

FILE



The Public Utilities Commission of Ohio

13-1784-EL-AGG

Original AGG Case Number	Version
-EL-AGG	August 2004

## RENEWAL APPLICATION FOR AGGREGATORS/POWER BROKERS

Please print or type all required information. Identify all attachments with an exhibit label and title (Example: Exhibit A-10 Corporate Structure). 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. RENEWAL INFORMATION

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

Legal Name Energy Paradigm, LLC  
 Address 1606 Fern Drive Mansfield, TX 76063  
 PUCO Certificate # and Date Certified 2004807, March 11, 2011  
 Telephone # (817) 539-0408 Web site address (if any) www.energyparadigmllc.com

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

Legal Name Energy Paradigm, LLC  
 Address 1606 Fern Drive Mansfield, TX 76063  
 Telephone # (817) 539-0408 Web site address (if any) www.energyparadigmllc.com

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

Energy Paradigm, LLC \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

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

Name Eric Thames  
 Title President  
 Business address 1606 Fern Drive Mansfield, TX 76063  
 Telephone # (817) 539-0408 Fax # (888) 816-2712  
 E-mail address (if any) consult@energyparadigmllc.com

PUCO

 RECEIVED-DOCKETING DIV  
 2014 MAR -5 PM 2:54

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 Ann Date Processed 3/5/14

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

Name Eric Thames  
Title President  
Business address 1606 Fern Drive Mansfield, TX 76063  
Telephone # (817) 539-0408 Fax # (888) 816-2712  
E-mail address (if any) consult@energyparadigmllc.com

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

Customer Service address 1606 Fern Drive  
Toll-free Telephone # \_\_\_\_\_ Fax # (888) 816-2712  
E-mail address (if any) consult@energyparadigmllc.com

**A-7 Applicant's federal employer identification number # 270564853**

**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 checked="" type="checkbox"/> Limited Liability Company (LLC) |
| <input type="checkbox"/> Corporation                         | <input type="checkbox"/> Other _____                                |

**PROVIDE THE FOLLOWING AS SEPARATE ATTACHMENTS AND LABEL AS INDICATED:**

**A-9 Exhibit A-9 "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-10 Exhibit A-10 "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.

**Exhibit B-2**

**"Experience & Plans,"**

Energy Paradigm LLC is led by Eric Thames. Eric has over 20 years of multi-faceted business to business marketing, strategic account management, financial management, and energy management experience. He has spent the last 9 years helping clients in the areas of energy risk management, utility optimization, and sustainability. He has extensive energy experience working with multi-site national accounts providing energy solutions varying from simple to very complex. Energy Paradigm, LLC has a one page agreement that lays out the scope that will be performed. The agreement does not bind the client to purchasing electricity, but Energy Paradigm, LLC will be paid on a supply adder basis by the Competitive Electricity Supplier for each kWh procured by the. The supply adder fee is disclosed to the client prior to execution of one page agreement (*see attached copy of Energy Paradigm, LLC one page agreement*). Since Energy Paradigm, LLC operates on a supply adder basis and is paid directly by the supplier, Energy Paradigm, LLC does not bill client for their services. All client complaints or inquiries are directed to the following:

Energy Paradigm, LLC  
1606 Fern Drive  
Mansfield, Texas 76063  
Contact: Eric Thames  
Tel: 817.539.0408  
Cell: 972.989.8068  
E-mail: [consult@energyparadigmllc.com](mailto:consult@energyparadigmllc.com)  
Fax: 888.816.2712

# Energy Paradigm, LLC

## Electricity Supply Agreement For Client Name Date

### Scope of Energy Supply Management

Electricity supply management services will include the following components described below on Client's electric accounts:

- Identify opportunities for competitive electricity purchases by service type and market.
- Obtain historical energy consumption data for Client.
- Solicit electricity supply pricing from suppliers.
- Evaluate electricity supply bids and associated contracts on the basis of relative price competitiveness, anticipated supplier performance, contract terms and conditions, and other relevant criteria.
- Assist Client in the negotiation of electricity supply contracts by directly negotiating with suppliers and indirectly by providing comparative analysis and other relevant information.
- Submit opportunity assessment and savings analysis for client supporting supplier recommendation.
- Facilitate the execution of electricity supply contracts with the supplier Client's choice.
- Energy Paradigm LLC will provide electricity supply management services for Client on an exclusive basis for a period of 12 months.

### Client Facilities

- Project shall be performed on behalf of all client sites located in the following states:
  - TBD

### Pricing Schedule

- Energy Paradigm, LLC will be paid directly by supplier a fee of (TBD) per kWh for electricity procured in the included markets.

CLIENT

Energy Paradigm, LLC

By: \_\_\_\_\_

By: \_\_\_\_\_

Name: \_\_\_\_\_

Name: Eric Thames

Title: \_\_\_\_\_

Title: President

Energy Paradigm, LLC – Confidential

All of the information contained herein is confidential and proprietary. It is not intended for public use or voluntary disclosure to any third party without the written consent of Energy Paradigm, LLC.

**B-3**

Exhibit B-3 "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.

N/A

ENERGY PARADIGM, LLC

**B-4**

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

ENERGY PARADIGM, LLC

**B-5**

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

ENERGY PARADIGM, LLC

**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.

Energy Paradigm, LLC is privately owned and does not file annual reports.



**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.

Energy Paradigm, LLC is not publicly traded therefore is not required to file with the SEC.

11:53 AM  
02/27/14  
Accrual Basis

**Energy Paradigm, LLC**  
**Profit & Loss**  
January through December 2013

	Jan - Dec 13
Ordinary Income/Expense	
Income	
Sales	95,153.94
Total Income	95,153.94
Expense	28,916.08
Net Ordinary Income	66,237.86
Other Income/Expense	
Other Expense	
Other Expenses	164.00
Total Other Expense	164.00
Net Other Income	-164.00
Net Income	66,073.86

11:53 AM  
02/27/14  
Accrual Basis

**Energy Paradigm, LLC**  
**Profit & Loss**  
**January through December 2012**

	<u>Jan - Dec 12</u>
Ordinary Income/Expense	
Income	
Sales	58,250.10
Total Income	58,250.10
Expense	33,385.39
Net Ordinary Income	24,864.71
Net Income	<u>24,864.71</u>

**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.

**SEE ATTACHED**

**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.).

Energy Paradigm, LLC has not secured any financial arrangements to conduct CRES as a business activity (e.g., guarantees, bank commitments, contractual arrangements, credit agreements, etc.).

ENERGY PARADIGM, LLC

C-5

Exhibit C-5 Forecasted Financial Statements

**SEE ATTACHED**

**Energy Paradigm, LLC**  
**Profit & Loss**  
**January 1 through August 12, 2013**

	Actual Jan 1, 2013 - December 31, 2013	Projected March, 2014 - March, 2015	Projected March 2015- March, 2016
Ordinary Income/Expense			
Income			
Sales	\$95,153.00	\$123,698.90	\$160,808.57
Total Income	\$95,153.00	\$123,698.90	\$160,808.57
Total Expenses			
	\$28,916.00	\$31,807.60	\$34,988.36
Net Ordinary Income	\$66,237.00	\$91,891.30	\$125,820.21

**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.

Energy Paradigm, LLC does not have any debt and is not registered with the above rating agencies




[Print This Page](#)
[Close Window](#)

## Equifax Credit Report <sup>TM</sup> for Eric P. Thames

As of: 02/27/2014

Available until: 02/27/2015

Confirmation #: 4558119457

Report Does Not Update

Section Title	Section Description
1. <a href="#">Credit Summary</a>	Summary of account activity
2. <a href="#">Account Information</a>	Detailed account information
3. <a href="#">Inquiries</a>	Companies that have requested or viewed your credit information
4. <a href="#">Negative Information</a>	Bankruptcies, liens, garnishments and other judgments
5. <a href="#">Personal Information</a>	Personal data, addresses, employment history
6. <a href="#">Dispute File Information</a>	How to dispute information found on this credit report

### Credit Summary

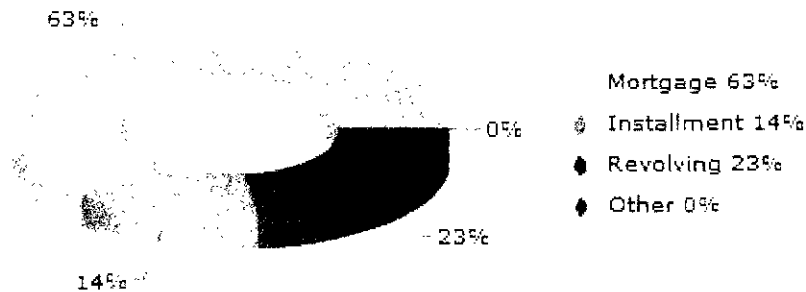
Your Equifax Credit Summary highlights the information in your credit file that is most important in determining your credit standing by distilling key credit information into one easy-to-read summary.

#### Accounts

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. However, a high debt to credit ratio on certain types of revolving (credit card) accounts and installment loans will typically have a negative impact.

Open Accounts	Total Number	Balance	Available <sup>(1)</sup>	Credit Limit <sup>(2)</sup>	Debt to Credit Ratio	Monthly Payment Amount <sup>(3)</sup>	Accounts with a Balance
<a href="#">Mortgage</a>	1	\$98,084	\$24,578	\$122,662	80%	\$1,280	1
<a href="#">Installment</a>	2	\$21,297	\$8,584	\$29,881	71%	\$721	2
<a href="#">Revolving</a>	7	\$36,642	\$16,633	\$53,275	69%	\$799	4
<a href="#">Other</a>	0	\$0	N/A	N/A	N/A	\$0	0
<b>Total</b>	<b>10</b>	<b>\$156,023</b>	<b>\$49,795</b>	<b>\$205,818</b>	<b>76%</b>	<b>\$2,800</b>	<b>7</b>

#### Debt by Account Type



## Debt to Credit Ratio by Account Type

NOTE: Total may not equal 100% due to rounding.

## Account Age

Usually, it is a good idea to keep your oldest credit account open, as a high average account age generally demonstrates stability to lenders. Also, especially if you have been managing credit for a short time, opening many new accounts will lower your average account age and may have a negative impact.

<b>Length of Credit History</b>	26 Years, 11 Months
<b>Average Account Age</b>	7 Years, 9 Months
<b>Oldest Account</b>	<u>SHELL/CITIBANK CBNA (Opened 03/05/1987)</u>
<b>Most Recent Account</b>	<u>AMERICAN HONDA FINAN (Opened 10/26/2013)</u>

## Inquiries - Requests for your Credit History

Numerous inquiries on your credit file for new credit may cause you to appear risky to lenders, so it is usually better to only seek new credit when you need it. Typically, lenders distinguish between inquiries for a single loan and many new loans in part by the length of time over which the inquiries occur. So, when rate shopping for a loan it's a good idea to do it within a focused period of time.

<b><u>Inquiries in the Last 2 Years</u></b>	2
<b>Most Recent Inquiry</b>	<u>AMERICAN HONDA FINAN (10/26/13)</u>

## Potentially Negative Information

Late payments, collections and public records can have a negative impact on your credit standing. The more severe and recent they are, the more negative the potential impact might be.

<b>Public Records</b>	0
<b>Negative Accounts</b>	0
<b>Collections</b>	0

## Mortgage Accounts

Mortgage accounts include first mortgages, home equity loans, and any other loans secured by real estate you own.

### Open Accounts

Account Name	Account Number	Date Opened	Balance	Date Reported (Y)	Past Due	Status (Y)	Check Link
WELLS FARGO HOME MOR	472948XXXX	11/02/2001	\$98,084	02/07/2014		PAYS AS AGREED	

#### WELLS FARGO HOME MORTGAGE

PO Box 10335  
Des Moines, IA-503060335  
(800) 288-3212

Account Number:	472948XXXX	Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$122,662
Type of Account (Y):	Mortgage	Credit Limit:	
Term Duration:	30 Years	Terms Frequency:	Monthly (due every month)
Date Opened:	11/02/2001	Balance:	\$98,084
Date Reported:	02/07/2014	Amount Past Due:	
Date of Last Payment:	02/2014	Actual Payment Amount:	\$1,279
Scheduled Payment Amount:	\$1,280	Date of Last Activity:	02/2014
Date Major Delinquency First Reported:		Months Reviewed:	99
Creditor Classification:		Activity Designator:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	FHA Real Estate Mortgage
Date of First Delinquency:	N/A		
Comments:	Fixed rate		

#### 81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2014	*											
2013	*	*	*	*	*	*	*	*	*	*	*	*
2012	*	*	*	*	*	*	*	*	*	*	*	*
2011	*	*	*	*	*	*	*	*	*	*	*	*
2010	*	*	*	*	*	*	*	*	*	*	*	*
2009	*	*	*	*	*	*	*	*	*	*	*	*

2008	*	*	*	*	*	*	*	*	*	*	*	*
2007					*	*	*	*	*	*	*	*

[Back to Top](#)

## Installment Accounts

Installment accounts are credit accounts in which the amount of the payment and the number of payments are predetermined or fixed, such as a car loan.

### Open Accounts

Account Name	Account Number	Date Opened	Balance	Date Reported <sup>(?)</sup>	Past Due	Status <sup>(?)</sup>	Credit Limit
AMERICAN HONDA FINAN	16629XXXX	10/26/2013	\$16,279	01/27/2014		PAYS AS AGREED	

#### AMERICAN HONDA FINANCE

3625 W Royal Ln  
Irving, TX-750632911  
(972) 929-1566

Account Number:	16629XXXX	Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$17,759
Type of Account <sup>(?)</sup> :	Installment	Credit Limit:	
Term Duration:	36 Months	Terms Frequency:	Monthly (due every month)
Date Opened:	10/26/2013	Balance:	\$16,279
Date Reported:	01/27/2014	Amount Past Due:	
Date of Last Payment:	12/2013	Actual Payment Amount:	
Scheduled Payment Amount:	\$493	Date of Last Activity:	01/2014
Date Major Delinquency First Reported:		Months Reviewed:	3
Creditor Classification:		Activity Designator:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Auto Lease
Date of First Delinquency:	N/A		
Comments:	Fixed rate		

#### 81-Month Payment History


Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2013										*	*	*

JPMORGAN CHASE BANK	1882000000XXXX	12/13/2010	\$5,018	01/31/2014	PAYS AS AGREED
---------------------	----------------	------------	---------	------------	----------------

#### CHASE AUTO FINANCE

PO Box 901003  
Cb Disputes  
Fort Worth, TX-761012003



(800) 336-6675

Account Number:	1882000000XXXX	Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$12,122
Type of Account 	Installment	Credit Limit:	
Term Duration:	60 Months	Terms Frequency:	Monthly (due every month)
Date Opened:	12/13/2010	Balance:	\$5,018
Date Reported:	01/31/2014	Amount Past Due:	
Date of Last Payment:	01/2014	Actual Payment Amount:	\$228
Scheduled Payment Amount:	\$228	Date of Last Activity:	01/2014
Date Major Delinquency First Reported:		Months Reviewed:	37
Creditor Classification:		Activity Designator:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Auto
Date of First Delinquency:	N/A		
Comments:			

**81-Month Payment History**


Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2013	*	*	*	*	*	*	*	*	*	*	*	*
2012	*	*	*	*	*	*	*	*	*	*	*	*
2011	*	*	*	*	*	*	*	*	*	*	*	*
2010												*

**Closed Accounts**

Account Name	Account Number	Date Opened	Balance	Date Reported 	Past Due	Status 	Credit Limit
AMERICAN HONDA FINAN	2441XXXX	07/01/2002	\$0	02/01/2011		PAYS AS AGREED	

**AMERICAN HONDA FINANCE**

3625 W Royal Ln  
 Irving, TX-750632911  
 (972) 929-1566

Account Number:	2441XXXX	Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$17,803
Type of Account 	Installment	Credit Limit:	
Term Duration:	48 Months	Terms Frequency:	Monthly (due every month)
Date Opened:	07/01/2002	Balance:	\$0
Date Reported:	02/01/2011	Amount Past Due:	

Date of Last Payment:	06/2006	Actual Payment Amount:	
Scheduled Payment Amount:	\$370	Date of Last Activity:	06/2006
Date Major Delinquency First Reported:		Months Reviewed:	99
Creditor Classification:		Activity Designator:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	06/2006	Type of Loan:	Auto Lease
Date of First Delinquency:	N/A		
Comments:			


**81-Month Payment History**

No 81-Month Payment Data available for display.

COMPASS	718XXXX	06/01/2006	\$0	07/01/2010	PAYS AS AGREED
BANK/PLANO #					

**BBVA COMPASS**

Attn: Credit Disputes  
 PO Box 11830  
 Birmingham, AL-352021830  
 (800) 239-1996

Account Number:	718XXXX	Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$33,846
Type of Account  :	Installment	Credit Limit:	
Term Duration:	72 Months	Terms Frequency:	Monthly (due every month)
Date Opened:	06/01/2006	Balance:	\$0
Date Reported:	07/01/2010	Amount Past Due:	
Date of Last Payment:	07/2010	Actual Payment Amount:	\$13,109
Scheduled Payment Amount:	\$587	Date of Last Activity:	07/2010
Date Major Delinquency First Reported:		Months Reviewed:	49
Creditor Classification:		Activity Designator:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	07/2010	Type of Loan:	Auto
Date of First Delinquency:	N/A		
Comments:			

**81-Month Payment History**


Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2010	*	*	*	*	*	*						
2009	*	*	*	*	*	*	*	*	*	*	*	*

2008	*	*	*	*	*	*	*	*	*	*	*	*
2007	*	*	*	*	*	*	*	*	*	*	*	*
2006						*	*	*	*	*	*	*

JPMORGAN CHASE 1013XXXX 06/15/2006 \$0 12/31/2011 PAYS AS  
BANK AGREED

**CHASE AUTO FINANCE**

PO Box 901003  
Cb Dispute  
Fort Worth, TX-761012003  
(800) 336-6675

Account Number:	1013XXXX	Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$24,035
Type of Account  :	Installment	Credit Limit:	
Term Duration:	54 Months	Terms Frequency:	Monthly (due every month)
Date Opened:	06/15/2006	Balance:	\$0
Date Reported:	12/31/2011	Amount Past Due:	
Date of Last Payment:	12/2010	Actual Payment Amount:	
Scheduled Payment Amount:	\$445	Date of Last Activity:	12/2010
Date Major Delinquency First Reported:		Months Reviewed:	66
Creditor Classification:		Activity Designator:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	12/2010	Type of Loan:	Auto Lease
Date of First Delinquency:	N/A		
Comments:			

**81-Month Payment History**

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2011	*	*	*	*	*	*	*	*	*	*	*	*
2010	*	*	*	*	*	*	*	*	*	*	*	*
2009	*	*	*	*	*	*	*	*	*	*	*	*
2008	*	*	*	*	*	*	*	*	*	*	*	*
2007	*	*	*	*	*	*	*	*	*	*	*	*
2006						*	*	*	*	*	*	*

TOYOTA MOTOR 7040086255729XXXX 09/01/2004 \$0 06/01/2006 PAYS AS  
CREDIT AGREED

**TOYOTA MOTOR LEASING**

5005 N River Blvd NE  
Cedar Rapids, IA-524116634

Account Number:	7040086255729XXXX	Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$33,590
Type of Account <sup>(?)</sup> :	Installment	Credit Limit:	
Term Duration:	61 Months	Terms Frequency:	Monthly (due every month)
Date Opened:	09/01/2004	Balance:	\$0
Date Reported:	06/01/2006	Amount Past Due:	
Date of Last Payment:	06/2006	Actual Payment Amount:	\$23,243
Scheduled Payment Amount:	\$627	Date of Last Activity:	06/2006
Date Major Delinquency First Reported:		Months Reviewed:	20
Creditor Classification:		Activity Designator:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	06/2006	Type of Loan:	Auto
Date of First Delinquency:	N/A		
Comments:			

**81-Month Payment History**

No 81-Month Payment Data available for display.

[Back to Top](#)**Revolving Accounts**

Revolving accounts are charge accounts that have a credit limit and require a minimum payment each month, such as most credit cards.

**Open Accounts**

Account Name	Account Number	Date Opened	Balance	Date Reported <sup>(?)</sup>	Plan Due	Status <sup>(?)</sup>	Credit Limit
BEST BUY/CBNA	700106211928XXXX	09/01/2008	\$0	02/11/2014		PAYS AS AGREED	\$3,600

**BEST BUY/CBNA**

PO Box 6497  
Sioux Falls, SD-571176497

Account Number:	700106211928XXXX	Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$4,003
Type of Account <sup>(?)</sup> :	Revolving	Credit Limit:	\$3,600
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	09/01/2008	Balance:	\$0
Date Reported:	02/11/2014	Amount Past Due:	



Date of Last Payment:	08/2011	Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	08/2011
Date Major Delinquency First Reported:		Months Reviewed:	3
Creditor Classification:		Activity Designator:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Charge Account
Date of First Delinquency:	N/A		
Comments:			


**81-Month Payment History**

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2014	*											
2013	*	*	*	*	*	*	*	*	*	*	*	*
2012	*	*	*	*	*	*	*	*	*	*	*	*
2011	*	*	*	*	*	*	*	*	*	*	*	*
2010	*	*	*	*	*	*	*	*	*	*	*	*
2009	*	*	*	*	*	*	*	*	*	*	*	*
2008									*	*	*	*

CAPITAL ONE BANK USA	414709706122XXXX	01/30/2009	\$7,373	02/22/2014	PAYS AS AGREED	\$8,400
-------------------------	------------------	------------	---------	------------	-------------------	---------

**CAPITAL ONE**

PO Box 30281  
Salt Lake City, UT-841300281

Account Number:	414709706122XXXX	Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$8,360
Type of Account  :	Revolving	Credit Limit:	\$8,400
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	01/30/2009	Balance:	\$7,373
Date Reported:	02/22/2014	Amount Past Due:	
Date of Last Payment:	02/2014	Actual Payment Amount:	
Scheduled Payment Amount:	\$125	Date of Last Activity:	02/2014
Date Major Delinquency First Reported:		Months Reviewed:	60
Creditor Classification:		Activity Designator:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Flexible Spending Credit Card

Date of First Delinquency: N/A

Comments:


**81-Month Payment History**

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2014	*											
2013	*	*	*	*	*	*	*	*	*	*	*	*
2012	*	*	*	*	*	*	*	*	*	*	*	*
2011	*	*	*	*	*	*	*	*	*	*	*	*
2010	*	*	*	*	*	*	*	*	*	*	*	*
2009	*	*	*	*	*	*	*	*	*	*	*	*

CHASE BANK USA, 426684111203XXXX 09/03/2006 \$16,274 02/03/2014 PAYS AS \$24,300  
 NA AGREED

**Chase Card Services**

PO Box 15298  
 Wilmington, DE-198505298  
 (800) 955-9900

Account Number:	426684111203XXXX	Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$24,374
Type of Account 	Revolving	Credit Limit:	\$24,300
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	09/03/2006	Balance:	\$16,274
Date Reported:	02/03/2014	Amount Past Due:	
Date of Last Payment:	01/2014	Actual Payment Amount:	\$332
Scheduled Payment Amount:	\$353	Date of Last Activity:	02/2014
Date Major Delinquency First Reported:		Months Reviewed:	88
Creditor Classification:		Activity Designator:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Credit Card
Date of First Delinquency:	N/A		
Comments:			

**81-Month Payment History**

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2014	*											
2013	*	*	*	*	*	*	*	*	*	*	*	*
2012	*	*	*	*	*	*	*	*	*	*	*	*
2011	*	*	*	*	*	*	*	*	*	*	*	*
2010	*	*	*	*	*	*	*	*	*	*	*	*
2009	*	*	*	*	*	*	*	*	*	*	*	*

2008	*	*	*	*	*	*	*	*	*	*	*	*
2007					*	*	*	*	*	*	*	*

CITICARDS CBNA 414711011738XXXX 06/04/2011 \$12,774 02/24/2014 PAYS AS AGREED \$15,000

**CITICARDS CBNA**

PO Box 6241  
lbs Cdv Disputes  
Sioux Falls, SD-571176241  
(800) 950-5118

Account Number:	414711011738XXXX	Status:	PAYS AS AGREED
Account Owner:	Authorized User	High Credit:	\$15,422
Type of Account [?]:	Revolving	Credit Limit:	\$15,000
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	06/04/2011	Balance:	\$12,774
Date Reported:	02/24/2014	Amount Past Due:	
Date of Last Payment:	02/2014	Actual Payment Amount:	\$267
Scheduled Payment Amount:	\$296	Date of Last Activity:	02/2014
Date Major Delinquency First Reported:		Months Reviewed:	32
Creditor Classification:		Activity Designator:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Flexible Spending Credit Card
Date of First Delinquency:	N/A		
Comments:			

**81-Month Payment History**


Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2014	*											
2013	*	*	*	*	*	*	*	*	*	*	*	*
2012	*	*	*	*	*	*	*	*	*	*	*	*
2011						*	*	*	*	*	*	*

KOHL'S/CAPITAL ONE 639305054545XXXX 08/04/2009 \$0 02/21/2014 PAYS AS AGREED \$1,000

**KOHL'S/CAPITAL ONE**

PO Box 3115  
Milwaukee, WI-532013115

Account Number: 639305054545XXXX Status: PAYS AS AGREED

Account Owner:	Individual Account.	High Credit:	\$227
Type of Account 	Revolving	Credit Limit:	\$1,000
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	08/04/2009	Balance:	\$0
Date Reported:	02/21/2014	Amount Past Due:	
Date of Last Payment:	07/2011	Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	07/2011
Date Major Delinquency First Reported:		Months Reviewed:	54
Creditor Classification:		Activity Designator:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Charge Account
Date of First Delinquency:	N/A		
Comments:			


**81-Month Payment History**

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2014	*											
2013	*	*	*	*	*	*	*	*	*	*	*	*
2012	*	*	*	*	*	*	*	*	*	*	*	*
2011	*	*	*	*	*	*	*	*	*	*	*	*
2010	*	*	*	*	*	*	*	*	*	*	*	*
2009								*	*	*	*	*

MACYS/DSNB	433843658XXXX	10/08/2011	\$0	02/08/2014	PAYS AS AGREED	\$100
------------	---------------	------------	-----	------------	----------------	-------

**MACYS/DSNB**

PO Box 8218  
Mason, OH 450408218  
(800) 243-6552

Account Number:	433843658XXXX	Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$233
Type of Account 	Revolving	Credit Limit:	\$100
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	10/08/2011	Balance:	\$0
Date Reported:	02/08/2014	Amount Past Due:	
Date of Last Payment:	11/2011	Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	11/2011
Date Major Delinquency First Reported:		Months Reviewed:	28
Creditor Classification:		Activity Designator:	N/A

Charge Off Amount:	Deferred Payment Start Date:	
Balloon Payment Amount:	Balloon Payment Date:	
Date Closed:	Type of Loan:	Charge Account
Date of First Delinquency:	N/A	
Comments:		


**81-Month Payment History**

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2014	*											
2013	*	*	*	*	*	*	*	*	*	*	*	*
2012	*	*	*	*	*	*	*	*	*	*	*	*
2011										*	*	*

SHELL/CITIBANK CBNA	337053XXXX	03/05/1987	\$221	02/22/2014	PAYS AS AGREED	\$875
------------------------	------------	------------	-------	------------	-------------------	-------

**SHELL/CITIBANK CBNA**

PO BOX 6497  
CITIBANK CREDIT BUREAU DISPUTE  
SIOUX FALLS, SD-57117-6497

Account Number:	337053XXXX	Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$587
Type of Account  :	Revolving	Credit Limit:	\$875
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	03/05/1987	Balance:	\$221
Date Reported:	02/22/2014	Amount Past Due:	
Date of Last Payment:	02/2014	Actual Payment Amount:	\$185
Scheduled Payment Amount:	\$25	Date of Last Activity:	02/2014
Date Major Delinquency First Reported:		Months Reviewed:	99
Creditor Classification:		Activity Designator:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Credit Card
Date of First Delinquency:	N/A		
Comments:			

**81-Month Payment History**

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2014	*											
2013	*	*	*	*	*	*	*	*	*	*	*	*
2012	*	*	*	*	*	*	*	*	*	*	*	*
2011	*	*	*	*	*	*	*	*	*	*	*	*

2010	*	*	*	*	*	*	*	*	*	*	*	*
2009	*	*	*	*	*	*	*	*	*	*	*	*
2008	*	*	*	*	*	*	*	*	*	*	*	*
2007					*	*	*	*	*	*	*	*

## Closed Accounts

Account Name	Account Number	Date Opened	Balance	Date Reported <sup>(2)</sup>	Past Due	Status <sup>(2)</sup>	Credit Limit
BANK OF AMERICA	431903860211XXXX	08/01/2000	\$0	05/01/2008		PAYS AS AGREED	\$9,500

### Bank of America

P.O. Box 982235  
El Paso, TX-799982235

Account Number:	431903860211XXXX	Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$10,414
Type of Account <sup>(2)</sup> :	Revolving	Credit Limit:	\$9,500
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	08/01/2000	Balance:	\$0
Date Reported:	05/01/2008	Amount Past Due:	
Date of Last Payment:	09/2006	Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	05/2008
Date Major Delinquency First Reported:		Months Reviewed:	74
Creditor Classification:		Activity Designator:	Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Credit Card
Date of First Delinquency:	N/A		
Comments:	Account closed at consumers request		

### 81-Month Payment History


No 81-Month Payment Data available for display.

CAPITAL ONE / BEST B	169601-211928XXXX	09/01/2008	\$0	09/09/2013	PAYS AS AGREED	\$3,600
----------------------	-------------------	------------	-----	------------	----------------	---------

### CAPITAL ONE / BEST BUY

PO Box 30253  
Salt Lake City, UT-841300253  
(800) 695-6950

Account Number:	169601-211928XXXX	Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$4,003

Type of Account 	Revolving	Credit Limit:	\$3,600
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	09/01/2008	Balance:	\$0
Date Reported:	09/09/2013	Amount Past Due:	
Date of Last Payment:	08/2011	Actual Payment Amount:	\$2,094
Scheduled Payment Amount:		Date of Last Activity:	08/2011
Date Major Delinquency First Reported:		Months Reviewed:	60
Creditor Classification:		Activity Designator:	Transfer/Sold
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	09/2013	Type of Loan:	Charge Account
Date of First Delinquency:	N/A		
Comments:			


**81-Month Payment History**

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2013	*	*	*	*	*	*	*	*				
2012	*	*	*	*	*	*	*	*	*	*	*	*
2011	*	*	*	*	*	*	*	*	*	*	*	*
2010	*	*	*	*	*	*	*	*	*	*	*	*
2009	*	*	*	*	*	*	*	*	*	*	*	*
2008									*	*	*	*

CHASE BANK USA, NA 426684116398XXXX 01/01/2008 \$0 11/01/2010 PAYS AS AGREED \$6,500

**Chase Card Services**

PO Box 15298  
Wilmington, DE-198505298  
(800) 955-9900

Account Number:	426684116398XXXX	Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$101
Type of Account 	Revolving	Credit Limit:	\$6,500
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	01/01/2008	Balance:	\$0
Date Reported:	11/01/2010	Amount Past Due:	
Date of Last Payment:	07/2009	Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	07/2009
Date Major Delinquency First Reported:		Months Reviewed:	33
Creditor Classification:		Activity Designator:	Paid and Closed

Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	09/2010	Type of Loan:	Credit Card
Date of First Delinquency:	N/A		
Comments:	Account closed by credit grantor		


**81-Month Payment History**

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2010	*	*	*	*	*	*	*	*	*	*		
2009	*	*	*	*	*	*	*	*	*	*	*	*
2008	*	*	*	*	*	*	*	*	*	*	*	*

CHASE BANK USA, NA 418586641001XXXX 03/01/2005 \$0 12/01/2007 PAYS AS AGREED \$1,000

**Chase Card Services**

PO Box 15298  
 Wilmington, DE 198505298  
 (800) 955-9900

Account Number:	418586641001XXXX	Status:	PAYS AS AGREED
Account Owner:	Authorized User	High Credit:	\$1,004
Type of Account  :	Revolving	Credit Limit:	\$1,000
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	03/01/2005	Balance:	\$0
Date Reported:	12/01/2007	Amount Past Due:	
Date of Last Payment:	09/2006	Actual Payment Amount:	\$881
Scheduled Payment Amount:		Date of Last Activity:	09/2006
Date Major Delinquency First Reported:		Months Reviewed:	33
Creditor Classification:		Activity Designator:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	12/2007	Type of Loan:	Credit Card
Date of First Delinquency:	N/A		
Comments:	Account closed at consumers request		

**81-Month Payment History**

No 81-Month Payment Data available for display.


GEGRB/HOME DESIGN 601919058666XXXX 01/06/2008 \$0 02/11/2014 PAYS AS AGREED \$10,000

**GEGRB/HOME DESIGN**

C/O P.O. BOX 965036  
 ORLANDO, FL-32896-5036



(866) 396-8254

Account Number:	601919058666XXXX	Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$916
Type of Account 	Revolving	Credit Limit:	\$10,000
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	01/06/2008	Balance:	\$0
Date Reported:	02/11/2014	Amount Past Due:	
Date of Last Payment:	02/2008	Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	02/2008
Date Major Delinquency First Reported:		Months Reviewed:	73
Creditor Classification:		Activity Designator:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	06/2011	Type of Loan:	Charge Account
Date of First Delinquency:	N/A		
Comments:	Account closed by credit grantor		


**81-Month Payment History**

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2014	*											
2013	*	*	*	*	*	*	*	*	*	*	*	*
2012	*	*	*	*	*	*	*	*	*	*	*	*
2011	*	*	*	*	*	*	*	*	*	*	*	*
2010	*	*	*	*	*	*	*	*	*	*	*	*
2009	*	*	*	*	*	*	*	*	*	*	*	*
2008	*	*	*	*	*	*	*	*	*	*	*	*

GEGRB/HOME DESIGN FU	601919090435XXXX	02/11/2007	\$0	01/31/2014	PAYS AS AGREED	\$7,500
-------------------------	------------------	------------	-----	------------	-------------------	---------

**GEGRB/HOME DESIGN FURNITURE**

C/O P.O. BOX 965036  
 ORLANDO, FL-32896-5036  
 (866) 396-8254

Account Number:	601919090435XXXX	Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$2,741
Type of Account 	Revolving	Credit Limit:	\$7,500
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	02/11/2007	Balance:	\$0
Date Reported:	01/31/2014	Amount Past Due:	

Date of Last Payment:	07/2007	Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	07/2007
Date Major Delinquency First Reported:		Months Reviewed:	83
Creditor Classification:		Activity Designator:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	11/2008	Type of Loan:	Charge Account
Date of First Delinquency:	N/A		
Comments:	Account closed by credit grantor		

**81-Month Payment History**

No 81-Month Payment Data available for display.


HSBC BEST BUY	169601-811867XXXX	05/01/2006	\$0	08/01/2009	PAYS AS AGREED	\$0
---------------	-------------------	------------	-----	------------	----------------	-----

**CAPITAL ONE**

PO Box 5253

Carol Stream, IL 601975253

(800) 695-6950

Account Number:	169601-811867XXXX	Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$534
Type of Account 	Revolving	Credit Limit:	\$0
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	05/01/2006	Balance:	\$0
Date Reported:	08/01/2009	Amount Past Due:	
Date of Last Payment:	09/2006	Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	09/2006
Date Major Delinquency First Reported:		Months Reviewed:	39
Creditor Classification:		Activity Designator:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	11/2008	Type of Loan:	Charge Account
Date of First Delinquency:	N/A		
Comments:	Account closed at consumers request		


**81-Month Payment History**

No 81-Month Payment Data available for display.

TARGET NATIONAL BANK	435237169906XXXX	01/01/2005	\$0	04/01/2011	PAYS AS AGREED	\$6,500
----------------------	------------------	------------	-----	------------	----------------	---------

**TARGET NATIONAL BANK**

C/O TARGET CREDIT SERVICES  
PO BOX 673  
MINNEAPOLIS, MN-55440-0673

Account Number:	435237169906XXXX	Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$723
Type of Account 	Revolving	Credit Limit:	\$6,500
Term Duration:		Terms Frequency:	
Date Opened:	01/01/2005	Balance:	\$0
Date Reported:	04/01/2011	Amount Past Due:	
Date of Last Payment:	01/2007	Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	01/2009
Date Major Delinquency First Reported:		Months Reviewed:	73
Creditor Classification:		Activity Designator:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	01/2009	Type of Loan:	Credit Card
Date of First Delinquency:	N/A		
Comments:			


**81-Month Payment History**

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2011	*	*	*									
2010	*	*	*	*	*	*	*	*	*	*	*	*
2009	*	*	*	*	*	*	*	*	*	*	*	*
2008	*	*	*	*	*	*	*	*	*	*	*	*
2007	*	*	*	*	*	*	*	*	*	*	*	*
2006	*	*	*	*	*	*	*	*	*	*	*	*
2005	*	*	*	*	*	*	*	*	*	*	*	*

THD/CBNA	603532017237XXXX	06/05/2005	\$0	02/12/2013	PAYS AS AGREED	\$2,501
----------	------------------	------------	-----	------------	----------------	---------

**THD/CBNA**

PO Box 6497  
Sioux Falls, SD-571176497

Account Number:	603532017237XXXX	Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$901
Type of Account 	Revolving	Credit Limit:	\$2,501
Term Duration:		Terms Frequency:	Monthly (due

Date Opened:	06/05/2005	Balance:	\$0
Date Reported:	02/12/2013	Amount Past Due:	
Date of Last Payment:	04/2007	Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	04/2007
Date Major Delinquency First Reported:		Months Reviewed:	92
Creditor Classification:		Activity Designator:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	07/2010	Type of Loan:	Charge Account
Date of First Delinquency:	N/A		
Comments:	Account closed due to inactivity		

**81-Month Payment History**

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2013	*											
2012	*	*	*	*	*	*	*	*	*	*	*	*
2011	*	*	*	*	*	*	*	*	*	*	*	*
2010	*	*	*	*	*	*	*	*	*	*	*	*
2009	*	*	*	*	*	*	*	*	*	*	*	*
2008	*	*	*	*	*	*	*	*	*	*	*	*
2007	*	*	*	*	*	*	*	*	*	*	*	*
2006					*	*	*	*	*	*	*	*

[Back to Top](#)**Other Accounts**

These are all accounts that do not fall into the other categories and can include 30-day accounts such as American Express.

You have no accounts classified as "Other" on file

[Back to Top](#)**Payment History Key**

Meaning	Symbol	Meaning	Symbol
Pays or Paid as Agreed:	*	180+ Days Past Due:	180
30-59 Days Past Due:	30	Collection Account:	CA
60-89 Days Past Due:	60	Foreclosure:	F
90-119 Days Past Due:	90	Voluntary Surrender:	VS
120-149 Days Past Due:	120	Repossession:	R
150-179 Days Past Due:	150	Charge Off:	CO

**Inquiries**

A request for your credit history is called an inquiry. Inquiries remain on your credit report for two years. There are two types of inquiries: those that may impact your credit rating and those that do not.

### Inquiries that may impact your credit rating

These inquiries are made by companies with whom you have applied for a loan or credit.

Name of Company	Date of inquiry
-----------------	-----------------

AMERICAN HONDA FINANCE CORP	10/26/13
--------------------------------	----------

#### Creditor Contact Information

AMERICAN HONDA FINANCE CORP  
8505 Freeport Pkwy  
Irving, TX 750632548

VANDERGRIF ACURA	10/26/13
------------------	----------

#### Creditor Contact Information

VANDERGRIF ACURA  
PO Box 180219  
Arlington, TX 760960219

### Inquiries that do not impact your credit rating

These inquiries include requests from employers, companies making promotional offers and your own requests to check your credit. These inquiries are only viewable by you.

Company Information	Date of inquiry
---------------------	-----------------

PRM-AMICA MUTUAL INSURANCE CO	09/23/13
-------------------------------	----------

AR-BEST BUY / CBNA	01/31/14, 12/27/13, 11/29/13, 10/25/13, 10/09/13, 09/27/13
--------------------	--

AR-CAPITAL ONE	02/17/14, 09/17/13, 07/17/13, 03/18/13
----------------	--

AR-Capital One	06/25/13, 03/26/13
----------------	--------------------

ND-Equifax Consumer Services	02/27/14
------------------------------	----------

ND-Equifax Consumer Services	02/20/14, 02/12/14, 02/04/14, 01/27/14, 01/20/14, 01/12/14, 01/04/14, 12/27/13, 12/19/13, 12/11/13, 12/03/13, 11/25/13, 11/17/13, 11/09/13, 11/08/13, 10/29/13, 10/20/13, 10/13/13, 10/12/13, 09/30/13, 09/21/13, 09/14/13, 09/06/13, 08/28/13, 08/20/13, 08/12/13, 08/04/13, 07/26/13, 07/19/13, 07/11/13, 07/02/13, 06/23/13, 06/15/13, 06/07/13, 05/30/13, 05/22/13, 05/14/13, 05/06/13, 04/27/13, 04/19/13, 04/11/13, 04/02/13, 03/24/13, 03/16/13, 03/08/13, 02/27/13, 02/19/13, 02/18/13, 02/07/13, 02/05/13, 02/04/13, 01/23/13, 12/31/12, 12/30/12, 12/21/12, 12/13/12, 12/05/12, 11/26/12, 11/16/12, 11/07/12, 11/06/12, 10/23/12, 10/22/12, 10/12/12, 10/09/12, 09/27/12, 09/26/12, 09/25/12, 09/17/12, 09/13/12, 09/03/12, 08/24/12, 08/16/12, 08/15/12, 08/14/12, 08/03/12, 07/26/12, 07/18/12, 07/10/12, 07/08/12, 06/29/12, 06/13/12, 06/05/12, 05/28/12, 05/19/12, 05/11/12, 05/03/12, 04/25/12, 04/24/12, 04/16/12, 04/01/12, 03/31/12, 03/23/12, 03/15/12, 03/07/12
------------------------------	--

ND-Equifax Consumer Services	10/26/13, 09/23/13
------------------------------	--------------------

ND-FARMERS INSURANCE GROUP	09/20/13
----------------------------	----------

AR-MACYS/DSNB	12/27/13, 11/29/13, 10/25/13, 09/27/13, 08/30/13, 07/26/13, 06/28/13,
---------------	---

05/31/13, 04/26/13, 03/29/13

AR-SHELL/CITIBANK NA	01/31/14, 12/27/13, 11/29/13, 10/25/13, 09/27/13, 08/30/13, 07/26/13, 06/28/13, 05/31/13, 04/26/13, 03/29/13
PRM-THE TRAVELERS INDEMITY COMPANY	09/23/13
AR-WELLS FARGO HOME MORTGAGE INC	12/07/13, 09/10/13, 06/11/13, 03/05/13

Prefix	Prefix Description
PRM	Inquiries with this prefix indicate that only your name and address were given to a credit grantor so they can provide you a firm offer of credit or insurance. (PRM inquiries remain for twelve months.)
AM or AR	Inquiries with these prefixes indicate a periodic review of your credit history by one of your creditors. (AM and AR inquiries remain for twelve months.)
EMPL	Inquiries with this prefix indicate an employment inquiry. (EMPL inquiries remain for 24 months)
Equifax or EFX	Inquiries with these prefixes indicate Equifax's activity in response to your contact with us for a copy of your credit file or a research request.
ND	Inquiries with this prefix are general inquiries that do not display to credit grantors. (ND inquiries remain for twelve months.)
ND MR	Inquiries with this prefix indicate the reissue of a mortgage credit report containing information from your Equifax credit file to another company in connection with a mortgage loan. (ND MR inquiries remain for 24 months.)
PR	Inquiries with this prefix indicate that a creditor reviewed your account as part of a portfolio they are purchasing. (PR inquiries remain for 12 months.)

[⬆️ Back to Top](#)

## Negative Accounts

Accounts that contain a negative account status. Accounts not paid as agreed generally remain on your credit file for 7 years from the date the account first became past due leading to the current not paid status. Late Payment History generally remains on your credit file for 7 years from the date of the late payment.

**You have no negative accounts on file.**

[⬆️ Back to Top](#)

## Collections

A collection is an account that has been turned over to a collection agency by one of your creditors because they believe the account has not been paid as agreed.

**You have no Collections on file**

[⬆️ Back to Top](#)

## Public Records

Public record information includes bankruptcies, liens or judgments and comes from federal, state or county court records.

**You have no Public Records on file**

[⬆️ Back to Top](#)

## Personal Information

The following information is added to your file either when creditors enter requests to view your credit history, or when you report it to Equifax directly.

**Name:** Eric P. Thames

**Social Security Number:** XXX-XX-5413

**Age or Date of Birth:** February 9, 1965

### Address Information

Current/Previous	Street Address	Date Reported	Telephone
Current	1606 FERN DR MANSFIELD, TX 76063	First Reported 11/2001 Last Reported 02/27/2014	(817) 477-5937 Reported 07/2011
Former Address 1	6565 MCCALLUM BLVD APT 139 DALLAS, TX 75252	First Reported 07/2011 Last Reported 07/04/2011	
Former Address 2	8207 LONGFELLOW LN FORT WORTH, TX 76120	First Reported 07/2011 Last Reported 07/04/2011	

### Other Identification

You have no other identification on file.

### Employment History

**Last Reported Employment:**

FIDELITY FUNDING;

### Alert(s)

Credit Report Control Lock IN PLACE

### Consumer Statement

You have no Consumer Statement on file.

[Back to Top](#)

### Dispute File Information

If you believe that any of the information found on this report is incorrect, there are 3 ways to launch an investigation about the information on this report.

When you file a dispute, the credit bureau you contact is required to investigate your dispute within 30 days. They will not remove accurate data unless it is outdated or cannot be verified.

To initiate a dispute online please visit <https://www.ai.equifax.com>

To check the status or view the results of your dispute please visit <https://www.ai.equifax.com>

[Back to Top](#)

ENERGY PARADIGM, LLC

**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.

**SEE ATTACHED**



**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.

Energy Paradigm has not been involved in a bankruptcy or reorganization

ENERGY PARADIGM, LLC

**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.

Energy Paradigm, LLC has not been involved in merger or acquisition activity

Y. Hernandez President

Signature of Applicant & Title

Sworn and subscribed before me this 28<sup>th</sup> day of February, 2014  
Month Year

Julie L. Butler Julie L. Butler notary  
Signature of official administering oath Print Name and Title

My commission expires on 06/08/2016

