

UNITED STATES OF AMERICA
Before the
SECURITIES AND EXCHANGE COMMISSION

ADMINISTRATIVE PROCEEDING
File No. 3-22708

In the Matter of

Coretec Group Inc.,

Respondent.

RESPONDENT'S ANSWER TO
ORDER INSTITUTING
ADMINISTRATIVE PROCEEDINGS

I. Response to Allegations

Coretec Group, Inc., an Oklahoma corporation, ("CRTG" or "Respondent") by and through the undersigned legal counsel, hereby submits this Answer to the Order Instituting Proceedings ("OIP") issued by the Securities and Exchange Commission ("Commission") on or about September 8, 2026.

Pursuant to Rule 220 of the Commission's Rules of Practice, 17 C.F.R. § 201.220, Respondent answers the numbered paragraphs of Section II of the OIP as follows:

Paragraph 1: Respondent Admits the allegations that it is an Oklahoma corporation with an Ann Arbor, Michigan address with a class of securities registered with the Commission pursuant to the Securities and Exchange Act of 1934, as amended, (the "Exchange Act"), Section 12(g) quoted under they symbol "CRTG" however the Respondent is without sufficient information to admit or deny the allegations that it has not filed any periodic reports since filing for the period ending June 30, 2024.

Paragraph 2: Respondent Admits the allegation that it has failed to meet its obligation to file all timely reports due under the Exchange Act; but is without sufficient information to either admit or deny the allegations that it failed to heed a delinquency letter sent to it by the Division of Corporate Finance, and failed to maintain a valid address on file with the Commission.

Paragraph 3: Respondent is without sufficient information to either admit or deny the allegations in this paragraph, although it does submit that the Commission is the designated federal agency tasked with interpretation and enforcement of the Exchange Act.

Paragraph 4: Respondent is without sufficient information to either admit or deny the allegations in this paragraph, although it does submit that the Commission is the designated federal agency tasked with interpretation and enforcement of the Exchange Act.

II. Affirmative and Other Defenses

FIRST DEFENSE: Failure to State a Claim. The OIP fails to state a claim or allege sufficient facts upon which a violation of the federal securities laws can be established or upon which relief can be granted.

SECOND DEFENSE: Laches. The claims asserted in the OIP are barred, in whole or in part, by the applicable statute of limitations under 28 U.S.C. § 2462 or other relevant authority.

THIRD DEFENSE: Unreasonably Punitive. The proposed sanctions or remedies as requested in the OIP are inequitable, unreasonable, and punitive rather than remedial, and are not in the public interest.

FOURTH DEFENSE: Waiver. As a result of the failure to timely prosecute the claims against the Respondent the claims asserted in the OIP have been waived by the Commission.

FIFTH DEFENSE. Estoppel. As a result of the failure to timely prosecute the claims against the Respondent the SEC is estopped from making the claims asserted in the OIP.

SIXTH DEFENSE: Moot. The claims asserted in the OIP are mooted by the Respondent's filing of a Form 15-12g on or about September 17, 2026 via EDGAR.

SEVENTH DEFENSE: Reservation of Right to Amend. The Respondent reserves the right to amend this Answer to state additional facts or articulate additional affirmative defenses as may be relevant based upon forthcoming discovery which is yet to occur.

EIGHTH DEFENSE. Unknown Affirmative Defenses. The Respondent has insufficient knowledge or information upon which to form a belief as to whether there exist additional, as yet unstated, affirmative defenses. Respondent thus reserves its right to assert additional affirmative defenses in the event that discovery indicated that additional affirmative defenses are appropriate.

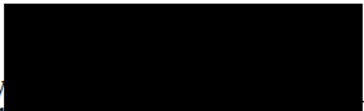
WHEREFORE, Respondent respectfully requests that the Commission enter an order dismissing the OIP and this proceeding with prejudice, denying all requested sanctions and relief, and granting such other relief as is just and proper.

III. Request for a Hearing

In view of the allegations made by the Commission (and the Division of Enforcement), the Respondent hereby requests a hearing as provided by the OIP and the Commission's Rules of Practice to contest the allegations, present evidence, and determine appropriate remedies, if any.

Dated: September 28, 2026

Respectfully Submitted,

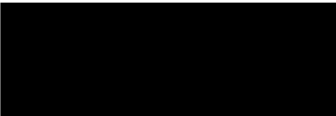
By 
Joh
Legal Counsel for the Respondent
Coretec Group, Inc. ("CRTG")

IV. Certificate of Service

I HEREBY CERTIFY that on September 28, 2026, I caused a true and correct copy of the foregoing Respondent's Answer to be filed electronically using the Commission's Electronic Filings in Administrative Proceedings (eFAP) system, and served upon the Division of Enforcement via electronic mail in accordance with Rule 150 of the Commission's Rules of Practice.

Dated: September 28, 2026

Respectfully Submitted,

By: 
John E. Dolkart, Jr., Esq.
Legal Counsel for the Respondent
Coretec Group, Inc. ("CRTG")