SEC Form 4

FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

OMB APPROVAL	
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☐ Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. *See* Instruction 1(b).

☐ Check this box to indicate that a transaction was made pursuant to a contract, instruction or written plan for the purchase or sale of equity securities of the issuer that is intended to satisfy the affirmative defense conditions of Rule 10b5-1(c). See Instruction 10.

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934
or Section 30(h) of the Investment Company Act of 1940

1. Name and Address of Reporting Person*	2. Issuer Name **and** Ticker or Trading Symbol	5. Relationship of Reporting Person(s) to Issuer (Check all applicable)
First Finance Ltd.	CLEARONE INC [CLRO]	Director X 10% Owner Officer (give title below) Other (specify below)
(Last) (First) (Middle) 520 NEWPORT CENTER DRIVE, SUITE 650	2a. Foreign Trading Symbol	
(Street) NEWPORT BEACH CALIFORNIA 92660	3. Date of Earliest Transaction (Month/Day/Year) 11/13/2026	6. Individual or Joint/Group Filing (Check Applicable Line) Form filed by One Reporting Person X Form filed by More than One Reporting Person
(City) (State) (Zip)	4. If Amendment, Date of Original Filed (Month/Day/Year)	
UNITED STATES		
(Country)		

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)		4. Securities Acquired (A) or Disposed Of (D) (Instr. 3, 4 and 5)			5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
			Code	V	Amount	(A) or (D)	Price			
Common Stock[(1)]	11/13/2026		J		311,114	A	$4	1,952,276	D[(3)]	
Common Stock[(2)]	11/13/2026		P		188,885	A	$4	2,141,161	D[(3)]	

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)		5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)		6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4)		8. Price of Derivative Security (Instr. 5)	9. Number of derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)	10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)
				Code	V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares				

1. Name and Address of Reporting Person*
First Finance Ltd.
(Last) (First) (Middle) 520 NEWPORT CENTER DRIVE, SUITE 650
(Street) NEWPORT BEACH CALIFORNIA 92660
(City) (State) (Zip)
UNITED STATES
(Country)

Relationship of Reporting Person(s) to Issuer

	Director	X	10% Owner
	Officer (give title below)		Other (specify below)

1. Name and Address of Reporting Person*

HROMYK ANDREW

(Last)	(First)	(Middle)
520 NEWPORT CENTER DRIVE, SUITE 650		

(Street)

NEWPORT BEACH	CALIFORNIA	92660
(City)	(State)	(Zip)

UNITED STATES

(Country)

Relationship of Reporting Person(s) to Issuer

	Director	X	10% Owner
	Officer (give title below)		Other (specify below)

Explanation of Responses:

1. On November 13, 2026, First Finance Ltd. entered into a Debt Settlement and Subscription Agreement with ClearOne, Inc. (the "Issuer"), pursuant to which First Finance Ltd. agreed to accept 311,114 shares of common stock at a deemed price of $4.00 per share in full and final payment of $1,244,458.33 owed by the Issuer to First Finance Ltd., consisting of a loan in the amount of $1,000,000, plus accrued interest of $44,458.33, pursuant to a loan agreement dated effective as of June 30, 2026, and a loan in the amount of $200,000 pursuant to a loan agreement dated effective as of October 7, 2026. The shares were issued on November 17, 2026.

2. On November 13, 2026, First Finance Ltd. entered into a Private Placement Subscription Agreement with the Issuer, pursuant to which First Finance Ltd. subscribed for 188,885 shares of common stock at a price of $4.00 per share, for a total subscription price of $755,540. The shares were issued on November 17, 2026.

3. The securities are held directly by First Finance Ltd. Andrew Hromyk may be deemed to beneficially own the securities held by First Finance Ltd. by virtue of his ownership and control of First Finance Ltd. Mr. Hromyk disclaims beneficial ownership of such securities except to the extent of his pecuniary interest therein.

/s/ Andrew Hromyk, Principal of First Finance Ltd.	11/17/2026
/s/ Andrew Hromyk	11/17/2026
** Signature of Reporting Person	Date

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

* If the form is filed by more than one reporting person, *see* Instruction 4 (b)(v).

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations *See* 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.

*** Form 4: SEC 1474 (03-26)**