
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

SCHEDULE 13D

Under the Securities Exchange Act of 1934

VASO Corp

(Name of Issuer)

Common Stock

(Title of Class of Securities)

(CUSIP Number)

Kimberly J. Decker
Barley Snyder LLP, 126 East King Street
Lancaster, PA, 17601
717-299-5201

(Name, Address and Telephone Number of Person Authorized to Receive Notices and Communications)

12/19/2018

(Date of Event Which Requires Filing of This Statement)

If the filing person has previously filed a statement on Schedule 13G to report the acquisition that is the subject of this Schedule 13D, and is filing this schedule because of §§ 240.13d-1(e), 240.13d-1(f) or 240.13d-1(g), check the following box.

The information required on the remainder of this cover page shall not be deemed to be “filed” for the purpose of Section 18 of the Securities Exchange Act of 1934 (“Act”) or otherwise subject to the liabilities of that section of the Act but shall be subject to all other provisions of the Act (however, see the Notes).

SCHEDULE 13D

CUSIP No.

Name of reporting person

1

Joshua Markowitz

Check the appropriate box if a member of a Group (See Instructions)

2

(a)

(b)

3

SEC use only

4 Source of funds (See Instructions)
 PF, OO
 Check if disclosure of legal proceedings is required pursuant to Items 2(d) or 2(e)
 5
 Citizenship or place of organization
 6 UNITED STATES
 Sole Voting Power
 7
 Number of Shares Beneficially Owned by Each Reporting Person With:
 350,000.00
 Shared Voting Power
 8
 55,738,318.00
 Sole Dispositive Power
 9
 350,000.00
 Shared Dispositive Power
 10
 55,738,318.00
 Aggregate amount beneficially owned by each reporting person
 11
 56,088,318.00
 Check if the aggregate amount in Row (11) excludes certain shares (See Instructions)
 12
 Percent of class represented by amount in Row (11)
 13
 31.9 %
 Type of Reporting Person (See Instructions)
 14
 OO

Comment for Type of Reporting Person: (1) The total reported in Row 11 consists of: (i) 7,569,595 shares of the Issuer's Common Stock directly beneficially owned by the Joshua Markowitz Family Article Four (C) Non GST Exempt Trust (the "Non-Exempt Trust") of which Mr. Markowitz is co-trustee; (ii) 4,639,430 shares of the Issuer's Common Stock directly beneficially owned by the Joshua Markowitz Family Article Four (C) GST Exempt Trust (the "Exempt Trust" and, collectively with the Non-Exempt Trust, the "Trusts") of which Mr. Markowitz is co-trustee; (iii) 25,714,286 shares owned by Kerns Manufacturing Company of which Mr. Markowitz is majority owner and President; and (iv) 17,815,007 shares owned by Living Data Technology Corp., of which Mr. Markowitz is majority owner. Decisions with respect to the shares held in the Trusts are made by majority vote of the Trustees. As a Trustee, Mr. Markowitz may be deemed to have indirect beneficial ownership of securities held by the Trusts and shared power to vote or dispose of those shares. Decisions with respect to the shares held by Kerns Manufacturing Company and Living Data Technology Corp. are made by their respective boards of directors. As majority owner of Kerns Manufacturing Company and Living Data Technology Corp., Mr. Markowitz may be deemed to have indirect beneficial ownership of the securities held by those companies and shared power to vote and dispose of such shares. (2) The percentage reported in Row 13 is calculated in accordance with Rule 13(d)-3(d)(1)(i) and based on an aggregate total of 175,953,035 shares of the Issuer's Common Stock outstanding as of March 27, 2026, as reported by the Issuer in its Annual Report for the period ended December 31, 2025, filed on Form 10-K with the SEC on March 31, 2026.

SCHEDULE 13D

CUSIP No.

1 Name of reporting person
 Stacey Markowitz
 2 Check the appropriate box if a member of a Group (See Instructions)

(a)

(b)

3 SEC use only
Source of funds (See Instructions)

4 OO
Check if disclosure of legal proceedings is required pursuant to Items 2(d) or 2(e)

5
Citizenship or place of organization

6 UNITED STATES

Sole Voting Power

7

0.00

Number of Shares Beneficially

Shared Voting Power

Owned by 8 12,209,025.00

Sole Dispositive Power

Each Reporting Person 9

0.00

With: Shared Dispositive Power

10

12,209,025.00

Aggregate amount beneficially owned by each reporting person

11 12,209,025.00

Check if the aggregate amount in Row (11) excludes certain shares (See Instructions)

12
Percent of class represented by amount in Row (11)

13 6.9 %

Type of Reporting Person (See Instructions)

14 OO

Comment for Type of Reporting Person: (3) The total reported in Row 11 consists of: (i) 7,569,595 shares of the Issuer's Common Stock directly beneficially owned by the Joshua Markowitz Family Article Four (C) Non GST Exempt Trust (the "Non-Exempt Trust") of which Ms. Markowitz is co-trustee; and (ii) 4,639,430 shares of the Issuer's Common Stock directly beneficially owned by the Joshua Markowitz Family Article Four (C) GST Exempt Trust (the "Exempt Trust" and, collectively with the Non-Exempt Trust, the "Trusts") of which Ms. Markowitz is co-trustee. Decisions with respect to the shares held in the Trust are made by majority vote of the Trustees. As a Trustee, Ms. Markowitz may be deemed to have indirect beneficial ownership of securities held by the Trusts.

SCHEDULE 13D

Item 1. Security and Issuer

Title of Class of Securities:

(a) Common Stock

Name of Issuer:

(b) VASO Corp

Address of Issuer's Principal Executive Offices:

(c) 137 Commercial Street, Suite 200, Plainview, NEW YORK , 11803.

Item 2. Identity and Background

(a) This Schedule 13D is being filed by the Trustees and the Trusts (collectively, the "Reporting Person"). Except as described herein, no Reporting Person is a member of any group within the meaning of Section 13(d)(3) of the Exchange Act.

- (b) The principal business address for the Trusts is 37-14 29th street Long Island City NY 11101. The principal business address for Joshua Markowitz is Kerns Manufacturing Corporation ("Kerns"), 37-14 29th St, Long Island City, NY 11101. The principal business address for Stacey Markowitz is 1834 Stuart Road West, Princeton, NJ 08540.
- (c) The principal occupation of Joshua Markowitz is President of Kerns, the business address of which is 37-14 29th St, Long Island City, NY 11101. The principal occupation of Stacey Markowitz is a real estate owner/manager.
- (d) No Reporting Person has, during the last five years, been convicted in a criminal proceeding (excluding traffic violations or similar misdemeanors).
- (e) No Reporting Person has during the last five years, been a party to a civil proceeding of a judicial or administrative body of competent jurisdiction resulting in a judgment, decree or final order enjoining future violations of, or prohibiting or mandating activity subject to, federal or state securities laws or finding any violations with respect to such laws.
- (f) The situs of the Trust is New York. Joshua Markowitz and Stacey Markowitz are each a United States citizen.

Item 3. Source and Amount of Funds or Other Consideration

As of the date of this report, the Non Exempt Trust was the direct beneficial owner of 7,569,595 Shares and the Exempt Trust was the direct beneficial owner of 4,639,430 Shares. Joshua Markowitz is a co-trustee of the Trusts and as a result, shares voting and dispositive power over the Shares held by the Trusts. As such, he may be deemed to have indirect beneficial ownership of the Shares directly beneficially owned by the Trusts. The Shares in the Trusts were placed into trust, and the trustees appointed, by the estate of Judith Srybrnik. As of the date of this report, Kerns directly beneficially owns 25,714,286 Shares and Living Data Technology Corp. ("Living Data") owns 17,815,007 Shares. Mr. Markowitz is majority owner of both Kerns and Living Data. He is the President of Kerns. As such, he may be deemed to have indirect beneficial ownership of the securities held by those companies. Decisions with respect to the Shares held by Kerns Manufacturing Company and Living Data Technology Corp. are made by their respective boards of directors. As of the date of this report, Mr. Markowitz was the direct beneficial owner of 350,000 Shares and, as explained above, may be deemed to have indirect beneficial ownership of the securities directly beneficially owned by the Trusts due to his status as a co-trustee. Mr. Markowitz acquired 50,000 Shares using his own funds and an additional 300,000 Shares were granted to him as compensation by the Issuer for board service.

Item 4. Purpose of Transaction

The Reporting Person acquired the Shares for investment purposes.

Item 5. Interest in Securities of the Issuer

- (a) For information regarding beneficial ownership of each Reporting Person, see items 7-11 of the cover page for each Reporting Person on this Schedule 13D. The voting and dispositive power reported on the cover pages reflect the respective direct and indirect ownership and control relationships described herein.
- (b) For information regarding beneficial ownership of each Reporting Person, see items 7-11 of the cover page for each Reporting Person on this Schedule 13D.
- (c) No Reporting Person has engaged in any transactions in the Issuer's securities in the past 60 days.
- (d) Mr. Markowitz and his daughter, Jessica Markowitz, are beneficiaries of the Trusts and as such, they each have the power to receive dividends and the proceeds from the sale of such securities as determined by the Trustees, in their discretion.
- (e) Not applicable.

Item 6. Contracts, Arrangements, Understandings or Relationships With Respect to Securities of the Issuer

No Reporting Person has entered into any contracts, arrangements, understandings or relationships with respect to securities of the Issuer except as described herein.

SIGNATURE

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

Joshua Markowitz

Signature: /s/ Joshua Markowitz

Name/Title: Joshua Markowitz

Date: 04/09/2026

Stacey Markowitz

Signature: /s/ Stacey Markowitz

Name/Title: Stacey Markowitz

Date: 04/09/2026