

## From the desk of

## CJ WIGGINS FOUNDER, EXECUTIVE CHAIRMAN & CEO

HIPPOFI, INC.
Ticker: "ORHB"

Dear Shareholders.

I am writing to you, to share our team's accomplishments over the last 5 months and inform all parties we have changed our name to best reflect the company's current position & financially focused business model. HippoFi® is a fast-moving finance & healthcare innovator, implementing first-to-market solutions to leverage our team's successful sales background, industry specific expertise, & proven public company track-record, into three of today's hottest multibillion-dollar markets: FINTECH, BIOTECH, & ARTIFICIAL INTELLIGENCE.

Focused on driving value to our customers and shareholders, we have completed significant milestones to bring the company's initial products and services to commercialization and anticipate significant revenues. In this short period, we established the current business model, activated our acquisition strategy, procured new products & technologies, streamlined operational management, expanded sales channels, and executed agreements with strategic affiliates.

While remaining capitalized and meeting the new SEC reporting requirements, Marcum & HTFL continue as our accounting & SEC representatives. With the sale of Surgical Spotlight and elimination of company debt, the courts dismissed "with prejudice" all litigation which once was holding the company back. Immediately following this relief, we quickly focused on entering the fintech market and completed developing our new surgical software platform to enable faster financial transactions between hospitals and medical device vendors. I am also pleased to bring to your attention, we have entered into partnership discussions and exclusive agreements with globally recognized players in this target market.

To fully engage our expertise & existing sales channels, the acquisition of PUR Biologics<sup>®</sup> has proven to add significant value with proprietary cell-derived technologies focused on bone & cartilage regeneration. Along with the existing line of commercialized products, PUR quickly launched PUR Pillars<sup>™</sup> as a part of the new product portfolio. Independently managed by its experienced biotech leadership & scientific team, we are actively negotiating the rights to a breakthrough technology which addresses current product limitations & patient safety in growing bone & specifically relating to PUR's focus on "spine fusion" surgeries. PUR's products are the first to flow through our new surgical software and "fast-pay" vendor payment system.

We continue to open additional opportunities to commercialize our surgical products and financial software as we wrap up late-stage discussions with an anticipated sales partner. This partnership will allow our digital and biological solutions to be supported by approximately "150+ representatives", targeting "200+ hospitals". In preparation of our growth and success, we hired our head of sales last month for the US markets and are now equipped with a dedicated sales leader having the proven skills and relationships needed to increase adoption and revenue.

As sales experts in medical technologies & innovators in "first-of-kind" healthcare solutions, the proven power of Artificial Intelligence is a natural fit for our company. I am very excited to share with you, we have executed an "Exclusive Letter of Intent" with a global AI expert. This amazing deal solidifies the third division in our business design with a fully managed and operational product and technical partner. In the next 30 days, we plan to secure this multi-billion-dollar market opportunity by closing our definitive agreement and together, plan to introduce our validated & commercial-ready AI platform to the US market - helping save lives with the latest in AI technologies to improve the detection and prediction of various forms of Cancer.

Stay tuned as our execution continues, momentum builds, and revenues grow. We value your support of HippoFi® as we help do our part in shaping the future of healthcare.

Sincerely,