilities may also be described as deferred revenue. At December 31, 2023 and June 30, 2023, contract liabilities (or deferred revenue) was $0 and $50,000, respectively. The Company recognized revenue during the six months ended December 31, 2023 and 2022 of $50,000 and $75,000, respectively.

Fair Value of Financial Instruments
The Company's financial instruments consist of and are valued as follows:

1. Cash and cash equivalents, accounts receivable, accounts payable and accrued liabilities approximated their fair values due to their short-term nature.
2. Notes and loans payable are stated at carrying value which approximates market value as the interest rates approximated market.

Accounts Receivable
Accounts receivables are reported at their outstanding unpaid principal balances net of allowances for uncollectible accounts. The Company provides for allowances for uncollectible receivables based on management’s estimate of uncollectible amounts considering age, collection history, and any other factors considered appropriate. The Company writes off accounts receivable against the allowance for credit losses when a balance is determined to be uncollectible. At December 31, 2023 and June 30, 2023, management determined that an allowance for credit losses was not needed.

NOTE 2 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Inventory

Inventory, consisting solely of finished goods, is stated at the lower of cost, determined on a first in, first out basis, or net realizable value. The Company periodically evaluates inventory items and establishes reserves for obsolescence accordingly. The Company also reserves for excess quantities, slow moving goods, and for other impairment of value based upon assumptions of future demand and market conditions. Inventory totaled $302,128 and $245,707 as of December 31, 2023 and June 30, 2023, respectively.

Property and Equipment

Property and equipment are stated at cost net of accumulated depreciation. Depreciation is calculated using the straight-line method over the estimated useful lives of the assets, generally three years. Major renewals and betterments that extend the life of the property are capitalized. Expenditures for repairs and maintenance are expensed as incurred.

Intangible Assets

Intangible assets are amortized using the straight-line method over the period of expected benefit.

Intangible assets are reviewed for impairment whenever events or changes in circumstances indicate that the related carrying amount may be impaired. The Company records an impairment loss if the undiscounted future cash flows are found to be less than the carrying amount of the asset. If an impairment loss has occurred, a charge is recorded to reduce the carrying amount of the asset to fair value.

Goodwill

Goodwill represented the excess of the acquisition cost of businesses over the book value of the identifiable net assets acquired. The goodwill amount of $1,340,301 at both December 31, 2023 and June 30, 2023, related to the acquisition of PUR.

The Company accounts for the impairment of goodwill under the provisions of ASU 2017-04 ("ASU 2017-04"), "*Intangibles Goodwill and Other (Topic 350): Simplifying the Test for Goodwill Impairment*." ASU 2017-04 gives companies the option to perform a qualitative assessment to determine whether it is more likely than not that the fair value of a reporting unit is less than its carrying amount.

The Company performs impairment testing for goodwill annually, or more frequently when indicators of impairment existed.

Earnings (Loss) Per Share

Basic earnings (loss) per common share is computed by dividing the net income (loss) allocated to common stockholders by the weighted-average number of shares of common stock outstanding during the period. For purposes of calculating diluted earnings (loss) per common share, the denominator includes both the weighted-average number of shares of common stock outstanding during the period and the number of common stock equivalents if the inclusion of such common stock equivalents is dilutive. Dilutive common stock equivalents potentially include stock options and warrants using the treasury stock method.

For both of the six months ended December 31, 2023 and 2022, the Company incurred net losses which cannot be diluted; therefore, basic and diluted loss per common share is the same.

NOTE 2 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Stock-based Compensation
The Company accounts for stock-based compensation in accordance with FASB ASC 718, "*Compensation – Stock Compensation*." Under the fair value recognition provision of the ASC, stock-based compensation cost is estimated at the grant date based on the fair value of the award. The Company estimates the fair value of stock grants at their closing reported market value. Stock-based compensation expense amounted to $120,200 and $0 for the six months ended December 31, 2023 and 2022, respectively. Stock-based compensation expenses were included in operating expenses in the accompanying consolidated statements of operations.

Income Taxes
The Company accounts for income taxes in accordance with accounting guidance now codified as FASB ASC 740, "*Income Taxes*," which requires that the Company recognize deferred tax liabilities and assets based on the differences between the financial statement carrying amounts and the tax bases of assets and liabilities, using enacted tax rates in effect in the years the differences are expected to reverse.

The provision for, or benefit from, income taxes includes deferred taxes resulting from the temporary differences in income for financial and tax purposes using the liability method. Such temporary differences result primarily from the differences in the carrying value of assets and liabilities. Future realization of deferred income tax assets requires sufficient taxable income within the carryback, carryforward period available under tax law. We evaluate, on a quarterly basis whether, based on all available evidence, it is probable that the deferred income tax assets are realizable. Valuation allowances are established when it is more likely than not that the tax benefit of the deferred tax asset will not be realized. The evaluation, as prescribed by ASC 740-10, "Income Taxes," includes the consideration of all available evidence, both positive and negative, regarding historical operating results including recent years with reported losses, the estimated timing of future reversals of existing taxable temporary differences, estimated future taxable income exclusive of reversing temporary differences and carryforwards, and potential tax planning strategies which may be employed to prevent an operating loss or tax credit carryforward from expiring unused.

The Company accounts for uncertainties in income taxes under the provisions of FASB ASC 740 which clarify the accounting for uncertainty in income taxes recognized in an enterprise's financial statements. The standard prescribes a recognition threshold and measurement attribute for the financial statement recognition and measurement of a tax position taken or expected to be taken in a tax return. The Subtopic provides guidance on the de-recognition, classification, interest and penalties, accounting in interim periods, disclosure and transition.

HippoFi has not filed its required federal and state returns in several years. Management believes that when the returns are filed, no taxes will be owed due to losses incurred during those periods. As a result, management could not calculate the amount of net operating loss carryforwards are available to offset future taxable income.

The Company's policy is to recognize interest and penalties accrued on any unrecognized tax benefits as a component of income tax expense. The Company does not have any accrued interest or penalties associated with any unrecognized tax benefits, nor was any interest expense incurred during both the six months ended December 31, 2023 and 2022.

Recently Issued Accounting Pronouncements Adopted

Effective July 1, 2023, the Company adopted ASU 2016-13, "*Financial Instruments-Credit Losses* (Topic *326*)" ("ASU 2016-13"), which significantly changes how entities will account for credit losses for most financial assets and certain other instruments that are *not* measured at fair value through net income. ASU 2016-13 replaces the existing incurred loss model with an expected credit loss model that requires entities to estimate an expected lifetime credit loss on most financial assets and certain other instruments. Under ASU 2016-13 credit impairment is recognized as an allowance for credit losses, rather than as a direct write-down of the amortized cost basis of a financial asset. The impairment allowance is a valuation account deducted from the amortized cost basis of financial assets to present the net amount expected to be collected on the financial asset. Once the new pronouncement is adopted by the Company, the allowance for credit losses must be adjusted for management's current estimate at each reporting date. The new guidance provides *no* threshold for recognition of impairment allowance. Therefore, entities must also measure expected credit losses on assets that have a low risk of loss. For instance, trade receivables that are either current or *not* yet due *may not* require an allowance reserve under currently generally accepted accounting principles, but under the new standard, the Company will have to estimate an allowance for expected credit losses on trade receivables under ASU 2016-13. The adoption of ASU 2016-13 did not have a material effect on the Company's consolidated financial statements.

Management does not believe that any other recently issued, but not yet effective, accounting standard if currently adopted would have a material effect on the accompanying consolidated financial statements. Most of the newer standards issued represent technical corrections to the accounting literature or application to specific industries which have no effect on the Company's consolidated financial statements.

NOTE 3 – PROPERTY AND EQUIPMENT, NET

Property and equipment, net consisted of the following at December 31, 2023 and June 30, 2023:

	December 31, 2023	June 30, 2023
Computer equipment	$ 129,109	$ 129,109
Furniture and fixtures	30,846	30,846
Leasehold improvements	6,342	6,342
	166,297	166,297
Less: accumulated depreciation	166,297	166,297
Property and equipment - net	$ -	$ -

Depreciation for the six months ended December 31, 2023 and 2022 amounted to $0 and $634, respectively.

NOTE 4 –INTANGIBLE ASSETS, NET

Intangible assets consisted of the following at December 31, 2023 and June 30, 2023:

	December 31, 2023	June 30, 2023
Patent	$ 70,200	$ 70,200
Less: accumulated amortization	36,855	33,345
Intangible assets - net	$ 33,345	$ 36,855

Amortization expense amounted to $3,510 for both of the six months ended December 31, 2023 and 2022.

NOTE 5 – RELATED PARTY TRANSACTIONS

The Company has engaged in transactions with related parties involving settlement of expenses paid on behalf of the Company, encompassing salaries, rent, and operating expenses. Additionally, related parties have provided loans to fund the operation of the Company, Furthermore, certain related parties have allowed the Company to utilize their personal residences for operation purposes.

Loans Payable - Related Parties

The loans are due to members of management and bear interest at the rate of 10% per annum.

During the six months ended December 31, 2023, operating expenses totaling $53,861 were paid directly by related parties. In addition, the Company incurred services of $1,765,400 to related parties for the six months ended December 31, 2023.

Interest expense for the six months ended December 31, 2023 and 2022 totaled $454,222 and $264,489, respectively. Accrued interest owed to related parties as of December 31, 2023 and June 30, 2023 amounted to $1,084,022 and $681,315, respectively. Loans payable amounted to $9,554,524 and $7,735,263 as of December 31, 2023 and June 30, 2023, respectively.

NOTE 6 – CONVERTIBLE NOTES PAYABLE

During the six months ended December 31, 2023, the Company issued a series of convertible notes to finance operations. The Company received total proceeds of $553,000. Terms of the notes included the following:

1. The notes mature one year from the date of issuance. Payment of principal is due on or before the maturity date.
2. The notes bear interest at 12% per annum from the date of the disbursement of the funds.
3. All interest amounts are to be payable in the form of the common stock of the Company at the end of each quarter (consecutively, every 90 days following the issuance date) and priced at the closing price per share of the date due.
4. At any time following the third day from the issuance date, the holder has the option of converting the outstanding principal amount, in whole or in part, into shares of the Company's common stock. The average price pers hare of the date of the conversion will be the effective price of the conversion but the holder will receive a 25% discount on the average price per share.

During the six months ended December 31, 2023, $553,000 of such notes were converted into 24,531,186 shares of the Company's common stock with the issuances of the notes and incurred finance costs totaling $451,524. Such amount is included in interest expense and finance costs in the consolidated statement of operations.

As of December 31, 2023, the balance owed for the convertible notes payable was $500,000. Interest expense for the period ended December 31, 2023 was $34,904 and is included in interest expense and finance costs in the consolidated statement of operations. Accrued interest on the notes payable as of December 31, 2023 was $54,794 and is included in accrued liabilities in the consolidated balance sheet.

NOTE 7 – LOAN PAYABLE – SMALL BUSINESS ADMINISTRATION

On March 22, 2021, PUR received $86,900 under a Small Business Administration ("SBA") loan. Monthly installment payments under the loan were $424 inclusive of interest at 3.75% per annum. The maturity date of the loan was April 2, 2051.

On April 20, 2022, the loan was amended. Terms of the loan include the following:

1. PUR received additional proceeds of $227,000.
2. Monthly installments payments of $1,553 inclusive of interest at 3.75% per annum.
3. The loan is secured by substantially all of the assets of PUR.
4. The loan is guaranteed by several members of management.
5. The maturity date of the loan is April 2, 2051.

Interest incurred under the SBA loan totaled $6,124 for the six months ended December 31, 2023.

Future principal payments under the loan are as follows:

For the twelve months ending December 31,		
2024	$	6,570
2025		6,821
2026		7,081
2027		7,351
2028		7,632
Thereafter		289,288
	$	324,743

NOTE 8 – STOCKHOLDERS' DEFICIENCY

Preferred Stock

The board of directors of the Company (the "Board"), in its sole discretion, may establish par value, divide the shares of preferred stock into series, and fix and determine the dividend rate, designations, preferences, privileges, and ratify the powers, if any, and determine the restrictions and qualifications of any series of preferred stock as established. On June 25, 2018, the Board designated 15,000,000 shares of undesignated preferred stock into Series D preferred stock. Each share of Series D Preferred Stock ("Series D Preferred") has a preferential voting right such that each share of Series D Preferred has twenty-five (25) votes per share with regard to any matters voted on by the holders of common stock as long as the Company is in existence. Any other powers, designations, preferences, limitations, restrictions, and relative rights of Series D Preferred shall be the same as that of common stock.

NOTE 8 – STOCKHOLDERS' DEFICIENCY (CONTINUED)

Common Stock

Holders of common stock have equal rights to receive dividends when, as and if declared by the board of directors, out of funds legally available therefor. Holders of common stock have one vote for each share held of record and do not have cumulative voting rights.

Holders of common stock are entitled, upon liquidation of the Company, to share ratably in the net assets available for distribution, subject to the rights, if any, of holders of any preferred stock then outstanding. Shares of common stock are not redeemable and have no preemptive or similar rights.

Issuances of common stock during the six months ended December 31, 2023, was as follows:

1. The Company issued 5,530,000 shares of its common stock with the convertible notes.
2. The Company issued 19,001,186 shares of common stock for the conversion of notes payable totaling $553,000.
3. The Company issued 2,400,000 shares of its common stock for services rendered.

Issuances of common stock during the six months ended December 31, 2022, was as follows:

1. The Company issued 333,333 shares of its common stock and received proceeds of $25,000.

Disclosure Statement Pursuant to the Pink Basic Disclosure Guidelines

ORHub, Inc.
9180 Irvine Center Drive, Irvine, CA 92618
949-323-2330
www.hippofi.com
info@hippofi.com
7372

Quarterly Report

For the period beginning October 1, 2023**, ending** December 31, 2023 **(the "Reporting Period")**

Outstanding Shares
The number of shares outstanding of our Common Stock was:

797,574,859 as of October 01, 2023

820,206,045 as of December 31, 2023

Shell Status
Indicate by check mark whether the company is a shell company (as defined in Rule 405 of the Securities Act of 1933, Rule 12b-2 of the Exchange Act of 1934 and Rule 15c2-11 of the Exchange Act of 1934):

Yes: ☐ No: ☒

Indicate by check mark whether the company's shell status has changed since the previous reporting period:

Yes: ☐ No: ☒

Change in Control
Indicate by check mark whether a Change in Control[1] of the company has occurred over this reporting period:

Yes: ☐ No: ☒

1) Name and address(es) of the issuer and its predecessors (if any)

In answering this item, provide the current name of the issuer any names used by predecessor entities, along with the dates of the name changes.

[1] "Change in Control" shall mean any events resulting in:

(i) Any "person" (as such term is used in Sections 13(d) and 14(d) of the Exchange Act) becoming the "beneficial owner" (as defined in Rule 13d-3 of the Exchange Act), directly or indirectly, of securities of the Company representing fifty percent (50%) or more of the total voting power represented by the Company's then outstanding voting securities;
(ii) The consummation of the sale or disposition by the Company of all or substantially all of the Company's assets;
(iii) A change in the composition of the Board occurring within a two (2)-year period, as a result of which fewer than a majority of the directors are directors immediately prior to such change; or
(iv) The consummation of a merger or consolidation of the Company with any other corporation, other than a merger or consolidation which would result in the voting securities of the Company outstanding immediately prior thereto continuing to represent (either by remaining outstanding or by being converted into voting securities of the surviving entity or its parent) at least fifty percent (50%) of the total voting power represented by the voting securities of the Company or such surviving entity or its parent outstanding immediately after such merger or consolidation.

ORHub, Inc.
Aug 23, 2016 Changed from MemReg, Inc. to ORHub, Inc.
Apr 11, 2011 Changed from Dynamic Biometric Systems, Inc. to MemReg, Inc.
May 9, 2005 Changed from DynaSig Corporation to Dynamic Biometric Systems, Inc.
Nov 29, 2000 Changed Visitalk.com, Inc. to Vivitalk Capital Corporation/ VT Gaming Services
Visitalk.com, Inc. was the original entity name.

The state of incorporation or registration of the issuer and of each of its predecessors (if any) during the past five years; Please also include the issuer's current standing in its state of incorporation (e.g. active, default, inactive):

ORHub, Inc. is Registered in the State of Nevada during the past 5 years. The company is in good standing.

Describe any trading suspension orders issued by the SEC concerning the issuer or its predecessors since inception:

None

List any stock split, stock dividend, recapitalization, merger, acquisition, spin-off, or reorganization either currently anticipated or that occurred within the past 12 months:

None

The address(es) of the issuer's principal executive office:

9180 Irvine Center Drive, Irvine, CA 92618

The address(es) of the issuer's principal place of business:
☒ *Check if principal executive office and principal place of business are the same address:*

Has the issuer or any of its predecessors been in bankruptcy, receivership, or any similar proceeding in the past five years?

No: ☒ Yes: ☐ If Yes, provide additional details below:

2) Security Information

Transfer Agent

Name: Computershare
Phone: 1-303-262-0624
Email: Charles.Erle@computershare.com
Address: 6200 S. Quebec St., Greenwood Village, CO 80111

Publicly Quoted or Traded Securities:

The goal of this section is to provide a clear understanding of the share information for its publicly quoted or traded equity securities. Use the fields below to provide the information, as applicable, for all outstanding classes of securities that are publicly traded/quoted.

Trading symbol:	ORHB
Exact title and class of securities outstanding:	COMMON
CUSIP:	68620R107
Par or stated value:	$0.001
Total shares authorized:	1,000,000,000 as of date: 9/30/2023

Total shares outstanding:	820,206,045	as of date:	12/31/2023
Total number of shareholders of record:	2,000	as of date:	6/28/2021

Security Description:

The goal of this section is to provide a clear understanding of the material rights and privileges of the securities issued by the company. Please provide the below information for each class of the company's equity securities, as applicable:

1. **For common equity, describe any dividend, voting and preemption rights.**

Voting rights= 1 vote per share

2. **For preferred stock, describe the dividend, voting, conversion, and liquidation rights as well as redemption or sinking fund provisions.**

Voting rights= 25 votes per share

3. **Describe any other material rights of common or preferred stockholders.**

None

4. **Describe any material modifications to rights of holders of the company's securities that have occurred over the reporting period covered by this report.**

None

3) Issuance History

The goal of this section is to provide disclosure with respect to each event that resulted in any changes to the total shares outstanding of any class of the issuer's securities **in the past two completed fiscal years and any subsequent interim period**.

Disclosure under this item shall include, in chronological order, all offerings and issuances of securities, including debt convertible into equity securities, whether private or public, and all shares, or any other securities or options to acquire such securities, issued for services. Using the tabular format below, please describe these events.

A. Changes to the Number of Outstanding Shares

Indicate by check mark whether there were any changes to the number of outstanding shares within the past two completed fiscal years:
No: ☐ Yes: ☒ (If yes, you must complete the table below)

Shares Outstanding as of Second Most Recent Fiscal Year End: Opening Balance Date 7/01/22 Common: 445,704,014 Preferred: 2,400,000	*Right-click the rows below and select "Insert" to add rows as needed.

Date of Transaction	Transaction type (e.g., new issuance, cancellation, shares returned to treasury)	Number of Shares Issued (or cancelled)	Class of Securities	Value of shares issued ($/per share) at Issuance	Were the shares issued at a discount to market price at the time of issuance? (Yes/No)	Individual/ Entity Shares were issued to. *You must disclose the control person(s) for any entities listed.	Reason for share issuance (e.g. for cash or debt conversion) OR- Nature of Services Provided	Restricted or Unrestricted as of this filing.	Exemption or Registration Type.
10/4/22	**New**	**50,000,000** **10,000,000**	**Common**	**0.06**	**No**	**Christopher Wiggins** **Melissa Moore**	**Earned Performance Reward**	**Restricted**	**144**
10/21/22	**New**	**3,000,000**	**Common**	**0.06**	**No**	**Visible Corporate Services - Geri Sebilla**	**IR**	**Restricted**	**144**
12/13/22	**New**	**215,891,106**	**Common**	**0.039**	**Yes**	**See attached Exhibit A**	**Company Acquisition**	**Restricted**	**144**
12/27/22	**New**	**583,333**	**Common**	**0.0429**	**Yes**	**Michael Garcia**	**Loan Conversion**	**Restricted**	**144**
1/9/23	**New**	**527,778**	**Common**	**0.0474**	**Yes**	**Richard Cook**	**Loan Conversion**	**Restricted**	**144**
1/9/23	**New**	**527,778**	**Common**	**0.0474**	**Yes**	**Alan & Suzanne LaFord**	**Loan Conversion**	**Restricted**	**144**
1/9/23	**New**	**527,778**	**Common**	**0.0474**	**Yes**	**Kendall McKibben**	**Loan Conversion**	**Restricted**	**144**
1/9/23	**New**	**527,778**	**Common**	**0.0474**	**Yes**	**Sean Murphy**	**Loan Conversion**	**Restricted**	**144**
1/10/23	**New**	**263,889**	**Common**	**0.0429**	**Yes**	**Heartfelt Cardiac Connections - Holly Morrell**	**Loan Conversion**	**Restricted**	**144**
1/10/23	**New**	**27,778**	**Common**	**0.0429**	**Yes**	**Heartfelt Cardiac Connections- Holly Morrell**	**Loan Conversion**	**Restricted**	**144**
1/27/23	**New**	**10,500,000**	**Common**	**0.11**	**Yes**	**RedStone Communications - Tony Altavilla**	**Consulting**	**Restricted**	**144**
1/27/23	**New**	**4,500,000**	**Common**	**0.11**	**Yes**	**Marlin Molinaro**	**Consulting**	**Restricted**	**144**
2/3/23	**New**	**553,030**	**Common**	**0.0452**	**Yes**	**Sean Murphy**	**Loan Conversion**	**Restricted**	**144**
2/8/23	**New**	**583,333**	**Common**	**0.0429**	**Yes**	**Curtis Cook**	**Loan Conversion**	**Restricted**	**144**
2/15/23	**New**	**35,000,000**	**Common**	**0.098**	**Yes**	**ATP Capital Partners, LLC - CJ Wiggins**	**Performance Reward**	**Restricted**	**144**
2/21/23	**New**	**585,008**	**Common**	**0.0427**	**Yes**	**James Jackson**	**Loan Conversion**	**Restricted**	**144**
3/2/23	**New**	**316,667**	**Common**	**0.0474**	**Yes**	**Richard Cook**	**Loan Conversion**	**Restricted**	**144**
3/2/23	**New**	**616,300**	**Common**	**0.0406**	**Yes**	**Derrick Andrews**	**Loan Conversion**	**Restricted**	**144**
3/2/23	**New**	**233,333**	**Common**	**0.0429**	**Yes**	**Justin Faison**	**Loan Conversion**	**Restricted**	**144**
3/2/23	**New**	**1,583,333**	**Common**	**0.0474**	**Yes**	**Jefferey Kobylarz**	**Loan Conversion**	**Restricted**	**144**
3/14/23	**New**	**527,778**	**Common**	**0.047**	**Yes**	**Steven and Marcia Seimears**	**Loan Conversion**	**Restricted**	**144**
3/14/23	**New**	**527,778**	**Common**	**.0474**	**Yes**	**Sean Murphy**	**Loan Conversion**	**Restricted**	**144**
3/27/23	**New**	**2,012,121**	**Common**	**.0400**	**Yes**	**italkIM, LLC - Denise Walinsky**	**Loan Conversion**	**Restricted**	**144**
3/27/23	**New**	**5,000,000**	**Common**	**.1000**	**Yes**	**Ping Song**	**Loan Agreement**	**Restricted**	**144**
4/28/23	**New**	**1,333,333**	**Common**	**.0375**	**Yes**	**Brandon Large**	**Loan Conversion**	**Restricted**	**144**

4/28/23	**New**	**1,333,333**	**Common**	**.0375**	**Yes**	**Spencer Large**	**Loan Conversion**	**Restricted**	**144**
5/12/23	**New**	**488,280**	**Common**	**.09**	**Yes**	**Dispersion Group - Brooks Kieschnick**	**Debt Settlement**	**Restricted**	**144**
9/29/23	**New**	**2,100,000**	**Common**	**0.0540**	**Yes**	**Stephen Cochennet**	**Loan Conversion**	**Restricted**	**144**
9/29/23	**New**	**2,200,000**	**Common**	**0.0540**	**Yes**	**Stephen Cochennet**	**Consulting Services**	**Restricted**	**144**
10/16/23	**New**	**1,083,333**	**Common**	**.0231**	**Yes**	**David Berney**	**Loan conversion**	**Restricted**	**144**
10/16/23	**New**	**440,000**	**Common**	**.0227**	**Yes**	**David Fulmer**	**Loan conversion**	**Restricted**	**144**
10/16/23	**New**	**2,183,333**	**Common**	**.0229**	**Yes**	**Cliff Melby**	**Loan Conversion**	**Restricted**	**144**
10/16/23	**New**	**1,083,333**	**Common**	**.0231**	**Yes**	**Pacific Blue Trust, Stan and Gina Berney**	**Loan Conversion**	**Restricted**	**144**
10/16/23	**New**	**4,400,000**	**Common**	**.0227**	**Yes**	**Gregory Robertson**	**Loan Conversion**	**Restricted**	**144**
10/16/23	**New**	**160,000**	**Common**	**.0400**	**Yes**	**Stanley Wunderlich**	**Consulting Services**	**Restricted**	**144**
10/16/23	**New**	**886,667**	**Common**	**.0226**	**Yes**	**Leo Walinsky**	**Loan Conversion**	**Restricted**	**144**
10/16/23	**New**	**9,753,333**	**Common**	**.0226**	**Yes**	**Kathy DelRio**	**Loan Conversion**	**Restricted**	**144**
10/16/23	**New**	**264,000**	**Common**	**.0227**	**Yes**	**Richard Cook**	**Loan Conversion**	**Restricted**	**144**
10/16/23	**New**	**40,000**	**Common**	**.0400**	**Yes**	**Sophia Advisors; Jonthan Rich**	**Consulting Services**	**Restricted**	**144**
11/17/23	**New**	**528,725**	**Common**	**.0189**	**Yes**	**Derrick Andrews**	**Loan Conversion**	**Restricted**	**144**
11/24/23	**New**	**510,244**	**Common**	**.0235**	**Yes**	**Curtis Cook**	**Loan Conversion**	**Restricted**	**144**
11/29/23	**New**	**1,298,218**	**Common**	**.0193**	**Yes**	**Along Way To Go, LLC; Corey Salankey**	**Loan conversion**	**Restricted**	**144**
Shares Outstanding on Date of This Report: Ending Balance. Ending Balance: Date 12/31/2023 Common: 820,206,045 Preferred: 2,400,000									

Example: A company with a fiscal year end of December 31st, in addressing this item for its Annual Report, would include any events that resulted in changes to any class of its outstanding shares from the period beginning on January 1, 2021 through December 31, 2022 pursuant to the tabular format above.

Use the space below to provide any additional details, including footnotes to the table above:

B. Promissory and Convertible Notes

Indicate by check mark whether there are any outstanding promissory, convertible notes, convertible debentures, or any other debt instruments that may be converted into a class of the issuer's equity securities:

No: ☐ Yes: ☒ (If yes, you must complete the table below)

Date of Note Issuance	Outstanding Balance ($)	Principal Amount at Issuance ($)	Interest Accrued ($)	Maturity Date	Conversion Terms (e.g. pricing mechanism for determining conversion of instrument to shares)	Name of Noteholder. *You must disclose the control person(s) for any entities listed.	Reason for Issuance (e.g. Loan, Services, etc.)
5/1/17	$54,869.19	$25,000	12%	n/a	PPS in addition to discount rate	Wylde Investments. LLC; Christopher Wiggins	Note Agreement
5/1/17	$54,869.19	$25,000	12%	n/a	PPS in addition to discount rate	Wylde Investments. LLC; Christopher Wiggins	Note Agreement
1/31/23	$500,000	$500,000	12%	1/31/24	25% discount rate	Ping Song	Loan Agreement

Use the space below to provide any additional details, including footnotes to the table above:

4) Issuer's Business, Products and Services

The purpose of this section is to provide a clear description of the issuer's current operations.
(Please ensure that these descriptions are updated on the Company's Profile on www.otcmarkets.com).

A. Summarize the issuer's business operations (If the issuer does not have current operations, state "no operations")

HippoFi is a healthcare innovator and publicly traded company, delivering proprietary technologies in the multi-billion-dollar Spine, Orthopedic, and Cancer markets. The company's purpose is to improve patient care and outcomes by utilizing biotech and AI technologies to address degenerative and diseased conditions affecting the quality of life.

HippoFi's business is designed to drive company value by commercializing and monetizing innovative solutions, acquiring assets, and licensing technologies, establishing strategic partnerships and industry alliances, and leveraging its worldwide sales channels. The operations of the company comprise of two segments: *Regenerative Therapeutics and Intelligent Automation*.

HippoFi's Regenerative Therapeutics division is actively developing and deploying scalable biological solutions into the $1.37 Trillion (13.96% CAGR) biotechnology market through its wholly-owned subsidiary - **PUR Biologics**.

Capitalizing on HippoFi's established partnerships with ZIMMER / BIOMET, Hoag Hospital Newport Beach, BPB Medica, Precision Spine, and others, PUR Biologics' team of industry experts, pioneering scientists, and world-class medical professionals are utilizing the company's powerful patent portfolio and proprietary technologies to commercialize advanced technologies that improve bone growth in spinal fusion procedures, regenerate joint cartilage and intervertebral disc, eliminate pain and inflammation associated with osteoarthritis, joints, and the lower back, and deliver a cell-based immunotherapy to help defeat cancer.

B. List any subsidiaries, parent company, or affiliated companies.

ORHub, Inc. wholly owns PUR Biologics, LLC.

C. Describe the issuers' principal products or services.

PUR Biologics, a wholly owned subsidiary of ORHub, Inc. (OTCPK: ORHB), is a leading biologic company committed to supporting surgeons and hospitals in providing the best care for their patients. PUR Biologics' full line of biologic products currently include advanced allografts and demineralized extracellular matrixes (d-ECM), innovative synthetic solutions, cellular derived tissues, and a future of next generation regenerative stem cell and growth factor driven therapeutics for treating osteoarthritis and cartilage regeneration.

5) Issuer's Facilities

The goal of this section is to provide a potential investor with a clear understanding of all assets, properties or facilities owned, used or leased by the issuer and the extent in which the facilities are utilized.

In responding to this item, please clearly describe the assets, properties or facilities of the issuer, give the location of the principal plants and other property of the issuer and describe the condition of the properties. If the issuer does not have complete ownership or control of the property (for example, if others also own the property or if there is a mortgage on the property), describe the limitations on the ownership.

If the issuer leases any assets, properties or facilities, clearly describe them as above and the terms of their leases.

ORHub, Inc. leases approximately 800 square feet of an approximately 2500 square foot professional office space, privately owned by an unrelated/unaffiliated party located at 9180 Irvine Center Drive, Irvine, CA 92618.

6) Officers, Directors, and Control Persons

Using the table below, please provide information, as of the period end date of this report, regarding any officers, or directors of the company, individuals or entities controlling more that 5% of any class of the issuers securities, or any person that performs a similar function, regardless of the number of shares they own. **If any insiders listed are corporate shareholders or entities, provide the name and address of the person(s) beneficially owning or controlling such corporate shareholders, or the name and contact information (City, State) of an individual representing the corporation or entity in the note section.**

Include Company Insiders who own any outstanding units or shares of any class of any equity security of the issuer.

The goal of this section is to provide an investor with a clear understanding of the identity of all the persons or entities that are involved in managing, controlling, or advising the operations, business development and disclosure of the issuer, as well as the identity of any significant or beneficial shareholders.

Names of All Officers, Directors, and Control Persons	Affiliation with Company (e.g., Officer Title /Director/Owner of more than 5%)	Residential Address (City / State Only)	Number of shares owned	Share type/class	Ownership Percentage of Class Outstanding	Names of control person(s) if a corporate entity
Christopher Wiggins	CEO	Laguna Beach, CA	175,003,500	COMM	21.34%	
Sean McMenamin	Independent Director	Laguna Beach, CA	10,000,000	COMM	1.22%	
Ludvik Stribrny	No Affiliation	Coeur d'Alene, ID	49,841,144	COMM	6.08%	
Ryan Fernan	Head of PUR Biologics	Brentwood, TN	42,108,351	COMM	5.13%	

7) Legal/Disciplinary History

A. Identify and provide a brief explanation as to whether any of the persons or entities listed above in Section 6 have, in the past 10 years:

  1. Been the subject of an indictment or conviction in a criminal proceeding or plea agreement or named as a defendant in a pending criminal proceeding (excluding minor traffic violations);

None

2. Been the subject of the entry of an order, judgment, or decree, not subsequently reversed, suspended or vacated, by a court of competent jurisdiction that permanently or temporarily enjoined, barred, suspended or otherwise limited such person's involvement in any type of business, securities, commodities, financial- or investment-related, insurance or banking activities;

None

3. Been the subject of a finding, disciplinary order or judgment by a court of competent jurisdiction (in a civil action), the Securities and Exchange Commission, the Commodity Futures Trading Commission, a state securities regulator of a violation of federal or state securities or commodities law, or a foreign regulatory body or court, which finding or judgment has not been reversed, suspended, or vacated;

None

4. Named as a defendant or a respondent in a regulatory complaint or proceeding that could result in a "yes" answer to part 3 above; or

None

5. Been the subject of an order by a self-regulatory organization that permanently or temporarily barred, suspended, or otherwise limited such person's involvement in any type of business or securities activities.

None

6. Been the subject of a U.S Postal Service false representation order, or a temporary restraining order, or preliminary injunction with respect to conduct alleged to have violated the false representation statute that applies to U.S mail.

None

B. Describe briefly any material pending legal proceedings, other than ordinary routine litigation incidental to the business, to which the issuer or any of its subsidiaries is a party to or of which any of their property is the subject. Include the name of the court or agency in which the proceedings are pending, the date instituted, the principal parties thereto, a description of the factual basis alleged to underlie the proceeding and the relief sought. Include similar information as to any such proceedings known to be contemplated by governmental authorities.

None

8) Third Party Service Providers

Provide the name, address, telephone number and email address of each of the following outside providers. You may add additional space as needed.

Securities Counsel (must include Counsel preparing Attorney Letters).
Name: Hunter Taubman Fischer & Li, LLC
Address 1: 950 Third Avenue, 19th Floor
Address 2: New York, NY 10022
Phone: 917-512-0827
Email: ltaubman@htflawyers.com

Accountant or Auditor
Name:
Firm:

Address 1:
Address 2:
Phone:
Email:

Investor Relations
Name: Ryan Fernan
Firm: HippoFi, Inc. (formerly ORHub)
Address 1: 9180 Irvine Center Drive
Address 2: Irvine, CA 92618
Phone: 949-323-2330
Email: rfernan@hippofi.com

All other means of Investor Communication:

X / Twitter:	@HippoFiInc
LinkedIn	HippoFi (formerly ORHub, Inc.)
Facebook:	ORHub
Instagram:	HippoFi_Inc

Other Service Providers
Provide the name of any other service provider(s) that **that assisted, advised, prepared, or provided information with respect to this disclosure statement**. This includes counsel, broker-dealer(s), advisor(s), consultant(s) or any entity/individual that provided assistance or services to the issuer during the reporting period.

None

9) Financial Statements

A. This Disclosure Statement was prepared by (name of individual):

Name:	Christopher Wiggins
Title:	CEO/CFO
Relationship to Issuer:	CEO/CFO

B. The following financial statements were prepared in accordance with:

☐ IFRS
☒ U.S. GAAP

C. The following financial statements were prepared by (name of individual)[2]:

Name:	Christopher Wiggins
Title:	CFO/CEO
Relationship to Issuer:	CFO/CEO

Describe the qualifications of the person or persons who prepared the financial statements: MBA
Provide the following financial statements for the most recent fiscal year or quarter.

a. Audit letter, if audited;
b. Balance Sheet;
c. Statement of Income;
d. Statement of Cash Flows;
e. Statement of Retained Earnings (Statement of Changes in Stockholders' Equity)

[2] The financial statements requested pursuant to this item must be prepared in accordance with US GAAP or IFRS and by persons with sufficient financial skills.

f. Financial Notes

10) Issuer Certification

Principal Executive Officer:

The issuer shall include certifications by the chief executive officer and chief financial officer of the issuer (or any other persons with different titles but having the same responsibilities) in each Quarterly Report or Annual Report.

The certifications shall follow the format below:

I, Christopher Wiggins, certify that:

1. I have reviewed this Disclosure Statement for ORHub, Inc.;

2. Based on my knowledge, this disclosure statement does not contain any untrue statement of a material fact or omit to state a material fact necessary to make the statements made, in light of the circumstances under which such statements were made, not misleading with respect to the period covered by this disclosure statement; and

3. Based on my knowledge, the financial statements, and other financial information included or incorporated by reference in this disclosure statement, fairly present in all material respects the financial condition, results of operations and cash flows of the issuer as of, and for, the periods presented in this disclosure statement.

2/6/24

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Christopher Wiggins, CEO

Principal Financial Officer:

I, Christopher Wiggins certify that:

1. I have reviewed this Disclosure Statement for ORHub, Inc.;

2. Based on my knowledge, this disclosure statement does not contain any untrue statement of a material fact or omit to state a material fact necessary to make the statements made, in light of the circumstances under which such statements were made, not misleading with respect to the period covered by this disclosure statement; and

3. Based on my knowledge, the financial statements, and other financial information included or incorporated by reference in this disclosure statement, fairly present in all material respects the financial condition, results of operations and cash flows of the issuer as of, and for, the periods presented in this disclosure statement.

2/6/24

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Christopher Wiggins, CFO

EXHIBIT A

Bruce Parkinson	4174952.00
Noreen Powell	4174952.00
Linda Moore	500000.00
Susan Landis	1698539.00
Steep & Deep I- William Rhoda	9119958.00
US Medical Manufacturer- Michael Miller	4559979.00
Tiffany Rogers	4559979.00
Orthoneuro Surgical- Todd Goodwin	2279990.00
Todd Goodwin	3279990.00
Gregory Yoshida	2279990.00
Dispersion Group- Brooks Kieschnick	2279990.00
Axial Innovations- Bo Shreive	1139995.00
Martin Dempsey	455998.00
Steep & Deep II- William Rhoda	1748682.00
Kristin Georgi	3815283.00
Rodney Turner	1398945.00
Mark Eld	1000000.00
Joe Rogers	1049209.00
Douglas Clayton	1573813.00
Ingrid Anthony	874341.00
Jamison Hull	874341.00
John Burns	524604.00
Charles Bolles	524604.00
Micheal Keegan	524604.00
Bruce Juell	1748682.00
Andy Bryans	2448153.00
Saoirse, LLC- Sean McMenamin	10000000.00
Ryan Fernan	40000000.00
Sandy Koprinik	1000000.00
Courtney Fernan	2108351.00
Monica Kerns Niscoda	1000000.00
Yadier Siera- Sanchez	2000000.00
John Feik, Jr.	1000000.00
Eric Mossanco	1000000.00
Fenghu Jessica Li	2000000.00
Kristin Welker	1000000.00
Ben Welker	1000000.00

Jennifer Fister	1000000.00
Kathy DelRio	1000000.00
Danielle DelRio	1000000.00
James Brown	1000000.00
Greg Brown	1000000.00
Dan Selznick	1000000.00
Elias Perez	1000000.00
Linda Kimble	1000000.00
Christian Adams	1000000.00
Brian Haas	1000000.00
Derek Bly	1000000.00
Merja Connelly	1000000.00
Amber Hackett	1000000.00
Madeline Hackett	500000.00
Gabrielle Hackett	500000.00
Moya Mitchel	1000000.00
Scout Mitchel	500000.00
Bailey Mitchel	500000.00
Terrisa Casillas	1000000.00
Anna Gonzalez	1000000.00
Jorge Avalos	1000000.00
Btech Investments, LLC- S. Wiggins	5000000.00
Jeffrey Swanson	6512312.00
Samuel J Wiggins	2170771.00
Sharon Ann Wiggins	21279990.00
Todd W Peters	12881832.00
Michael Scott Barber	678277.00
Melissa Moore	14400000.00
Theodore Viveros	10000000.00
Matthew George Dearing	3000000.00
Mary K & Todd M Gates Revocable Trust	250000.00