

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

Form 8-K/A

Current Report
Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): August 10, 2026

Shepherd’s Finance, LLC
(Exact name of registrant as specified in its charter)

Commission File Number: 333-224557

Delaware
(State or other jurisdiction of incorporation)

36-4608739
(IRS Employer Identification No.)

13241 Bartram Park Blvd., Suite 2401, Jacksonville, Florida 32258
(Address of principal executive offices, including zip code)

(302) 752-2688
(Registrant’s telephone number, including area code)

None.
(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- ☐ Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- ☐ Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- ☐ Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- ☐ Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Securities registered pursuant to Section 12(b) of the Act:

Title of Each Class	Trading Symbol(s)	Name of Each Exchange on Which Registered
None	None	None

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act (17 CFR 230.405) or Rule 12b-2 of the Exchange Act (17 CFR 240.12b-2).

Emerging growth company ☒

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act. ☒

Explanatory Note:

On August 12, 2026, Shepherd's Finance. LLC (the "Registrant") filed a Current Report on Form 8-K to report a change in the Registrant's certifying accountant (the "Original Form 8-K"). The Registrant is filing this amended Current Report on Form 8-K/A (the "Amended Form 8-K") solely to correct a scrivener's error that was inadvertently included in Exhibit 16.1 to the Original Form 8-K by filing a corrected Exhibit 16.1 herewith. Aside from the corrected Exhibit 16.1 included herewith, all other information in the Original Form 8-K remains unchanged.

Item 9.01. Financial Statements and Exhibits.

(d) Exhibits.

16.1 [Letter from BDO USA, P.C.to the U.S. Securities and Exchange Commission dated August 12, 2026](#)

104 Cover page interactive data file (embedded within the Inline XBRL document)

Signature(s)

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

SHEPHERD'S FINANCE, LLC

Date: August 14, 2026

By: /s/ Daniel M. Wallach

Daniel M. Wallach

Chief Executive Officer and Manager

U.S. Securities and Exchange Commission
100 F Street, NE
Washington, D.C. 20549

We have been furnished with a copy of the response to Item 4.01 of Form 8-K for the event that occurred on August 10, 2026, to be filed by our former client, Shepherd's Finance, LLC. We agree with the statements made in response to that Item insofar as they relate to our firm.

Very truly yours,

/s/ BDO USA, P.C.
Brentwood, Tennessee
August 12, 2026
