

NC  
FILE



The Public Utilities Commission of Ohio

13-1438-EL-AGG

(56)

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 The Eric Ryan Corporation  
Address 1 Early Street, Suite A Ellwood City PA 16117  
Telephone # (724) 752-8900 Web site address (if any) www.ericryan.com

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

Legal Name The Eric Ryan Corporation  
Address 1 Early Street, Suite A Ellwood City PA 16117  
Telephone # (724) 752-8900 Web site address (if any) www.ericryan.com

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

The Eric Ryan Corporation  
\_\_\_\_\_  
\_\_\_\_\_

#### A-4 Contact person for regulatory or emergency matters

Name Mr. Christopher Clark  
Title Procurement Manager

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 fe Date Processed JUN 19 2013

RECEIVED-DOCKETING DIV  
2013 JUN 19 PM 3:07  
PUCO

Business address 1 Early Street, Suite A Ellwood City PA 16117

Telephone # (724) 758-2935

Fax # (724) 758-2388

E-mail address (if any) cclark@ericryan.com

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

Name Mr. Christopher Clark

Title Procurement Manager

Business address 1 Early Street, Suite A Ellwood City PA 16117

Telephone # (724) 758-2935

Fax # (724) 752-8999

E-mail address (if any) cclark@ericryan.com

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

Customer Service address 1 Early Street, Suite A/ P.O. Box 463 Ellwood City PA 16117

Toll-free Telephone # (800) 837-6406

Fax # (724) 752-8999

E-mail address (if any) ericryancorporation@ericryan.com

**A-7 Applicant's federal employer identification number # 251744565**

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

☐ Sole Proprietorship

☐ Partnership

☐ Limited Liability Partnership (LLP)

☐ Limited Liability Company (LLC)

☒ Corporation

☐ 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).**

**☒ First Energy**

☒ Ohio Edison

☒ Toledo Edison

☒ Cleveland Electric Illuminating

☒ Cincinnati Gas & Electric

☒ Monongahela Power

☒ American Electric Power

☒ Ohio Power

☒ Columbus Southern Power

☒ Dayton Power and Light

☐ Residential

☐ Residential

☐ Residential

☐ Residential

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☒ Mercantile

☒ Mercantile

☒ Industrial

☒ Industrial

☒ Industrial

☒ Industrial

☒ Industrial

☒ Industrial

☒ Industrial

☒ Industrial

☒ Industrial

- A-10 Provide the approximate start date that the applicant proposes to begin delivering services

August 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 Experian, 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.

Mary A. DeCaria CFO  
Signature of Applicant & Title

Sworn and subscribed before me this 17<sup>th</sup> day of June, 2013  
Month Year

Bernadette C. Honsaker  
Signature of official administering oath

Mary A. DeCaria, CFO  
Print Name and Title

NOTARIAL SEAL  
BERNADETTE C. HONSAKER  
Notary Public  
ELLWOOD CITY, LAWRENCE COUNTY  
My Commission Expires March 19, 2016

My commission expires on 3-19-16

# **AFFIDAVIT**

State of Pennsylvania

Ellwood City

\_\_\_\_ ss.  
(Town)

County of Lawrence :

Mary A. DeCaria, Affiant, being duly sworn/affirmed according to law, deposes and says that:

He/She is the CFO (Office of Affiant) of The Eric Ryan Corporation. (Name of Applicant);

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

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)

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.

Mary A. DeCaria CFO  
Signature of Applicant & Title

Sworn and subscribed before me this 17<sup>th</sup> day of June, 2013  
Month Year

Bernadette C. Honsaker  
Signature of official administering oath

Mary A. DeCaria, CFO  
Print Name and Title

NOTARIAL SEAL  
BERNADETTE C. HONSAKER  
Notary Public  
ELLWOOD CITY, LAWRENCE COUNTY  
My Commission Expires March 19, 2016

My commission expires on 3-19-16





### **A-11 Principal Officers, Directors and Partners**

"Principal Officers, Directors & Partners" provide the names, titles, addresses and telephone numbers of the applicant's principal officers, directors, partners, or other similar officials.

#### **Principal Officers, Directors and Partners**

**Keith Venezie, CEO (724) 758-2922**

**Mary A. DeCaria, CFO (724) 758-2938**

**Rebecca Hink, COO (724) 758-2931**

**Peggie Venezie, Vice President (724) 758-2207**

**Eric Venezie, Vice President (724) 752-5552**

**Ryan Venezie, Vice President (724) 758-4263**

**Nina Burke, Executive Vice President, Finance (724) 758-2923**

**Tawnya Roman, President Utility & Energy Services (724) 758-2909**

**Kathy Barillaro, Vice President Sales & Marketing (724) 758-2933**

**Chad Ubry, Vice President Energy Support & Product Services (724) 758-2911**

#### **Address:**

1 Early Street, Suite A/P.O. Box 473

Ellwood City, PA 16117

(724) 752-8900



### **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.**

The Eric Ryan Corporation is a Subchapter S-Corporation and is wholly owned by the founder and CEO of the corporation. The company does not maintain any affiliates or subsidiary companies that supply, aggregate, retail or wholesale electricity or natural gas for commercial clients in North America.



### **A-13 "Company History"**

**Provide a concise description of the applicant's company history and principal business interests.**

The Eric Ryan Corporation (ERC) is a closely held Sub-chapter S-Corporation established in 1990 as "Utility Cost Cutters" and has provided services for over 23 years. The company's incorporation, utilizing the Eric Ryan Corporation as its moniker, became effective January 1, 1995. ERC is wholly owned by the CEO and founder. The corporate office, located in Ellwood City, Pennsylvania, is equipped with state-of-the-art hardware and software.

Collectively, the team has over seven hundred (700) years' experience and several key staff member have over thirty (30) years' experience working directly for utility companies such as Penn Power, a First Energy Company, and telecommunications companies such as Verizon. As a result of our expansive clientele, our team interacts daily with local distribution companies and energy service suppliers in Ohio.

We have provided similar services to over three thousand five hundred (3,500) clients, including government entities such as: Federal Reserve Bank of Cleveland, School District of Philadelphia, and the City of Pittsburgh, as well as Fortune 500 companies such as: Clear Channel, Coca-Cola, Avis Budget, and Hilton Hotel Corporation. The Eric Ryan Corporation team has identified over eight hundred million dollars (\$800,000,000) in billing errors and future savings opportunities for clients.

Microfilm Number \_\_\_\_\_

Filed with the Department of State on

NOV 07 1994

Entity Number \_\_\_\_\_

*Robert M. Lohmeyer*

Secretary of the Commonwealth

ARTICLES OF INCORPORATION-FOR PROFIT  
OF

The Eric Ryan Corporation

Name of Corporation

A TYPE OF CORPORATION INDICATED BELOW

Indicate type of domestic corporation:

☒ Business-stock (15 Pa.C.S. § 1306)

\_\_\_\_ Management (15 Pa.C.S. § 2702)

\_\_\_\_ Business-nonstock (15 Pa.C.S. § 2102)

\_\_\_\_ Professional (15 Pa.C.S. § 2903)

\_\_\_\_ Business-statutory close (15 Pa.C.S. § 2303)

\_\_\_\_ Insurance (15 Pa.C.S. § 3101)

\_\_\_\_ Cooperative (15 Pa.C.S. § 7102)

DSCB:15-1306/2102/2303/2702/2903/3101/7102A (Rev. 91)

In compliance with the requirements of the applicable provisions of 15 Pa.C.S. (relating to corporations and unincorporated associations) the undersigned, desiring to incorporate a corporation for profit hereby, state(s) that:

1. The name of the corporation is: The Eric Ryan Corporation

2. The (a) address of this corporation's initial registered office in this Commonwealth or (b) name of its commercial registered office provider and the county of venue is:

(a) 513 Lawrence Avenue Ellwood City PA 16117 Lawrence  
Number and Street City State Zip County

(b) o/o: \_\_\_\_\_  
Name of Commercial Registered Office Provider County

For a corporation represented by a commercial registered office provider, the county in (b) shall be deemed the county in which the corporation is located for venue and official publication purposes.

3. The corporation is incorporated under the provisions of the Business Corporation Law of 1988.

4. The aggregate number of shares authorized is: 100 (other provisions, if any, attach 8 1/2 x 11 sheet)

5. The name and address, including number and street, if any, of each incorporator is:

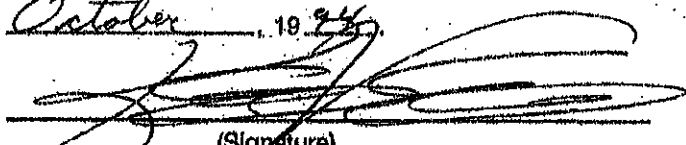
Name	Address
<u>Keith Venezia</u>	<u>305 Orchard Avenue, Ellwood City, PA 16117</u>

6. The specified effective date, if any, is: January 1, 1995 12:01 A.M.  
month day year hour, if any

- . Additional provisions of the articles, if any, attach an 8 1/2 x 11 sheet.
- . **Statutory close corporation only:** Neither the corporation nor any shareholder shall make an offering of any of its shares of any class that would constitute a "public offering" within the meaning of the Securities Act of 1933 (15 U.S.C. § 77a et seq.).
- . **Cooperative corporations only:** (Complete and strike out inapplicable term) The common bond of membership among its members/shareholders is: N/A

IN TESTIMONY WHEREOF, the incorporator(s) has (have) signed these Articles of Incorporation this 25<sup>th</sup> day of

October, 1994.

  
(Signature)

\_\_\_\_\_  
(Signature)



Department of the Treasury  
Internal Revenue Service  
PHILADELPHIA, PA 19255

Date of this notice: NOV. 28, 1994  
Taxpayer Identifying Number: 25-1744565  
Form: Tax Period:

For assistance you may  
call us at:

412-281-0112 LOCAL PITT.  
1-800-829-1040 OTHER PA

ERIC RYAN CORPORATION  
% KEITH C VENEZIE  
PO BOX 473  
ELLWOOD CITY PA 16117-0473730

Or you may write to us at  
the address shown at the  
left. If you write, be  
sure to attach the bottom  
part of this notice.

**ACKNOWLEDGEMENT OF RECEIPT  
FORM 2553 ELECTION BY A SMALL BUSINESS CORPORATION**

THIS NOTICE IS AN ACKNOWLEDGEMENT THAT YOUR FORM 2553, ELECTION BY A SMALL BUSINESS CORPORATION, FOR THE CORPORATION NAMED ABOVE HAS BEEN RECEIVED BY THE PHILADELPHIA SERVICE CENTER.

THIS IS NOT A NOTIFICATION OF YOUR STATUS AS A S-CORPORATION. WHEN YOUR ELECTION IS REVIEWED AND A DETERMINATION IS MADE YOU WILL RECEIVE A NOTICE OF ACCEPTANCE OR DENIAL OF YOUR ELECTION. UNTIL SUCH TIME AS YOU RECEIVE THE NOTICE OF ACCEPTANCE, YOU ARE CONSIDERED A CORPORATION AND SHOULD FILE FORM 1120, U.S. CORPORATION INCOME TAX RETURN OR FORM 1120-A, U.S. CORPORATION SHORT-FORM INCOME TAX RETURN, WHEN DUE.

IF YOU HAVE FILED A COMPLETED FORM 2553, YOU SHOULD RECEIVE NOTIFICATION OF YOUR STATUS AS AN S-CORPORATION WITHIN 45 DAYS FROM THE DATE OF THIS NOTICE. IF YOU DO NOT HEAR FROM US AT THE CLOSE OF THIS PERIOD, YOU MAY WRITE TO US AT THE ADDRESS SHOWN ABOVE. IF YOU PREFER, YOU MAY CALL US AT THE IRS TELEPHONE NUMBER LISTED IN YOUR LOCAL DIRECTORY. AN EMPLOYEE THERE MAY BE ABLE TO HELP YOU, HOWEVER, THE OFFICE AT THE ADDRESS SHOWN ON THIS NOTICE IS MOST FAMILIAR WITH YOUR CASE.

IF YOU WRITE TO US, PLEASE PROVIDE YOUR TELEPHONE NUMBER AND THE MOST CONVENIENT TIME FOR US TO CALL SO WE CAN CONTACT YOU TO RESOLVE YOUR INQUIRY. PLEASE RETURN THE BOTTOM PART OF THIS NOTICE TO HELP US IDENTIFY YOUR CASE.

THANK YOU FOR YOUR COOPERATION.

To make sure that IRS employees give courteous responses and correct information to taxpayers, a second IRS employee sometimes listens in on telephone calls.

Keep this part for your records

Overlay 5 Form 8499 (Rev. 8-9)

Return this portion to us with your inquiry or with your check if you have a balance due.

Your telephone number

( )

Best time to call

251744565 WD 00 0000

INTERNAL REVENUE SERVICE  
PHILADELPHIA, PA 19255

ERIC RYAN CORPORATION  
% KEITH C VENEZIE  
PO BOX 473  
ELLWOOD CITY PA 16117-0473730

DOCKETING STATEMENT DSCB:15-134A (Rev 91)  
DEPARTMENTS OF STATE AND REVENUE

FILING FEE: NONE

BUREAU USE ONLY:

Dept. of State Entity Number \_\_\_\_\_

Revenue Box Number \_\_\_\_\_

Filing Period \_\_\_\_\_ Date 3 4 5 \_\_\_\_\_

SIC \_\_\_\_\_ Report Code \_\_\_\_\_

This form (file in triplicate) and all accompanying documents shall be mailed to:

COMMONWEALTH OF PENNSYLVANIA  
DEPARTMENT OF STATE  
CORPORATION BUREAU  
P.O. BOX 8722  
HARRISBURG, PA 17105-0722

Check proper box:

☒ Pa. Business-stock      ☐ Pa. Business-nonstock      ☐ Pa. Business-Management      ☐ Pa. Professional  
☐ Pa. Business-statutory close      ☐ Pa. Business-cooperative      ☐ Pa. Nonprofit-stock      ☐ Pa. Nonprofit-nonstock  
☐ Foreign-business      ☐ Foreign-nonprofit      ☐ Motor Vehicle for Hire      ☐ Insurance  
☐ Foreign-Certificate of Authority to D/B/A \_\_\_\_\_

Corporation registering as a result of (check box):

☒ Incorporation (Pa.)      ☐ Domestication      ☐ Consolidation  
☐ Authorization of a foreign corporation      ☐ Division      ☐ Summary of Record

1. Name of corporation: 'The Eric Ryan Corporation'

2. Location of (a) initial registered office in Pennsylvania or (b) the name and county of the commercial registered office provider:

(a) 513 Lawrence Avenue, Ellwood City, PA 16117  
Number and Street/PO number and Box      City      State      Zip code      Lawrence County

(b) o/o: \_\_\_\_\_  
Name of commercial registered office provider      County

3. State or Country of Incorporation: PA      4. Specified effective date, if applicable: 1/1/95

5. Federal Identification Number: 25-1744565

6. Describe principal Pennsylvania activity to be engaged in, within one year of this application date: Auditing  
Utility/Telephone and Tax billings for commercial/government and  
industrial accounts.

7. Names, residences and social security numbers of the chief executive officer, secretary and treasurer:

Name	Address	Title	Social Security #
<u>Keith Venezie</u>	<u>305 Orchard Avenue</u>	<u>C.E.O.</u>	
<u>Carmela M. Venezie</u>	<u>406 Golf Avenue</u>	<u>Secretary</u>	
<u>Keith Venezie</u>		<u>Treasurer</u>	

If professional corporation, include officer's professional license numbers with the respective Pennsylvania Professional Board.

## 8 Location of principal place of business:

513 Lawrence Avenue Ellwood City, PA 16117  
 Number and Street/PO number and Box City State Zip Code

## 9. Mailing address if different than #8 (Location where correspondence, tax report form, etc. are to be sent):

P.O. Box 473 Ellwood City, PA 16117  
 Number and Street/PO number and Box City State Zip Code

## 10. Act of General Assembly or authority under which you are organized or incorporated (Full citation of statute or other authority; attach a separate sheet if more space is required):

GAA Act of 1988

## 11. Date and state of incorporation or organization (foreign corporation only):

N/A

## 12. Date business started in Pennsylvania (foreign corporation only):

N/A

13. Is the corporation authorized to issue capital stock? ☒ YES ☐ NO14. Corporation's fiscal year ends: December 31

This statement shall be deemed to have been executed by the individual who executed the accompanying submittal. See 18 Pa.C.S. §4904 (relating to unsworn falsification to authorities).

## Instructions for Completion of Form:

- A. A separate completed set of copies of this form shall be submitted for each entity or registration resulting from the transaction.
- B. The Bureau of Corporation Taxes in the Pennsylvania Department of Revenue should be notified of any address changes. Notification should be sent to the Processing Division, Bureau of Corporation Taxes, Pa. Department of Revenue, Dept. 280705, Harrisburg, PA 17128-0705.
- C. All Pennsylvania corporate tax reports, except those for motor vehicle for hire, must be filed with the Commonwealth on the same fiscal basis as filed with the U.S. government. Motor vehicle for hire, i.e., gross receipts tax reports, must be filed on a calendar year basis only.
- D. The disclosure of the social security numbers of the corporate officers in Paragraph 7 is voluntary. The numbers are used to assure the proper identification of corporation officers by the Department of Revenue in accordance with the Fiscal Code.





DATE:	DOCUMENT ID	DESCRIPTION	FILING	EXPED	PENALTY	CERT	COPY
02/16/2011	201104601124	FOREIGN LICENSE/FOR-PROFIT (FLF)	125.00	.00	.00	.00	.00

**Receipt**

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

THE ERIC RYAN CORPORATION  
1 EARLY STREET, SUITE A  
P.O. BOX 473  
ELLWOOD CITY, PA 16117

**STATE OF OHIO  
CERTIFICATE**

**Ohio Secretary of State, Jon Husted**

**1997508**

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

**THE ERIC RYAN CORPORATION**

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

Document(s):

**FOREIGN LICENSE/FOR-PROFIT**

Authorization to transact business in Ohio is hereby given, until surrender, expiration or cancellation of this license.

Document No(s):

**201104601124**



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 14th day of February, A.D. 2011.

*Jon Husted*

Ohio Secretary of State



### **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.**

- ♦ Pennsylvania
- ♦ Maryland
- ♦ New Jersey
- ♦ Michigan
- ♦ Maine
- ♦ Illinois
- ♦ Massachusetts



## **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.**

The Eric Ryan Corporation has been in the business of auditing utility and telecommunications billings since 1990 (over 23 years), offering guidance in the purchase of natural gas commodities since 1995 and offering guidance in the purchase of electric commodities since 2000. The Eric Ryan Corporation has provided guidance for the purchase of over 500 million dollars' worth of commodities on behalf of over 1,000 clients. The Eric Ryan Corporation is an independent company and does not have business affiliations.

The Eric Ryan Corporation plans to provide procurement guidance to existing clients and those public and private entities that request procurement guidance.



### **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.).**

**Experience in the electricity industry has been concentrated on the following:**

- Analyze and audit all utility costs to uncover billing errors and make objective, verifiable recommendations for future cost reductions.
- Determine if the client qualifies for a rate schedule change that will reduce cost.
- Determine if the client qualifies for tariff riders specific to their business (or industry) that will reduce cost.
- Verify the accuracy of utility meters to insure proper billing.
- Recommend alternative utility providers offering equivalent services at reduced rates.
- Verify that the billings accurately reflect on-site equipment, or the services specified in the contract.
- Establish usage trends versus activity levels.
- Coordinate all client refunds and credits, if applicable.
- Implement and monitor all cost-saving recommendations over the contract period.
- Provide monthly reports showing the savings by utility.
- Charge fees that "share" in the savings, yet don't adversely impact client's current operating budget
- Over the past 22 years services have been provided to approximately 4,000 clients; currently services are provided for approximately 400 clients nationwide
- Similar services are provided in Pennsylvania, Maryland, Massachusetts, Maine, New Jersey, and Illinois.



#### **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.**

The Eric Ryan Corporation is not involved in any existing, pending or past rulings, judgments, contingent liabilities, revocation of authority, regulatory investigations or any other matter that could adversely impact the company's ability to provide services.



### **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.**

The request is not applicable to the Eric Ryan Corporation; which is closely and privately held. The company does not prepare annual reports to shareholders as there are no shareholders.



### **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.**

The Eric Ryan Corporation is a privately and closely held S-Corporation and is not required to report to the Securities and Exchange Commission.



### **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.**



8:33 AM

04/06/12

Accrual Basis

**The Eric Ryan Corporation**  
**Summary Balance Sheet**  
As of December 31, 2011

	<u>Dec 31, 11</u>
<b>ASSETS</b>	
Current Assets	
Checking/Savings	63,248.36
Accounts Receivable	297,572.11
Other Current Assets	<u>116,152.28</u>
<b>Total Current Assets</b>	<b>476,972.75</b>
Fixed Assets	247,495.77
Other Assets	<u>651,324.28</u>
<b>TOTAL ASSETS</b>	<b><u>1,375,792.80</u></b>
<b>LIABILITIES &amp; EQUITY</b>	
Liabilities	
Current Liabilities	
Accounts Payable	129,020.13
Other Current Liabilities	<u>185,106.77</u>
<b>Total Current Liabilities</b>	<b>314,126.90</b>
Long Term Liabilities	<u>533,680.36</u>
<b>Total Liabilities</b>	<b>847,807.26</b>
Equity	<u>527,985.54</u>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b><u>1,375,792.80</u></b>

**The Eric Ryan Corporation**  
**Profit & Loss**  
January through December 2011

Ordinary Income/Expense

Income

Sales-Sublet Telco Services	5,821.19
Sales-Commission	713,986.84
Sales-Agent	38,903.17
Sales-Auto Dealership	1,825.48
Sales-Broadcasting/Radio	37,295.91
Sales-Depart/Retail/Wholesale	358,344.91
Sales-Education	586,294.42
Sales-Financial Institution	31,249.73
Sales-Government	178,072.22
Sales-Healthcare	546,816.82
Sales-Hospitality	1,728,489.64
Sales-Manufacturing	188,729.37
Sales-Miscellaneous	99,456.14
Sales-Non-Profit/Other	63,828.55
Sales-Publishing/Newspaper	58,386.07
Sales-Scanning	525.00

Total Income 4,638,025.46

Cost of Goods Sold

Cost of Sales-Commissions	5,513.46
Cost of Sales-Services	29,737.40
Cost of Sales-Hospitality	3,034.45
Cost of Sales-Energy	2,652.00
Cost of Sales-Sublet/Telco	5,549.55
Cost of Sales-Sublet/Energy	4,542.99
Cost of Sales-Manufacturing	2,518.56
Cost of Sales-Miscellaneous	3,256.71
Cost of Sales-Education	21,227.58
Cost of Sales-Government	3,868.94

Total COGS 81,901.64

Gross Profit 4,556,123.82

Expense

Payroll Expenses & Benefits	3,291,013.38
Administrative Expenses	928,287.78

Total Expense 4,219,301.16

Net Ordinary Income 336,822.66

Other Income/Expense

Total Other Income 9,191.32

Total Other Expense 75,840.45

Net Other Income -66,649.13

Net Income 270,173.53

The Eric Ryan Corporation  
**Balance Sheet**  
As of December 31, 2012

	<u>Dec 31, 12</u>
<b>ASSETS</b>	
Current Assets	
Checking/Savings	120,235.65
Accounts Receivable	319,928.17
Other Current Assets	<u>217,651.47</u>
Total Current Assets	657,815.29
Fixed Assets	258,990.05
Other Assets	<u>668,589.74</u>
<b>TOTAL ASSETS</b>	<u><b>1,585,395.08</b></u>
<b>LIABILITIES &amp; EQUITY</b>	
Liabilities	
Current Liabilities	
Accounts Payable	166,543.43
Other Current Liabilities	157,093.25
Total Current Liabilities	323,636.68
Long Term Liabilities	<u>642,960.07</u>
Total Liabilities	966,596.75
Equity	<u>618,798.33</u>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<u><b>1,585,395.08</b></u>

The Eric Ryan Corporation  
**Profit & Loss**  
January through December 2012

	<u>Jan - Dec 12</u>
Ordinary Income/Expense	
Income	
Sales/Services Income	199.97
Sales/Commission	848,869.02
Sales/Agent	25,007.92
Sales/Auto Dealership	2,432.39
Sales/Broadcasting/Radio	10,392.60
Sales/Consulting	930.30
Sales-Depart/Retail/Wholesale	176,992.04
Sales/Education	382,992.42
Sales/Financial Institution	33,148.32
Sales/Government	228,335.39
Sales/Healthcare	576,829.99
Sales/Hospitality	1,872,211.34
Sales/Manufacturing	377,831.89
Sales/Miscellaneous	143,215.23
Sales/Non-Profit/Other	56,046.47
Sales/Publishing/Newspaper	59,782.20
Sales/Scanning	500.00
	<hr/>
Total Income	4,795,717.49
Cost of Goods Sold	
Healthcare	5,692.23
Commissions	19,305.50
Services	17,600.00
Hospitality	6,426.43
Energy	-142.50
Manufacturing	5,814.15
Miscellaneous	126.68
Publishing/Newspaper	255.09
Education	51,644.08
Government	1,470.43
	<hr/>
Total COGS	108,192.09
Gross Profit	4,687,525.40
Expense	
Payroll Expenses & Benefits	3,447,220.69
Administrative Expenses	951,033.54
	<hr/>
Total Expense	4,398,254.23
Net Ordinary Income	289,271.17
Other Income/Expense	
Total Other Income	-9,567.16
Total Other Expense	2,620.83
	<hr/>
Net Other Income	-12,187.99
Net Income	<u>277,083.18</u>



#### **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.)**

ONE EAST STATE STREET  
SHARON, PA16146  
724.981.1320 Phone Number  
724.983.1988 Facsimile



March 19, 2013

Re: The Eric Ryan Corporation

To whom it may concern:

Please be advised that the above referenced client has maintained a satisfactory relationship with Huntington Bank since June 2011.

The Eric Ryan Corporation has maintained a depository relationship with an average high 5 figure balance. Also, The Eric Ryan Corporation has available a Med 6 figure Line of Credit. The next renewal date for this Line of Credit is scheduled for May 31, 2013. Should the borrower's overall financial condition remain favorable, a renewal of the existing line of credit is anticipated.

All deposits and payments have been handled as agreed, and The Eric Ryan Corporation is considered to be a satisfactory account relationship.

Should you have any additional questions, please feel free to contact me at (724) 981-1323. Thank you for your time and attention in this matter.

Sincerely,

A handwritten signature in black ink, appearing to read 'DM/GR', written over a horizontal line.

David M. Grande  
HUNTINGTON BANK  
Vice President  
Business Banking



### **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, email address, and telephone number of the preparer.**

Please see the documents following this request.

**The Eric Ryan Corporation**  
**Forecasted Balance Sheet**  
**As of December 31, 2013**

Dec 31, 13

**ASSETS**

**Current Assets**

Checking/Savings	33,569.27
Accounts Receivable	480,934.16
Other Current Assets	<u>218,259.22</u>

**Total Current Assets** 732,762.65

**Fixed Assets** 270,787.58

**Other Assets** 453,538.92

**TOTAL ASSETS** 1,457,089.15

**LIABILITIES & EQUITY**

**Liabilities**

**Current Liabilities**

**Accounts Payable** 162,120.65

**Other Current Liabilities** 85,063.14

**Total Current Liabilities** 247,183.79

**Long Term Liabilities** 700,461.23

**Total Liabilities** 1,194,828.81

**Equity** 262,260.32

**TOTAL LIABILITIES & EQUITY** 1,457,089.13



**The Eric Ryan Corporation**  
**Forecasted Profit Loss**  
January through December 2013

	<u>Jan - Dec 13</u>
<b>Ordinary Income/Expense</b>	
<b>Income</b>	
Sales/Services Income	205.97
Sales/Commission	910,000.00
Sales/Agent	25,758.18
Sales/Auto Dealership	2,505.36
Sales/Broadcasting/Radio	10,704.38
Sales/Consulting	1,050.00
Sales-Depart/Retail/Wholesale	182,301.80
Sales/Education	394,482.19
Sales/Financial Institution	34,142.77
Sales/Government	235,185.45
Sales/Healthcare	594,134.89
Sales/Hospitality	1,928,377.68
Sales/Manufacturing	389,166.85
Sales/Miscellaneous	147,511.69
Sales/Non-Profit/Other	57,727.86
Sales/Publishing/Newspaper	61,575.67
Sales/Scanning	500.00
	<hr/>
<b>Total Income</b>	4,975,330.72
<b>Cost of Goods Sold</b>	
Healthcare	5,555.00
Commissions	19,300.00
Services	15,000.00
Hospitality	6,300.00
Energy	100.00
Manufacturing	6,000.00
Miscellaneous	150.00
Publishing/Newspaper	250.00
Education	50,000.00
Government	1,500.00
	<hr/>
<b>Total COGS</b>	104,155.00
	<hr/>
<b>Gross Profit</b>	4,871,175.72
<b>Expense</b>	
Payroll Expenses & Benefits	3,567,873.41
Administrative Expenses	998,585.22
	<hr/>
<b>Total Expense</b>	4,566,458.63
	<hr/>
<b>Net Ordinary Income</b>	304,717.08
<b>Other Income/Expense</b>	
<b>Total Other Income</b>	5,000.00
<b>Total Other Expense</b>	2,500.00
	<hr/>
<b>Net Other Income</b>	2,500.00
	<hr/>
<b>Net Income</b>	307,217.08
	<hr/>

**The Eric Ryan Corporation**  
**Forcasted Statement of Cash Flows**  
**January through December 2013**

	<u>Jan - Dec 13</u>
<b>OPERATING ACTIVITIES</b>	
Net Income	307,217.08
Adjustments to reconcile Net Income to net cash provided by operations:	
Net cash provided by Operating Activities	39,445.44
 <b>INVESTING ACTIVITIES</b>	
Net cash provided by Investing Activities	(32,513.67)
 <b>FINANCING ACTIVITIES</b>	
Net cash provided by Financing Activities	<u>(93,598.15)</u>
 Net cash decrease for period	<u>(86,666.38)</u>
 Cash at beginning of period	120,235.65
 Cash at end of period	<u><u>33,569.27</u></u>

**The Eric Ryan Corporation**  
**Forecasted Balance Sheet**  
**As of December 31, 2014**  
**Dec 31, 14**

**ASSETS**

**Current Assets**

Checking/Savings	97,423.18
Accounts Receivable	451,563.24
Other Current Assets	<u>225,367.36</u>

**Total Current Assets** 774,353.78

**Fixed Assets** 284,364.22

**Other Assets** 462,538.25

**TOTAL ASSETS** 1,521,256.25

**LIABILITIES & EQUITY**

**Liabilities**

**Current Liabilities**

Accounts Payable 147,654.32

Other Current Liabilities 80,365.58

**Total Current Liabilities** 228,019.90

**Long Term Liabilities** 598,632.23

**Total Liabilities** 1,054,672.03

**Equity** 466,584.22

**TOTAL LIABILITIES & EQUITY** 1,521,256.25

**The Eric Ryan Corporation**  
**Forecasted Profit Loss**  
January through December 2014

	<u>Jan - Dec 14</u>
Ordinary Income/Expense	
Income	
Sales/Services Income	410.00
Sales/Commission	925,216.00
Sales/Agent	26,273.32
Sales/Auto Dealership	2,555.47
Sales/Broadcasting/Radio	10,918.47
Sales/Consulting	1,071.00
Sales-Depart/Retail/Wholesale	185,947.84
Sales/Education	402,371.84
Sales/Financial Institution	34,825.62
Sales/Government	239,889.16
Sales/Healthcare	606,017.59
Sales/Hospitality	1,966,945.23
Sales/Manufacturing	396,950.18
Sales/Miscellaneous	150,461.92
Sales/Non-Profit/Other	58,882.42
Sales/Publishing/Newspaper	62,807.18
Sales/Scanning	510.00
	<hr/>
Total Income	5,072,053.24
Cost of Goods Sold	
Healthcare	4,528.16
Commissions	14,568.00
Services	15,092.35
Hospitality	6,200.00
Energy	150.00
Manufacturing	6,500.00
Miscellaneous	100.00
Publishing/Newspaper	250.00
Education	10,000.00
Government	250.00
	<hr/>
Total COGS	57,638.51
	<hr/>
Gross Profit	5,014,414.73
Expense	
Payroll Expenses & Benefits	3,710,588.35
Administrative Expenses	992,864.04
	<hr/>
Total Expense	4,703,452.39
	<hr/>
Net Ordinary Income	310,962.34
Other Income/Expense	
Total Other Income	5,000.00
Total Other Expense	2,000.00
	<hr/>
Net Other Income	3,000.00
	<hr/>
Net Income	<u><u>313,962.34</u></u>

**The Eric Ryan Corporation**  
**Forecasted Statement of Cash Flows**

January through December 2014

Jan - Dec 14

**OPERATING ACTIVITIES**

Net Income 313,962.34

Adjustments to reconcile Net Income

to net cash provided by operations:

Net cash provided by Operating Activities 185,930.89

**INVESTING ACTIVITIES**

Net cash provided by Investing Activities (32,513.67)

**FINANCING ACTIVITIES**

Net cash provided by Financing Activities (89,563.31)

Net cash increase for period 63,853.91

Cash at beginning of period 33,569.27

Cash at end of period 97,423.18



#### **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.**

According to Dunn & Bradstreet, the credit rating of the Eric Ryan Corporation is 1A2.

Other mentioned rating agencies were contacted to initiate a credit report. The credit reporting agencies communicated their services were not applicable for the Eric Ryan Corporation's use.

Printed By: Lisa Lance

Date Printed: February 12, 2013

## Live Report : ERIC RYAN CORPORATION, THE

D-U-N-S® Number: 13-002-6185

Trade Names: GAME ZONE - THOUGHT PROCESS ENTERPRISES

Endorsement/Billing Reference: lancel@dnb.com

### D&B Address

**Address** 1 Early St Ste A  
Ellwood City, PA - 16117

**Phone** 724 758-2923

**Fax**

**Location Type** Single Location

**Web**

**Endorsement :** lancel@dnb.com

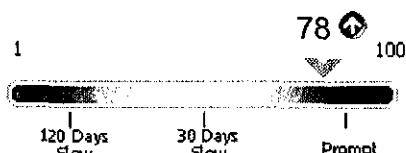
## Company Summary

Currency: Shown in USD unless otherwise indicated

### Score Bar

PAYDEX®	78
Commercial Credit Score Class	2
Financial Stress Class	1
Credit Limit - D&B Conservative	40,000.00
D&B Rating	1A2

### D&B 3-month PAYDEX®



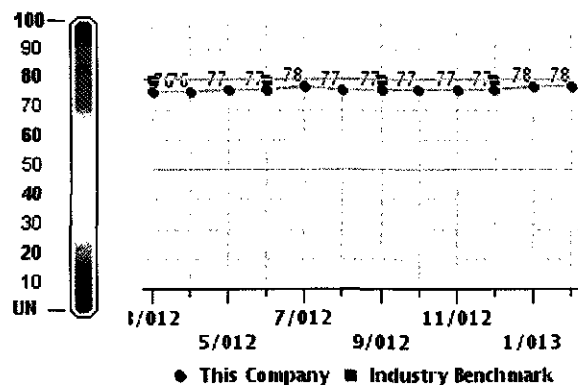
When weighted by amount, Payments to suppliers average 3 Days Beyond Terms

### D&B Company Overview

This is a single location

<b>Mailing Address</b>	PO Box 473 Ellwood City, PA 16117
<b>Chief Executive</b>	KEITH VENEZIE, CEO
<b>Year Started</b>	1994
<b>Employees</b>	85
<b>SIC</b>	8742
<b>Line of business</b>	Management consulting services
<b>NAICS</b>	541611
<b>History Status</b>	CLEAR

### PAYDEX® Trend Chart



### D&B PAYDEX®



When weighted by amount, Payments to suppliers average 3 days beyond terms

### Public Filings

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

Record Type	Number of Records	Most Recent Filing Date
Bankruptcies	0	-
Judgments	0	-
Liens	0	-

Financial Condition GOOD

Suits 0  
UCCs 7 12/26/12

The public record items contained herein may have been paid, terminated, vacated or released prior to today's date.

#### Commercial Credit Score Class



#### Financial Stress Score Class



### Predictive Scores

Currency: Shown in USD unless otherwise indicated

#### Credit Capacity Summary

This credit rating was assigned because of D&Bs assessment of the company's creditworthiness. For more information, see the D&B Rating Key

D&B Rating : 1A2

Financial Strength: 1A indicates 500,000 to 749,999  
Composite credit appraisal: 2 is good

The Rating was changed on March 26, 2012 to reflect a change in the company's worth.

Below is an overview of the company's rating history since 02-02-2004

D&B Rating	Date Applied
1A2	03-26-2012
BA2	04-29-2011
-	04-14-2010
1R3	11-16-2009
BB3	03-18-2008
CC3	04-02-2007
-	11-09-2006
CB3	07-05-2005
1R3	10-19-2004
DC3	02-02-2004

Sales: 4,638,025.00  
Number of Employees Total: 85

Worth: 527,986 (As of 31-Dec-11)  
Working Capital: \$162,846 (As of 31-Dec-11)

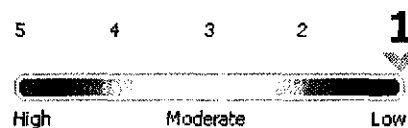
Payment Activity: (based on 39 experiences)

Average High Credit: 4,400  
Highest Credit: 20,000  
Total Highest Credit: 141,100

#### D&B Credit Limit Recommendation

Conservative credit Limit 40,000  
Aggressive credit Limit: 90,000

Risk category for this business : LOW



The Credit Limit Recommendation (CLR) is intended to serve as a directional benchmark for all businesses within the same line of business or industry, and is not calculated based on any individual business. Thus, the CLR is intended to help guide the credit limit decision, and must be balanced in combination with other elements which reflect the individual company's size, financial strength, payment history, and credit worthiness, all of which can be derived from D&B reports.

Risk is assessed using D&Bs scoring methodology and is one factor used to create the recommended limits. See Help for details.

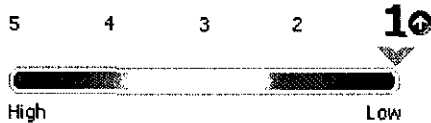


## Financial Stress Class Summary

The Financial Stress Score 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&Bs extensive data files.

The Financial Stress Class of 1 for this company shows that firms with this class had a failure rate of 0.03% (3 per 10,000), which is lower than the average of businesses in D & B's database

### Financial Stress Class :



Low risk of severe financial stress, such as bankruptcy, over the next 12 months.

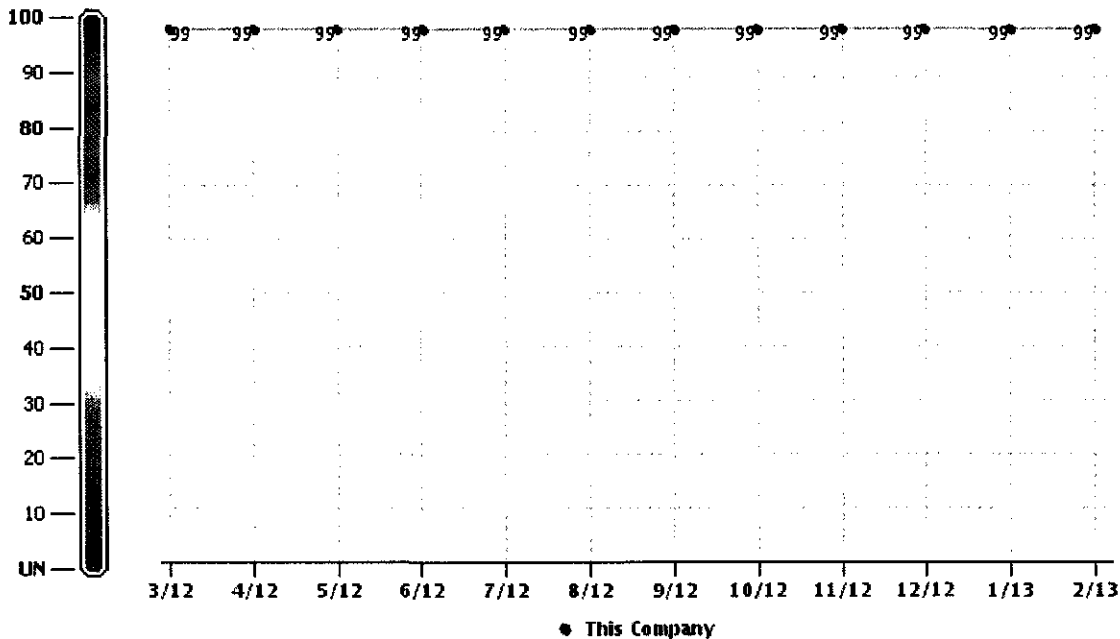
### Probability of Failure:

- Among Businesses with this Class: **0.03 %** (3 per 10,000)
- Financial Stress National Percentile : **99** (Highest Risk: 1; Lowest Risk: 100)
- Financial Stress Score :&nbsp; **1618** (Highest Risk: 1,001; Lowest Risk: 1,875)
- Average of Businesses in D&Bs database: **0.48 %** ( 48 per 10,000)

### The Financial Stress Class of this business is based on the following factors:

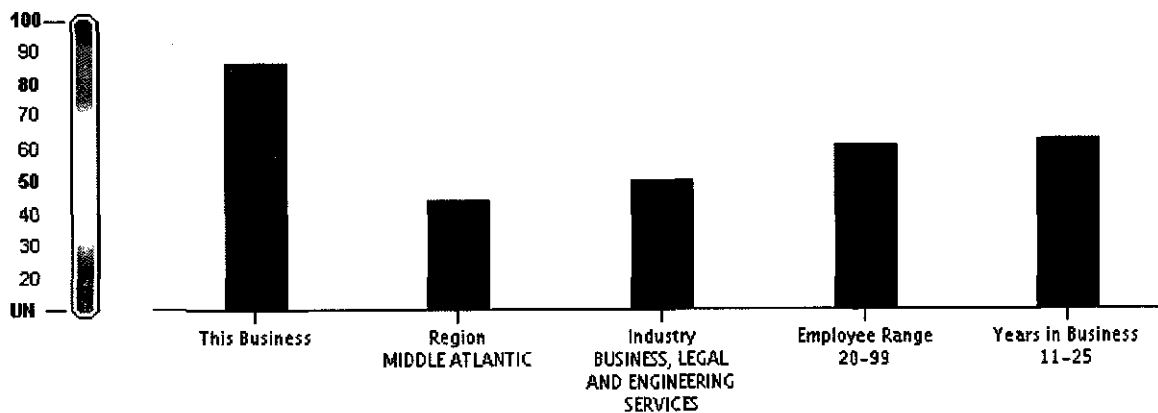
- UCC Filings reported.
- High number of inquiries to D & B over last 12 months.
- Business does not own facilities.
- Higher risk legal structure.

### Financial Stress Percentile Trend:



### 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 Probability of Failure shows the percentage of firms in a given Class that discontinued operations over the past year with loss to creditors. The Probability of Failure - 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&Bs 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.



Norms	National %
This Business	99
Region: MIDDLE ATLANTIC	44
Industry: BUSINESS, LEGAL AND ENGINEERING SERVICES	52
Employee range: 20-99	66
Years in Business: 11-25	68

This Business has a Financial Stress Percentile that shows:

- 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.

### Credit Score Summary

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. The Credit Score class of 2 for this company shows that 10.6% of firms with this class paid one or more bills severely delinquent, which is lower than the average of businesses in D & B's database.

Credit Score Class :



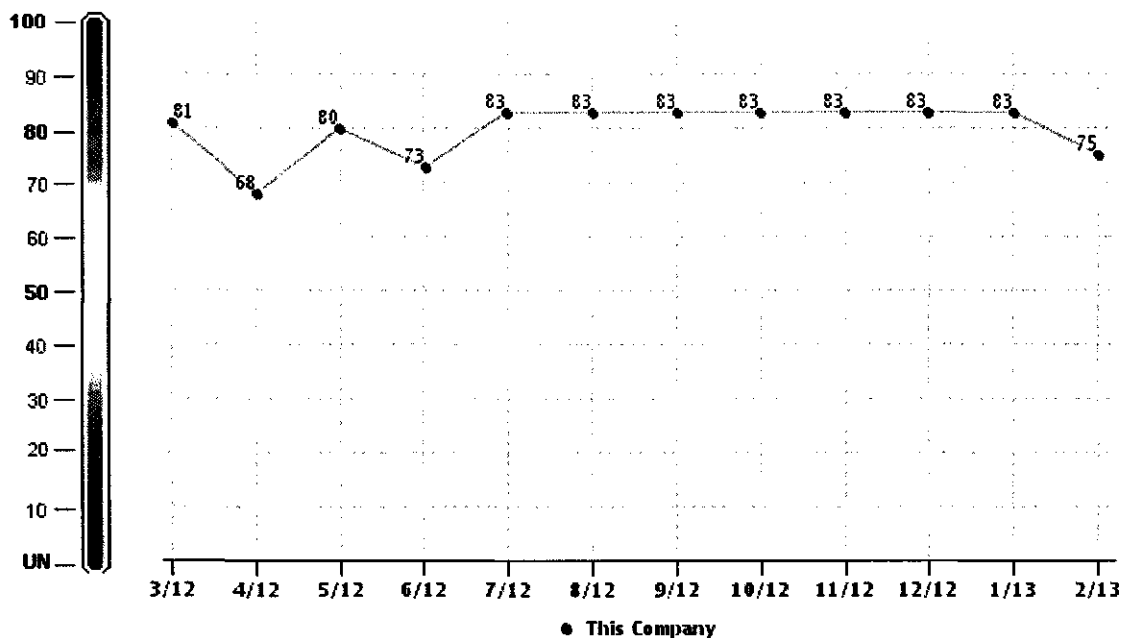
### Incidence of Delinquent Payment

- Among Companies with this Classification: **10.60 %**
- Average compared to businesses in D&B's database: **23.50 %**
- Credit Score Percentile : **75** (Highest Risk: 1; Lowest Risk: 100)
- Credit Score : **456** (Highest Risk: 101; Lowest Risk: 670)

The Credit Score Class of this business is based on the following factors:

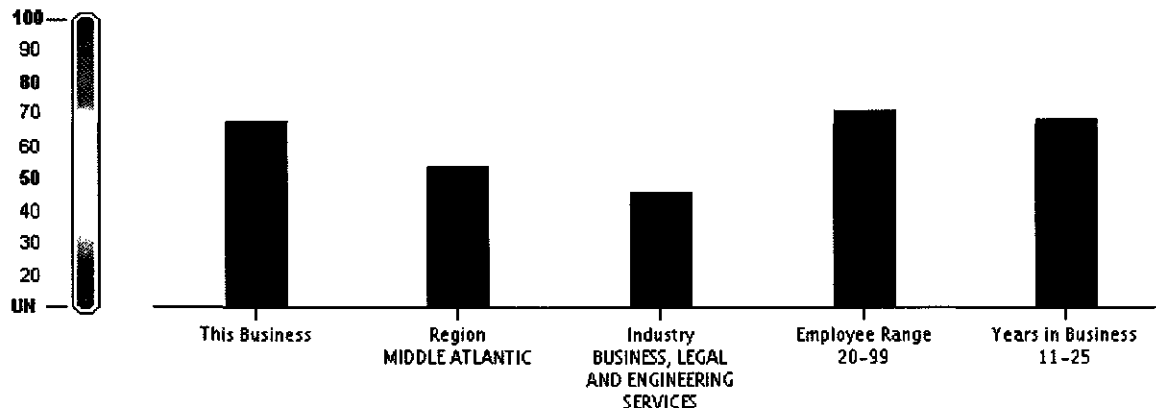
- Most recent amount past due.
- Insufficient number of payment experiences.
- Business is not a subsidiary.
- Low number of satisfactory payments.
- Financial ratios indicate higher risk.
- Low proportion of satisfactory payment experiences to total payment experiences.

Credit Score Class Percentile Trend:



#### Notes:

- The Commercial Credit Score Risk 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 severe delinquency.
- The incidence of delinquency shows the percentage of firms in a given percentile that are likely to pay creditors in a severely delinquent manner. The average incidence of delinquency is based on businesses in D&B's database and is provided for comparative purposes.
- The Commercial Credit Score percentile reflects the relative ranking of a firm among all scorable companies in D&B's file.
- The Commercial Credit Score offers a more precise measure of the level of risk than the Risk Class and Percentile. It is especially helpful to customers using a scorecard approach to determining overall business performance.



#### Norms

	National %
This Business	75
Region: MIDDLE ATLANTIC	57
Industry: BUSINESS, LEGAL AND ENGINEERING SERVICES	46
Employee range: 20-99	79
Years in Business: 11-25	76

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.

Higher risk than other companies with a comparable number of years in business.

## Trade Payments

Currency: Shown in USD unless otherwise indicated 

### D&B PAYDEX®

The D&B PAYDEX is a unique, weighted indicator of payment performance based on payment experiences as reported to D&B by trader references. Learn more about the D&B PAYDEX

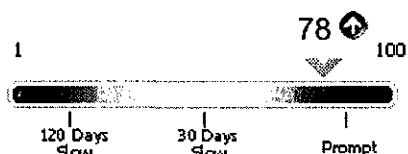
Timeliness of historical payments for this company.

Current PAYDEX is	78	Equal to 3 days beyond terms ( Pays more slowly than the average for its industry of generally within terms )
Industry Median is	80	Equal to generally within terms
Payment Trend currently is	↔	Unchanged, compared to payments three months ago

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 the debt is disputed.

Total payment Experiences in D&Bs File (HQ)	39
Payments Within Terms (not weighted)	95 %
Trade Experiences with Slow or Negative Payments(%)	5.13%
Total Placed For Collection	0
High Credit Average	4,400
Largest High Credit	20,000
Highest Now Owing	15,000
Highest Past Due	1,000

### D&B PAYDEX



- High risk of late payment (Average 30 to 120 days beyond terms)
  - Medium risk of late payment (Average 30 days or less beyond terms)
  - Low risk of late payment (Average prompt to 30+ days sooner)
- When weighted by amount, payments to suppliers average 3 days beyond terms

### 3-Month D&B PAYDEX



- High risk of late payment (Average 30 to 120 days beyond terms)
  - Medium risk of late payment (Average 30 days or less beyond terms)
  - Low risk of late payment (Average prompt to 30+ days sooner)
- Based on payments collected over last 3 months.

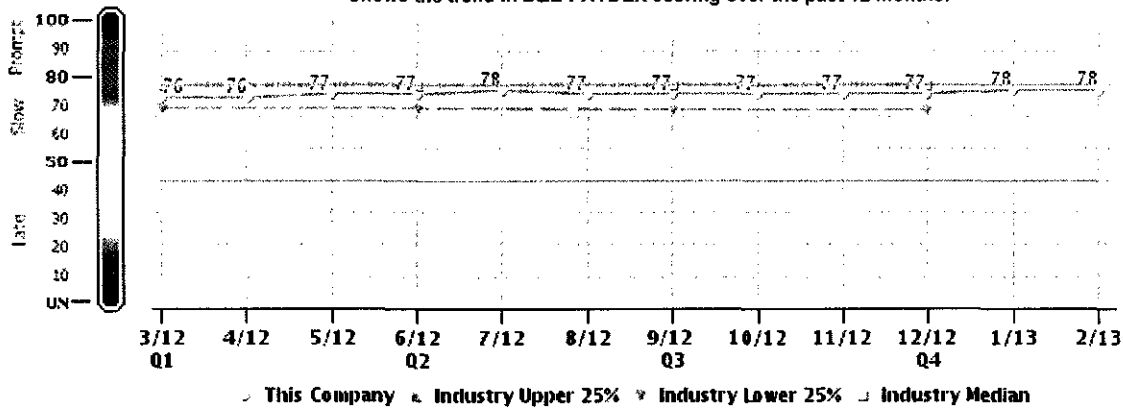
When weighted by amount, payments to suppliers average 3 days beyond terms

### D&B PAYDEX® Comparison

Current Year

PAYDEX® of this Business compared to the Primary Industry from each of the last four quarters. The Primary Industry is Management consulting services , based on SIC code 8742 .

Shows the trend in D&B PAYDEX scoring over the past 12 months.

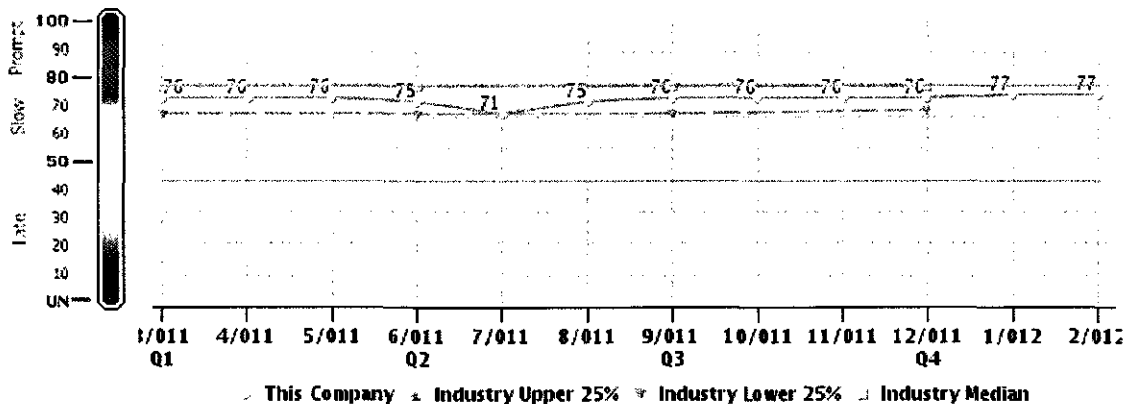


	3/12	4/12	5/12	6/12	7/12	8/12	9/12	10/12	11/12	12/12	1/13	2/13
<b>This Business</b>	76	76	77	77	78	77	77	77	77	77	78	78
<b>Industry Quartiles</b>												
Upper	80	.	.	80	.	.	80	.	.	80	.	.
Median	80	.	.	80	.	.	80	.	.	80	.	.
Lower	73	.	.	73	.	.	72	.	.	72	.	.

- Current PAYDEX for this Business is 78 , or equal to 3 days beyond terms
- The 12-month high is 78 , or equal to 3 DAYS BEYOND terms
- The 12-month low is 76 , or equal to 6 DAYS BEYOND terms

#### Previous Year

Shows PAYDEX of this Business compared to the Primary Industry from each of the last four quarters. The Primary Industry is Management consulting services , based on SIC code 8742 .



	03/11 Q1'11	06/11 Q2'11	09/11 Q3'11	12/11 Q4'11
<b>Previous Year</b>				
<b>This Business</b>	76	75	76	76
<b>Industry Quartiles</b>				
Upper	80	80	80	80
Median	80	80	80	80
Lower	71	71	71	72

Based on payments collected over the last 4 quarters.

- Current PAYDEX for this Business is 78 , or equal to 3 days beyond terms
- The present industry median Score is 80 , or equal to generally within terms
- Industry upper quartile represents the performance of the payers in the 75th percentile
- Industry lower quartile represents the performance of the payers in the 25th percentile

#### Payment Habits

For all payment experiences within a given amount of credit extended, shows the percent that this Business paid within terms. Provides number of experiences to calculate the percentage, and the total credit value of the credit extended.

\$ Credit Extended	# Payment Experiences	Total Amount	% of Payments Within Terms
Over 100,000	0	0	0%
50,000-100,000			
15,000-49,999	0	0	0%
5,000-14,999			
1,000-4,999	4	75,000	100%
Under 1,000	8	55,000	84%
	5	6,500	100%
	15	4,300	100%

Based on payments collected over last 24 months.

All Payment experiences reflect how bills are paid in relation to the terms granted. In some instances, payment beyond terms can be the result of disputes over merchandise, skipped invoices etc.

### Payment Summary

There are 39 payment experience(s) in D&Bs file for the most recent 24 months, with 27 experience(s) reported during the last three month period.

The highest **Now Owes** on file is 15,000 . The highest **Past Due** on file is 1,000

Below is an overview of the companys currency-weighted payments, segmented by its suppliers primary industries:

	Total Rev'd (#)	Total Amts	Largest High Credit	Within Terms (%)	Days Slow <31 31-60 61-90 90> (%) (%) (%) (%)			
Top Industries								
Misc business credit	10	55,950	20,000	100	0	0	0	0
Natural gas distrib	3	850	500	100	0	0	0	0
Personal credit	2	20,500	20,000	100	0	0	0	0
Misc business service	2	21,000	20,000	100	0	0	0	0
Radiotelephone commun	2	7,500	5,000	100	0	0	0	0
Nonclassified	2	750	500	100	0	0	0	0
Ret mail-order house	2	750	500	100	0	0	0	0
Natnl commercial bank	1	10,000	10,000	100	0	0	0	0
Management services	1	7,500	7,500	100	0	0	0	0
Whol appliances	1	7,500	7,500	50	50	0	0	0
Mfg pin/button/fasten	1	5,000	5,000	0	50	50	0	0
Short-trl busn credit	1	1,000	1,000	100	0	0	0	0
Photocopying service	1	1,000	1,000	100	0	0	0	0
Misc equipment rental	1	1,000	1,000	100	0	0	0	0
Investment advice	1	250	250	100	0	0	0	0
Lithographic printing	1	250	250	100	0	0	0	0
Other payment categories								
Cash experiences	7	300	100					
Payment record unknown	0	0	0					
Unfavorable comments	0	0	0					
Placed for collections	0	N/A	0					

Total in D&B's file                      39                      141,100                      20,000


Accounts are sometimes placed for collection even though the existence or amount of the debt is disputed.

Indications of slowness can be result of dispute over merchandise, skipped invoices etc.

**Detailed payment history for this company**

Date Reported (mm/yy)	Paying Record	High Credit	Now Owes	Past Due	Selling Terms	Last Sale Within (month)
01/13	Ppt		250	0		1 mo
	Ppt	20,000	2,500	0		1 mo
	Ppt	20,000	15,000	0	Lease Agreemnt	
	Ppt	20,000	0	0		4-5 mos
	Ppt	15,000	10,000	0	Lease Agreemnt	
	Ppt	10,000	10,000	0		
	Ppt	10,000	7,500	0	Lease Agreemnt	
	Ppt	7,500	1,000	0		1 mo
	Ppt	5,000	2,500	0	Lease Agreemnt	
	Ppt	5,000	2,500	0	Lease Agreemnt	
	Ppt	1,000	1,000	0		1 mo
	Ppt	1,000	1,000	0		1 mo
	Ppt	500	250	0	N30	1 mo
	Ppt	500	0	0	N30	2-3 mos
	Ppt	250	100	0	N30	1 mo
	Ppt	250	100	0	N30	1 mo
	Ppt	250	0	0		1 mo
	Ppt	250	250	0		1 mo
	Ppt	100	100	0	N30	1 mo
	Ppt-Slow 30	7,500	2,500	750	N30	1 mo
12/12	Ppt	1,000	500	0		1 mo
	Ppt	1,000	250		Lease Agreemnt	
	Ppt	100	0	0		6-12 mos
	Slow 30-60	5,000	1,000	1,000		
11/12	Ppt	250	0	0		6-12 mos
	(026)				Sales COD	1 mo
	(027)				Sales COD	1 mo
10/12	(028)	100			Cash account	6-12 mos
09/12	(029)	50			Cash account	6-12 mos
07/12	Ppt	250	250	0		1 mo
06/12	Ppt	100	0	0		6-12 mos
04/12	Ppt	5,000	1,000	0		1 mo
03/12	Ppt	500	0	0		6-12 mos

02/12	Ppt	2,500	0	0	6-12 mos
	Ppt	500	0	0	6-12 mos
	(036)	50		Cash account	1 mo
09/11	Ppt	250			1 mo
06/11	(038)	50		Cash account	1 mo
04/11	(039)	50		Cash account	1 mo

**Payments Detail Key:**  30 or more days beyond terms

Payment experiences reflect how bills are paid in relation to the terms granted. In some instances payment beyond terms can be the result of disputes over merchandise, skipped invoices, etc. Each experience shown is from a separate supplier. Updated trade experiences replace those previously reported.

## 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.

Record Type	# of Records	Most Recent Filing Date
Bankruptcy Proceedings	0	-
Judgments	0	-
Liens	0	-
Suits	0	-
UCCs	7	12/26/12

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.

### UCC Filings

<b>Collateral</b>	All Negotiable instruments including proceeds and products - All Inventory including proceeds and products - All Account(s) including proceeds and products - All Timber including proceeds and products - and OTHERS
<b>Type</b>	Original
<b>Sec. Party</b>	THE HUNTINGTON NATIONAL BANK, COLUMBUS, OH
<b>Debtor</b>	THE ERIC RYAN CORPORATION
<b>Filing No.</b>	2012122604686
<b>Filed With</b>	SECRETARY OF STATE/UCC DIVISION, HARRISBURG, PA
<b>Date Filed</b>	2012-12-26
<b>Latest Info Received</b>	01/03/13

<b>Collateral</b>	All Negotiable instruments including proceeds and products - All Inventory including proceeds and products - All Account(s) including proceeds and products - All Timber including proceeds and products - and OTHERS
<b>Type</b>	Original
<b>Sec. Party</b>	THE HUNTINGTON NATIONAL BANK, COLUMBUS, OH
<b>Debtor</b>	THE ERIC RYAN CORPORATION
<b>Filing No.</b>	2011071208997
<b>Filed With</b>	SECRETARY OF STATE/UCC DIVISION, HARRISBURG, PA



**Date Filed** 2011-07-12  
**Latest Info Received** 07/19/11

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**Collateral** Computer equipment including proceeds and products - Equipment including proceeds and products  
**Type** Original  
**Sec. Party** HEWLETT-PACKARD FINANCIAL SERVICES COMPANY, MURRAY HILL, NJ  
**Debtor** THE ERIC RYAN CORPORATION  
**Filing No.** 2009050803545  
**Filed With** SECRETARY OF STATE/UCC DIVISION, HARRISBURG, PA

**Date Filed** 2009-05-08  
**Latest Info Received** 05/12/09

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**Collateral** Leased Equipment and proceeds  
**Type** Original  
**Sec. Party** WELLS FARGO BANK N.A., MINNEAPOLIS, MN  
**Debtor** THE ERIC RYAN CORPORATION  
**Filing No.** 2009041506001  
**Filed With** SECRETARY OF STATE/UCC DIVISION, HARRISBURG, PA

**Date Filed** 2009-04-15  
**Latest Info Received** 04/21/09

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**Type** Original  
**Sec. Party** FINANCIAL PACIFIC LEASING, FEDERAL WAY, WA  
**Debtor** THE ERIC RYAN CORPORATION  
**Filing No.** 2009032004448  
**Filed With** SECRETARY OF STATE/UCC DIVISION, HARRISBURG, PA

**Date Filed** 2009-03-20  
**Latest Info Received** 03/26/09

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**Type** Original  
**Sec. Party** FIVE POINT CAPITAL, INC., SAN DIEGO, CA  
**Debtor** THE ERIC RYAN CORPORATION  
**Filing No.** 2006041104469  
**Filed With** SECRETARY OF STATE/UCC DIVISION, HARRISBURG, PA

**Date Filed** 2006-04-11  
**Latest Info Received** 04/27/06

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**Type** Assignment

Sec. Party	FIVE POINT CAPITAL, INC., SAN DIEGO, CA
Assignee	CIT TECHNOLOGY FINANCING SERVICES INC., JACKSONVILLE, FL
Debtor	THE ERIC RYAN CORPORATION
Filing No.	2006042405937
Filed With	SECRETARY OF STATE/UCC DIVISION, HARRISBURG, PA
Date Filed	2006-04-24
Latest Info Received	06/15/06
Original UCC Filed Date	2006-04-11
Original Filing No.	2006041104469

## Government Activity

### Activity summary

Borrower (Dir/Guar)	NO
Administrative Debt	NO
Contractor	NO
Grantee	NO
Party excluded from federal program(s)	NO

### Possible candidate for socio-economic program consideration

Labour Surplus Area	YES (2012)
Small Business	YES (2013)
8(A) firm	N/A

The details provided in the Government Activity section are as reported to Dun & Bradstreet by the federal government and other sources.

## History & Operations

Currency: Shown in USD unless otherwise indicated 

### Company Overview

Company Name:	ERIC RYAN CORPORATION, THE
Doing Business As :	GAME ZONE , THOUGHT PROCESS ENTERPRISES
Street Address:	1 Early St Ste A Ellwood City , PA 16117
Mailing Address:	PO Box 473 Ellwood City PA 16117
Phone:	724 758-2923
History	Is clear
Operations	Profitable
Present management control	19 years
Annual Sales	4,638,025

### History

The following information was reported: 09/17/2012

**Officer(s):**

KEITH VENEZIE, PRES-CEO  
NINA BURKE, SECRETARY/EXECVP FIN  
PEGGY VENEZIE, TREASURER  
REBECCA HINK, COO  
MARY DECARIA, CFO

**DIRECTOR(S) :**

THE OFFICER(S)

The Pennsylvania Secretary of State's business registrations file showed that Eric Ryan Corporation, The was registered as a corporation on November 1, 1994.

Business started 1994 by Keith Venezie. 100% of capital stock is owned by Keith Venezie.

KEITH VENEZIE born 1957. 1994-present active here.

NINA BURKE born 1945. 1990-Present active here.

PEGGY VENEZIE born 1956. 1990-present active here.

REBECCA HINK born 1961. 1992-present active here.

MARY DECARIA born 1962. 2001-present active here.

**Business Registration**

CORPORATE AND BUSINESS REGISTRATIONS REPORTED BY THE SECRETARY OF STATE OR OTHER OFFICIAL SOURCE AS OF Feb 01 2013

The following data is for informational purposes only and is not an official record. Certified copies may be obtained from the Pennsylvania Department of State.

**Registered Name:** THE ERIC RYAN CORPORATION  
**Business type:** CORPORATION  
**Corporation type:** NOT AVAILABLE  
**Date incorporated:** Nov 01 1994  
**State of incorporation:** PENNSYLVANIA  
**Filing date:** Nov 01 1994  
**Registration ID:** 2605807  
**Duration:** PERPETUAL  
**Status:** ACTIVE  
**Where filed:** SECRETARY OF STATE/CORPORATIONS DIVISION , HARRISBURG , PA  
**Principals:** KEITH C VENEZIE PRESIDENT 1 EARLY ST ELLWOOD CITY PA 161173700  
KEITH VENEZIE TREASURER 1 EARLY ST ELLWOOD CITY PA 161173700

**Operations**

09/17/2012

Provides management consulting services, specializing in public utilities.

**Description:** Terms are net 30 days. Terms are Net 30 days. Sells to manufacturers, wholesale, non profit organizations, retail, commercial concerns and government. Territory : United States.

Nonseasonal.

**Employees:** 85 which includes officer(s) and 5 part-time.

**Facilities:** Leases 12,000 sq. ft. in a one story concrete block building.

**Location:** Industrial section on well traveled street.

**SIC & NAICS****SIC:**

Based on information in our file, D&B has assigned this company an extended 8-digit SIC. D&B's use of 8-digit SICs enables us to be more specific about a company's operations than 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.

8742 0405 Public utilities consultant

**NAICS:**

541611 Administrative Management and General Management Consulting Services

[illegible]

**One-year Statement Comparative:**

### Additional Financial Data

Assets		Liabilities	
Cash	63,248	Accts Pay	129,020
Accts Rec	297,572	Other Curr Liabs	185,107
Other Curr Assets	116,153		
<b>Curr Assets</b>	<b>476,973</b>	<b>Curr Liabs</b>	<b>314,127</b>
Fixt & Equip	247,496	L.T. Liab-Other	533,680
Other Assets	651,324	TOTAL EQUITY	527,986
<b>Total Assets</b>	<b>1,375,793</b>	<b>Total Liabilities + Equity</b>	<b>1,375,793</b>

Extent of audit, if any, not indicated.

On September 17, 2012, Stacey, Administrative Assistant confirmed operation and location, however, declined to provide financial information.

## Request Financial Statements

Requested financials are provided by ERIC RYAN CORPORATION, THE and are not DUNSRight certified.

### Key Business Ratios

PROFITABILITY, CREDIT RISK, LIQUIDITY, AND EFFICIENCY RATIOS

Statement Date	Dec 31 2011		
Based on this Number of Establishments	27		
	Industry Norms Based On 27 Establishments		
	This Business	Industry Median	Industry Quartile
Profitability			
Return on Sales %	5.8	2.7	2
Return on Net Worth %	51.2	30.0	1
Short-Term Solvency			
Current Ratio	1.5	1.5	2
Quick Ratio	1.1	1.2	3
Efficiency			
Assets to Sales %	29.7	25.7	3
Sales / Net Working Capital	28.5	9.3	1
Utilization			
Total Liabilities / Net Worth (%)	160.6	66.0	3

### Detailed Trade Risk Insight™

Detailed Trade Risk Insight provides detailed updates on over 1.5 billion commercial trade experiences collected from more than 260 million unique supplier/purchaser relationships.

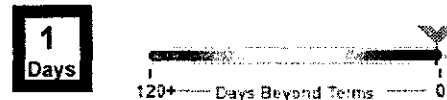
#### Days Beyond Terms - Past 3 & 12 Months

3 months from Dec 12 to Feb 13



Dollar-weighted average of 4 payment experiences reported from 4 companies

12 months from Mar 12 to Feb 13

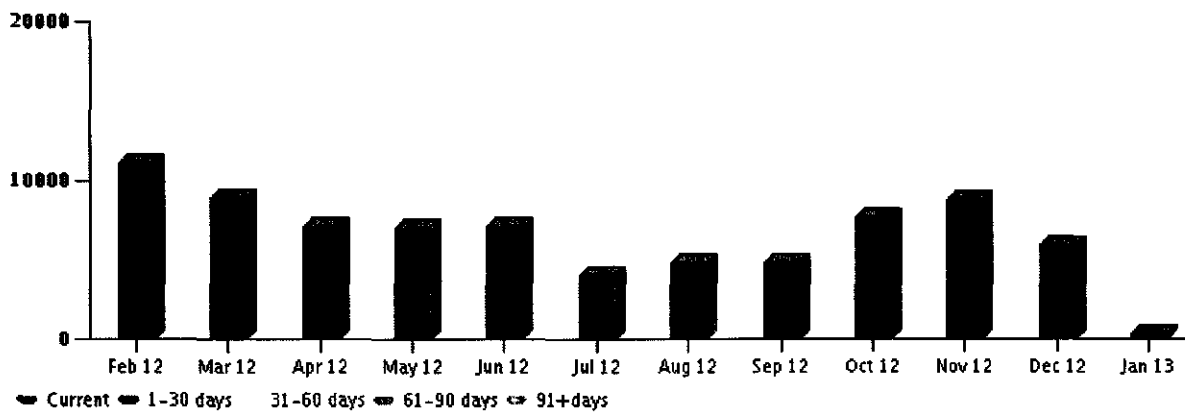


Dollar-weighted average of 8 payment experiences reported from 8 companies

#### Derogatory Events Last 12 Months from Feb 12 to Jan 13

No Derogatory trade Event has been reported on this company for the past 13 Months

#### Total Amount Current and Past Due - 12 month trend from Feb 12 to Jan 13



Status	Feb-12	Mar-12	Apr-12	May-12	Jun-12	Jul-12	Aug-12	Sep-12	Oct-12	Nov-12	Dec-12	Jan-13
Total	11,090	8,882	7,124	6,994	7,124	4,079	4,841	4,882	7,747	8,764	5,925	377
Current	10,478	8,882	7,124	5,540	3,939	4,079	4,841	4,882	7,747	8,764	5,925	377
1-30 Days Past Due	612	-	-	1,454	3,185	-	-	-	-	-	-	-
31-60 Days Past Due	-	-	-	-	-	-	-	-	-	-	-	-
61-90 Days Past Due	-	-	-	-	-	-	-	-	-	-	-	-
90+ Days Past Due	-	-	-	-	-	-	-	-	-	-	-	-

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### **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.**

The Eric Ryan Corporation has not been involved in any form of reorganization relating to bankruptcy.



### **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.**

The Eric Ryan Corporation has not been involved with any dissolution, merger or acquisition over the last twenty-three (23) years.