

Disclosure Statement Pursuant to the Pink Basic Disclosure Guidelines
COMPLETE FINANCIAL SOLUTIONS, INC.

1768 John Crow Road
Cleveland, GA 30528

404-229-0493
timcmoody@gmail.com
6199

Annual Report

For the period ending December 31, 2022 (the "Reporting Period")

Outstanding Shares

The number of shares outstanding of our Common Stock was:

47,752,196 as of December 31, 2022

47,752,196 as of December 31, 2021

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 Control¹ of the company has occurred over this reporting period:

Yes: No:

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.

Item 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.

Complete Financial Solutions Inc.

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):

Current State and Date of Incorporation or Registration: Nevada 07/07/2006

Standing in this jurisdiction: (e.g. active, default, inactive): Default

Prior Incorporation Information for the issuer and any predecessors during the past five years:

None

Describe any trading suspension orders issued by the SEC or FINRA 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:

During the quarter ended June 30, 2018, we completed the acquisition of Moody Capital Solutions, Inc., a FINRA-registered broker-dealer.

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

1768 John Crow Road
Cleveland, GA 30528

The address(es) of the issuer's principal place of business:

X 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:

On February 23, 2022 the Eighth Judicial Court of Clark County Nevada issued an Order appointing Brandon Dean as Custodian for the Issuer. On August 8, 2022 the Custodian appointed Timothy Moody as the sole officer and director of the Issuer. On June 6, 2024 the Court issued an Order cancelling the outstanding 2,000,000 Series B Preferred Shares. On July 19, 2024 the Issuer filed an amended Series A Preferred Stock Certificate of Designation which provides for a voting rights and a conversion rate equal to 1,000 common shares per Series A Preferred Share held. On July 25, 2024 the Court issued an Order cancelling the outstanding 1,319,700 Series C Preferred Shares. On July 25, 2024 the Court issued an Order terminating the Custodianship. As as the filing of this disclosure the Issuer is no longer in custodianship.

Item 2 Security Information

Transfer Agent:

V Stock Transfer LLC
18 Lafayette Place
Woodmere, NY 11598
Phone: 212-828-8436
Fax: (646) 536-3179

www.VStockTransfer.com

Is the Transfer Company registered under the Exchange Act? Yes No

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:	CFSU
Exact title and class of securities outstanding:	Common Stock
CUSIP:	204535108
Par or stated value:	\$0.001
Total shares authorized:	75,000,000 as of date: December 31, 2022
Total shares outstanding:	47,752,196 as of date: December 31, 2022
Total number of shareholders of record:	221 as of date: December 31, 2022

All additional class(es) of publicly quoted or traded securities (if any): NONE

Other classes of authorized or outstanding equity securities:

The goal of this section is to provide a clear understanding of the share information for its other classes of authorized or outstanding equity securities (e.g. preferred shares). Use the fields below to provide the information, as applicable, for all other authorized or outstanding equity securities.

Exact title and class of the security:	Series A Preferred Stock
CUSIP (if applicable):	None
Par or stated value:	\$0.001
Total shares authorized:	5,000,000 as of date: December 31, 2022
Total shares outstanding (if applicable):	0 as of date: December 31, 2022_
Total number of shareholders of record (if applicable):	0 as of date: December 31, 2022

Exact title and class of the security:	Series B Preferred Stock
CUSIP (if applicable):	None
Par or stated value:	\$0.001
Total shares authorized:	2,000,000 as of date: December 31, 2022
Total shares outstanding (if applicable):	2,000,000 as of date: December 31, 2022_
Total number of shareholders of record (if applicable):	1 as of date: December 31, 2022

*On June 6, 2024, the outstanding Series B Preferred Stock was cancelled.

Exact title and class of the security:	Series C Preferred Stock
CUSIP (if applicable):	None
Par or stated value:	\$0.001
Total shares authorized:	3,000,000 as of date: December 31, 2022
Total shares outstanding (if applicable):	1,319,700 as of date: December 31, 2022
Total number of shareholders of record (if applicable):	3 as of date: December 31, 2022

*On July 25, 2024, the outstanding Series C Preferred Stock was cancelled.

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:

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

The Common Stock of the Company is eligible for dividends and has full voting rights on all corporate matters, but it does not contain any rights or privileges with regards to preemptive rights.

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

Series A Preferred Stock

Dividends: Preferential rights to be paid at the, per share, as if the shares were converted into common stock.

Liquidation: Priority and in preference of any distribution associated with the liquidation of the company.

Conversion: 2 common for 1 preferred

Voting: 1 vote per preferred share held.

Series B Preferred Stock

Dividends: Parity with common shares to be paid at the, per share, as if the shares were converted into common stock.

Liquidation: Priority and in preference of any distribution after Series A Preferred Stock associated with the liquidation of the company.

Conversion: 1 common for 1 preferred

Voting: 10 votes per preferred share held.

Series C Preferred Stock

Dividends: 8% per year based on the Stated Value which is equal to the Original Purchase Price.

Liquidation: Parity with Series B Preferred Stock and in reference of any distribution after Series A Preferred Stock associated with the liquidation of the company.

Conversion: 2 common for 1 preferred

Voting: 2 votes per preferred share held.

Describe any other material rights of common or preferred stockholders.

None

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

Issuance History

During the quarter ended March 31, 2016, 6.0 million shares were sold to an affiliated entity for conversion of debt (\$0.11 per share) and other considerations. On April 29, 2016, another 4.0 million shares were issued to the same affiliated entity for conversion of debt (\$0.12 per share) and other considerations. During the quarter ended December 31, 2017, 1.53 million units (the “Units”) were sold to 8 investors at a purchase price of \$.10 per unit. Each unit consists of one share of common stock and one 3-year common stock purchase warrant. Two warrants and \$.25 are required to purchase one share of common stock if purchased prior to the warrant expiration date. During the quarter ended March 31, 2018, an additional 1.65 million Units were sold to 5 investors at a purchase price of \$.10 per unit. The issuances were deemed to be exempt from registration under the Securities Act of 1933, as amended (“Securities Act”) in reliance on Section 4(a)(2) of the Securities Act or Regulation D promulgated thereunder.

Changes to the Number of Outstanding Shares for the two most recently completed fiscal years and any subsequent period.

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 <u>Opening Balance:</u> Date _____ Common: _____ Preferred: _____			*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.
_____	_____	_____	_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____	_____	_____	_____
Shares Outstanding on Date of This Report: <u>Ending Balance:</u> Date _____ Common: _____ Preferred: _____									

Example: A company with a fiscal year end of December 31st 2023, 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, 2022 through December 31, 2023 pursuant to the tabular format above.

*****Control persons for any entities in the table above must be disclosed in the table or in a footnote here.**

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

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.)
_____	_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____	_____

*****Control persons for any entities in the table above must be disclosed in the table or in a footnote here.**

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

Issuer’s Business, Products and Services

Summarize the issuer’s business operations (If the issuer does not have current operations, state “no operations”)

No Operations

List any subsidiaries, parent company, or affiliated companies.

None

Describe the issuers’ principal products or services.

Complete Financial Solutions Inc. is an emerging financial services company currently under reorganization

Issuer’s Facilities

The goal of this section is to provide investors 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. Describe the location of office space, data centers, principal plants, and other property of the issuer and describe the condition of the properties. Specify if the assets, properties, or facilities are owned or leased and the terms of their leases. If the issuer does not have complete ownership or control of the property, describe the limitations on the ownership.

Our principal administrative facility is located in approximately 4,000 square feet of space in Cleveland Georgia.

All Officers, Directors, and Control Persons of the Company

Using the table below, please provide information, as of the period end date of this report, regarding all officers and directors of the company, or any person that performs a similar function, regardless of the number of shares they own.

In addition, list all individuals or entities controlling 5% or more of any class of the issuer's securities. 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. 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 investors 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 owners.

Names of All Officers, Directors, and Control Persons	Affiliation with Company (e.g. Officer Title /Director/Owner of 5% or more)	Residential Address (City / State Only)	Number of shares owned (1)	Share type/class (2)	Ownership Percentage of Class Outstanding	Names of control person(s) if a corporate entity
Frank Taylor	Director	35915 N HWY 395 Deer Park, WA 99006	1,391,828	Common	2.9%	
Timothy Moody (5)	Director	1768 John Crow Road Cleveland, GA 30528	750,000	Common	1.5%	
Choctaw Development, Inc. (3)	Owner 5% or more	PO Box 1769 Mead, WA 99021	2,749,800	Common	5.7%	Estate of Allen Ringer
Estate of Allen Ringer	Owner 5% or more	35915 N HWY 395 Deer Park, WA 99006	100,000	Common	0.2%	
Acceptance Capital Mortgage Corp. (3)	Owner 5% or more	Missing Washington	9,000,000	Common	18.8%	Estate of Allen Ringer
Dutchman Irrevocable Trust (3)	Owner 5% or more	PO Box 340 Clayton WA 99110	510,000	Common	1%	Estate of Allen Ringer
Arlan Van Wyk (4)	Owner 5% or more	PO Box 389 Sheldon, IA 51201	3,025,000	Common	6.3%	

Confirm that the information in this table matches your public company profile on www.OTCMarkets.com. If any updates are needed to your public company profile, log in to www.OTCIQ.com to update your company profile. Management believes our facilities are adequate for our present needs.

(1) To our knowledge, except as indicated in the footnotes to this table and subject to applicable community property laws, the stockholders named in the table have sole voting and investment power with respect to all shares of common stock shown as beneficially owned by them.

(2) Percentage of beneficial ownership is based upon 47,752,196 shares of common stock outstanding as of June 30, 2024 (including shares of unvested restricted stock and shares held by ACMC).

(3) Includes 2,749,800 shares owned by Choctaw Development, Inc., for which the Estate of Mr. Ringer may be deemed to have voting or investment control; and 9,000,000 shares owned by ACMC, for which the Estate of Mr. Ringer may be deemed to have voting or investment control. Includes 510,000 shares owned by Dutchman Irrevocable Trust, for which the Estate of Mr. Ringer may be deemed to have voting or investment control, and 100,000 common shares owned by the Estate of Mr. Ringer.

(4) Includes 1,400,000 shares of common stock owned by Arlan Van Wyk Irrevocable Trust, for which Mr. Van Wyk may be deemed to have investment control.

(5) Subsequent to the beginning of third quarter, 2022, Timothy Moody was appointed President and CEO and is now sole Director. Includes 500,000 shares of common stock owned by Sunwest Trust Inc Custodian, for which Mr. Moody may be deemed to have investment control, and 250,000 shares of common stock owned by Moody Capital, for which Mr. Moody may be deemed to have investment control.

Legal/Disciplinary History

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:

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);

No

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;

No

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;

No

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

No

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.

No

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.

No

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

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.

Confirm that the information in this table matches your public company profile on www.OTCMarkets.com. If any updates are needed to your public company profile, update your company profile.

Securities Counsel (must include Counsel preparing Attorney Letters).

Name: Donald R. Keer
Address 1: 3663 Greenwood Circle
Address 2: Chalfont, PA 18914
Phone: 215-962-9378
Email: don@keeresq.com

Accountant or Auditor

Name: _____
Firm: _____
Address 1: _____
Address 2: _____
Phone: _____
Email: _____

Investor Relations

Name: _____
Firm: _____
Address 1: _____
Address 2: _____
Phone: _____
Email: _____

All other means of Investor Communication:

X (Twitter): _____
Discord: _____
LinkedIn: _____
Facebook: _____
[Other] _____

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.

Name: _____
Firm: _____
Nature of Services: _____
Address 1: _____
Address 2: _____
Phone: _____
Email: _____

Disclosure & Financial Information

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

Name: Timothy Moody
Title: Director
Relationship to Issuer: Director

The following financial statements were prepared in accordance with:

- IFRS
 U.S. GAAP

The following financial statements were prepared by (name of individual):

Name: David Natan
Title: Independent CFO Consultant
Relationship to Issuer: None

Describe the qualifications of the person or persons who prepared the financial statements:⁵ Mr. Natan has over 45 years of experience with public companies having served as Chief Financial Officer for five public companies.

Provide the following qualifying financial statements:

Audit letter, if audited;
Balance Sheet;
Statement of Income;
Statement of Cash Flows;
Statement of Retained Earnings (Statement of Changes in Stockholders' Equity)
Financial Notes

Financial Statement Requirements:

Financial statements must be published together with this disclosure statement as one document.
Financial statements must be "machine readable". Do not publish images/scans of financial statements.
Financial statements must be presented with comparative financials against the prior FYE or period, as applicable.
Financial statements must be prepared in accordance with U.S. GAAP or International Financial Reporting Standards (IFRS) but are not required to be audited.

-

⁵ 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.

COMPLETE FINANCIAL SOLUTIONS, INC.
CONSOLIDATED BALANCE SHEETS
(UNAUDITED)

	December 31,	December 31,
	2022	2021
	<u> </u>	<u> </u>
ASSETS		
Current assets		
Total Assets	\$ -	\$ -
	<u> </u>	<u> </u>
LIABILITIES & STOCKHOLDERS' DEFICIT		
Current liabilities		
Accounts payable	\$ 144,483	\$ 144,483
Accrued payroll and payroll taxes	599,926	599,926
Accrued stock based compensation	173,177	173,177
Revolving lines of credit	17,682	17,682
Deposit	118,304	118,304
Loan production payable	263,042	263,042
Warehouse line of credit	6,779,844	6,779,844
Current portion of long term debt	154,673	154,673
	<u>8,251,131</u>	<u>8,251,131</u>
Current liabilities	8,251,131	8,251,131
Long term debt	2,116,582	2,116,582
Accrued taxes	17,336	17,336
	<u>10,385,049</u>	<u>10,385,049</u>
Total liabilities	10,385,049	10,385,049
Stockholders' Deficit		
Series A Preferred Stock \$1.00 par value, 2,000,000 shares authorized, -0- and -0- issued and outstanding as of December 31, 2022 and December 31, 2021, respectively	-	-
Series B Preferred Stock \$0.001 par value, 2,000,000 shares authorized, 2,000,000 and 2,000,000 shares issued and outstanding as of December 31, 2022 and December 31, 2021, respectively	2,000	2,000
Series C Preferred Stock \$0.00 par value, 2,000,000 shares authorized, 1,319,700 and 1,319,700 shares issued and outstanding as of December 31, 2022 and December 31, 2021, respectively	1,320	1,320
Common Stock, \$0.001 par value, 75,000,000 shares authorized, 47,752,196 and 47,752,196 shares issued and outstanding as of December 31, 2022 and December 31, 2021, respectively	47,752	47,752
Additional paid in capital	11,937,512	11,937,512
Accumulated deficit	<u>(22,373,633)</u>	<u>(22,373,633)</u>
Total Stockholders' (Deficit)	<u>(10,385,049)</u>	<u>(10,385,049)</u>
Total Liabilities and Stockholders' Deficit	<u>\$ -</u>	<u>\$ -</u>

The accompanying notes are an integral part of these unaudited financial statements.

COMPLETE FINANCIAL SOLUTIONS, INC.
CONSOLIDATED STATEMENTS OF OPERATIONS
(UNAUDITED)

	Year ended December 31, 2022	Year ended December 31, 2021
Revenue	\$ -	\$ -
Operating Expenses:		
Administrative expenses	\$ -	\$ -
Total operating expenses	-	-
(Loss) from operations	-	-
Other (expense) net	-	-
Income (loss) before provision for income taxes	-	-
Provision for income taxes	-	-
Net Income (Loss)	<u>\$ -</u>	<u>\$ -</u>
Basic and diluted earnings(loss) per common share	<u>\$ -</u>	<u>\$ -</u>
Weighted average number of shares outstanding	<u>47,752,196</u>	<u>47,752,196</u>

The accompanying notes are an integral part of these unaudited financial statements.

COMPLETE FINANCIAL SOLUTIONS, INC.
CONSOLIDATED STATEMENTS OF CHANGES IN STOCKHOLDERS' DEFICIT

	Preferred B Stock		Preferred C Stock		Common Stock		Additional Paid-in Capital	Accumulated Deficit	Total Stockholders' Deficit
	Shares	Value	Shares	Value	Shares	Value			
Balance, December 31, 2020	<u>2,000,000</u>	<u>\$ 2,000</u>	<u>1,319,700</u>	<u>\$ 1,320</u>	<u>47,752,196</u>	<u>\$ 47,752</u>	<u>\$ 11,937,512</u>	<u>\$ (22,373,633)</u>	<u>\$ (10,385,049)</u>
Net income (loss)								-	-
Balance, December 31, 2021	<u>2,000,000</u>	<u>\$ 2,000</u>	<u>1,319,700</u>	<u>\$ 1,320</u>	<u>47,752,196</u>	<u>\$ 47,752</u>	<u>\$ 11,937,512</u>	<u>\$ (22,373,633)</u>	<u>\$ (10,385,049)</u>
	Preferred B Stock		Preferred C Stock		Common Stock		Additional Paid-in Capital	Accumulated Deficit	Total Stockholders' Deficit
	Shares	Value	Shares	Value	Shares	Value			
Balance, December 31, 2021	<u>2,000,000</u>	<u>\$ 2,000</u>	<u>1,319,700</u>	<u>\$ 1,320</u>	<u>47,752,196</u>	<u>\$ 47,752</u>	<u>\$ 11,937,512</u>	<u>\$ (22,373,633)</u>	<u>\$ (10,385,049)</u>
Net income (loss)								-	-
Balance, December 31, 2022	<u>2,000,000</u>	<u>\$ 2,000</u>	<u>1,319,700</u>	<u>\$ 1,320</u>	<u>47,752,196</u>	<u>\$ 47,752</u>	<u>\$ 11,937,512</u>	<u>\$ (22,373,633)</u>	<u>\$ (10,385,049)</u>

The accompanying notes are an integral part of these unaudited financial statements.

COMPLETE FINANCIAL SOLUTIONS, INC.
CONSOLIDATED STATEMENTS OF CASH FLOWS
(UNAUDITED)

	Year ended December 31, 2022	Year ended December 31, 2021
Cash Flows From Operating Activities:		
Net income (loss)	\$ -	\$ -
Changes in operating assets and liabilities:		
Net cash provided by (used for) operating activities	-	-
Cash Flows From Investing Activities:		
Net cash provided by (used for) investing activities	-	-
Cash Flows From Financing Activities:		
Net cash provided by (used for) financing activities	-	-
Net Increase (Decrease) In Cash	-	-
Cash At The Beginning Of The Period	-	-
Cash At The End Of The Period	\$ -	\$ -

NOTES TO UNAUDITED FINANCIAL STATEMENTS

Note 1 – Organization and Basis of Accounting

Complete Financial Solutions Inc. (“CFSI,” the “Company”) was incorporated in July 2006 under the laws of the State of Nevada. The Company was formerly a financial services holding company primarily engaged in mortgage services. The Company’s subsidiary Acceptance Capital Mortgage Corporation (“ACMC”) was a residential mortgage broker, lending and processing company that operated and maintained offices throughout the United States.

The Company had been dormant from the end of 2018 through February 2022.

On February 23, 2022 the Eighth Judicial Court of Clark County Nevada issued an Order appointing Brandon Dean as Custodian for the Issuer. On August 8, 2022 the Custodian appointed Timothy Moody as the sole officer and director of the Issuer. On June 6, 2024 the Court issued an Order cancelling the outstanding 2,000,000 Series B Preferred Shares. On July 19, 2024 the Issuer filed an amended Series A Preferred Stock Certificate of Designation which provides for a voting rights and a conversion rate equal to 1,000 common shares per Series A Preferred Share held. On July 25, 2024 the Court issued an Order cancelling the outstanding 1,319,700 Series C Preferred Shares. On July 25, 2024 the Court issued an Order terminating the Custodianship. As of the date of the filing of this disclosure, the Issuer is no longer in custodianship

The Company’s year-end is December 31st.

Note 2 – Summary of significant accounting policies

Basis of presentation

The accompanying financial statements have been prepared in accordance with generally accepted accounting principles for financial information and with the instructions to OTC Markets Alternative Reporting Standard. Since the Company has been dormant since 2018, all assets are considered written off resulting in no assets on the balance sheet.

Use of Estimates

The preparation of the financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amount of revenues and expenses during the reporting period. The management makes its best estimate of the outcome for these items based on information available when the financial statements are prepared. Actual results could differ from those estimates made by management.

Adoption of Recent Accounting Pronouncements

The Company has implemented all new accounting pronouncements that are in effect and that may impact its financial statements and does not believe that any other new accounting pronouncements have been issued that might have a material impact on its financial position or results of operations.

Recent Accounting Pronouncements

There are no recent accounting pronouncements that have any impact on the Company’s operations.

Note 3 – Going Concern

The accompanying financial statements have been prepared on a going concern basis, which contemplates the realization of assets and the satisfaction of liabilities in the normal course of business. The Company had an accumulated deficit on December 31, 2022 of \$22,373,633. The Company requires capital for its contemplated operational and marketing activities. The Company’s ability to raise additional capital through the future issuances of common stock is unknown. The obtainment of additional financing, the successful development of the Company’s contemplated plan of operations, and its transition, ultimately, to the attainment of profitable operations are necessary for the Company to continue operations. The financial statements of the Company do not include any adjustments that may result from the outcome of these uncertainties.

Note 4 -Equity

Common stock

The Company is authorized to issue 75,000,000 shares of common stock with a par value of \$0.001. As of December 31, 2022 the Company had 47,752,196 common shares issued and outstanding.

Preferred Stock

The Company had two classes of Preferred Stock issued and outstanding as of December 31, 2022.

Series B Preferred, par value \$0.001 with 2,000,000 shares authorized, and 2,000,000 shares issued and outstanding.

Series C Preferred, par value \$0.001 with 2,000,000 shares authorized and 1,319,700 shares issued and outstanding.

Note 5 -Subsequent Events

On June 6, 2024 the Court issued an Order cancelling the outstanding 2,000,000 Series B Preferred Shares.

On July 19, 2024 the Issuer filed an amended Series A Preferred Stock Certificate of Designation which provides for a voting rights and a conversion rate equal to 1,000 common shares per Series A Preferred Share held. On July 25, 2024 the Court issued an Order cancelling the outstanding 1,319,700 Series C Preferred Shares. On July 25, 2024 the Court issued an Order terminating the Custodianship. As of the date of the filing of this disclosure, the Issuer is no longer in custodianship.

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, Timothy Moody certify that:

1. I have reviewed this Annual Disclosure Statement for Complete Financial Solutions, 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.

9/1/2024

/s/Timothy Moody

(Digital Signatures should appear as "/s/ [OFFICER NAME]")

Principal Financial Officer:

I, Timothy Moody certify that:

1. I have reviewed this Annual Disclosure Statement for Complete Financial Solutions, 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.

9/1/2024

/s/Timothy Moody

(Digital Signatures should appear as "/s/ [OFFICER NAME]")