

NC
FILE

12-3112-EL-AGG 57



The Public Utilities Commission of Ohio

PUCO USE ONLY		
Date Received	Case Number	Version
	- EL-AGG	August 2004

CERTIFICATION APPLICATION FOR AGGREGATORS/POWER BROKERS

Please print or type all required information. Identify all attachments with an exhibit label and title (Example: Exhibit A-5 Experience). All attachments should bear the legal name of the Applicant. Applicants should file completed applications and all related correspondence with the Public Utilities Commission of Ohio, Docketing Division; 180 East Broad Street, Columbus, Ohio 43215-3793.

**This PDF form is designed so that you may input information directly onto the form.
You may also download the form, by saving it to your local disk, for later use.**

A. APPLICANT INFORMATION

A-1 Applicant's legal name, address, telephone number and web site address

Legal Name Onyx Power & Gas Consulting LLC
Address Three Galleria Tower, 13155 Noel Rd, Ste. 900, Dallas, TX 75240
Telephone # (972) 530-3013 Web site address (if any) www.onyxpq.com

A-2 List name, address, telephone number and web site address under which Applicant will do business in Ohio

Legal Name Onyx Power & Gas Consulting
Address Three Galleria Tower, 13155 Noel Rd, Ste. 900, Dallas, TX 75240
Telephone # (972) 530-3013 Web site address (if any) www.onyxpq.com

A-3 List all names under which the applicant does business in North America

A-4 Contact person for regulatory or emergency matters

Name Kevin Gooden
Title President

This is to certify that the images appearing are an accurate and complete reproduction of a case file document delivered in the regular course of business
Technician AW Date Processed 11/29/12

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Business address Three Galleria Tower, 13155 Noel Rd, Ste. 900, Dallas, TX 75240
Telephone # (972) 530-3013 Fax # (214) 242-2828
E-mail address (if any) keving@onyxpg.com

A-5 Contact person for Commission Staff use in investigating customer complaints

Name Kevin Gooden
Title President
Business address Three Galleria Tower, 13155 Noel Rd, Ste. 900, Dallas, TX 75240
Telephone # (972) 530-3013 Fax # (214) 242-2828
E-mail address (if any) keving@onyxpg.com

A-6 Applicant's address and toll-free number for customer service and complaints

Customer Service address Three Galleria Tower, 13155 Noel Rd, Ste. 900, Dallas, TX 75240
Toll-free Telephone # (877) 916-3688 Fax # (214) 242-2828
E-mail address (if any) info@onyxpg.com

A-7 Applicant's federal employer identification number # 453623714

A-8 Applicant's form of ownership (check one)

- | | |
|--|--|
| <input type="checkbox"/> Sole Proprietorship | <input type="checkbox"/> Partnership |
| <input type="checkbox"/> Limited Liability Partnership (LLP) | <input type="checkbox"/> Limited Liability Company (LLC) |
| <input type="checkbox"/> Corporation | <input type="checkbox"/> Other _____ |

A-9 (Check all that apply) Identify each electric distribution utility certified territory in which the applicant intends to provide service, including identification of each customer class that the applicant intends to serve, for example, residential, small commercial, mercantile commercial, and industrial. (A mercantile customer, as defined in (A) (19) of Section 4928.01 of the Revised Code, is a commercial customer who consumes more than 700,000 kWh/year or is part of a national account in one or more states).

- | | | | | |
|--|--------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|
| <input type="checkbox"/> First Energy | | | | |
| <input type="checkbox"/> Ohio Edison | <input type="checkbox"/> Residential | <input type="checkbox"/> Commercial | <input type="checkbox"/> Mercantile | <input type="checkbox"/> Industrial |
| <input type="checkbox"/> Toledo Edison | <input type="checkbox"/> Residential | <input type="checkbox"/> Commercial | <input type="checkbox"/> Mercantile | <input type="checkbox"/> Industrial |
| <input type="checkbox"/> Cleveland Electric Illuminating | <input type="checkbox"/> Residential | <input type="checkbox"/> Commercial | <input type="checkbox"/> Mercantile | <input type="checkbox"/> Industrial |
| <input type="checkbox"/> Cincinnati Gas & Electric | <input type="checkbox"/> Residential | <input type="checkbox"/> Commercial | <input type="checkbox"/> Mercantile | <input type="checkbox"/> Industrial |
| <input type="checkbox"/> Monongahela Power | <input type="checkbox"/> Residential | <input type="checkbox"/> Commercial | <input type="checkbox"/> Mercantile | <input type="checkbox"/> Industrial |
| <input type="checkbox"/> American Electric Power | | | | |
| <input type="checkbox"/> Ohio Power | <input type="checkbox"/> Residential | <input type="checkbox"/> Commercial | <input type="checkbox"/> Mercantile | <input type="checkbox"/> Industrial |
| <input type="checkbox"/> Columbus Southern Power | <input type="checkbox"/> Residential | <input type="checkbox"/> Commercial | <input type="checkbox"/> Mercantile | <input type="checkbox"/> Industrial |
| <input type="checkbox"/> Dayton Power and Light | <input type="checkbox"/> Residential | <input type="checkbox"/> Commercial | <input type="checkbox"/> Mercantile | <input type="checkbox"/> Industrial |

- A-10** Provide the approximate start date that the applicant proposes to begin delivering services
January 1, 2013

PROVIDE THE FOLLOWING AS SEPARATE ATTACHMENTS AND LABEL AS INDICATED:

- A-11** **Exhibit A-11 "Principal Officers, Directors & Partners"** provide the names, titles, addresses and telephone numbers of the applicant's principal officers, directors, partners, or other similar officials.
- A-12** **Exhibit A-12 "Corporate Structure,"** provide a description of the applicant's corporate structure, including a graphical depiction of such structure, and a list of all affiliate and subsidiary companies that supply retail or wholesale electricity or natural gas to customers and companies that aggregate customers in North America.
- A-13** **Exhibit A-13 "Company History,"** provide a concise description of the applicant's company history and principal business interests.
- A-14** **Exhibit A-14 "Articles of Incorporation and Bylaws,"** if applicable, provide the articles of incorporation filed with the state or jurisdiction in which the Applicant is incorporated and any amendments thereto.
- A-15** **Exhibit A-15 "Secretary of State,"** provide evidence that the applicant has registered with the Ohio Secretary of the State.

B. APPLICANT MANAGERIAL CAPABILITY AND EXPERIENCE

PROVIDE THE FOLLOWING AS SEPARATE ATTACHMENTS AND LABEL AS INDICATED:

- B-1** **Exhibit B-1 "Jurisdictions of Operation,"** provide a list of all jurisdictions in which the applicant or any affiliated interest of the applicant is, at the date of filing the application, certified, licensed, registered, or otherwise authorized to provide retail or wholesale electric services including aggregation services.
- B-2** **Exhibit B-2 "Experience & Plans,"** provide a description of the applicant's experience and plan for contracting with customers, providing contracted services, providing billing statements, and responding to customer inquiries and complaints in accordance with Commission rules adopted pursuant to Section 4928.10 of the Revised Code.

B-3 **Exhibit B-3 "Summary of Experience."** provide a concise summary of the applicant's experience in providing aggregation service(s) including contracting with customers to combine electric load and representing customers in the purchase of retail electric services. (e.g. number and types of customers served, utility service areas, amount of load, etc.).

B-4 **Exhibit B-4 "Disclosure of Liabilities and Investigations."** provide a description of all existing, pending or past rulings, judgments, contingent liabilities, revocation of authority, regulatory investigations, or any other matter that could adversely impact the applicant's financial or operational status or ability to provide the services it is seeking to be certified to provide.

B-5 Disclose whether the applicant, a predecessor of the applicant, or any principal officer of the applicant have ever been convicted or held liable for fraud or for violation of any consumer protection or antitrust laws within the past five years.

☒ No ☐ Yes

If yes, provide a separate attachment labeled as **Exhibit B-5 "Disclosure of Consumer Protection Violations"** detailing such violation(s) and providing all relevant documents.

B-6 Disclose whether the applicant or a predecessor of the applicant has had any certification, license, or application to provide retail or wholesale electric service including aggregation service denied, curtailed, suspended, revoked, or cancelled within the past two years.

☒ No ☐ Yes

If yes, provide a separate attachment labeled as **Exhibit B-6 "Disclosure of Certification Denial, Curtailment, Suspension, or Revocation"** detailing such action(s) and providing all relevant documents.

C. APPLICANT FINANCIAL CAPABILITY AND EXPERIENCE

PROVIDE THE FOLLOWING AS SEPARATE ATTACHMENTS AND LABEL AS INDICATED:

C-1 **Exhibit C-1 "Annual Reports."** provide the two most recent Annual Reports to Shareholders. If applicant does not have annual reports, the applicant should provide similar information in Exhibit C-1 or indicate that Exhibit C-1 is not applicable and why.

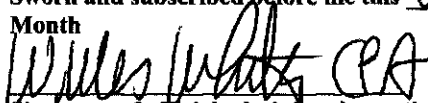
C-2 **Exhibit C-2 "SEC Filings."** provide the most recent 10-K/8-K Filings with the SEC. If applicant does not have such filings, it may submit those of its parent company. If the applicant does not have such filings, then the applicant may indicate in Exhibit C-2 that the applicant is not required to file with the SEC and why.

- C-3** **Exhibit C-3 “Financial Statements,”** provide copies of the applicant’s two most recent years of audited financial statements (balance sheet, income statement, and cash flow statement). If audited financial statements are not available, provide officer certified financial statements. If the applicant has not been in business long enough to satisfy this requirement, it shall file audited or officer certified financial statements covering the life of the business.
- C-4** **Exhibit C-4 “Financial Arrangements,”** provide copies of the applicant's financial arrangements to conduct CRES as a business activity (e.g., guarantees, bank commitments, contractual arrangements, credit agreements, etc.,).
- C-5** **Exhibit C-5 “Forecasted Financial Statements,”** provide two years of forecasted financial statements (balance sheet, income statement, and cash flow statement) for the applicant’s CRES operation, along with a list of assumptions, and the name, address, e-mail address, and telephone number of the preparer.
- C-6** **Exhibit C-6 “Credit Rating,”** provide a statement disclosing the applicant’s credit rating as reported by two of the following organizations: Duff & Phelps, Dun and Bradstreet Information Services, Fitch IBCA, Moody’s Investors Service, Standard & Poors, or a similar organization. In instances where an applicant does not have its own credit ratings, it may substitute the credit ratings of a parent or affiliate organization, provided the applicant submits a statement signed by a principal officer of the applicant’s parent or affiliate organization that guarantees the obligations of the applicant.
- C-7** **Exhibit C-7 “Credit Report,”** provide a copy of the applicant’s credit report from Experion, Dun and Bradstreet or a similar organization.
- C-8** **Exhibit C-8 “Bankruptcy Information,”** provide a list and description of any reorganizations, protection from creditors or any other form of bankruptcy filings made by the applicant, a parent or affiliate organization that guarantees the obligations of the applicant or any officer of the applicant in the current year or within the two most recent years preceding the application.

C-9 **Exhibit C-9 "Merger Information,"** provide a statement describing any dissolution or merger or acquisition of the applicant within the five most recent years preceding the application.

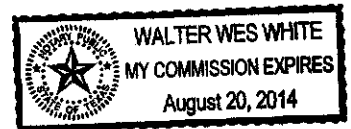

Signature of Applicant & Title

Sworn and subscribed before me this 21st day of Nov, 2012
Month Year


Signature of official administering oath

W. Weswhite CPA
Print Name and Title

My commission expires on 8/20/14



AFFIDAVIT

State of TEXAS :

PLANO ss.
(Town)

County of Collin :

Kevin Grogan, Affiant, being duly sworn/affirmed according to law, deposes and says that:

He/She is the President (Office of Affiant) of Day Power & Gas (Name of Applicant);

That he/she is authorized to and does make this affidavit for said Applicant,

Consulting

1. The Applicant herein, attests under penalty of false statement that all statements made in the application for certification are true and complete and that it will amend its application while the application is pending if any substantial changes occur regarding the information provided in the application.
2. The Applicant herein, attests it will timely file an annual report with the Public Utilities Commission of Ohio of its intrastate gross receipts, gross earnings, and sales of kilowatt-hours of electricity pursuant to Division (A) of Section 4905.10, Division (A) of Section 4911.18, and Division (F) of Section 4928.06 of the Revised Code.
3. The Applicant herein, attests that it will timely pay any assessments made pursuant to Sections 4905.10, 4911.18, or Division F of Section 4928.06 of the Revised Code.
4. The Applicant herein, attests that it will comply with all Public Utilities Commission of Ohio rules or orders as adopted pursuant to Chapter 4928 of the Revised Code.
5. The Applicant herein, attests that it will cooperate fully with the Public Utilities Commission of Ohio, and its Staff on any utility matter including the investigation of any consumer complaint regarding any service offered or provided by the Applicant.
6. The Applicant herein, attests that it will fully comply with Section 4928.09 of the Revised Code regarding consent to the jurisdiction of Ohio Courts and the service of process.
7. The Applicant herein, attests that it will comply with all state and/or federal rules and regulations concerning consumer protection, the environment, and advertising/promotions.
8. The Applicant herein, attests that it will use its best efforts to verify that any entity with whom it has a contractual relationship to purchase power is in compliance with all applicable licensing requirements of the Federal Energy Regulatory Commission and the Public Utilities Commission of Ohio.
9. The Applicant herein, attests that it will cooperate fully with the Public Utilities Commission of Ohio, the electric distribution companies, the regional transmission entities, and other electric suppliers in the event of an emergency condition that may jeopardize the safety and reliability of the electric service in accordance with the emergency plans and other procedures as may be determined appropriate by the Commission.
10. If applicable to the service(s) the Applicant will provide, the Applicant herein, attests that it will adhere to the reliability standards of (1) the North American Electric Reliability Council (NERC), (2) the appropriate regional reliability council(s), and (3) the Public Utilities Commission of Ohio. (Only applicable if pertains to the services the Applicant is offering)

11. The Applicant herein, attests that it will inform the Commission of any material change to the information supplied in the application within 30 days of such material change, including any change in contact person for regulatory purposes or contact person for Staff use in investigating customer complaints.

That the facts above set forth are true and correct to the best of his/her knowledge, information, and belief and that he/she expects said Applicant to be able to prove the same at any hearing hereof.

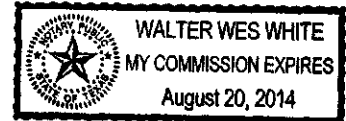

Signature of Affiant & Title

Sworn and subscribed before me this 21st day of Nov, 2012
Month Year


Signature of official administering oath

W. Wes White CPA
Print Name and Title

My commission expires on 8-20-2014



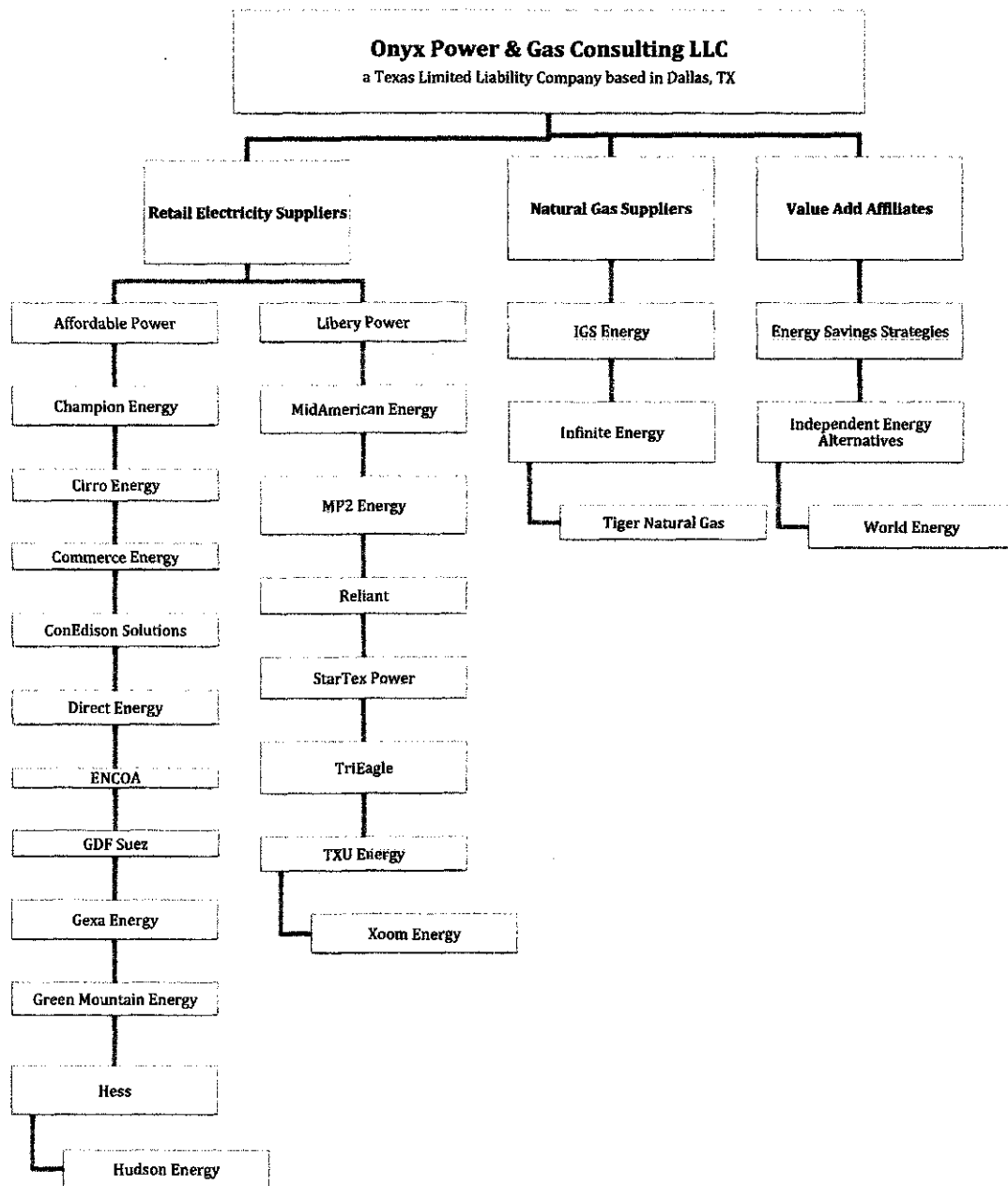
A-11 Exhibit A-11 "Principal Officers, Directors & Partners"

Kevin Gooden, President

Three Galleria Tower
13155 Noel Rd, Ste. 900
Dallas, TX 75240

(972) 530-3013, Office
(214) 632-0125, Mobile
(214) 242-2828, Fax

A-12 Exhibit A-12 "Corporate Structure,"



A-13 Exhibit A-13 "Company History,"

Onyx Power & Gas was formed February 2009 as a Delaware Limited Liability Partnership. By request, November 2011 the partnership received its Certificate of Cancellation from the State of Delaware.

Onyx Power & Gas Consulting was formed as a Texas Limited Liability Company Sole Proprietorship under President Kevin Gooden and made effective October 7, 2011 - File Number 801490896. Since 2009, Onyx began serving the needs of consumers from its headquarters in Dallas, TX. Having observed massive industry changes since 2004, Onyx client commitment to educate and to mitigate risk remained steadfast.

When Texas deregulation occurred early 2000, there was a general belief that competitive and open market structures would lead to lower prices. The deregulation of a number of markets occurred during a fundamental shift in the energy industry. As a result, over the past decade the rapid volatility in wholesale energy costs has significantly altered the pricing environment for every individual and business in the United States.

Onyx recognized the need for the development of objective risk management strategies and large-scale hedging programs for natural gas. Over time Onyx has built an impressive client list that includes many of the US largest utility providers.

Today Onyx remains focused on continuing its expertise in energy risk management for both utility and retail industrial/commercial customers.

Full Suite Of Energy Management Services

- Energy procurement
- Energy supplier bid analysis and comparison
- Contract evaluation
- Energy audits
- Bill auditing
- Market analysis
- Reverse Auction Platform
- Efficiency programs, and more

Proposed Operations In Ohio

Onyx is applying for an electricity broker license in the State of Ohio to provide procurement plan consulting and electricity brokerage services to commercial and industrial consumers

Exhibit A-14 "Articles of Incorporation and Bylaws,"

Corporations Section
P.O. Box 13697
Austin, Texas 78711-3697



Hope Andrade
Secretary of State

Office of the Secretary of State

CERTIFICATE OF FILING OF

Onyx Power & Gas Consulting LLC
File Number: 801490896

The undersigned, as Secretary of State of Texas, hereby certifies that a Certificate of Formation for the above named Domestic Limited Liability Company (LLC) has been received in this office and has been found to conform to the applicable provisions of law.

ACCORDINGLY, the undersigned, as Secretary of State, and by virtue of the authority vested in the secretary by law, hereby issues this certificate evidencing filing effective on the date shown below.

The issuance of this certificate does not authorize the use of a name in this state in violation of the rights of another under the federal Trademark Act of 1946, the Texas trademark law, the Assumed Business or Professional Name Act, or the common law.

Dated: 10/07/2011

Effective: 10/07/2011



A handwritten signature in black ink, appearing to read "Hope Andrade".

Hope Andrade
Secretary of State

Phone: (512) 463-5555
Prepared by: Clarissa Rodriguez

Come visit us on the internet at <http://www.sos.state.tx.us/>
Fax: (512) 463-5709
TID: 10306

Dial: 7-1-1 for Relay Services
Document: 391865410003

Exhibit A-15 "Secretary of State,"

201229800663

DATE	DOCUMENT ID	DESCRIPTION	FILING	EXPED	PENALTY	CERT	COPY
10/24/2012	201229800663	REGISTRATION OF FOREIGN FOR PROFIT LLC (LFP)	125.00	100.00	.00	.00	.00

Receipt

This is not a bill. Please do not remit payment.

ONYX POWER & GAS CONSULTING LLC
13155 NOEL RD., STE 900
THREE GALLERIA TOWER
DALLAS, TX 75240

**STATE OF OHIO
CERTIFICATE**

Ohio Secretary of State, Jon Husted

2146008

It is hereby certified that the Secretary of State of Ohio has custody of the business records for

ONYX POWER & GAS CONSULTING LLC

and, that said business records show the filing and recording of:

Document(s):

REGISTRATION OF FOREIGN FOR PROFIT LLC

Document No(s):

201229800663



United States of America
State of Ohio
Office of the Secretary of State

Witness my hand and the seal of the
Secretary of State at Columbus, Ohio this
24th day of October, A.D. 2012.

Jon Husted

Ohio Secretary of State

B-1 Exhibit B-1 “Jurisdictions of Operation,”

Texas

New York

New Jersey

B-2 Exhibit B-2 "Experience & Plans,"

Kevin Gooden began his career in 2004 at GSE Consulting where he developed an expertise in the retail energy industry including, but not limited to, procurement for commercial and industrial consumers. In 2005, Kevin served as Director of Business Development for GSE Consulting with substantial experience in the areas of: strategic sales and marketing; budgeting, forecasting and planning; key account acquisition and retention; executive presentation and negotiations; prospecting and lead generation; cross industry marketing and selling; customer relationship management and staff development and management. As Founder and President of Onyx Power & Gas Consulting, Kevin has been involved in every aspect of Onyx's growth. Onyx has become an industry leader in energy price risk management consulting and execution.

- Spearheads consulting projects involving risk management program objective definition, budget setting, hedge strategy design, and program implementation, execution.
- Has 9 years experience in developing and implementing risk management strategies.

Education

Associates of Science Degree, Business Management – Texarkana College

B-3 Exhibit B-3 "Summary of Experience,"

Onyx was hired 10/2012 by a contracting partner to local, state and federal government and government agency to aggregate 75 ERCOT accounts across 3 utilities: Oncor, CenterPoint, and AEP. The combined electric load was 39K MWh.

Onyx was hired 8/2012 by a Health Care industry leader to aggregate 9 sites behind Portland General and PacifiCorp. The combined load was 5K MWhs.

B-4 Exhibit B-4 "Disclosure of Liabilities and Investigations,"

Not applicable

C-1 Exhibit C-1 “Annual Reports,”

Not applicable. Onyx is a Sole Proprietorship and does not have Shareholders.

C-2 Exhibit C-2 “SEC Filings,”

Onyx is not required to file with the SEC as it is not publically traded.

C-3 Exhibit C-3 “Financial Statements,”

W. Wes White, PC
CERTIFIED PUBLIC ACCOUNTANT
850 Central Parkway East, Suite 245
Plano, Texas 75074
(972) 578-8222
FAX (972) 424-3590

Onyx Power & Gas Consulting LLC
Financial Statements
October 31, 2012

W. Wes White, PC
CERTIFIED PUBLIC ACCOUNTANT
850 Central Parkway East, Suite 245
Plano, Texas 75074
(972) 578-8222
FAX (972) 424-3590

Onyx Power & Gas Consulting LLC

I have compiled the accompanying balance sheet of *Onyx Power & Gas Consulting LLC* as of October 31, 2012 and the related statement of Profit and Loss and statement of Cash Flows for the period then ended. I have not audited or reviewed the accompanying financial statements and, accordingly, do not express an opinion or provide any assurance about whether the financial statements are in accordance with accounting principles generally accepted in the United States of America.

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America and for designing, implementing, and maintaining internal control relevant to the preparation and fair presentation of the financial statements.

My responsibility is to conduct the compilation in accordance with Statements on Standards for Accounting and Review Services issued by the American Institute of Certified Public Accountants. The objective of a compilation is to assist management in presenting financial information in the form of financial statements without undertaking to obtain or provide any assurance that there are no material modifications that should be made to the financial statements.

Management has elected to omit substantially all of the disclosures required by accounting principles generally accepted in the United States of America. If the omitted disclosures and statement of cash flows were included in the financial statements, they might influence the user's conclusions about the company's financial position, results of operations, and cash flow. Accordingly, the financial statements are not designed for those who are not informed about such matters.

The shareholder has elected under the Internal Revenue Code to be taxed as a S Corporation whereby the income of the company is taxed to the individual shareholder, thus there is no provision for income taxes by the company.



W. Wes White, CPA
November 21, 2012

Onyx Power & Gas Consulting LLC
Balance Sheet
As of October 31 2012

	Total
ASSETS	
Current Assets	
Bank Accounts	
BUSINESSSELECT CHKG	57,151.78
Total Bank Accounts	<u>\$57,151.78</u>
Accounts Receivable	
Accounts Receivable (A/R)	112,066.09
Total Accounts Receivable	<u>\$112,066.09</u>
Other current assets	
Employee Cash Advances	2,000.00
Undeposited Funds	0.00
Total Other current assets	<u>\$2,000.00</u>
Total Current Assets	<u>\$171,217.87</u>
TOTAL ASSETS	<u><u>\$171,217.87</u></u>
LIABILITIES AND EQUITY	
Liabilities	
Current Liabilities	
Accounts Payable	
Accounts Payable	4,500.08
Total Accounts Payable	<u>\$4,500.08</u>
Credit Cards	
Onyx Credit Card	14,937.72
Total Credit Cards	<u>\$14,937.72</u>
Total Current Liabilities	<u>\$19,437.80</u>
Total Liabilities	<u>\$19,437.80</u>
Equity	
Kevin Contribution	49,611.41
Kevin Draw	-68,635.45
Retained Earnings	21,831.12
Net Income	148,972.99
Total Equity	<u>\$151,780.07</u>
TOTAL LIABILITIES AND EQUITY	<u><u>\$171,217.87</u></u>

Accrual Basis

Kevin Davis

Profit & Loss
January - October, 2012

	Total
Income	
Services	334,580.50
Total Income	<u>\$334,580.50</u>
Gross Profit	<u>\$334,580.50</u>
Expenses	
Advertising	10,462.40
Automobile Expense	4,159.86
Bank Charges	726.34
Charitable Contributions	6,891.15
Commissions & Fees	102,779.76
Meals and Entertainment	7,593.33
Office Expenses	2,935.69
Office Supplies	1,593.16
Postage	139.92
Professional Fees	10,213.21
Rebates Payable	1,000.00
Rent or Lease	1,352.50
Repair & Maintenance	111.00
Software Expense	24,259.53
Stationery & Printing	1,016.45
Taxes & Licenses	312.00
Travel	5,476.41
Utilities	4,584.80
Total Expenses	<u>\$185,607.51</u>
Net Operating Income	<u>\$148,972.99</u>
Other Expenses	
Miscellaneous	0.00
Total Other Expenses	<u>\$0.00</u>
Net Other Income	<u>\$0.00</u>
Net Income	<u><u>\$148,972.99</u></u>

Accrual Basis

Handwritten signature: Ken Dorn

Onyx Power & Gas Consulting LLC
Statement of Cash Flows
January - October, 2012

	Total
<hr/>	
OPERATING ACTIVITIES	
Net Income	148,972.99
Adjustments to reconcile Net Income to Net Cash provided by operations:	
Accounts Receivable (A/R)	-112,066.09
Employee Cash Advances	-2,000.00
Accounts Payable	3,937.65
Onyx Credit Card	11,721.97
Net cash provided by operating activities	<u>\$50,566.52</u>
FINANCING ACTIVITIES	
Kevin Contribution	5,598.33
Kevin Draw	-67,174.53
Net cash provided by financing activities	<u>\$ -61,576.20</u>
Net cash increase for period	<u>\$ -11,009.68</u>
Cash at beginning of period	68,161.46
Cash at end of period	<u><u>\$57,151.78</u></u>

Kevin Brown

C-4 Exhibit C-4 “Financial Arrangements,”

Onyx will not take ownership of power.

C-5 Exhibit C-5 “Forecasted Financial Statements,”

Balance Sheet Projection					
ASSETS	Year 1	Year 2	Year 3	Year 4	Year 5
Current Assets					
Cash	\$ 223,606	\$ 653,234	\$ 1,747,778	\$ 3,570,150	\$ 6,279,941
Accounts Receivable	\$ -	\$ -	\$ -	\$ -	\$ -
Supplies	\$ -	\$ -	\$ -	\$ -	\$ -
Total Current	\$ 223,606	\$ 653,234	\$ 1,747,778	\$ 3,570,150	\$ 6,279,941
Fixed Assets					
Computer/Technology Equipment	\$ 5,000	\$ 10,000	\$ 20,000	\$ 30,000	\$ 40,000
Office Furniture & Fixtures	\$ 5,000	\$ 10,000	\$ 15,000	\$ 20,000	\$ 25,000
	\$ -	\$ -	\$ -	\$ -	\$ -
	\$ -	\$ -	\$ -	\$ -	\$ -
Other Adj. for Rounding	\$ 4	\$ 4	\$ 4	\$ 4	\$ 12
Accumulated Depreciation	\$ (2,004)	\$ (6,000)	\$ (12,996)	\$ (22,992)	\$ (35,988)
Total Fixed	\$ 8,000	\$ 14,004	\$ 22,008	\$ 27,012	\$ 29,024
Other					
Goodwill	\$ -	\$ -	\$ -	\$ -	\$ -
	\$ -	\$ -	\$ -	\$ -	\$ -
Total Other	\$ -	\$ -	\$ -	\$ -	\$ -
TOTAL ASSETS	\$ 231,606	\$ 667,238	\$ 1,769,786	\$ 3,597,162	\$ 6,308,965
LIABILITIES					
Current Liabilities					
Accounts Payable	\$ -	\$ -	\$ -	\$ -	\$ -
Loan Balance	\$ 205,804	\$ 158,872	\$ 109,048	\$ 56,152	\$ -
Total Current	\$ 205,804	\$ 158,872	\$ 109,048	\$ 56,152	\$ -
Long Term Liabilities					
Mortgage and Loan	\$ -	\$ -	\$ -	\$ -	\$ -
Equity	\$ -	\$ -	\$ -	\$ -	\$ -
Total Long Term	\$ -	\$ -	\$ -	\$ -	\$ -
Total Liabilities	\$ 205,804	\$ 158,872	\$ 109,048	\$ 56,152	\$ -
Shareholder Equity					
Paid in Capital	\$ -	\$ -	\$ -	\$ -	\$ -
Retained Earnings	\$ -	\$ 25,802	\$ 508,366	\$ 1,660,738	\$ 3,541,010
Current Year Income/Loss	\$ 25,802	\$ 482,564	\$ 1,152,372	\$ 1,880,272	\$ 2,767,955
Total Owner Equity	\$ 25,802	\$ 508,366	\$ 1,660,738	\$ 3,541,010	\$ 6,308,965
TOTAL LIABILITIES AND EQUITY	\$ 231,606	\$ 667,238	\$ 1,769,786	\$ 3,597,162	\$ 6,308,965

Prepared by:

Venture Consulting
(740) 350-5732
guthrie@venture-consulting.com

Profit and Loss Statement - Five-Year Annual					
	Year 1	Year 2	Year 3	Year 4	Year 5
Revenue					
Revenue	\$ 538,168	\$ 1,778,333	\$ 3,547,503	\$ 5,307,503	\$ 7,379,691
Total Revenue	\$ 538,168	\$ 1,778,333	\$ 3,547,503	\$ 5,307,503	\$ 7,379,691
Direct Costs					
Direct Costs	\$ 180,205	\$ 573,746	\$ 1,135,608	\$ 1,694,605	\$ 2,360,168
Total Direct Costs	\$ 180,205	\$ 573,746	\$ 1,135,608	\$ 1,694,605	\$ 2,360,168
Gross Margin	\$ 357,963	\$ 1,204,587	\$ 2,411,895	\$ 3,612,898	\$ 5,019,523
Operating Expenses					
Salaries	\$ 162,000	\$ 308,004	\$ 489,000	\$ 594,000	\$ 681,000
Employer Payroll Taxes and Benefits	\$ 40,500	\$ 77,004	\$ 122,256	\$ 148,500	\$ 170,256
Depreciation	\$ 2,004	\$ 3,996	\$ 6,996	\$ 9,996	\$ 12,996
Advertising/Marketing	\$ 48,000	\$ 60,000	\$ 90,000	\$ 120,000	\$ 150,000
Professional Services (Accountant/Lawyer)	\$ 12,000	\$ 12,000	\$ 12,000	\$ 12,000	\$ 12,000
Consulting Services (Development/IT/Operat	\$ 12,000	\$ 12,000	\$ 6,000	\$ 6,000	\$ 6,000
Office Lease	\$ 18,000	\$ 18,000	\$ 18,000	\$ 18,000	\$ 18,000
Insurance	\$ 3,000	\$ 3,000	\$ 3,000	\$ 3,000	\$ 3,000
Utilities	\$ 3,600	\$ 3,996	\$ 3,996	\$ 3,996	\$ 3,996
Office Equipment/Supplies	\$ 2,400	\$ 3,000	\$ 3,000	\$ 3,000	\$ 3,000
Phones/Internet/Web Services	\$ 2,400	\$ 2,004	\$ 2,004	\$ 2,004	\$ 2,004
Office Software Cost	\$ 1,200	\$ 1,200	\$ 1,200	\$ 1,200	\$ 1,200
Loan Interest Payment (Principal on Cash Flow	\$ 14,000	\$ 11,004	\$ 8,196	\$ 5,100	\$ 1,848
	\$ -	\$ -	\$ -	\$ -	\$ -
	\$ -	\$ -	\$ -	\$ -	\$ -
	\$ -	\$ -	\$ -	\$ -	\$ -
Total Operating Expenses	\$ 321,104	\$ 515,208	\$ 765,648	\$ 926,796	\$ 1,065,300
Operating Profit	\$ 36,859	\$ 689,379	\$ 1,646,247	\$ 2,686,102	\$ 3,954,223
Tax Burden (30%)	\$ 11,057	\$ 206,815	\$ 493,875	\$ 805,830	\$ 1,186,268
Net Profit	\$ 25,802	\$ 482,564	\$ 1,152,372	\$ 1,880,272	\$ 2,767,955

Prepared by:

Venture Consulting

(740) 350-5732

guthrie@venture-consulting.com

Cash Flow -Five Year Annual					
	Year 1	Year 2	Year 3	Year 4	Year 5
Operating Activities					
Net Income (after taxes)	\$ 25,802	\$ 482,564	\$ 1,152,372	\$ 1,880,272	\$ 2,767,955
Adjustments to Reconcile					
Depreciation & Amortization	\$ 2,004	\$ 3,996	\$ 6,996	\$ 9,996	\$ 12,996
Change In:					
Accounts Receivable	\$ -	\$ -	\$ -	\$ -	\$ -
Inventories	\$ -	\$ -	\$ -	\$ -	\$ -
Accounts Payable	\$ -	\$ -	\$ -	\$ -	\$ -
Other	\$ -	\$ -	\$ -	\$ -	\$ -
Cash From Operating Activities	\$ 27,806	\$ 486,560	\$ 1,159,368	\$ 1,890,268	\$ 2,780,951
Investing Activities					
Capital Expenditures*	\$ (10,000)	\$ (10,000)	\$ (15,000)	\$ (15,000)	\$ (15,000)
Other Non-Expensed Expenditures*	\$ -	\$ -	\$ -	\$ -	\$ -
Cash Used in Investing	\$ (10,000)	\$ (10,000)	\$ (15,000)	\$ (15,000)	\$ (15,000)
Financing Activities					
Loan or Equity Infusion	\$ 250,000	\$ -	\$ -	\$ -	\$ -
Increase (Decrease) Long Term Debt	\$ (44,196)	\$ (46,932)	\$ (49,824)	\$ (52,896)	\$ (56,160)
Increase (Decrease) Short Term Debt	\$ -	\$ -	\$ -	\$ -	\$ -
Dividends Paid	\$ -	\$ -	\$ -	\$ -	\$ -
Other	\$ -	\$ -	\$ -	\$ -	\$ -
Cash (Used In)From Financing	\$ 205,804	\$ (46,932)	\$ (49,824)	\$ (52,896)	\$ (56,160)
Increase (Decrease) in Cash	\$ 223,610	\$ 429,628	\$ 1,094,544	\$ 1,822,372	\$ 2,709,791
Cash, Beginning of Year	\$ -	\$ 223,606	\$ 653,234	\$ 1,747,778	\$ 3,570,150
Cash, End of Year	\$ 223,606	\$ 653,234	\$ 1,747,778	\$ 3,570,150	\$ 6,279,941

Prepared by:

Venture Consulting
(740) 350-5732
guthrie@venture-consulting.com

C-6 Exhibit C-6 “Credit Rating,”



Onyx Power & Gas Consulting Llc DUNS: 96-206-3926

Dashboard

Company Info

3 Galleria Twr 13155 Noel Rd Ste 900
Dallas, TX 75240

Phone: (972) 530-3013

Scores

Score	Score	Class	Score	Class	Rating	Recommendation	Rating
80 ▲	437 ▼	3	1502 ▲	3	4 ▼	\$2.5K	--

Recent Alerts



SCORE

11/13/12

Paydex Score Improved



SCORE

11/13/12

Financial Stress Score Improved



SCORE

11/13/12

Supplier Evaluation Risk Rating Improved



SCORE

11/10/12

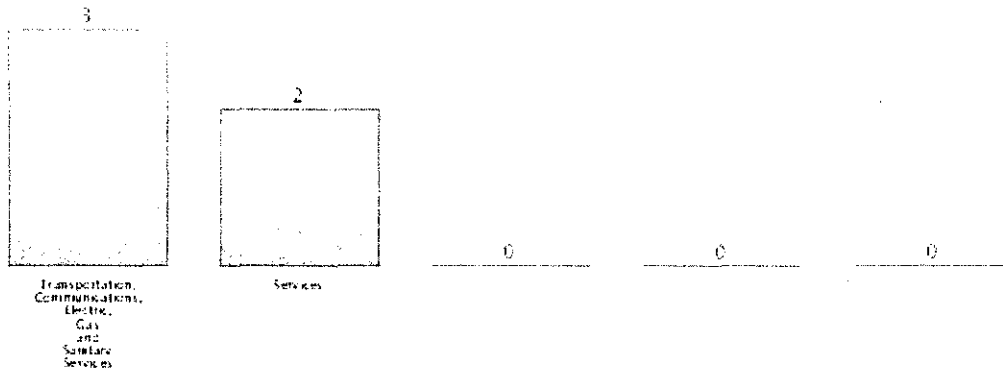
Commercial Credit Score Improved

Inquiries

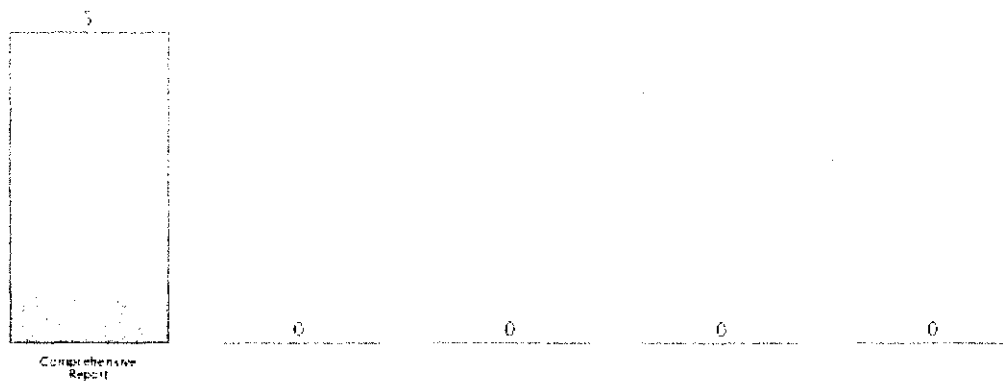
Most Recent

11/01/12	Services	Comprehensive Report
08/10/12	Transportation, Communications, Electric, Gas and Sanitary Services	Comprehensive Report
08/10/12	Transportation, Communications, Electric, Gas and Sanitary Services	Comprehensive Report
08/10/12	Transportation, Communications, Electric, Gas and Sanitary Services	Comprehensive Report
05/18/12	Services	Comprehensive Report

Top 5 Inquiries by SIC / Sector (12 Months)



Top 5 Inquiries by Report Type (12 Months)



Scores

Paydex

80



3 Month Paydex

80

generally within terms

80



Understanding My Score

The D&B PAYDEX is a unique, dollar weighted indicator of payment performance based on payment experiences as reported to D&B by trade references.

Recent Payments

Total (Last 12 Months): 3

11/2012	Ppt	\$1,000	\$0	\$0 N10	2-3 mos
11/2012	Ppt	\$250	\$0	\$0 N30	2-3 mos
11/2012	(003)	\$0	--	-- Cash account	--
--	--	\$0	--	-- --	--
--	--	\$0	--	-- --	--

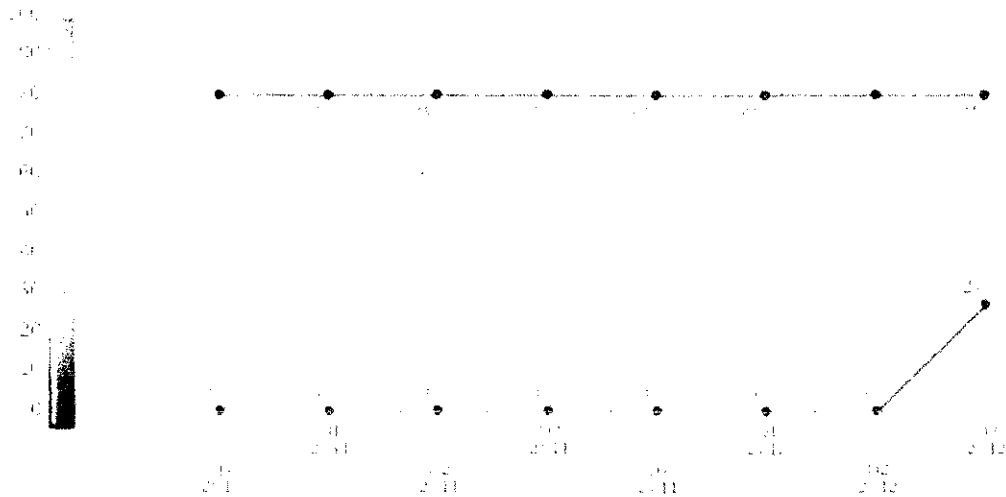
Key

100	Anticipate	40	60 Days Beyond Terms
90	Discount	30	90 Days Beyond Terms
80	Prompt	20	120 Days Beyond Terms
70	15 Days Beyond	1-19	Over 120 Days Beyond Terms
60	22 Days Beyond Terms	UN	Unavailable
50	30 Days Beyond Terms		

Trends

No data is available on this company to build a Paydex trend chart.

Industry Comparison



- My Company (80)
- Industry Median: (80)

Based on payments collected over the last 4 quarters.

- Current PAYDEX for this business is 80, or equal to generally within terms
- The present industry median score is 80, or equal to generally within terms.

Commercial Credit Score

Score

437 ▼

Class

3

Percentile

60%

3

Moderate risk of severe payment delinquency over next 12 months

Understanding My Score

The Commercial Credit Score predicts the likelihood that a company will pay its bills in a severely delinquent manner (90 days or more past terms), obtain legal relief from creditors or cease operations without paying all creditors in full over the next 12 months. Scores are calculated using a statistically valid model derived from D&B's extensive data files.

Incidence of Delinquent Payment:

Among Companies with this Classification: **18.40%**

Factors Affecting Your Score:

Limited time in business.

Low number of satisfactory payments.

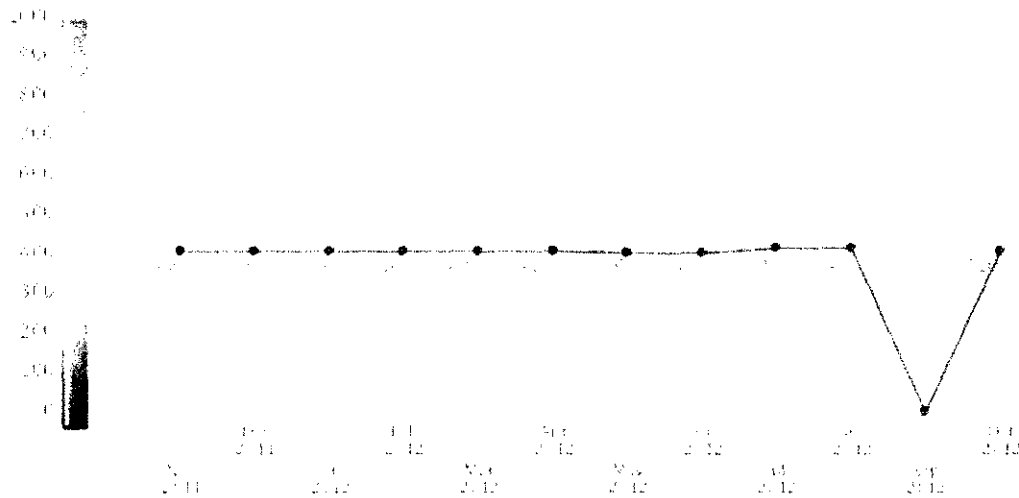
Insufficient number of payment experiences.

Low proportion of satisfactory payment experiences to total payment experiences.

Key

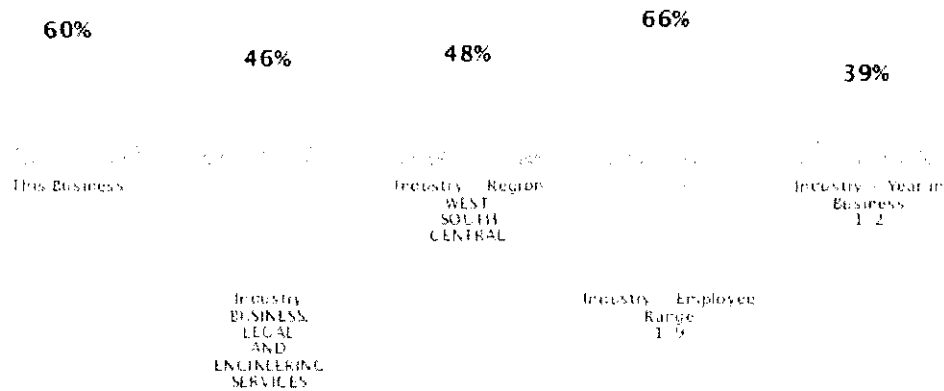
482 - 670	1	91 - 100	6.0%
451 - 481	2	71-90	10.6%
404-450	3	31-70	18.4%
351-403	4	11-30	31.5%
1-350	5	1-10	70.0%

Trends - Scores, 12 Month



• My Company (437)

Industry Comparison



This business has a Credit Score Percentile that shows:

- Lower risk than other companies in the same region.
- Lower risk than other companies in the same industry.
- Higher risk than other companies in the same employee size range.
- Lower risk than other companies with a comparable number of years in business.

Financial Stress Score

Score

Class

Natl %

33

1502 3 64%

Moderate risk of severe financial stress, such as a bankruptcy, over the next 12 months

Understanding My Score

Incidence of Financial Stress:

Among Companies with this Classification: 0.24 (84 per 10000)

Factors Affecting Your Score:

Limited time under present management control.

Higher risk legal structure.

- The Financial Stress Class Summary Model predicts the likelihood of a firm ceasing business without paying all creditors in full, or reorganization or obtaining relief from creditors under state/federal law over the next 12 months. Scores were calculated using a statistically valid model derived from D&B's extensive data files.

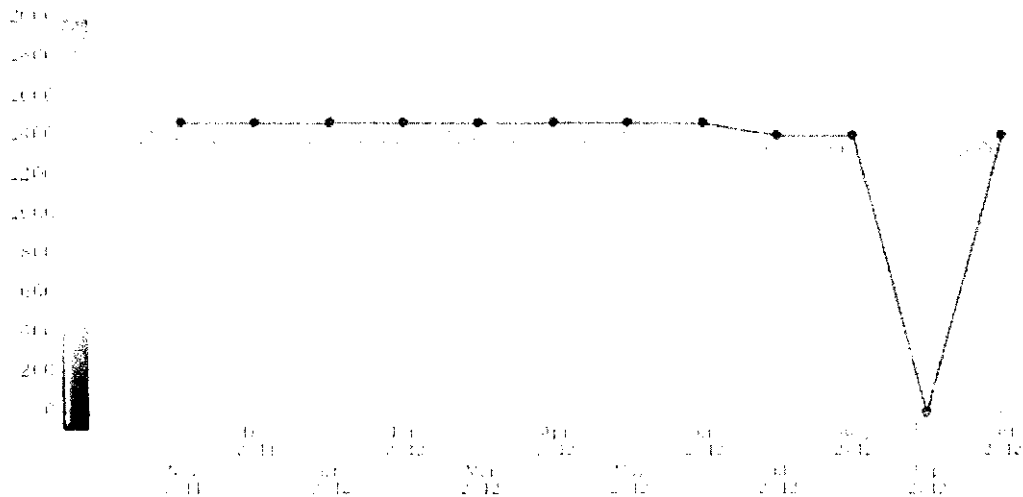
Notes:

- The Financial Stress Class indicates that this firm shares some of the same business and financial characteristics of other companies with this classification. It does not mean the firm will necessarily experience financial stress.
- The Incidence of Financial Stress shows the percentage of firms in a given Class that discontinued operations over the past year with loss to creditors. The Incidence of Financial Stress - National Average represents the national failure rate and is provided for comparative purposes.
- The Financial Stress National Percentile reflects the relative ranking of a company among all scorable companies in D&B's file.
- The Financial Stress Score offers a more precise measure of the level of risk than the Class and Percentile. It is especially helpful to customers using a scorecard approach to determining overall business performance.
- All Financial Stress Class, Percentile, Score and Incidence statistics are based on sample data from

Key

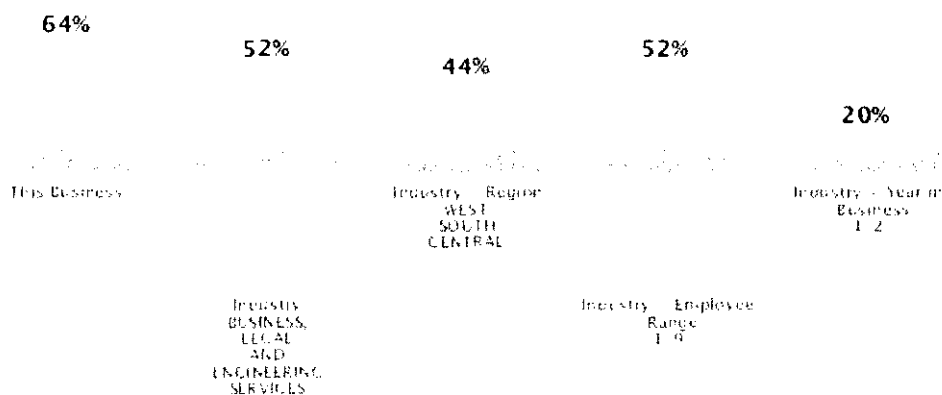
1570-1875	1	95-100	6.0%
1510-1569	2	69-94	10.6%
1450-1509	3	34-68	18.4%
1340-1449	4	2-33	31.5%
1001-1339	5	1	70.0%

Trends - Scores, 12 Month



• My Company (1,502)

Industry Comparison



Based on payments collected over the last 4 quarters.

- Lower risk than other companies in the same region.
- Lower risk than other companies in the same industry.
- Lower risk than other companies in the same employee size range.
- Lower risk than other companies with a comparable number of years in business.

Supplier Evaluation Risk Rating

4 ▼



Moderate risk of supplier experiencing severe financial stress over the next 12 months.

Understanding My Score

The Supplier Evaluation Risk Rating 1-9 segmentation derived from the Financial Stress Score that

predicts the likelihood of supplier failure over the next 12 months. The SER Rating is derived from D&B's Financial Stress Score, which is calculated using a statistically valid model derived from D&B's extensive data files.

Factors Affecting This Company's Score:

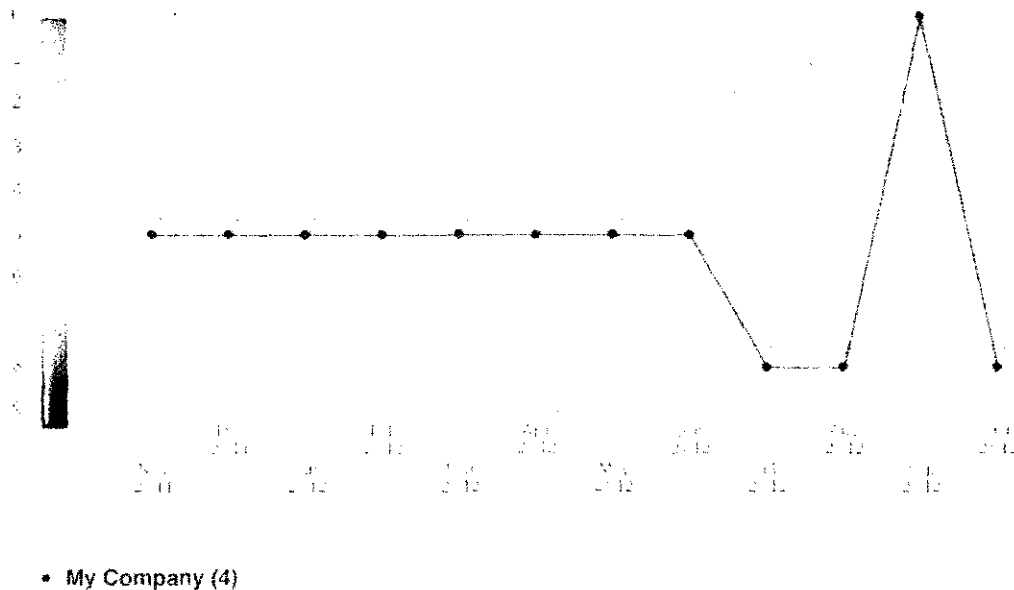
Business under present control less than five years - see HISTORY section.

Average Payments are on terms.

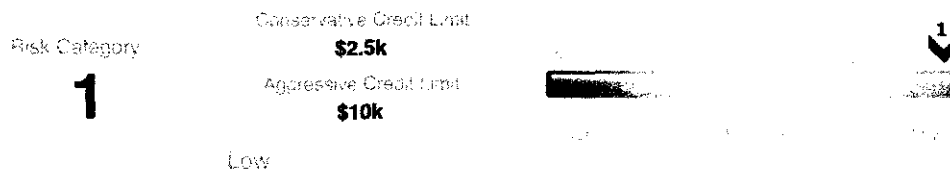
Average Industry Payments are on terms.

Under present management control 1 year.

Trends



Credit Limit Recommendation



Understanding My Score

D&B's Credit Limit Recommendation is intended to help you more easily manage your credit decisions. It provides two recommended dollar guidelines:

A conservative limit, which suggests a dollar benchmark if your policy is to extend less credit to minimize risk.

An aggressive limit, which suggests a dollar benchmark if your policy is to extend more credit with potentially more risk.

The dollar guideline amounts are based on a historical analysis of credit demand of customers in D&B's U.S. payments database which have a similar profile to your business.

2011-10-21

Understanding My Score

Factors Affecting Your Score

of Employees Total: 9

Sales: 540000(Proj).00

Payment Activity (based on 3 experiences):

Average High Credit: \$625

Highest Credit: \$1,000

Total Highest Credit: \$1,250

Note: The Worth amount in this section may have been adjusted by D&B to reflect typical deductions, such as certain intangible assets.

Inquiries

12 Month Summary

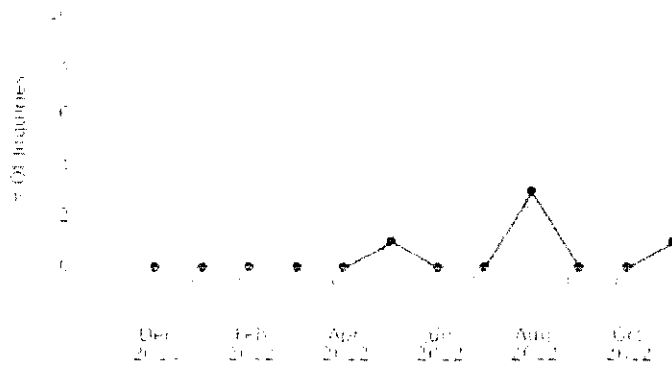
Over the past 12 months ending 11-2012, 5 individual requests for information on your company were received; this represents a 260.00% decrease over the prior 12 month period. The 5 inquiries were made by 3 unique companies indicating that some companies have inquired on your business multiple times and may be monitoring you. Of the total products purchased, 3, or 60.00% came from the Transportation, Communications, Electric, Gas and Sanitary Services sector; 2, or 40.00% came from the Services sector.

12 Mo. Total: 5

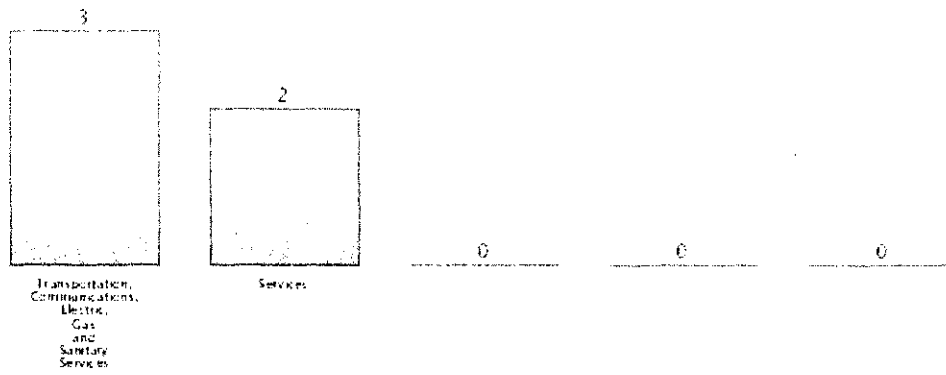
12 Mo. Unique Companies: 3

11/01/12	Comprehensive Report	Services
08/10/12	Comprehensive Report	Transportation, Communications, Electric, Gas and Sanitary Services
08/10/12	Comprehensive Report	Transportation, Communications, Electric, Gas and Sanitary Services
08/10/12	Comprehensive Report	Transportation, Communications, Electric, Gas and Sanitary Services
05/18/12	Comprehensive Report	Services

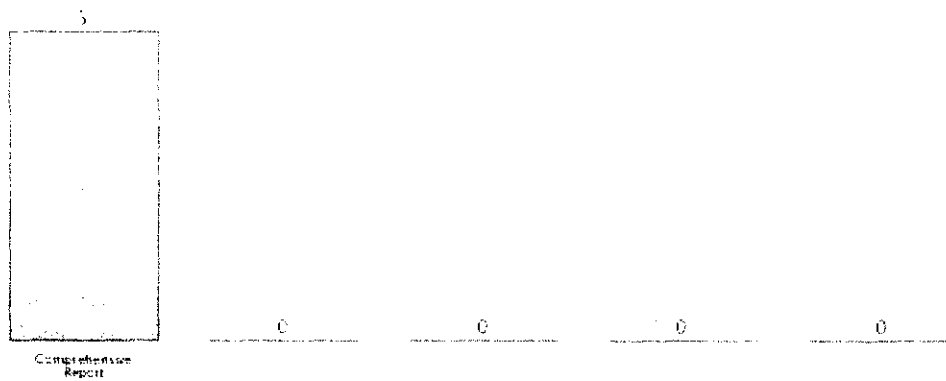
Trends - 12 Month



Top 5 Inquiries by Report Type (12 Months)



Top 5 Report Types Graph(12 Months)



All Inquiries by Industry and SIC / Sector

Finance, Insurance and Real Estate	0	0	0	0	0
Services	0	1	0	1	2
Transportation, Communications, Electric, Gas and Sanitary Services	0	0	3	0	3

Inquiries by Report Type

Commercial Credit Scoring Report	0	0	0	0	0
Comprehensive Report	0	1	3	1	5
Payment Analysis Report	0	0	0	0	0

Payments

Currency: Shown in USD unless otherwise indicated

Payments Summary

Current Paydex: 80 Equal to generally within terms
Industry Median: 80 Equal to GENERALLY WITHIN terms

Total payment Experiences in D&Bs File (HQ): NA
Payments Within Terms (not dollar weighted): NA
Total Placed For Collection: NA
Average Highest Credit: NA
Largest High Credit: NA
Highest Now Owing: NA
Highest Past Due: NA

Payments Summary by Industry

Total (Last 12 Months): 3

Top Industries

Misc business service	1	\$1,000	\$1,000	100%	0	0	0	0
Photocopying service	1	\$250	\$250	100%	0	0	0	0

Other Categories

Cash experiences	1	\$0	\$0	--	--	--	--	--
Unknown	0	\$0	\$0	--	--	--	--	--
Unfavorable comments	0	\$0	\$0	--	--	--	--	--
Placed for collections with D&B:	0	\$0	\$0	--	--	--	--	--
Other	0	N/A	\$0	--	--	--	--	--
Total in D&B's file	3	\$1,250	\$1,000	--	--	--	--	--

Payments Beyond Terms

We currently don't have enough data to display this section.

All Payments

Total (Last 12 Months): 3

11/2012	Ppt	\$1,000	\$0	\$0 N10	2-3 mos
11/2012	Ppt	\$250	\$0	\$0 N30	2-3 mos
11/2012	(003)	--	--	-- Cash account	--

Indications of slowness can be the result of dispute over merchandise, skipped invoices, etc. Accounts are sometimes placed for collection even though the existence or amount of debt is disputed.

The public record items contained in this report may have been paid, terminated, vacated or released prior to the date this report was printed.

History & Operations

Currency: Shown in USD unless otherwise indicated

Company Overview

Company Name:	ONYX POWER & GAS CONSULTING LLC	URL:	NA
		Stock Symbol:	NA
		History:	NA
Doing Business As:	ONYX POWER & GAS CONSULTING LLC	Operations:	NA
		Present Management Control:	NA
		Annual Sales:	540000(Proj)
Street Address:	3 Galleria Twr 13155 Noel Rd Ste 900 Dallas, TX 75240		
Phone:	(972) 530-3013		
Fax:	NA		

History

The following information was reported: **09/18/2012**

Officer(s):
KEVIN GOODEN, MBR-DIR

The Texas Secretary of State business registrations file showed that Onyx Power & Gas Consulting LLC was registered as a Limited Liability Company on October 7, 2011. Although this company operates as a Limited Liability Company, the members have elected to use officer titles to denote areas of responsibility.

Ownership information provided verbally by Kevin Gooden, Mbr-Dir, on Sep 18 2012.

Business started 2011 by Kevin Gooden.

KEVIN GOODEN. 2011-present active here.

Business address has changed from 200 Crescent Ct Ste 1065, Dallas, TX, 75201 to 2 Galleria Twr 13155 Noel Rd, Dallas, TX, 75240.

Business Registration

CORPORATE AND BUSINESS REGISTRATIONS REPORTED BY THE SECRETARY OF STATE OR OTHER OFFICIAL SOURCE AS OF
NOVEMBER 13 2012.

Registered Name: ONYX POWER & GAS CONSULTING LLC
Business Type: DOMESTIC LIMITED LIABILITY CO
Corporation Type: NA
Date Incorporated: NA
State of Incorporation: TEXAS
Filing Date: Oct 07 2011
FilingFedID: NA
Registration ID: 0801490896
Duration: PERPETUAL
Duration Date: NA
Status: IN EXISTENCE
Status Attained Date: NA
Where Filed: SECRETARY OF STATE, AUSTIN, TX
Registered Agent: UNITED STATES CORPORATION AGENTS, INC., 10900 SOUTH
STONELAKE BLVD. ;STE. A-320, AUSTIN, TX, 787590000
Agent Appointed: NA
AgentStatus: NA
Principals: KEVIN GOODEN, PRESIDENT, 13155 NOEL RD STE 900, DALLAS,
TX, 752400000
KEVIN GOODEN, DIRECTOR, 13155 NOEL RD STE 900, DALLAS, TX,
752400000

Operations

09/18/2012

Description:

Provides business consulting services (100%).

WEBSITE: www.onyxpg.com.

Sells to manufacturers, retailers, wholesalers, general public, commercial concerns and government. Territory :
United States & Canada.

Employees: 9.

Facilities: Rents 2,000 sq. ft. in building.

Location: Central business section on main street.

Branches: NA

Subsidiaries: NA

Subsidiaries: NA

Subsidiaries: NA

Subsidiaries: NA

Subsidiaries: NA

SIC & NAICS

SIC:

Based on information in our file, D&B has assigned this company an extended 8-digit SIC. D&Bs use of 8-digit SICs enables us to be more specific to a companys operations that if we use the standard 4-digit code. The 4-digit SIC numbers link to the description on the Occupational Safety & Health Administration (OSHA) Web site. Links open in a new browser window.

8748 0000 Business consulting, nec

NAICS:

541618 Other Management Consulting Services

Public Filings

Currency: Shown in USD unless otherwise indicated

Summary

The following data includes both open and closed filings found in D&B's database on this company.

Bankruptcy Proceedings	-	-
Judgments	0	-
Liens	0	-
Suits	0	-
UCCs	0	-

The following Public Filing data is for information purposes only and is not the official record.
Certified copies can only be obtained from the official source.

Judgments

We currently don't have enough data to display this section.

Liens

We currently don't have enough data to display this section.

Suits

We currently don't have enough data to display this section.

Banking & Finance

Financial Statements

We currently don't have enough data to display this section.

Banking

We currently don't have enough data to display this section.

Special Events

We currently don't have enough data to display this section.

Corporate Linkage

Parent

We currently don't have enough data to display this section.

Headquarters (US)

We currently don't have enough data to display this section.

US Linkages

We currently don't have enough data to display this section.

International Linkages

We currently don't have enough data to display this section.

C-7 Exhibit C-7 "Credit Report,"

Welcome, Kevin



Latest Credit Score


**Equifax ID
Patrol™**

As of 11/16/2012	As of 11/16/2012	As of 11/16/2012
792 EXCELLENT	788 EXCELLENT	791 EXCELLENT

Need Assistance? 1-877-47GUARD(1-877-474-8273)

Tools

Average Equifax Credit Score for your zip code, 75254, is 658. See this and other credit scores in your zip on [Equifax Places](#) and visit the Scores by Zip tab.


**Your
Message
Center**

Current Alerts since Wednesday, October 17, 2012

Alerts 2 Kevin Gooden

View your Equifax ID Patrol™ [Identity Theft Insurance](#) document

You may be eligible for your 3 Bureau Credit Report and Scores for \$19.95 – a 50% discount from our retail price of \$39.95. [Click here](#) to order

Interesting articles from our finance blog:

[Credit Score Clean Sweep - Get Organized](#)
[How your Credit Score is Calculated](#)
[Fighting Child Identity Theft with Education and Awareness](#)
[Family Money: Basic Principles of Emergency Preparedness](#)
[Mortgage Closing Cost Fall as Consumers Save](#)

Latest Credit Summary

Your Credit Summary highlights the information in your credit file that is most important in determining your credit standing by distilling key credit information into one easy-to-read summary.

Credit Lock Status:
UNLOCKED
[Modify](#)

CREDIT REPORT as of 11/16/2012

Hide All Show All			
Hide	1	1	1
Total			
Mortgage Accounts			
Balance	\$359,089	\$359,089	\$359,089

Credit Limit	\$370,500	\$370,500	\$370,500
Debt to Credit Ratio	97%	97%	97%
Hide	2	2	2
Total Installment Accounts			
Balance	\$33,212	\$33,212	\$33,212
High Balance	\$53,864	\$53,864	\$53,864
Debt to Credit Ratio	62%	62%	62%
Hide	6	5	5
Total Revolving Accounts			
Balance	\$15,844	\$15,844	\$15,844
Credit Limit	\$43,718	\$42,700	\$42,700
Debt to Credit Ratio	36%	37%	37%
Hide	0	0	0
Total Other Accounts			
Balance	\$0	\$0	\$0
Hide	9	8	8
Total Open Accounts			
Total Balance	\$408,145	\$408,145	\$408,145
Total Credit Limit	\$468,082	\$467,064	\$467,064
Total Debt to Credit Ratio	87%	87%	87%
Total Monthly Payment Amount	\$4,398	\$4,398	\$4,398
Total Open Accounts with a Balance	5	5	5

Equifax
Extras

Equifax Cautions!
Fraud alerts alone are not enough against data breaches. Find out what else you can do

6 / 10

11

Your
Voice
Matters

Debt Summary

Lenders usually take a positive view of individuals with a range of credit accounts - car loan, credit cards, mortgage, etc. - that have a record of timely payments.

DEBT by ACCOUNT TYPE as of 11/16/2012

Equifax

88%



Mortgage 88%

Installment 8%

Revolving 4%

Other 0%

TransUnion

88%



Mortgage 88%

Installment 8%

Revolving 4%

Other 0%

Experian

88%



Mortgage 88%

Installment 8%

Revolving 4%

Other 0%

Important product disclosures, limitations, restrictions and conditions apply. [Learn More](#)

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C-8 Exhibit C-8 “Bankruptcy Information,”

Not applicable

C-9 Exhibit C-9 “Merger Information,”

Onyx Power & Gas LLC formed February 2009 as a Partnership with the state of Delaware. Through an amicable request, the State of Delaware executed a Certificate of Cancellation November 2011.

Through a retaining of assets, Onyx Power & Gas Consulting LLC received its certification as a Domestic Limited Liability Company from the Secretary of State of Texas.