

Confidential Release

Case Number: 09-1048-EL-AGG
09-1854-GA-AGG

Date of Confidential Document: November 3, 2009,
November 19, 2009 and November 9, 2011

Release Date: 7/9/2014

Page Count: Nov. 3, 2009 (45 pgs)
Nov. 19, 2009 (46 pgs)
Nov. 9, 2011 (36 pgs)

Document Description:

Exhibits C-3, C-5, C-6, and C-7 (Nov. 3 and 19, 2009)
Exhibits C-3 and C-5 (Nov. 9, 2011)

PUCO

2014 JUL -9 AM 11:29

RECEIVED-DOCKETING DIV

"Consent to Release to the PUCO DIS Website"

Name Kerry K. Shurt
Reviewing Attorney Examiner's Signature

Date Reviewed 7/9/14

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 DMK Date Processed JUL 09 2014

ENERGY ALLIANCES, INC.

Exhibit C-3
Financial Statements

Energy Alliances, Inc. is a privately held corporation and these documents are "CONFIDENTIAL" and are being filed separately under seal along with the appropriate "Motion for Protective Order"

RECEIVED-DOCKETING DIV

2009 NOV -3 PM 4:06

PUCO

Energy Alliances, Inc.
Balance Sheets
December 31,

ASSETS	<u>2008</u>	<u>2007</u>
CURRENT ASSETS		
Cash Checking #272170	\$ -	\$ 6,821.98
Savings Merc. # 202352	<u>1,067.13</u>	<u>1,067.13</u>
Total Current Assets	1,067.13	7,889.11
FIXED ASSETS		
Furniture & Fixtures	40,694.39	38,431.35
Automobiles and Trucks	55,697.77	23,324.02
A/D Furniture & Fixtures	(40,483.73)	(38,431.35)
A/D Automobile & Trucks	<u>(32,984.60)</u>	<u>(13,305.55)</u>
Total Fixed Assets	<u>22,923.83</u>	<u>10,018.47</u>
Total Assets	\$ <u><u>23,990.96</u></u>	\$ <u><u>17,907.58</u></u>
LIABILITIES	<u>2008</u>	<u>2007</u>
CURRENT LIABILITIES		
Accounts Payable	\$ 2,500.00	\$ -
FICA & FIT Withheld	1,115.98	2,578.75
State Tax Withheld	<u>337.60</u>	<u>565.16</u>
Total Current Liabilities	3,953.58	3,143.91
LONG-TERM LIABILITIES		
Note Payable - Kemba Credit Union	16,819.97	-
Note Payable - Kemba Credit Union	5,795.42	-
Note Payable - Ford Credit	<u>1,090.97</u>	<u>3,981.73</u>
Total Long-Term Liabilities	23,706.36	3,981.73
EQUITY		
Common Stock	500.00	500.00
Shareholder Distributions	(186,975.74)	(128,580.07)
Retained Earnings - Current Year	172,524.82	129,875.61
Retained Earnings - Prior	<u>10,281.94</u>	<u>8,986.40</u>
Total Equity	<u>(3,668.98)</u>	<u>10,781.94</u>
Total Liabilities & Equity	\$ <u><u>23,990.96</u></u>	\$ <u><u>17,907.58</u></u>

I certify these financial statements to be true and accurate

Spence Faxon

Energy Alliances, Inc.
Income Statements
Years Ended December, 31

	<u>2008</u>	<u>%</u>	<u>2007</u>	<u>%</u>
REVENUE	\$ 592,715.07	100.0%	\$ 572,890.66	100.0%
EXPENSES				
Salaries	83,473.54	14.1%	87,935.02	15.3%
FICA	6,385.72	1.1%	6,727.03	1.2%
SUTA	90.21	0.0%	72.00	0.0%
FUTA	-	0.0%	112.00	0.0%
Simple Employer Match	-	0.0%	2,000.00	0.3%
Insurance	8,722.79	1.5%	4,731.66	0.8%
Business Development	3,261.43	0.6%	-	0.0%
Advertising - Telemarketing	96,354.12	16.3%	118,168.77	20.6%
Sourcing Fees & Commissions	92,097.42	15.5%	147,362.68	25.7%
Consulting Expense	16,766.57	2.8%	6,775.41	1.2%
Contributions	425.00	0.1%	200.00	0.0%
Automobile Expense	2,158.43	0.4%	7,552.87	1.3%
Automobile Lease	9,552.48	1.6%	3,982.44	0.7%
Data Processing Expense	20,611.38	3.5%	150.00	0.0%
Dues & Subscriptions	2,453.27	0.4%	1,927.61	0.3%
Entertainment	-	0.0%	830.55	0.1%
Fees & Licenses	189.86	0.0%	-	0.0%
Internet Service	2,182.54	0.4%	1,703.70	0.3%
Maintenance	518.00	0.1%	2,054.52	0.4%
Meals	369.74	0.1%	2,069.92	0.4%
Office Supplies	5,588.06	0.9%	4,826.98	0.8%
Postage & Mailing Expense	7,368.80	1.2%	574.42	0.1%
Professional Fees	7,079.70	1.2%	10,667.86	1.9%
Rent - Office	15,708.29	2.7%	14,499.96	2.5%
Seminars & Conferences	-	0.0%	3,751.39	0.7%
Selling Expenses	400.00	0.1%	-	0.0%
Depreciation	25,427.32	4.3%	5,155.76	0.9%
Telephone	11,290.42	1.9%	12,862.11	2.2%
Travel Expense	-	0.0%	2,112.50	0.4%
Bank Charges	390.54	0.1%	440.25	0.1%
Miscellaneous	(426.13)	-0.1%	(19.74)	0.0%
Utilities	610.39	0.1%	239.83	0.0%
Waste Removal	362.71	0.1%	321.56	0.1%
Total Expenses	<u>419,412.60</u>	<u>70.8%</u>	<u>449,789.06</u>	<u>78.5%</u>
Net Income from Operations	173,302.47	29.2%	123,101.60	21.5%
OTHER INCOME & (EXPENSES)				
Interest Expense	(777.65)	-0.1%	(414.31)	-0.1%
Interest Income	-	0.0%	20.83	0.0%
Penalties	-	0.0%	(822.06)	-0.1%
Miscellaneous Income	-	0.0%	8,139.55	1.4%
Commercial Activity Tax	-	0.0%	(150.00)	0.0%
Total Other Income & Expenses	<u>(777.65)</u>	<u>-0.1%</u>	<u>6,774.01</u>	<u>1.2%</u>
Net Income (Loss)	<u>\$ 172,524.82</u>	<u>29.1%</u>	<u>\$ 129,875.61</u>	<u>22.7%</u>

E-14.2

I certify these financial statements to be true and accurate _____

Spence Faxon

ENERGY ALLIANCES, INC.

Exhibit C-5
Forecasted Financial Statements

Energy Alliances, Inc. is a privately held corporation and these documents are "CONFIDENTIAL" and are being filed separately under seal along with the appropriate "Motion for Protective Order"

Energy Alliances, Inc.
Projection
Years ended December 31, 2009 and 2010

	<u>2009</u>	<u>2010</u>
REVENUE	\$ 651,987	\$ 717,185
EXPENSES		
Salaries	91,821	101,003
FICA	7,024	7,727
SUTA	99	109
FUTA	0	0
Simple Employer Match	0	0
Insurance	9,595	10,555
Business Development	3,588	3,946
Advertising - Telemarketing	105,990	116,588
Sourcing Fees & Commissions	101,307	111,438
Consulting Expense	18,443	20,288
Contributions	468	514
Automobile Expense	2,374	2,612
Automobile Lease	10,508	11,559
Data Processing Expense	22,673	24,940
Dues & Subscriptions	2,699	2,968
Entertainment	0	0
Fees & Licenses	209	230
Internet Service	2,401	2,641
Maintenance	570	627
Meals	407	447
Office Supplies	6,147	6,762
Postage & Mailing Expense	8,106	8,916
Professional Fees	7,788	8,566
Rent - Office	17,279	19,007
Seminars & Conferences	0	0
Selling Expenses	440	484
Depreciation	27,970	30,767
Telephone	12,419	13,661
Travel Expense	0	0
Bank Charges	430	473
Miscellaneous	(469)	(516)
Utilities	671	739
Waste Removal	399	439
Total Expenses	<u>461,356</u>	<u>507,490</u>
Net Income from Operations	190,631	209,695
OTHER INCOME & (EXPENSES)		
Interest Expense	(2,500)	(2,500)
Interest Income	0	21
Penalties	0	(822)
Miscellaneous Income	0	8,140
Commercial Activity Tax	0	(150)
Total Other Income & Expenses	<u>(2,500)</u>	<u>4,689</u>
Net Income (Loss)	<u>\$ 188,131</u>	<u>\$ 214,384</u>

Assumptions:

Revenue and expenses
for 2009 will increase by
10% over actual 2008;
2010 revenue and
expenses will increase
10% over projected
2009

ENERGY ALLIANCES, INC.

Exhibit C-6
Credit Rating

Energy Alliances, Inc. is a privately held corporation and these documents are "CONFIDENTIAL" and are being filed separately under seal along with the appropriate "Motion for Protective Order"

CREDIT RATING D&B

Business Information Report: Energy Alliances, Inc
© 2002 Dun & Bradstreet, Inc.
This D&B report is being provided for your review.
It may not be used for any other purpose or provided to anyone else.
- Not For Distribution -

IN DATE
RATING CHANGE

DUNS: 13-963-6823	DATE PRINTED	SUMMARY
ENERGY ALLIANCES, INC	NOV 02 2009	RATING 2R2
	FORMERLY	
8469 BLUE ASH RD	ENERGY	2R3
AND BRANCH(ES) OR DIVISION(S)	CONSERVATION	STARTED 1986
CINCINNATI OH 45236	CONSULTANTS	SALES \$400,000
TEL: 513 794-5555	SIC NO.	EMPLOYS 7(5 HERE)
87 48	HISTORY	CLEAR

CHIEF EXECUTIVE: CHARLES SPENCE FAXON, PRES

SPECIAL EVENTS

12/15/08 A Rating change has occurred on this company.

*** CUSTOMER SERVICE ***

If you have questions about this report, please call our Customer Resource Center at 1-800-234-3867 from anywhere within the U.S. If you are outside the U.S., contact your local D&B office.

*** Additional Decision Support Available ***

Additional D&B products, monitoring services and specialized investigations are available to help you evaluate this company or its industry. Call Dun & Bradstreet's Customer Resource Center at 1-800-234-3867 from anywhere within the U.S. or visit our website at www.dnb.com.

*** SUMMARY ANALYSIS ***

The Summary Analysis section reflects information in D&B's file as of November 2, 2009.

RATING SUMMARY . . .

The Rating was changed on December 15, 2008 because of a change in payment information appearing in D&B's file. The "2R" portion of the Rating (the Rating Classification) indicates business size of fewer than 10 employees for this company. The "2" on the right (Composite Credit Appraisal) indicates an overall "good" credit appraisal. This credit appraisal was assigned because the payment information in D&B's file indicates the majority of this company's obligations are retired satisfactorily and this company's number of years in business.

Below is an overview of the company's D&B Rating(s) since 01/01/91:

RATING	DATE APPLIED
2R2	12/15/08
2R3	08/27/05
--	06/12/00
2R2	06/30/98
2R3	01/13/98
--	08/23/95
ER7	01/01/91

ENERGY ALLIANCES, INC.

Exhibit C-7
Credit Report

Energy Alliances, Inc. is a privately held corporation and these documents are "CONFIDENTIAL" and are being filed separately under seal along with the appropriate "Motion for Protective Order"

EXHIBIT E-18 CREDIT REPORT 1-OF-2 D&B

Business Information Report: Energy Alliances, Inc

© 2002 Dun & Bradstreet, Inc.

This D&B report is being provided for your review.

It may not be used for any other purpose or provided to anyone else.

- Not For Distribution -

IN DATE

RATING CHANGE

DUNS: 13-963-6823	DATE PRINTED	SUMMARY
ENERGY ALLIANCES, INC	NOV 02 2009	RATING 2R2
	FORMERLY	
8469 BLUE ASH RD	ENERGY	2R3
AND BRANCH(ES) OR DIVISION(S)	CONSERVATION	STARTED 1986
CINCINNATI OH 45236	CONSULTANTS	SALES \$400,000
TEL: 513 794-5555	SIC NO.	EMPLOYS 7(5 HERE)
87 48	HISTORY	CLEAR

CHIEF EXECUTIVE: CHARLES SPENCE FAXON, PRES

SPECIAL

EVENTS

12/15/08 A Rating change has occurred on this company.

* * * CUSTOMER SERVICE * * *

If you have questions about this report, please call our Customer Resource Center at 1-800-234-3867 from anywhere within the U.S. If you are outside the U.S., contact your local D&B office.

*** Additional Decision Support Available ***

Additional D&B products, monitoring services and specialized investigations are available to help you evaluate this company or its industry.

Call Dun & Bradstreet's Customer Resource Center at 1-800-234-3867 from anywhere within the U.S. or visit our website at www.dnb.com.

* * * SUMMARY ANALYSIS * * *

The Summary Analysis section reflects information in D&B's file as of November 2, 2009.

RATING SUMMARY . . .

The Rating was changed on December 15, 2008 because of a change in payment information appearing in D&B's file. The "2R" portion of the Rating (the Rating Classification) indicates business size of fewer than 10 employees for this company. The "2" on the right (Composite Credit Appraisal) indicates an overall "good" credit appraisal. This credit appraisal was assigned because the payment information in D&B's file indicates the majority of this company's obligations are retired satisfactorily and this company's number of years in business.

Below is an overview of the company's D&B Rating(s) since 01/01/91:

EXHIBIT E-18 CREDIT REPORT 1-OF-2 D&B

RATING DATE APPLIED

2R2	12/15/08
2R3	08/27/05
--	06/12/00
2R2	06/30/98
2R3	01/13/98
--	08/23/95
ER7	01/01/91

*** PAYMENT SUMMARY ***

The Payment Summary section reflects payment information in D&B's file as of the date of this report.

The PAYDEX for this company is 78.

This PAYDEX score indicates that payments to suppliers average 3 days beyond terms, weighted by dollar amounts. When dollar amounts are not considered, approximately 76% of the company's payments are within terms.

Below is an overview of the company's dollar-weighted payments, segmented by its suppliers' primary industries:

	TOTAL	LARGEST	%	DAYS SLOW			
	TOTAL	DOLLAR	HIGH	W/IN			
RCV'D	AMOUNTS	CREDIT	TERMS	<31	31-60	61-90	91+
#	\$	\$	%	%	%	%	%

Total in D&B's file 8 16,850 15,000

Payment By Industry:

1 Nonclassified	3	300	100	100	-	-	-	-
2 Short-trm busn credit	1	15,000	15,000	100	-	-	-	-
3 Telephone communictns	1	1,000	1,000	50	50	-	-	-
4 Ret mail-order house	1	250	250	100	-	-	-	-
5 Misc publishing	1	250	0	-	-	-	-	100

Other Payment Categories:

Cash experiences	1	50	50
Payment record unknown	0	0	0
Unfavorable comments	0	0	0
Placed for collection			
with D&B	0	0	
other	0	N/A	

The highest "Now Owes" on file is \$1,000

The highest "Past Due" on file is \$500

The aggregate dollar amount of the 8 payment experiences in D&B's file equals 50.6% of this company's average monthly sales. In Dun & Bradstreet's opinion, payment experiences exceeding 10% of a company's average monthly sales can be

EXHIBIT E-18 CREDIT REPORT 1-OF-2 D&B

considered representative of payment performance.

=====

PAYMENTS (Amounts may be rounded to nearest figure in prescribed ranges)

Antic - Anticipated (Payments received prior to date of invoice)
 Disc - Discounted (Payments received within trade discount period)
 Ppt - Prompt (Payments received within terms granted)

REPORTED PAYING RECORD	HIGH CREDIT	NOW OWES	PAST DUE	SELLING TERMS	LAST SALE WITHIN
---------------------------	----------------	-------------	-------------	------------------	---------------------

08/09 Ppt	15000	-0-	-0-	1 Mo	
Ppt	100	-0-	-0-		
Ppt	100	-0-	-0-		
Ppt	100	100	-0-	1 Mo	
01/09 (005)	50			2-3 Mos	
Cash account					
11/08 Ppt-Slow 30	1000	1000	500	1 Mo	
02/08 Ppt	250	-0-		6-12 Mos	
09/07 Slow 120	250	100		1 Mo	

* Payment experiences reflect how bills are met 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 represents a separate account reported by a supplier. Updated trade experiences replace those previously reported.

FINANCE

09/26/09 The name and address of this business have been confirmed by D&B using available sources.

HISTORY

09/26/09

CHARLES SPENCE FAXON, PRES WM H GRAFE, V PRES
 MARK A BISHOP, SEC JOHN FAXON, TREAS-DIR/ACCOUNTS
 PROCESSING
 DIRECTOR(S): THE OFFICER(S)

*** CORPORATE AND BUSINESS REGISTRATIONS ***
 REPORTED BY THE SECRETARY OF STATE
 OR OTHER OFFICIAL SOURCE AS OF 10/23/2009

REGISTERED NAME: ENERGY ALLIANCES, INC.
 CORPORATION TYPE: PROFIT FILING DATE: 02/14/1986
 BUSINESS TYPE: CORPORATION
 REGISTRATION ID #: 671393

STATE OF ORGANIZATION (INCORPORATION): OHIO
 DATE OF ORGANIZATION (INCORPORATION) : 02/14/1986

STATUS: ACTIVE

WHERE FILED: SECRETARY OF STATE/CORPORATIONS DIVISION, COLUMBUS, OH

REGISTERED AGENT: STEVEN C WILSON, 806 MAIN ST, CINCINNATI, OH 45202

EXHIBIT E-18 CREDIT REPORT 1-OF-2 D&B

AGENT APPOINTED : 02/14/1986 AGENT STATUS: ACTIVE

PRINCIPALS: STEVEN C WILSON, INCORPORATOR

COMMON STOCK:

AUTH SHARES - 200

PAR VALUE - NO PAR VALUE

Business started early 1986 by the officers. 100% of capital stock is owned by the officers.

CHARLES SPENCE FAXON born 1951. 1973 graduated from University of Cincinnati with BA degree. 1969-74 employed by father's company, Faxon Construction & Faxon Development, Cincinnati, OH. 1974-76 employed by M & M Realty, Cincinnati, OH. 1977-83 partner with wife in Spartan Properties, Cincinnati. Partnership dissolved successfully when partners divorced. 1982 to late 1985 vice president of Energy Cost Analysts Inc, Cincinnati. Resigned without criticism, selling interest to other stockholders. Certified energy auditor.

WM H GRAFE born 1950. Is a graduate of Purdue University with Bachelors degree in industrial engineering and the University of Cincinnati with MBA degree. 1971-1982 employed by Paul Smith Co and KDI Corp, Cincinnati. 1982-85 employed by Energy Cost Analysts Inc, Cincinnati, as field auditor. Certified energy auditor.

MARK A BISHOP born 1959. 1980-1986 attended and graduated from University of Cincinnati, Cincinnati, OH, with BA degree and Masters. 1982-84 employed by Energy Cost Analysts Inc, Cincinnati. 1984-85 employed by Viking Construction as project manager at Myrtle Beach, SC. Active here as marketing director. Certified energy auditor.

JOHN FAXON born 1960. 1978-1982 attended and graduated from University of Cincinnati, Cincinnati, OH, with BA degree. 1982-85 employed by Energy Cost Analysts Inc, Cincinnati, as word processor. Active here as editor of reports.

=====

OPERATION

09/26/09 Energy conservation consultants, deriving income from "shared savings" concept. Certified energy auditors performing audits.

ADDITIONAL TELEPHONE NUMBER(S): Facsimile (Fax) 513 794-7777.

Terms: Monthly payments for a minimum of 3 years, based on a percentage of energy savings. Has 200 account(s). Subject is a member of the Association of Energy Engineers and the Association of Professional Energy Managers. Sells to owners of apartment and commercial buildings, schools and state and federal government agencies. Territory : Regional.

Nonseasonal.

EMPLOYEES: 7 which includes officer(s). 5 employed here.

FACILITIES: Rents 3,500 sq. ft. in brick building.

LOCATION: Suburban business section on well traveled street.

BRANCHES: Branch maintained at 420 W Surf St, Chicago, IL.

11-02(2VK /001) 99999 012166166 H

FULL DISPLAY COMPLETE

CreditReporting.com

Credit Reports for Consumers

YOUR 3 BUREAU MERGED CREDIT REPORT

Reference #: F28224342

Original Report Date: 11/02/2009

Name: Charles Faxon

DOB: 06/05/1951

Address: 110 Wood Street Batavia, OH 45103

SUMMARY

Account Type	Count	Balance	Payments	Open	Closed	Deferred/Unknown
Real Estate						
Equifax	4	\$225,170	\$1,779	2	2	0
Experian	5	\$225,170	\$1,779	2	3	0
TransUnion	4	\$225,170	\$1,779	2	2	0
Installment						
Equifax	9	\$38,572	\$887	3	6	0
Experian	6	\$38,572	\$887	3	3	0
TransUnion	5	\$38,572	\$887	3	2	0
Revolving						
Equifax	37	\$29,876	\$495	8	29	0
Experian	36	\$29,876	\$495	8	28	0
TransUnion	37	\$35,316	\$375	9	28	0
Other						
Equifax	3	\$0	\$0	1	2	0
Experian	0	\$0	\$0	0	0	0
TransUnion	0	\$0	\$0	0	0	0

	Inquiries	Public Records	Collection Accounts	Delinquencies	
				Now	Prior
Equifax	8	0	0	1	0
Experian	0	0	0	0	0
TransUnion	5	0	0	0	0

DEROGATORY INFORMATION

See Contact Information to contact creditor

Account Information

Account: PEOP COMM BK				Acct #: 310027XXXX		Type: Revolving		
Bureau	Bureau	Date	High	Monthly	Account	Last	Account	Amount

Bureau	Code	Open	Limit	Payment	Balance	Reported	Status	Past Due
Equifax	I	04/1990	\$1,500	-	\$0	09/2009	Transferred	-
TransUnion	I	04/1990	\$1,500	-	\$0	08/2009	Paid	\$0

Comments: TransUnion Line of Credit

Bureau	Days Past Due			History Date	24 Month History
	30	60	90+		
Equifax	-	-	-	01/2009	
TransUnion	0	0	0	08/2009	

PUBLIC RECORD

Bureau Court and Tax Recordings

No data was reported

CREDIT INFORMATION

See Contact Information to contact creditor

Account Information

Account: BAC HOME LOANS SERVICE				Acct #: 2246XXXX			Type: Real Estate	
Bureau	Bureau Code	Date Open	High Limit	Monthly Payment	Account Balance	Last Reported	Account Status	Amount Past Due
Equifax	I	04/2006	\$178,800	\$1,159	\$171,888	09/2009	Open	-
Experian	I	04/2006	\$178,800	\$1,159	\$171,888	09/2009	Open	-
TransUnion	I	04/2006	\$178,800	\$1,159	\$171,888	09/2009	Open	\$0

Comments: TransUnion Conventional Real Estate Mortgage

Bureau	Days Past Due			History Date	24 Month History
	30	60	90+		
Equifax	-	-	-	09/2009	
Experian	0	0	0	09/2009	
TransUnion	0	0	0	09/2009	

Account: BAC HOME LOANS SERVICE				Acct #: 2246XXXX			Type: Real Estate	
Bureau	Bureau Code	Date Open	High Limit	Monthly Payment	Account Balance	Last Reported	Account Status	Amount Past Due
Equifax	I	06/2003	\$79,100	\$620	\$53,282	09/2009	Open	-
Experian	I	06/2003	\$79,100	\$620	\$53,282	09/2009	Open	-

TransUnion I 06/2003 \$79,100 \$620 \$53,282 09/2009 Open \$0
 Comments: TransUnion Conventional Real Estate Mortgage

Bureau	Days Past Due			History Date	24 Month History
	30	60	90+		
Equifax	-	-	-	09/2009	
Experian	0	0	0	09/2009	
TransUnion	0	0	0	09/2009	

Account: KEMBA CINCINNATI CR UN Acct #: 766090XXXX Type: Installment

Bureau	Bureau Code	Date Open	High Limit	Monthly Payment	Account Balance	Last Reported	Account Status	Amount Past Due
Equifax	I	05/2008	\$24,213	\$384	\$18,685	10/2009	Open	-
Experian	I	05/2008	\$24,213	\$384	\$18,685	10/2009	Open	-
TransUnion	I	05/2008	\$24,213	\$384	\$18,685	10/2009	Open	\$0

Comments: TransUnion Auto

Bureau	Days Past Due			History Date	24 Month History
	30	60	90+		
Equifax	-	-	-	10/2009	
Experian	0	0	0	10/2009	
TransUnion	0	0	0	10/2009	

Account: KEMBA CINCINNATI CR UN Acct #: 766090XXXX Type: Installment

Bureau	Bureau Code	Date Open	High Limit	Monthly Payment	Account Balance	Last Reported	Account Status	Amount Past Due
Equifax	I	03/2008	\$19,523	\$317	\$14,627	10/2009	Open	-
Experian	I	03/2008	\$19,523	\$317	\$14,627	10/2009	Open	-
TransUnion	I	03/2008	\$19,523	\$317	\$14,627	10/2009	Open	\$0

Comments: TransUnion Auto

Bureau	Days Past Due			History Date	24 Month History
	30	60	90+		
Equifax	-	-	-	10/2009	
Experian	0	0	0	10/2009	
TransUnion	0	0	0	10/2009	

Transaction

10/2009

Account: PEOP COMM BK Acct #: 310089XXXX Type: Revolving

Bureau	Bureau Code	Date Open	High Limit	Monthly Payment	Account Balance	Last Reported	Account Status	Amount Past Due
Equifax	I	03/2004	\$10,000	\$28	\$0	09/2009	Transferred	-
TransUnion	I	03/2004	\$10,000	\$28	\$10,000	08/2009	Open	\$0

Comments: TransUnion Credit Line Secured

Bureau	Days Past Due			History Date	24 Month History
	30	60	90+		
Equifax	-	-	-	09/2009	
TransUnion	0	0	0	08/2009	

Account: AMEX Acct #: -349991251835XXXX Type: Revolving

Bureau	Bureau Code	Date Open	High Limit	Monthly Payment	Account Balance	Last Reported	Account Status	Amount Past Due
Equifax	I	07/2004	\$37,200	-	\$9,628	10/2009	Open	-
Experian	I	07/2004	\$37,200	-	\$9,628	10/2009	Open	-
TransUnion	I	07/2004	\$37,200	-	\$9,628	10/2009	Open	\$0

Comments: TransUnion Credit Card

Bureau	Days Past Due			History Date	24 Month History
	30	60	90+		
Equifax	-	-	-	10/2009	
Experian	0	0	0	10/2009	
TransUnion	0	0	0	10/2009	

Account: HSBC/BSBUY Acct #: 169630-310085XXXX Type: Revolving

Bureau	Bureau Code	Date Open	High Limit	Monthly Payment	Account Balance	Last Reported	Account Status	Amount Past Due
Equifax	I	08/2009	\$8,002	\$62	\$6,141	10/2009	Open	-
Experian	I	08/2009	\$8,002	\$62	\$6,141	10/2009	Open	-
TransUnion	I	08/2009	\$8,002	\$62	\$6,141	10/2009	Open	\$0

Comments: TransUnion Charge Account

Bureau	Days Past Due			History Date	24 Month History
	30	60	90+		
Equifax	-	-	-	10/2009	

Experian	0	0	0	10/2009															
TransUnion	0	0	0	10/2009															

Account: US BANK

Acct #: 51199XXXX

Type: Installment

Bureau	Bureau Code	Date Open	High Limit	Monthly Payment	Account Balance	Last Reported	Account Status	Amount Past Due
Equifax	I	05/2008	\$7,811	\$186	\$5,260	09/2009	Open	-
Experian	I	05/2008	\$7,811	\$186	\$5,260	09/2009	Open	-
TransUnion	I	05/2008	\$7,811	\$186	\$5,260	09/2009	Open	\$0

Comments: TransUnion Auto

Bureau	Days Past Due	History Date	24 Month History
	30 60 90+		
Equifax	- - -	09/2009	
Experian	0 0 0	09/2009	
TransUnion	0 0 0	09/2009	

Account: DISCOVER FIN SVCS LLC

Acct #: 60110054XXXX

Type: Revolving

Bureau	Bureau Code	Date Open	High Limit	Monthly Payment	Account Balance	Last Reported	Account Status	Amount Past Due
Equifax	I	04/2004	\$11,100	\$93	\$4,672	10/2009	Open	-
Experian	I	04/2004	\$11,100	\$93	\$4,672	10/2009	Open	-
TransUnion	I	04/2004	\$11,100	\$93	\$4,672	10/2009	Open	\$0

Comments: TransUnion Credit Card

Bureau	Days Past Due	History Date	24 Month History
	30 60 90+		
Equifax	- - -	10/2009	
Experian	0 0 0	10/2009	
TransUnion	0 0 0	10/2009	

Account: VISADSNB

Acct #: 430851609235XXXX

Type: Revolving

Bureau	Bureau Code	Date Open	High Limit	Monthly Payment	Account Balance	Last Reported	Account Status	Amount Past Due
Equifax	I	09/2005	\$11,000	\$148	\$4,560	10/2009	Open	-
Experian	I	09/2005	\$11,000	\$148	\$4,560	10/2009	Open	-

Bureau	Days Past Due			History Date	24 Month History
	30	60	90+		
Equifax	-	-	-	10/2009	
Experian	0	0	0	10/2009	

Account: DSNB MACYS

Acct #: 425177824XXXX

Type: Revolving

Bureau	Bureau Code	Date Open	High Limit	Monthly Payment	Account Balance	Last Reported	Account Status	Amount Past Due
Equifax	I	05/1996	\$4,300	\$79	\$2,401	10/2009	Open	-
Experian	I	05/1996	\$5,305	\$79	\$2,401	10/2009	Open	-
TransUnion	I	05/1996	\$5,305	\$79	\$2,401	10/2009	Open	\$0

Comments: TransUnion Charge Account

Bureau	Days Past Due			History Date	24 Month History
	30	60	90+		
Equifax	-	-	-	10/2009	
Experian	0	0	0	10/2009	
TransUnion	0	0	0	10/2009	

Account: HSB/ROGERS

Acct #: 601159910327XXXX

Type: Revolving

Bureau	Bureau Code	Date Open	High Limit	Monthly Payment	Account Balance	Last Reported	Account Status	Amount Past Due
Equifax	I	03/2007	\$6,000	\$48	\$2,142	10/2009	Open	-
Experian	I	03/2007	\$6,000	\$48	\$2,142	10/2009	Open	-
TransUnion	I	03/2007	\$6,000	\$48	\$2,142	10/2009	Open	\$0

Comments: TransUnion Charge Account

Bureau	Days Past Due			History Date	24 Month History
	30	60	90+		
Equifax	-	-	-	10/2009	
Experian	0	0	0	10/2009	
TransUnion	0	0	0	10/2009	

Account: BANK OF AMERICA

Acct #: XXXX

Type: Revolving

Bureau	Bureau Code	Date Open	High Limit	Monthly Payment	Account Balance	Last Reported	Account Status	Amount Past Due
Equifax	I	07/1990	\$16,100	\$45	\$303	10/2009	Open	-
Experian	I	07/1990	\$16,100	\$45	\$303	10/2009	Open	-
TransUnion	I	07/1990	\$16,100	\$45	\$303	10/2009	Open	\$0

Comments: TransUnion Credit Card

Bureau	Days Past Due			History Date	24 Month History
	30	60	90+		
Equifax	-	-	-	10/2009	
Experian	0	0	0	10/2009	
TransUnion	0	0	0	10/2009	

Account: UNVL/CITI

Acct #: 53984200XXXX

Type: Revolving

Bureau	Bureau Code	Date Open	High Limit	Monthly Payment	Account Balance	Last Reported	Account Status	Amount Past Due
Equifax	I	08/1995	\$11,900	\$20	\$29	10/2009	Open	-
Experian	I	08/1995	\$11,900	\$20	\$29	10/2009	Open	-
TransUnion	I	08/1995	\$11,900	\$20	\$29	10/2009	Open	\$0

Comments: TransUnion Credit Card

Bureau	Days Past Due			History Date	24 Month History
	30	60	90+		
Equifax	-	-	-	10/2009	
Experian	0	0	0	10/2009	
TransUnion	0	0	0	10/2009	

Account: BANK OF AMERICA

Acct #: XXXX

Type: Revolving

Bureau	Bureau Code	Date Open	High Limit	Monthly Payment	Account Balance	Last Reported	Account Status	Amount Past Due
Equifax	I	09/1989	\$3,500	-	\$0	10/2009	Paid	-
Experian	I	09/1989	\$3,507	\$6	\$0	10/2009	Paid	-
TransUnion	I	09/1989	\$3,507	-	\$0	10/2009	Paid	\$0

Comments: TransUnion Credit Card

Bureau	Days Past Due			History Date	24 Month History
	30	60	90+		
Equifax	-	-	-	05/2009	
Experian	-	-	-	-	
TransUnion	-	-	-	-	

Experian	0	0	0	10/2009
----------	---	---	---	---------

TransUnion	0	0	0	10/2009
------------	---	---	---	---------

Account: CHASE

Acct #: 51225710XXXX

Type: Revolving

Bureau	Bureau Code	Date Open	High Limit	Monthly Payment	Account Balance	Last Reported	Account Status	Amount Past Due
Equifax	I	07/2008	\$10,000	-	\$0	10/2009	Paid	-
Experian	I	07/2008	\$10,000	\$10	-	10/2009	Paid	-
TransUnion	I	07/2008	\$10,000	-	\$0	10/2009	Paid	\$0

Comments: TransUnion Credit Card

Bureau	Days Past Due			History Date	24 Month History
	30	60	90+		
Equifax	-	-	-	01/2009	
Experian	0	0	0	10/2009	
TransUnion	0	0	0	10/2009	

Account: CHASE-PIER1

Acct #: 588896412992XXXX

Type: Revolving

Bureau	Bureau Code	Date Open	High Limit	Monthly Payment	Account Balance	Last Reported	Account Status	Amount Past Due
Equifax	I	08/2002	\$1,000	-	\$0	09/2008	Paid	-
Experian	I	08/2002	\$1,000	-	-	09/2008	Paid	-
TransUnion	I	08/2002	\$1,000	-	\$0	09/2008	Closed	\$0

Comments: TransUnion Credit Card

Bureau	Days Past Due			History Date	24 Month History
	30	60	90+		
Equifax	-	-	-	03/2004	
Experian	0	0	0	09/2008	
TransUnion	0	0	0	09/2008	

Account: EMERGE/FNBO

Acct #: 414682000705XXXX

Type: Revolving

Bureau	Bureau Code	Date Open	High Limit	Monthly Payment	Account Balance	Last Reported	Account Status	Amount Past Due
Equifax	I	08/1995	\$10,200	-	-	06/2005	Paid	-
TransUnion	I	08/1995	\$10,348	-	\$0	10/2009	Paid	\$0

Comments: TransUnion Credit Card

Bureau	Days Past Due			History Date	24 Month History
	30	60	90+		
Equifax	-	-	-	06/2005	
TransUnion	0	0	0	10/2009	

Account: EMERGE/FNBO

Acct #: 414682030028XXXX

Type: Revolving

Bureau	Bureau Code	Date Open	High Limit	Monthly Payment	Account Balance	Last Reported	Account Status	Amount Past Due
Equifax	I	08/1995	\$10,200	-	\$0	10/2009	Paid	-
Experian	I	08/1995	\$10,348	\$20	-	10/2009	Paid	-
TransUnion	I	08/1995	\$10,348	-	\$0	05/2005	Transferred	\$0

Comments: TransUnion Credit Card

Bureau	Days Past Due			History Date	24 Month History
	30	60	90+		
Equifax	-	-	-	10/2007	
Experian	0	0	0	10/2009	
TransUnion	0	0	0	05/2005	

Account: FASHION BUG/SOANB

Acct #: 600466804762XXXX

Type: Revolving

Bureau	Bureau Code	Date Open	High Limit	Monthly Payment	Account Balance	Last Reported	Account Status	Amount Past Due
Equifax	I	05/2001	\$700	-	\$0	10/2009	Paid	-
Experian	I	05/2001	\$701	-	-	10/2009	Paid	-
TransUnion	I	05/2001	\$701	-	\$0	10/2009	Paid	\$0

Comments: TransUnion Credit Card

Bureau	Days Past Due			History Date	24 Month History
	30	60	90+		
Equifax	-	-	-	08/2004	
Experian	0	0	0	10/2009	
TransUnion	0	0	0	10/2009	

Account: FIFTH THIRD BANK

Acct #: 529306010012XXXX

Type: Revolving

Bureau	Bureau Code	Date Open	High Limit	Monthly Payment	Account Balance	Last Reported	Account Status	Amount Past Due
Equifax	I	08/2008	\$1,000	-	\$0	10/2009	Paid	-
Experian	I	08/2008	\$1,000	\$47	-	10/2009	Paid	-
TransUnion	I	08/2008	\$1,000	-	\$0	10/2009	Paid	\$0

Comments: TransUnion Credit Card

Bureau	Days Past Due			History Date	24 Month History
	30	60	90+		
Equifax	-	-	-	09/2009	
Experian	0	0	0	10/2009	
TransUnion	0	0	0	10/2009	

Account: FRD MOTOR CR

Acct #: 3709XXXX

Type: Installment

Bureau	Bureau Code	Date Open	High Limit	Monthly Payment	Account Balance	Last Reported	Account Status	Amount Past Due
Equifax	I	06/2004	\$13,246	\$260	\$0	04/2009	Paid	-
Experian	I	06/2004	\$13,246	-	-	04/2009	Paid	-
TransUnion	I	06/2004	\$13,246	\$260	\$0	04/2009	Closed	\$0

Comments: TransUnion Auto

Bureau	Days Past Due			History Date	24 Month History
	30	60	90+		
Equifax	-	-	-	04/2009	
Experian	0	0	0	04/2009	
TransUnion	0	0	0	04/2009	

Account: GEMB/BANANA REP

Acct #: 60185900XXXX

Type: Revolving

Bureau	Bureau Code	Date Open	High Limit	Monthly Payment	Account Balance	Last Reported	Account Status	Amount Past Due
Equifax	I	08/2001	\$300	-	\$0	10/2009	Paid	-
Experian	I	08/2001	\$300	-	-	09/2008	Paid	-
TransUnion	I	08/2001	\$300	-	\$0	10/2009	Closed	\$0

Comments: TransUnion Charge Account

Bureau	Days Past Due			History Date	24 Month History
	30	60	90+		
Equifax	-	-	-	10/2001	

Experian	0	0	0	09/2008
----------	---	---	---	---------

TransUnion	0	0	0	10/2009
------------	---	---	---	---------

Account: GEMB/BELK

Acct #: 90564101XXXX

Type: Revolving

Bureau	Bureau Code	Date Open	High Limit	Monthly Payment	Account Balance	Last Reported	Account Status	Amount Past Due
Equifax	I	05/2001	\$1,200	-	\$0	10/2009	Paid	-
Experian	I	05/2001	\$113	-	-	10/2008	Paid	-
TransUnion	I	05/2001	\$1,200	-	\$0	10/2009	Closed	\$0

Comments: TransUnion Charge Account

Bureau	Days Past Due	History Date	24 Month History
	30 60 90+		
Equifax	- - -	12/2004	
Experian	0 0 0	10/2008	
TransUnion	0 0 0	10/2009	

Account: GEMB/DICKS SPORTING

Acct #: 60346217XXXX

Type: Revolving

Bureau	Bureau Code	Date Open	High Limit	Monthly Payment	Account Balance	Last Reported	Account Status	Amount Past Due
Equifax	I	12/2003	\$500	-	\$0	10/2009	Paid	-
Experian	I	12/2003	\$500	-	-	10/2008	Closed	-
TransUnion	I	12/2003	\$500	-	\$0	10/2009	Closed	\$0

Comments: Experian Closed due to Inactivity TransUnion Charge Account

Bureau	Days Past Due	History Date	24 Month History
	30 60 90+		
Equifax	- - -	05/2007	
Experian	0 0 0	10/2008	
TransUnion	0 0 0	10/2009	

Account: GEMB/HH GREGG

Acct #: 60191702XXXX

Type: Revolving

Bureau	Bureau Code	Date Open	High Limit	Monthly Payment	Account Balance	Last Reported	Account Status	Amount Past Due
Equifax	I	12/2006	\$6,500	-	\$0	10/2009	Paid	-

Experian	I	12/2006	\$6,500	\$15	-	10/2009	Paid	
TransUnion	I	12/2006	\$6,500	-	\$0	10/2009	Paid	\$0
Comments: TransUnion Charge Account								

Bureau	Days Past Due			History Date	24 Month History
	30	60	90+		
Equifax	-	-	-	08/2007	
Experian	0	0	0	10/2009	
TransUnion	0	0	0	10/2009	

Account: GEMB/JCP			Acct #: -19XXXX			Type: Revolving		
Bureau	Bureau Code	Date Open	High Limit	Monthly Payment	Account Balance	Last Reported	Account Status	Amount Past Due
Equifax	I	12/1996	\$300	-	\$0	10/2009	Paid	-
Experian	I	12/1996	\$300	-	-	10/2009	Paid	-
TransUnion	I	12/1996	\$300	-	\$0	10/2009	Paid	\$0
Comments: TransUnion Charge Account								

Bureau	Days Past Due			History Date	24 Month History
	30	60	90+		
Equifax	-	-	-	08/2001	
Experian	0	0	0	10/2009	
TransUnion	0	0	0	10/2009	

Account: GEMB/STEIN MART DC			Acct #: 514863100621XXXX			Type: Revolving		
Bureau	Bureau Code	Date Open	High Limit	Monthly Payment	Account Balance	Last Reported	Account Status	Amount Past Due
Equifax	I	06/2009	\$5,000	-	\$0	10/2009	Paid	-
Experian	I	06/2009	\$5,000	-	-	10/2009	Paid	-
TransUnion	I	06/2009	\$0	-	\$0	10/2009	Paid	\$0
Comments: TransUnion Credit Card								

Bureau	Days Past Due			History Date	24 Month History
	30	60	90+		
Equifax	-	-	-	10/2009	
Experian	0	0	0	10/2009	

Experian	I	12/2003	\$4,800	\$10	-	10/2009	Paid	
TransUnion	I	12/2003	\$4,800	-	\$0	04/2009	Paid	\$0
Comments: TransUnion Charge Account								

Bureau	Days Past Due			History Date	24 Month History
	30	60	90+		
Equifax	-	-	-	03/2009	
Experian	0	0	0	10/2009	
TransUnion	0	0	0	04/2009	

Account: HSBC/PARIS Acct #: 105604-012505XXXX Type: Revolving

Bureau	Bureau Code	Date Open	High Limit	Monthly Payment	Account Balance	Last Reported	Account Status	Amount Past Due
Equifax	I	05/2001	\$113	-	\$0	03/2007	Transferred	-
Experian	I	05/2001	\$113	-	-	03/2007	Transferred	-
TransUnion	I	05/2001	\$1,200	-	\$0	03/2007	Transferred	\$0
Comments: Experian Account transferred to another lender TransUnion Charge Account								

Bureau	Days Past Due			History Date	24 Month History
	30	60	90+		
Equifax	-	-	-	12/2004	
Experian	0	0	0	03/2007	
TransUnion	0	0	0	03/2007	

Account: KOHLS/CHASE Acct #: 04267602XXXX Type: Revolving

Bureau	Bureau Code	Date Open	High Limit	Monthly Payment	Account Balance	Last Reported	Account Status	Amount Past Due
Equifax	I	08/2005	\$1,500	-	\$0	10/2009	Paid	-
Experian	I	08/2005	\$1,500	-	-	10/2009	Paid	-
TransUnion	I	08/2005	\$1,500	-	\$0	10/2009	Inactive	\$0
Comments: TransUnion Credit Card								

Bureau	Days Past Due			History Date	24 Month History
	30	60	90+		
Equifax	-	-	-	11/2005	
Experian	0	0	0	10/2009	

TransUnion 0 0 0 10/2009

Account: LERNERS

Acct #: 13599255571XXXX

Type: Revolving

Bureau	Bureau Code	Date Open	High Limit	Monthly Payment	Account Balance	Last Reported	Account Status	Amount Past Due
Equifax	I	12/1995	\$350	-	\$0	07/2000	Paid	-

Bureau	Days Past Due	History Date	24 Month History
	30 60 90+		
Equifax	- - -	06/2000	

Account: MERC SV BK

Acct #: 390126000000XXXX

Type: Installment

Bureau	Bureau Code	Date Open	High Limit	Monthly Payment	Account Balance	Last Reported	Account Status	Amount Past Due
Equifax	I	12/1993	\$61,300	\$715	\$0	02/2001	Paid	-

Bureau	Days Past Due	History Date	24 Month History
	30 60 90+		
Equifax	- - -	01/2001	

Account: MERC SV BK

Acct #: 390145000000XXXX

Type: Installment

Bureau	Bureau Code	Date Open	High Limit	Monthly Payment	Account Balance	Last Reported	Account Status	Amount Past Due
Equifax	I	05/1995	\$0	\$1,585	\$0	02/2001	Paid	-

Bureau	Days Past Due	History Date	24 Month History
	30 60 90+		
Equifax	- - -	02/2001	

Account: MERC SV BK

Acct #: 390143000000XXXX

Type: Installment

Bureau	Bureau Code	Date Open	High Limit	Monthly Payment	Account Balance	Last Reported	Account Status	Amount Past Due
Equifax	J	06/1996	\$15,679	\$329	\$0	01/2001	Paid	-

Bureau	Days Past Due	History Date	24 Month History
	30 60 90+		
Equifax	- - -	09/2000	

Account: NBGL-PARISIA

Acct #: 90564101XXXX

Type: Revolving

Bureau	Bureau Code	Date Open	High Limit	Monthly Payment	Account Balance	Last Reported	Account Status	Amount Past Due
TransUnion	I	05/2001	\$1,200	-	\$0	02/2003	Transferred	\$0
Comments: TransUnion Charge Account								

Bureau	Days Past Due			History Date	24 Month History
	30	60	90+		
TransUnion	0	0	0	02/2003	

Account: PEOP COMM BK Acct #: 310071XXXX Type: Real Estate

Bureau	Bureau Code	Date Open	High Limit	Monthly Payment	Account Balance	Last Reported	Account Status	Amount Past Due
Equifax	I	06/2003	\$79,100	\$620	\$0	06/2009	Paid	-
TransUnion	I	06/2003	\$79,100	\$620	\$0	05/2009	Closed	\$0
Comments: TransUnion Conventional Real Estate Mortgage								

Bureau	Days Past Due			History Date	24 Month History
	30	60	90+		
Equifax	-	-	-	05/2009	
TransUnion	0	0	0	05/2009	

Account: PEOP COMM BK Acct #: 310077XXXX Type: Real Estate

Bureau	Bureau Code	Date Open	High Limit	Monthly Payment	Account Balance	Last Reported	Account Status	Amount Past Due
Equifax	I	04/2006	\$178,800	\$1,160	\$0	06/2009	Paid	-
TransUnion	I	04/2006	\$178,800	\$1,160	\$0	05/2009	Closed	\$0
Comments: TransUnion Conventional Real Estate Mortgage								

Bureau	Days Past Due			History Date	24 Month History
	30	60	90+		
Equifax	-	-	-	05/2009	
TransUnion	0	0	0	05/2009	

Account: PEOPLECOMM Acct #: 310006XXXX Type: Installment

Bureau	Bureau Code	Date Open	High Limit	Monthly Payment	Account Balance	Last Reported	Account Status	Amount Past Due
Equifax	I	01/2004	\$5,675	\$36	\$0	03/2007	Paid	-

Bureau	Days Past Due			History Date	24 Month History
	30	60	90+		
Equifax	-	-	-	02/2007	

Equifax

02/2007

Account: PRSM/CBSD

Acct #: 525650020158XXXX

Type: Revolving

Bureau	Bureau Code	Date Open	High Limit	Monthly Payment	Account Balance	Last Reported	Account Status	Amount Past Due
Equifax	I	11/2002	\$2,500	-	\$0	11/2005	Paid	-
Experian	I	11/2002	\$2,500	-	-	11/2005	Paid	-
TransUnion	I	11/2002	\$2,500	-	\$0	11/2005	Paid	\$0

Comments: TransUnion Credit Card

Bureau	Days Past Due			History Date	24 Month History
	30	60	90+		
Equifax	-	-	-	08/2005	
Experian	0	0	0	11/2005	
TransUnion	0	0	0	11/2005	

Account: SEARS/CBSD

Acct #: 512107507907XXXX

Type: Revolving

Bureau	Bureau Code	Date Open	High Limit	Monthly Payment	Account Balance	Last Reported	Account Status	Amount Past Due
Equifax	I	06/2006	\$1,000	-	\$0	10/2009	Paid	-
Experian	I	06/2006	\$1,000	-	-	08/2009	Closed	-
TransUnion	I	06/2006	\$1,000	-	\$0	10/2009	Closed	\$0

Comments: Experian Account closed at consumers request TransUnion Credit Card

Bureau	Days Past Due			History Date	24 Month History
	30	60	90+		
Equifax	-	-	-	03/2007	
Experian	0	0	0	08/2009	
TransUnion	0	0	0	10/2009	

Account: USBANK RL

Acct #: -852302XXXX

Type: Installment

Bureau	Bureau Code	Date Open	High Limit	Monthly Payment	Account Balance	Last Reported	Account Status	Amount Past Due
Equifax	I	07/2003	\$19,912	\$331	\$0	09/2009	Paid	-
Experian	I	07/2003	\$19,912	-	-	05/2008	Paid	-
TransUnion	I	07/2003	\$19,912	\$331	\$0	05/2008	Closed	\$0

Comments: TransUnion Auto Lease

Bureau	Days Past Due			History Date	24 Month History
	30	60	90+		

Bureau	Days Past Due			History Date	24 Month History
	30	60	90+		
Equifax	-	-	-	05/2008	
Experian	0	0	0	05/2008	
TransUnion	0	0	0	05/2008	

Account: WFNNB/BRYLANE HOME			Acct #: 92642XXXX			Type: Revolving		
Bureau	Bureau Code	Date Open	High Limit	Monthly Payment	Account Balance	Last Reported	Account Status	Amount Past Due
Equifax	I	01/2003	\$600	-	\$0	10/2003	Paid	-
Experian	I	01/2003	\$600	-	-	10/2003	Closed	-
TransUnion	I	01/2003	\$500	-	-	03/2003	Paid	\$0
Comments: Experian Closed due to Inactivity TransUnion Charge Account								

Bureau	Days Past Due			History Date	24 Month History
	30	60	90+		
Equifax	-	-	-	10/2003	
Experian	0	0	0	10/2003	
TransUnion	0	0	0	03/2003	

Account: WFNNB/LERNER			Acct #: 8125967555571XXXX			Type: Revolving		
Bureau	Bureau Code	Date Open	High Limit	Monthly Payment	Account Balance	Last Reported	Account Status	Amount Past Due
TransUnion	I	12/1995	\$0	-	\$0	07/2000	Paid	\$0
Comments: TransUnion Charge Account								

Bureau	Days Past Due			History Date	24 Month History
	30	60	90+		
TransUnion	0	0	0	07/2000	

Account: WFNNB/PACIFIC SUNWEAR			Acct #: 600490XXXX			Type: Revolving		
Bureau	Bureau Code	Date Open	High Limit	Monthly Payment	Account Balance	Last Reported	Account Status	Amount Past Due
Equifax	I	08/2005	\$1,000	-	\$0	10/2005	Paid	-
Experian	I	08/2005	\$1,000	-	-	10/2005	Paid	-
TransUnion	I	08/2005	\$1,000	-	\$0	10/2005	Paid	\$0
Comments: TransUnion Charge Account								

Bureau	Days Past Due			History Date	24 Month History
	30	60	90+		

Bureau	Days Past Due			History Date	24 Month History
	30	60	90+		
Equifax	-	-	-	10/2005	
Experian	0	0	0	10/2005	
TransUnion	0	0	0	10/2005	

Account: **WFNNB/VALUCITYROOMSTOD** Acct #: **585637100875XXXX** Type: **Revolving**

Bureau	Bureau Code	Date Open	High Limit	Monthly Payment	Account Balance	Last Reported	Account Status	Amount Past Due
Equifax	I	05/2006	\$4,450	-	\$0	04/2009	Paid	-
Experian	I	05/2006	\$4,450	\$22	-	09/2009	Paid	-
TransUnion	I	05/2006	\$4,450	-	\$0	04/2009	Paid	\$0

Comments: TransUnion Charge Account

Bureau	Days Past Due			History Date	24 Month History
	30	60	90+		
Equifax	-	-	-	03/2009	
Experian	0	0	0	03/2009	
TransUnion	0	0	0	04/2009	

Account: **WFNNB/VICTORIAS SECRET** Acct #: **2568825025688XXXX** Type: **Revolving**

Bureau	Bureau Code	Date Open	High Limit	Monthly Payment	Account Balance	Last Reported	Account Status	Amount Past Due
Equifax	I	03/2003	\$650	-	\$0	06/2007	Paid	-
Experian	I	03/2003	\$650	\$10	-	10/2009	Paid	-
TransUnion	I	03/2003	\$650	-	\$0	06/2007	Paid	\$0

Comments: TransUnion Charge Account

Bureau	Days Past Due			History Date	24 Month History
	30	60	90+		
Equifax	-	-	-	05/2007	
Experian	0	0	0	10/2009	
TransUnion	0	0	0	06/2007	

Account: BANK OF AMERICA				Acct #: XXXX		Type: Revolving		
Bureau	Bureau Code	Date Open	High Limit	Monthly Payment	Account Balance	Last Reported	Account Status	Amount Past Due
Experian	I	04/1996	\$5,000	-	-	10/2000	Transferred	-
TransUnion	I	04/1996	\$5,000	-	-	10/2000	Transferred	\$0
Comments: Experian Account transferred to another lender TransUnion Credit Card								

Bureau	Days Past Due			History Date	24 Month History
	30	60	90+		
Experian	0	0	0	10/2000	
TransUnion	0	0	0	10/2000	

Account: BK OF AMER				Acct #: 410416940007XXXX		Type: Revolving		
Bureau	Bureau Code	Date Open	High Limit	Monthly Payment	Account Balance	Last Reported	Account Status	Amount Past Due
Equifax	I	08/1995	\$10,200	\$20	-	08/2004	Paid	-

Bureau	Days Past Due			History Date	24 Month History
	30	60	90+		
Equifax	-	-	-	08/2004	

Account: EMERG/FNBO				Acct #: 414682000184XXXX		Type:		
Bureau	Bureau Code	Date Open	High Limit	Monthly Payment	Account Balance	Last Reported	Account Status	Amount Past Due
Equifax		08/1995	-	-	-	06/2006	Inactive	-
Comments: Equifax Inactive account								

Bureau	Days Past Due			History Date	24 Month History
	30	60	90+		
Equifax	-	-	-	04/2006	

Account: GTWY/CBSD				Acct #: 601176630776XXXX		Type: Revolving		
Bureau	Bureau Code	Date Open	High Limit	Monthly Payment	Account Balance	Last Reported	Account Status	Amount Past Due
Equifax	I	11/2002	\$2,500	\$40	-	02/2005	Paid	-

Bureau	Days Past Due			History Date	24 Month History
	30	60	90+		
Equifax	-	-	-	02/2005	

Account: MACYSDSNB				Acct #: 424592533XXXX		Type: Revolving		
--------------------	--	--	--	-----------------------	--	-----------------	--	--

Bureau	Bureau Code	Date Open	High Limit	Monthly Payment	Account Balance	Last Reported	Account Status	Amount Past Due
Equifax		05/1996	-	-	-	05/2009	Lost or Stolen	-
Experian	I	05/1996	\$3,000	-	-	12/2007	Lost or Stolen	-

Comments: Equifax Credit card lost or stolen Experian Credit card lost or stolen

Bureau	Days Past Due	History Date	24 Month History
	30 60 90+		
Equifax	- - -	11/2007	
Experian	0 0 0	12/2007	

Account: MERCANTILE SAVINGS BAN Acct #: 1240010027XXXX Type: Revolving

Bureau	Bureau Code	Date Open	High Limit	Monthly Payment	Account Balance	Last Reported	Account Status	Amount Past Due
Experian	I	04/1990	\$1,500	-	-	06/2006	Paid	-

Bureau	Days Past Due	History Date	24 Month History
	30 60 90+		
Experian	0 0 0	06/2006	

Account: MERCANTILE SAVINGS BAN Acct #: 1240010064XXXX Type: Real Estate

Bureau	Bureau Code	Date Open	High Limit	Monthly Payment	Account Balance	Last Reported	Account Status	Amount Past Due
Experian	I	10/2002	\$80,000	-	-	06/2003	Paid	-

Bureau	Days Past Due	History Date	24 Month History
	30 60 90+		
Experian	0 0 0	06/2003	

Account: MERCANTILE SAVINGS BAN Acct #: 1240010071XXXX Type: Real Estate

Bureau	Bureau Code	Date Open	High Limit	Monthly Payment	Account Balance	Last Reported	Account Status	Amount Past Due
Experian	I	06/2003	\$79,100	-	-	07/2006	Closed	-

Bureau	Days Past Due	History Date	24 Month History
	30 60 90+		
Experian	0 0 0	07/2006	

Account: MERCANTILE SAVINGS BAN Acct #: 1240010006XXXX Type: Installment

Bureau	Bureau Code	Date Open	High Limit	Monthly Payment	Account Balance	Last Reported	Account Status	Amount Past Due
Experian	I	01/2004	\$5,116	-	-	06/2006	Closed	-

Bureau	Days Past Due			History Date	24 Month History
	30	60	90+		
Experian	0	0	0	06/2006	

Account: MERCANTILE SAVINGS BAN Acct #: 1240010089XXXX Type: Revolving

Bureau	Bureau Code	Date Open	High Limit	Monthly Payment	Account Balance	Last Reported	Account Status	Amount Past Due
Experian	I	03/2004	\$10,000	-	-	06/2006	Paid	-

Bureau	Days Past Due			History Date	24 Month History
	30	60	90+		
Experian	0	0	0	06/2006	

Account: MERCANTILE SAVINGS BAN Acct #: 1240010077XXXX Type: Real Estate

Bureau	Bureau Code	Date Open	High Limit	Monthly Payment	Account Balance	Last Reported	Account Status	Amount Past Due
Experian	I	04/2006	\$178,800	-	-	07/2006	Closed	-

Bureau	Days Past Due			History Date	24 Month History																		
	30	60	90+																				
Experian	0	0	0	07/2006																			

Account: VISADSNB Acct #: 430851607927XXXX Type: Revolving

Bureau	Bureau Code	Date Open	High Limit	Monthly Payment	Account Balance	Last Reported	Account Status	Amount Past Due
Equifax		09/2005	-	-	-	06/2009	Lost or Stolen	-
Experian	I	09/2005	\$4,000	-	-	01/2006	Lost or Stolen	-

Comments: Equifax Credit card lost or stolen Experian Credit card lost or stolen

Bureau	Days Past Due			History Date	24 Month History																			
	30	60	90+																					
Equifax	-	-	-	06/2009																				
Experian	0	0	0	01/2006																				

CREDIT INQUIRIES


See Contact Information to contact creditor

Bureau	Date	Credit Inquiry
Equifax	08/29/2009	HSBC/BSBUY
Equifax	06/06/2009	GEMB/STEIN
TransUnion	06/06/2009	GEMB/STEINMT
Equifax	02/13/2009	TIMEWARNER
Equifax	08/22/2008	FIFTHIRD
Equifax	08/08/2008	FIFTHIRD
Equifax	07/27/2008	FIRST USA
TransUnion	04/29/2008	KEMBA CU
Equifax	04/28/2008	BEE SATURN
TransUnion	04/24/2008	US BANK
TransUnion	03/17/2008	KEMBA CU
Equifax	03/13/2008	BEE SATURN
TransUnion	03/13/2008	SATURN BEECH

CONSUMER STATEMENT


No data was reported

ASSOCIATED ADDRESSES


Bureau	Date	Address	City	State	Zip
Equifax	04/2009	110 WOOD ST	BATAVIA	OH	45103
Equifax	04/2009	8469 BLUE ASH RD	CINCINNATI	OH	45236
Equifax		2734 LITTLE DRY RUN RD	CINCINNATI	OH	45244
Experian	06/2006	110 WOOD ST	BATAVIA	OH	451032923
Experian	04/1989	2734 LITTLE DRY RUN RD	CINCINNATI	OH	452442845
Experian	01/1998	8469 BLUE ASH RD	CINCINNATI	OH	452361992
TransUnion	06/2006	110 WOOD ST	BATAVIA	OH	45103
TransUnion	02/2007	8469 BLUE ASH RD	CINCINNATI	OH	45236
TransUnion		2734 LITTLE DRY RUN RD	CINCINNATI	OH	45244

EMPLOYMENT INFORMATION


Bureau	Employer
Equifax	ENERGY ALLIANCES
Equifax	SPARTIN REALTORS
Equifax	PERC EDEN REALTORS

Experian ENERGY ALLIANCES INC
TransUnion ENERGY ALLAINCES
TransUnion ENERGY ALLIANCE

ALIAS INFORMATION

Bureau	Alias
Experian	SPENCE FAXON

CONTACT INFORMATION

Derogatory Contact Information

Name	Address	City	State	Zip	Phone
PEOPLES COMMUNITY BANK	6100 WEST CHESTER	WEST CHESTER	OH	45069	

Credit Contact Information

Name	Address	City	State	Zip	Phone
AMERICAN EXPRESS	P.O. BOX 981537	EL PASO	TX	79998	
AMEX	PO BOX 297871	FORT LAUDERDALE	FL	33329	8008742717
BAC HOME LOANS SERVICE	450 AMERICAN ST	SIMI VALLEY	CA	93065	
BAC HOME LOANS SERVICING	450 AMERICAN ST	SIMI VALLEY	CA	93065	
BANK OF AMERICA	PO BOX 1598	NORFOLK	VA	23501	8004448430
BANK OF AMERICA	PO BOX 17054	WILMINGTON	DE	19850	8004212110
BANK OF AMERICA	4060 OGLETOWN/STAN	NEWARK	DE	19713	
BANK OF AMERICA	4060 OGLETOWN/STAN	NEWARK	DE	19713	
CCSMC SPECTRUM/CBSD	PO BOX 6497	SIOUX FALLS	SD	57117	
CHASE	PO BOX 15298	WILMINGTON	DE	19850	8009559900
CHASE BANK USA NA	800 BROOKSEGE BLV	WESTERVILLE	OH	43081	
CHASE-PIER	PO BOX 15298	WILMINGTON	DE	19850	8009559900
CHASE-PIER1	800 BROOKSEGE BLV	WESTERVILLE	OH	43081	
CITI	PO BOX 6497	SIOUX FALLS	SD	57117	
DICKS SPORTING GOODS/GEM	PO BOX 981439	EL PASO	TX	79998	
DISCOVER FIN SVCS LLC	PO BOX 15316	WILMINGTON	DE	19850	

DISCOVER FINANCIAL SERVI	POB 15316	WILMINGTON	DE	19850	
EMERGE/FNBO	PO BOX 105555	ATLANTA	GA	30348	
EMERGE/FNBO/CCRT	POB 105555	ATLANTA	GA	30348	
FASHION BUG	PO BOX 84073	COLUMBUS	GA	31908	
FASHION BUG/SOANB	1103 ALLEN DR	MILFORD	OH	45150	5135768851
FIFTH THIRD BANK	5050 KINGSLEY DR	CINCINNATI	OH	45227	8009723030
FIFTH THIRD BANK - CREDI	38 FOUNTAIN SQUARE	CINCINNATI	OH	45263	
FLEET CC	PO BOX 84006	COLUMBUS	GA	31908	
FORD CRED	PO BOX BOX 542000	OMAHA	NE	68154	
FORD MOTOR CREDIT	POB 542000	OMAHA	NE	68154	
GEMB/BANANA REP	PO BOX 981400	EL PASO	TX	79998	8002347455
GEMB/BANANA REPUBLIC	PO BOX 981400	EL PASO	TX	79998	
GEMB/BELK	PO BOX 981491	EL PASO	TX	79998	
GEMB/BELK	PO BOX 981491	EL PASO	TX	79998	
GEMB/DICKS SPORTING	PO BOX 981439	EL PASO	TX	79998	8663968254
GEMB/HH GREGG	PO BOX 981439	EL PASO	TX	79998	
GEMB/HH GREGG	PO BOX 981439	EL PASO	TX	79998	8663968254
GEMB/JC PENNEY	PO BOX 981402	EL PASO	TX	79998	
GEMB/JCP	PO BOX 984100	EL PASO	TX	79998	8005420800
GEMB/STEIN MART DC	PO BOX 981400	EL PASO	TX	79998	
GEMB/STEIN MART DC	PO BOX 981416	EL PASO	TX	79998	
HSBC BANK	PO BOX 5253	CAROL STREAM IL		60197	8004776000
HSBC BANK	PO BOX 5253	CAROL STREAM IL		60197	
HSBC BEST BUY	POB 15521	WILMINGTON	DE	19805	
HSBC PARISIAN	POB 15521	WILMINGTON	DE	19805	
HSBC/BSBUY	PO BOX 15519	WILMINGTON	DE	19850	
HSBC/PARIS	PO BOX 15521	WILMINGTON	DE	19805	8006956950
KEMBA CINCINNATI CR UN	1045 W 8TH ST	CINCINNATI	OH	45203	5137624955
KEMBA CU CINCINNATI	1011 W 8TH ST	CINCINNATI	OH	45203	
KOHL'S DEPARTMENT STORE	N56 W17000 RIDGE	MENOMONEE FALL	WI	53051	
KOHL'S/CHASE	N56 W 17000 RIDGEWOOD DR	MENOMONEE FALLS	WI	53051	4147831635
LERNER	PO BOX 182121	COLUMBUS	OH	43218	
MACYS DEPARTMENT	9111 DUKE BLVD	MASON	OH	45040	

STORES					
MCYDSNB	9111 DUKE BLVD	MASON	OH	45040	8002436552
MERCANTILE SAVINGS BAN	8001 KENWOOD RD	CINCINNATI	OH	45236	5138917711
NBGL-PARISIAN	PO BOX 10327	JACKSON	MS	39289	
PACIFIC SUNWEAR	PO BOX 33750	NORTHGLENN	CO	80233	
PEOPLES COMMUNITY BANK	6100 WEST CHESTER	WEST CHESTER	OH	45069	
ROGERS JWLRS/CBSD	PO BOX 6497	SIOUX FALLS	SD	57117	
ROGR/CBSD	PO BOX 6497	SIOUX FALLS	SD	57117	
SEARS/CBSD	701 EAST 60TH ST N	SIOUX FALLS	SD	57117	
SEARS/CBSD	PO BOX 6189	SIOUX FALLS	SD	57117	
UCS/CITIBANK SD NA	PO BOX 6241	SIOUX FALLS	SD	57117	
UNVL/CITI	PO BOX 6241	SIOUX FALLS	SD	57117	
US BANK	PO BOX 130	HILLSBORO	OH	45133	8662344750
US BANK	PO BOX 5227	CINCINNATI	OH	45201	8003314738
US BANK	P.O. BOX 5210	CINCINNATI	OH	45201	
US BANK	425 WALNUT STREET	CINCINNATI	OH	45202	
VICTORIA'S SECRET	PO BOX 182128	COLUMBUS	OH	43218	
VISDSNB	9111 DUKE BLVD	MASON	OH	45040	8002436552
WFN-BRYLANE HOMES	PO BOX 182121	COLUMBUS	OH	43218	
WFNNB/BRYLANE HOME	4590 E BROAD ST	COLUMBUS	OH	43213	
WFNNB/PACIFIC SUNWEAR	995 W 122ND AVE	WESTMINSTER	CO	80234	
WFNNB/VALUCITYROOMSTOD	PO BOX 182303	COLUMBUS	OH	43218	
WFNNB/VICTORIAS SECRET	PO BOX 182128	COLUMBUS	OH	43218	
WFN-VALUE CITY FURNITURE	PO BOX 182273 - WF	COLUMBUS	OH	43218	

Credit Inquiry Contact Information

Name	Address	City	State	Zip	Phone
GEMB/STEIN MART DC COLL	P O BOX 981400	EL PASO	TX	79998	
KEMBA CU	1045 W 8TH ST	CINCINNATI	OH	45203	
US BANK CONSUMER FINANCE	205 W FOURTH STREE	CINCINNATI	OH	45202	

Credit Bureau Contact Information

Name	Address	City	State	Zip	Phone
Equifax Information Svcs	P.O. Box 740256	Atlanta	GA	30374	800-685-1111
Experian	P.O. Box 2002	Allen	TX	75013	888-397-3742
TransUnion LLC	P.O. Box 34012	Fullerton	CA	92834	800-916-8800

DISCLAIMER INFORMATION

For Credit Report questions, call 800-852-9212. On behalf of Creditreporting.com, this report is furnished at your request. This credit report is issued to permissible users as defined by the Fair Credit Reporting Act (Public Law 91-508) and is done in the strictest of confidence. Good faith effort has been made to obtain information from sources deemed as reliable, but the accuracy of this information is not guaranteed. (First Advantage CREDCO, FAMS, 12395 First American Way, Poway, CA 92064.)

Copyright (c) 2009, First Advantage CREDCO, Inc

Para informacion en espanol, visite www.ftc.gov/credit o escribe a la FTC Consumer Response Center, Room 130-A 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. **For more information, including information about additional rights, go to www.ftc.gov/credit or write to: Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment - or to take another adverse action against you - must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
 - a person has taken adverse action against you because of information in your credit report;
 - you are the victim of identify theft and place a fraud alert in your file;
 - your file contains inaccurate information as a result of fraud;
 - you are on public assistance;
 - you are unemployed but expect to apply for employment within 60 days.
 - In addition, by September 2005 all consumers will be entitled to one free disclosure

every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.ftc.gov/credit for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.ftc.gov/credit for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need - usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.ftc.gov/credit.
- **You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.** Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888- 567-8688).
- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.ftc.gov/credit.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. Federal enforcers are:

TYPE OF BUSINESS:	CONTACT:
Consumer reporting agencies, creditors and others not listed below	Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 1-877-382-4357
National banks, federal branches/agencies of foreign banks (word "National" or initials "N.A." appear in or after bank's name)	Office of the Comptroller of the Currency Compliance Management, Mail Stop 6-6 Washington, DC 20219 800-613-6743

Federal Reserve System member banks (except national banks, and federal branches/agencies of foreign banks)	Federal Reserve Consumer Help(FRCH) P O Box 1200 Minneapolis, MN 55480 Telephone: 888-851-1920 Website Address: www.federalreserveconsumerhelp.gov Email Address: COnsumerHelp@FederalReserve.gov
Savings associations and federally chartered savings banks (word "Federal" or initials "F.S.B." appear in federal institution's name)	Office of Thrift Supervision Consumer Complaints Washington, DC 20552 800-842-6929
Federal credit unions (words "Federal Credit Union" appear in institution's name)	National Credit Union Administration 1775 Duke Street Alexandria, VA 22314 703-519-4600
State-chartered banks that are not members of the Federal Reserve System	Federal Deposit Insurance Corporation Consumer Response Center, 2345 Grand Avenue, Suite 100 Kansas City, Missouri 64108-2638 1-877-275-3342
Air, surface, or rail common carriers regulated by former Civil Aeronautics Board or Interstate Commerce Commission	Department of Transportation , Office of Financial Management Washington, DC 20590 202-366-1306
Activities subject to the Packers and Stockyards Act, 1921	Department of Agriculture Office of Deputy Administrator - GIPSA Washington, DC 20250 202-720-7051

CreditReporting.com

Credit Reports for Consumers

YOUR 3 BUREAU MERGED CREDIT SCORE

Reference #: F28224342

Original Report Date: 11/02/2009

Name: Charles Faxon
 Address: 110 Wood Street Batavia, OH 45103

DOB: 06/05/1951

PERSONAL CREDIT SCORES

Your credit score is based on information from your **3 Bureau Merged** credit report. The higher your score is, the better chance you have of getting the credit you apply for.

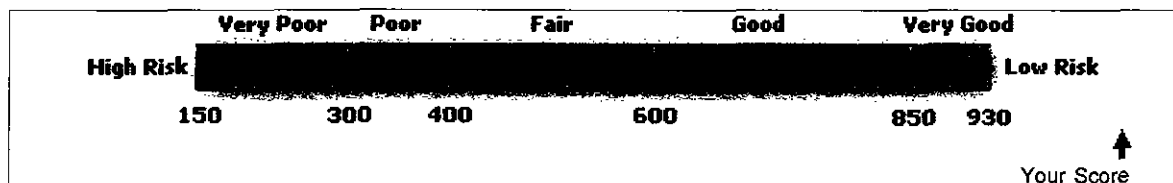
Your credit score based on your

- Equifax credit report is 643 on a scale of 150-930
- Experian credit report is 761 on a scale of 150-930
- TransUnion credit report is 740 on a scale of 150-930

PERSONAL CREDIT SCORES

Your credit score is based on information from your 1-bureau (**Equifax**) credit report. The higher your score is, the better chance you have of getting the credit you apply for.

Your credit score based on your Equifax report is 643 on a scale of 150-930 .



SCORE FACTORS

Your most recent delinquency was reported 2 month(s) ago on your PEOPLECOMM account. A delinquency occurs any time a payment is reported as 30 days or more late. Delinquencies on your credit report indicate current or past problems repaying debt. These make you a greater credit risk in the eyes of new lenders. Recent delinquencies have a greater negative impact on your score because they may indicate that you are currently having problems managing your debt. The negative impact of these items on your score will reduce over time. Your credit score should improve if you maintain a manageable amount of debt and develop a good credit history by paying your bills on time.

Your credit report reflects 13 account(s) with balances that are considered active. Lenders like to see a good mix of account types and loans on a credit report with all accounts showing good payment history. They want to see that other lenders have extended you credit and that you have managed it with care. A high number of accounts in any one type may indicate that your credit report does not reflect a balanced mix of accounts. Too many accounts may also indicate too much available credit. Paying down and closing accounts or consolidating your accounts may help improve your score.

The total balance of the active 4 retail account(s) on your credit report, is too close to the total original loan amount(s). These are revolving accounts issued by retail stores (e.g. clothing, electronics, and sporting goods stores that offer a charge card). They are typically accessed via a credit card. There is a credit limit, the balance can be carried over from month to month, and the minimum monthly payment is calculated on a percentage of the unpaid balance. Higher amounts of outstanding debt in relation to credit limits can indicate that you are a credit risk. High debt to limit ratios may indicate that you are having trouble paying back your existing debt or that you would have trouble if you added another account. They may also indicate that you have not managed your debt effectively. Lenders typically like to see balances that total less than 50% of your credit limits with less than 30% being optimal. Paying down some of your balances without increasing debt in other accounts should help improve your score.

The average balance of the 2 bankcard account(s) on your credit report is impacting your credit score. These are revolving accounts issued by banks. You can access anything up to the credit limit at anytime and pay it back over time. These are typically credit cards or lines of credit. Higher amounts of outstanding debt can make you a greater credit risk. Average balances that are too high (given your credit situation) may mean that you would have difficulty paying back an additional loan. They may also indicate that you have not managed your debt effectively. Lower balances indicate to lenders that you will be more likely to pay back any new loans. Paying down some of your

balances without increasing debt in other accounts should help improve your score.

Your credit report contains 13 retail account(s).

These are revolving accounts issued by retail stores (e.g. clothing, electronics, and sporting goods stores that offer a charge card). They are typically accessed via a credit card. There is a credit limit, the balance can be carried over from month to month, and the minimum monthly payment is calculated on a percentage of the unpaid balance. Lenders like to see a good mix of account types and loans on a credit report with all accounts showing good payment history. They want to see that other lenders have extended you credit and that you have managed it with care. A low number of accounts in any one type may indicate an inability to establish credit. It may also make it difficult to gauge credit worthiness and your ability to manage debt. An additional account of this type may help increase your score. However, taking on more debt than you can handle will almost always negatively impact your score to a greater degree than not having enough accounts.

The average balance of the 4 retail account(s) on your credit report is impacting your credit score.

These are revolving accounts issued by retail stores (e.g. clothing, electronics, and sporting goods stores that offer a charge card). They are typically accessed via a credit card. There is a credit limit, the balance can be carried over from month to month, and the minimum monthly payment is calculated on a percentage of the unpaid balance. Higher amounts of outstanding debt can make you a greater credit risk. Total balances or average balances that are too high (given your credit situation) may mean that you would have difficulty paying back an additional loan. They may also indicate that you have not managed your debt effectively. Lower balances indicate to lenders that you will be more likely to pay back any new loans. Paying down some of your balances without increasing debt in other accounts should help improve your score.

Confidential Credit Smart Score (Smart Score) is provided solely as a tool to assist you in better understanding how lenders evaluate your credit reports. The score is for educational purposes only, and does not qualify you for any loan. Your lender may use a scoring model that differs from the one used by Smart Score. As a result, your Smart Score and the factors we have identified as contributing to your Smart Score may vary from the score produced by your lender's scoring model and the score factors identified by that model. In addition, a credit score is only one of many factors used by a lender in underwriting loans, and such other factors may affect a lender's credit decision. Each lender has its own underwriting criteria, and the weight given to a particular credit score by lenders may differ.

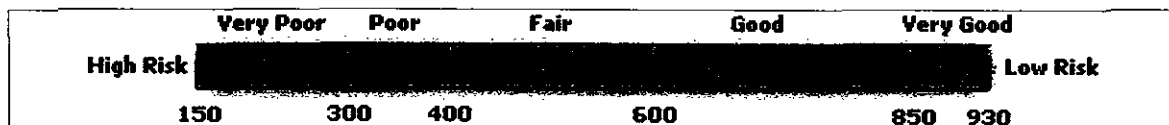
The explanatory materials accompanying your Smart Score are not intended to be a "quick fix" for improving your credit score. Since under most scoring models, in order to improve your credit score, you must concentrate on paying your bills on time, paying down outstanding balances, maintaining the proper amount and mix of debt, and developing a consistent track-record of being able to handle your accounts over a significant period of time, it is likely to take some time to meaningfully improve your credit score. Moreover, the operation of the factors used credit scores is complex, and a change intended to improve a specific factor may backfire and result in an overall decline the score. For example, while opening new accounts may improve a person's debt mix, it may also lower the average account age and increase the amount of debt owed resulting in an overall lower credit score.

The explanatory materials are general in nature, and should not be construed as advice in handling your financial problems or making financial decisions. If you are having trouble paying your bills, you should contact a non-profit or other legitimate credit counselor. Rather, the explanatory materials have been provided solely to help you understand how specific features in your credit report are reflected in your Smart Score. Therefore, you should use the materials for educational purposes only.

PERSONAL CREDIT SCORES

Your credit score is based on information from your 1-bureau (**Experian**) credit report. The higher your score is, the better chance you have of getting the credit you apply for.

Your credit score based on your Experian report is 761 on a scale of 150-930 .



↑
Your Score

SCORE FACTORS

The average balance of the 8 revolving account(s) on your credit report is impacting your credit score.

This type of account is typically accessed via a credit card. There is a credit limit, the balance can be carried over from month to month, and the minimum monthly payment is calculated on a percentage of the unpaid balance. Higher amounts of outstanding debt can make you a greater credit risk. Total balances or average balances that are too high (given your credit situation) may mean that you would have difficulty paying back an additional loan. They may also indicate that you have not managed your debt effectively. Lower balances indicate to lenders that you will be more likely to pay back any new loans. Paying down some of your balances without increasing debt in other accounts should help improve your score.

The total balance of the active 2 rev dept & clothing store account(s) on your credit report are too close to the total credit limit or high credit.

These are revolving accounts issued by department and clothing stores. They are typically accessed via a credit card. There is a credit limit, the balance can be carried over from month to month, and the minimum monthly payment is calculated on a percentage of the unpaid balance. Higher amounts of outstanding debt in relation to credit limits can indicate that you are a credit risk. High debt to limit ratios may indicate that you are having trouble paying back your existing debt or that you would have trouble if you added another account. They may also indicate that you have not managed your debt effectively. Lenders typically like to see balances that total less than 50% of your credit limits with less than 30% being optimal. Paying down some of your balances without increasing debt in other accounts should help improve your score.

Your credit report reflects 13 account(s) with balances that are considered active.

Lenders like to see a good mix of account types and loans on a credit report with all accounts showing good payment history. They want to see that other lenders have extended you credit and that you have managed it with care. A high number of accounts in any one type may indicate that your credit report does not reflect a balanced mix of accounts. Too many accounts may also indicate too much available credit. Paying down and closing accounts or consolidating your accounts may help improve your score.

Your credit report reflects 4 active bankcard account(s).

This type of account is offered through a bank and is typically accessed via a credit card. There is a credit limit, the balance can be carried over from month to month, and the minimum monthly payment is calculated on a percentage of the unpaid balance. Active accounts have a current balance. Lenders like to see a good mix of account types and loans on a credit report with all accounts showing good payment history. They want to see that other lenders have extended you credit and that you have managed it with care. A high number of accounts in any one type may indicate that your credit report does not reflect a balanced mix of accounts. It may also indicate too much available credit. Paying down and closing accounts of this type or consolidating your accounts may help improve your score.

The oldest account on your credit report or the average length of all open accounts on your credit report is only 81 month(s).

Lenders like to see all accounts reflect a good payment history over time. Recently opened accounts can indicate an increase in available credit and other changes to your overall credit picture. Lenders typically like to see how you handle your available credit and recently opened accounts may make it difficult to gauge credit worthiness and your ability to manage debt. The time frames for considering an account recent are typically short (6-12 months). If you pay your bills on time for these and all other accounts, their negative impact on your score should go away.

Confidential Credit Smart Score (Smart Score) is provided solely as a tool to assist you in better understanding how lenders evaluate your credit reports. The score is for educational purposes only, and does not qualify you for any loan. Your lender may use a scoring model that differs from the one used by Smart Score. As a result, your Smart Score and the factors we have identified as contributing to your Smart Score may vary from the score produced by your lender's scoring model and the score factors identified by that model. In addition, a credit score is only one of many factors used by a lender in underwriting loans, and such other factors may affect a lender's credit decision. Each lender has its own underwriting criteria, and the weight given to a particular credit score by lenders may differ.

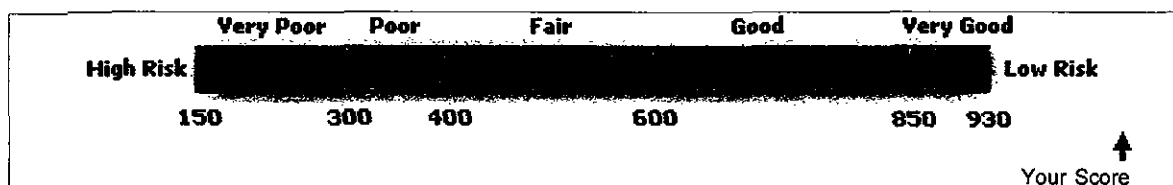
The explanatory materials accompanying your Smart Score are not intended to be a "quick fix" for improving your credit score. Since under most scoring models, in order to improve your credit score, you must concentrate on paying your bills on time, paying down outstanding balances, maintaining the proper amount and mix of debt, and developing a consistent track-record of being able to handle your accounts over a significant period of time, it is likely to take some time to meaningfully improve your credit score. Moreover, the operation of the factors used credit scores is complex, and a change intended to improve a specific factor may backfire and result in an overall decline the score. For example, while opening new accounts may improve a person's debt mix, it may also lower the average account age and increase the amount of debt owed resulting in an overall lower credit score.

The explanatory materials are general in nature, and should not be construed as advice in handling your financial problems or making financial decisions. If you are having trouble paying your bills, you should contact a non-profit or other legitimate credit counselor. Rather, the explanatory materials have been provided solely to help you understand how specific features in your credit report are reflected in your Smart Score. Therefore, you should use the materials for educational purposes only.

PERSONAL CREDIT SCORES

Your credit score is based on information from your 1-bureau (**TransUnion**) credit report. The higher your score is, the better chance you have of getting the credit you apply for.

Your credit score based on your TransUnion report is 740 on a scale of 150-930 .



SCORE FACTORS

The average balance of the 15 revolving account(s) on your credit report is impacting your credit score.

This type of account is typically accessed via a credit card. There is a credit limit, the balance can be carried over from month to month, and the minimum monthly payment is calculated on a percentage of the unpaid balance. Higher amounts of outstanding debt can make you a greater credit risk. Total balances or average balances that are too high (given your credit situation) may mean that you would have difficulty paying back an additional loan. They may also indicate that you have not managed your debt effectively. Lower balances indicate to lenders that you will be more likely to pay back any new loans. Paying down some of your balances without increasing debt in other accounts should help improve your score.

Your credit report reflects 5 active bankcard account(s).

This type of account is offered through a bank and is typically accessed via a credit card. There is a credit limit, the balance can be carried over from month to month, and the minimum monthly payment is calculated on a percentage of the unpaid balance. Active accounts have a current balance. Lenders like to see a good mix of account types and loans on a credit report with all accounts showing good payment history. They want to see that other lenders have extended you credit and that you have managed it with care. A high number of accounts in any one type may indicate that your credit report does not reflect a balanced mix of accounts. It may also indicate too much available credit. Paying down and closing accounts of this type or consolidating your accounts may help improve your score.

The total balance of the active 1 rev dept & clothing store account(s) on your credit report are too close to the total credit limit or high credit.

These are revolving accounts issued by department and clothing stores. They are typically accessed via a credit card. There is a credit limit, the balance can be carried over from month to month, and the minimum monthly payment is calculated on a percentage of the unpaid balance. Higher amounts of outstanding debt in relation to credit limits can indicate that you are a credit risk.

High debt to limit ratios may indicate that you are having trouble paying back your existing debt or that you would have trouble if you added another account. They may also indicate that you have not managed your debt effectively. Lenders typically like to see balances that total less than 50% of your credit limits with less than 30% being optimal. Paying down some of your balances without increasing debt in other accounts should help improve your score.

Your credit report reflects 13 account(s) with balances that are considered active.

Lenders like to see a good mix of account types and loans on a credit report with all accounts showing good payment history. They want to see that other lenders have extended you credit and that you have managed it with care. A high number of accounts in any one type may indicate that your credit report does not reflect a balanced mix of accounts. Too many accounts may also indicate too much available credit. Paying down and closing accounts or consolidating your accounts may help improve your score.

The oldest account on your credit report or the average length of all open accounts on your credit report is only 86 month(s).

Lenders like to see all accounts reflect a good payment history over time. Recently opened accounts can indicate an increase in available credit and other changes to your overall credit picture. Lenders typically like to see how you handle your available credit and recently opened accounts may make it difficult to gauge credit worthiness and your ability to manage debt. The time frames for considering an account recent are typically short (6-12 months). If you pay your bills on time for these and all other accounts, their negative impact on your score should go away.

Confidential Credit Smart Score (Smart Score) is provided solely as a tool to assist you in better understanding how lenders evaluate your credit reports. The score is for educational purposes only, and does not qualify you for any loan. Your lender may use a scoring model that differs from the one used by Smart Score. As a result, your Smart Score and the factors we have identified as contributing to your Smart Score may vary from the score produced by your lender's scoring model and the score factors identified by that model. In addition, a credit score is only one of many factors used by a lender in underwriting loans, and such other factors may affect a lender's credit decision. Each lender has its own underwriting criteria, and the weight given to a particular credit score by lenders may differ.

The explanatory materials accompanying your Smart Score are not intended to be a "quick fix" for improving your credit score. Since under most scoring models, in order to improve your credit score, you must concentrate on paying your bills on time, paying down outstanding balances, maintaining the proper amount and mix of debt, and developing a consistent track-record of being able to handle your accounts over a significant period of time, it is likely to take some time to meaningfully improve your credit score. Moreover, the operation of the factors used credit scores is complex, and a change intended to improve a specific factor may backfire and result in an overall decline the score. For example, while opening new accounts may improve a person's debt mix, it may also lower the average account age and increase the amount of debt owed resulting in an overall lower credit score.

The explanatory materials are general in nature, and should not be construed as advice in handling your financial problems or making financial decisions. If you are having trouble paying your bills, you should contact a non-profit or other legitimate credit counselor. Rather, the explanatory materials have been provided solely to help you understand how specific features in your credit report are reflected in your Smart Score. Therefore, you should use the materials for educational purposes only.



Chuck Stockhausen
PUBLIC UTILITIES COMMISSION OF OHIO
DOCKETING DIVISION
180 East Broad Street
Columbus, OH 43215-3793

Re: 09-1048-EL-AGG

November 8, 2011

Chuck,

Enclosed are the following:

Motion for Extension of Time and Request for Expedited Ruling

Motion for Protective Order

3 complete copies of the Electric renewal package including the documents under seal of protective order.

7 copies of the Electric renewal package excluding the documents under seal of protective order.

Thank you very much for your assistance. If you need to contact me, please call 513-794-5555.

Sincerely,

Mark Bishop
Secretary

Cc: SF, BG

RECEIVED-DOCKETING DIV
2011 NOV -9 AM 11:45
PUCO



The Public Utilities Commission of Ohio

Original AGG Case Number	Version
09-1048-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 Alliances, Inc.
Address 8469 Blue Ash Road, Cincinnati, OH 45236
PUCO Certificate # and Date Certified 09-1048-EL-AGG October 29, 2009
Telephone # (513) 794-5555 Web site address (if any) www.energyalliances.com

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

Legal Name Energy Alliances, Inc.
Address 8469 Blue Ash Road, Cincinnati, OH 45236
Telephone # (513) 794-5555 Web site address (if any) www.energyalliances.com

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

Energy Alliances, Inc.

A-4 Contact person for regulatory or emergency matters

Name Charles Spence Faxon
Title President
Business address 8469 Blue Ash Road, Cincinnati, OH 45236
Telephone # (513) 794-5555 Fax # (513) 794-7777
E-mail address (if any) sfaxon@energyalliances.com

RECEIVED-DOCKETING DIV
2011 NOV -9 AM 11:49
PUCO

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

Name Charles Spence Faxon

Title President

Business address 8469 Blue Ash Road, Cincinnati, OH 45236

Telephone # (513) 794-5555

Fax # (513) 794-7777

E-mail address (if any) sfaxon@energyalliances.com

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

Customer Service address 8469 Blue Ash Road, Cincinnati, OH 45236

Toll-free Telephone # (800) 735-0359

Fax # (888) 735-0359

E-mail address (if any) sfaxon@energyalliances.com

A-7 Applicant's federal employer identification number # 31-1159005

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

☐ Sole Proprietorship

☐ Limited Liability Partnership (LLP)

☒ Corporation

☐ Partnership

☐ Limited Liability Company (LLC)

☐ 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.

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 "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-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 ☐ Yes

If yes, provide a separate attachment labeled as **Exhibit B-4 "Disclosure of Consumer Protection Violations"** detailing such violation(s) and providing all relevant documents.

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 ☐ Yes

If yes, provide a separate attachment labeled as **Exhibit B-5 "Disclosure of Certification Denial, Curtailment, Suspension, or Revocation"** detailing such action(s) and providing all relevant documents.

C. 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.

Charles Spence Foster Pres
Signature of Applicant & Title

Sworn and subscribed before me this 8th day of Nov., 2011
Month Year

Donna Rohdenburg Farrell DONNA ROHDENBURG FARRELL
Signature of official administering oath Print Name and Title
Notary Public, State of Ohio
Commission Expires 9-6-15



My commission expires on Sept. 6, 2015

AFFIDAVIT

State of OH :

Cincinnati ss.
(Town)

County of Hamilton

Charles Spencer Jaxon Affiant, being duly sworn/affirmed according to law, deposes and says that:

He/She is the President (Office of Affiant) of Energy Alliance (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 renewal 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 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.
8. 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.
9. The Applicant herein, attests that it will cooperate fully with the Public Utilities Commission of Ohio, the electric distribution companies, the regional transmission entities, and other electric suppliers in the event of an emergency condition that may jeopardize the safety and reliability of the electric service in accordance with the emergency plans and other procedures as may be determined appropriate by the Commission.
10. If applicable to the service(s) the Applicant will provide, the Applicant herein, attests that it will adhere to the reliability standards of (1) the North American Electric Reliability Council (NERC), (2) the appropriate regional reliability council(s), and (3) the Public Utilities Commission of Ohio. (Only applicable if pertains to the services the Applicant is offering)

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

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

Charles Spens. Faxon Pres
Signature of Affiant & Title

Sworn and subscribed before me this 8th day of NOV., 2011
Month Year

Donna Rohdenburg Farrell
Signature of official administering oath
DONNA ROHDENBURG FARRELL
Print Name and Title
Notary Public, State of Ohio
My Commission Expires 9-6-15



My commission expires on Sept. 6, 2015

Exhibit A-9
Principal Officers

Energy Alliances, Inc.
<http://www.energyalliances.com>

8469 Blue Ash Road
Cincinnati, OH 45236-1992
800-735-0359 Phone Toll Free
888-735-0359 Fax Toll Free
513-794-5555 Phone Local
513-794-7777 Fax Local

Charles Spence Faxon, President
sfaxon@energyalliances.com

William Grafe, Vice President
bgrafe@energyalliances.com

John D. Faxon, Treasurer
jfaxon@energyalliances.com

Mark A. Bishop, Secretary
mbishop@energyalliances.com

Exhibit A-10
Corporate Structure

Corporation, 100% owned by Charles Spence Faxon. Will participate in all deregulated markets geographically. Energy Alliances, Inc. nor Charles Spence Faxon has any affiliate subsidiary companies that supply retail or wholesale natural gas or electricity to customers in North America.

Energy Alliances, Inc. is independent.

Charles Spence Faxon, President

William Grafe
Vice President

John D. Faxon
Treasurer

Mark A. Bishop
Secretary

Exhibit B-1
Jurisdiction of Operations

Authorized to provide electric service in:

OH

KY

Exhibit B-2
Experience & Plans

Energy Alliances, Inc. provides services to residential (through aggregation), commercial, mercantile and industrial customers. We establish a working relationship with the client, review the client's utility history and provide the client options as well as a suggested strategy for lowering its energy costs while managing its exposure to risk. The managing partners of Energy Alliances, Inc. answer customer inquiries personally. The company is staffed by the original founding members. We have a highly experienced Data Department Manager who has been with the company for over 19 years.

Energy Alliances, Inc. is a broker not a supplier. Energy Alliances, Inc. will not be billing customers but customer service is available through established channels with the supplier as well as our company to ensure the customer's understanding and facilitate complaint resolution in accordance with Commission rules adopted pursuant to Section 4929.22 of the Revised Code and contained in Chapter 4909:1-29 of the Ohio Administrative Code.

Exhibit B-3
Disclosure of Liabilities and Investigations

None

Exhibit C-1
Annual Report

Energy Alliances, Inc. is not required to produce an annual report.

Exhibit C-2
SEC Filings

Energy Alliances, Inc. is a broker/sales agent only and does not take title to the natural gas or electric, is not a public entity. Energy Alliances, inc. is an Ohio Corporation, 100% of its stock is owned by Charles Spence Faxon, so no SEC filing is required.

Exhibit C-3
Financial Statements

Energy Alliances, Inc. is a privately held corporation and these documents are "CONFIDENTIAL" and are being filed separately under seal along with the appropriate "Motion for Protective Order"

Energy Alliances, Inc.
Balance Sheets
December 31,

ASSETS	<u>2010</u>	<u>2009</u>
CURRENT ASSETS		
Cash	\$ 92,250	\$ 17,137
Prepaid expenses	14,939	-
Total current assets	<u>107,189</u>	<u>17,137</u>
FURNITURE AND EQUIPMENT, at cost		
Furniture, fixtures and equipment	96,392	96,392
Less: accumulated depreciation	<u>(87,926)</u>	<u>(80,615)</u>
Total fixed assets	<u>8,466</u>	<u>15,777</u>
Total Assets	<u>\$ 115,655</u>	<u>\$ 32,914</u>
 LIABILITIES and STOCKHOLDER'S EQUITY		
LIABILITIES		
CURRENT LIABILITIES		
Current maturities of long-term debt	\$ 5,069	\$ 12,589
Payroll tax withholdings	<u>3,256</u>	<u>660</u>
Total current liabilities	8,325	13,249
LONG-TERM LIABILITIES, less current maturities	-	5,069
 STOCKHOLDER'S EQUITY		
Common stock	500	500
Retained earnings	<u>106,830</u>	<u>14,096</u>
Total equity	<u>107,330</u>	<u>14,596</u>
Total Liabilities and Equity	<u>\$ 115,655</u>	<u>\$ 32,914</u>

I certify these financial statements to be true and accurate

 Spence Faxon

Energy Alliances, Inc.
Income Statements
Years Ended December, 31

	<u>2010</u>	<u>%</u>	<u>2009</u>	<u>%</u>
REVENUE	\$ 1,572,305	100.0%	\$ 788,499	100.0%
EXPENSES				
Salaries	179,534	11.4%	96,399	12.2%
Rent	14,500	0.9%	14,500	1.8%
Taxes and licenses	16,214	1.0%	8,708	1.1%
Interest	-	-	498	0.1%
Depreciation	7,312	0.5%	7,146	0.9%
Advertising and telemarketing	146,142	9.3%	9,390	1.2%
Employee benefit plans	4,400	0.3%	5,625	0.7%
Business development	4,453	0.3%	7,210	0.9%
Sourcing fees and commissions	527,320	33.5%	301,141	38.2%
Consulting expense	171,847	10.9%	34,200	4.3%
Automobile expense	4,630	0.3%	13,468	1.7%
Data processing expense	26,173	1.7%	3,658	0.5%
Dues and subscriptions	2,877	0.2%	869	0.1%
Insurance	2,266	0.1%	6,062	0.8%
Internet service	5,885	0.4%	780	0.1%
Maintenance	8,227	0.5%	3,257	0.4%
Company events	4,542	0.3%	-	0.0%
Office supplies	14,235	0.9%	6,702	0.8%
Postage and mailing expense	1,190	0.1%	471	0.1%
Professional fees	18,028	1.1%	19,536	2.5%
Selling expenses	377	0.0%	-	0.0%
Seminars and conferences	967	0.1%	818	0.1%
Telephone	7,896	0.5%	12,634	1.6%
Travel Expense	534	0.0%	834	0.1%
Bank Charges	538	0.0%	1,635	0.2%
Miscellaneous	1,357	0.1%	5,430	0.7%
Waste Removal	427	0.0%	561	0.1%
Meals and entertainment	2,876	0.2%	4,022	0.5%
Utilities	-	-	1,719	0.2%
Contributions	13,550	0.9%	2,725	0.3%
Total Expenses	<u>1,188,097</u>	<u>75.6%</u>	<u>569,998</u>	<u>72.3%</u>
Net Income	\$ <u>384,208</u>	<u>24.4%</u>	\$ <u>218,501</u>	<u>27.7%</u>

I certify these financial statements to be true and accurate _____

Spence Faxon

Exhibit C-4
Financial Arrangements

Energy Alliances, Inc. is a broker/sales agent only and does not take title to the natural gas or electric, is not a public entity. EAI does not require any loans to operate.

Exhibit C-5
Forecasted Financial Statements

Energy Alliances, Inc. is a privately held corporation and these documents are "CONFIDENTIAL" and are being filed separately under seal along with the appropriate "Motion for Protective Order"

Energy Alliances, Inc.
Projection
Years ended December 31, 2011 and 2012

	<u>2011</u>	<u>2012</u>
REVENUE	\$ 1,729,536	\$ 1,902,489
EXPENSES		
Salaries	197,487	217,236
Taxes & Licenses	17,835	19,619
Employee Benefit Plans	4,840	5,324
Insurance	2,493	2,742
Business Development	4,898	5,388
Advertising - Telemarketing	190,756	209,832
Sourcing Fees & Commissions	610,052	671,057
Consulting Expense	199,032	218,935
Contributions	14,905	16,396
Automobile Expense	5,093	5,602
Automobile Lease	0	0
Data Processing Expense	28,790	31,669
Dues & Subscriptions	3,165	3,481
Company Events	4,996	5,496
Internet Service	6,474	7,121
Maintenance	9,050	9,955
Meals	3,164	3,480
Office Supplies	15,659	17,224
Postage & Mailing Expense	1,309	1,440
Professional Fees	19,831	21,814
Rent - Office	15,950	17,545
Seminars & Conferences	1,064	1,170
Selling Expenses	415	456
Depreciation	8,043	8,848
Telephone	8,466	9,312
Travel Expense	587	646
Bank Charges	592	651
Miscellaneous	1,493	1,642
Utilities	0	0
Waste Removal	470	517
Total Expenses	<u>1,376,907</u>	<u>1,514,598</u>
Net Income from Operations	352,629	387,891
OTHER INCOME & (EXPENSES)		
Interest Expense	0	0
Interest Income	0	0
Penalties	0	0
Miscellaneous Income	0	0
Commercial Activity Tax	0	0
Total Other Income & Expenses	<u>0</u>	<u>0</u>
Net Income (Loss)	<u>\$ 352,629</u>	<u>\$ 387,891</u>

Assumptions:

Revenue and expenses for 2011 will increase by 10% over actual 2010; 2012 revenue and expenses will increase 10% over projected 2011



Decide with Confidence

ENERGY ALLIANCES, INC

D-U-N-S® 13-963-6823

Headquarters
8469 Blue Ash Rd Ste A,
Cincinnati, OH 45236

Phone 513-794-5555
Fax 513-794-7777

Business Information Report

Purchase Date: 11/03/2011
Last Update Date: 10/11/2011

Executive Summary

Company Info

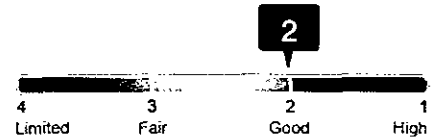
Year Started 1986
CEO CHARLES SPENCE FAXON, PRESIDENT
Employees 9
Employees Here 5 at this location

D&B Rating

D&B Rating

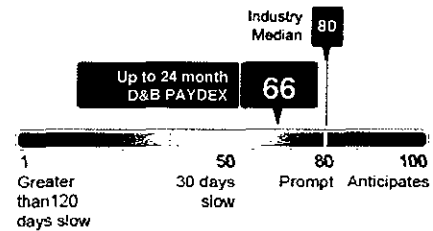
2R2

Composite Credit Appraisal



D&B PAYDEX®

Up to 24 month D&B PAYDEX



Business Information



Decide with Confidence

Business Summary

Branch & Division YES

SIC 8748
Business consulting services, electric services

NAICS 541690
Other Scientific and Technical Consulting Services

History Status CLEAR

Credit Capacity Summary**D&B Rating****2R2****Composite Credit Appraisal**

Prior D&B Rating 2R2

Rating Date 07/11/2011

Payment Activity
(based on 7 experiences)

USD

Average High Credit \$3,200

Highest Credit 15,000

Total Highest Credit 16,050

Business History

Officers CHARLES SPENCE FAXON, PRESIDENT;
WM H GRAFE, V PRES;
MARK A. BISHOP, SECRETARY;
JOHN FAXON, TREAS-DIR/ACCOUNTS PROCESSING

Directors THE OFFICER(S)

As of 10/11/2011

Business started 1986 by the officers. 100% of capital stock is owned by Charles Spence Faxon.

CHARLES SPENCE FAXON born 1951. 1973 graduated from University of Cincinnati with BA degree. 1969-74 employed by father's company, Faxon Construction & Faxon Development, Cincinnati, OH. 1974-76 employed by M & M Realty, Cincinnati, OH. 1977-83 partner with wife in Spartan Properties, Cincinnati. Partnership dissolved successfully when partners divorced. 1982 to late 1985 vice president of Energy Cost Analysts Inc, Cincinnati. Resigned without criticism, selling interest to other stockholders. Certified energy auditor.

WM H GRAFE born 1950. Is a graduate of Purdue University with Bachelors degree in industrial engineering and the University of Cincinnati with MBA degree. 1971-1982 employed by Paul Smith Co and KDI Corp, Cincinnati. 1982-85 employed by Energy Cost Analysts Inc, Cincinnati, as field auditor. Certified energy auditor.

MARK A. BISHOP born 1959. 1980-1986 attended and graduated from University of Cincinnati, Cincinnati, OH, with BA degree and Masters. 1982-84 employed by Energy Cost Analysts Inc, Cincinnati. 1984-85 employed by Viking Construction as project manager at Myrtle Beach, SC. Active here as marketing director. Certified energy auditor.

JOHN FAXON born 1960. 1978-1982 attended and graduated from University of Cincinnati, Cincinnati, OH, with BA degree. 1982-85 employed by Energy Cost Analysts Inc, Cincinnati, as word processor. Active here as editor of reports.

Business Registration

CORPORATE AND BUSINESS REGISTRATIONS REPORTED BY THE SECRETARY OF STATE OR OTHER OFFICIAL SOURCE AS OF Oct 21 2011:

Registered Name	Registration ID	Status	Where Filed	Principals				
ENERGY ALLIANCES, INC.	671393	ACTIVE	SECRETARY OF STATE/CORPORATIONS DIVISION, COLUMBUS, OH	<table border="1"> <thead> <tr> <th>Name</th> <th>Title</th> </tr> </thead> <tbody> <tr> <td>STEVEN C WILSON</td> <td>INCORPORATOR</td> </tr> </tbody> </table>	Name	Title	STEVEN C WILSON	INCORPORATOR
Name	Title							
STEVEN C WILSON	INCORPORATOR							
Business Type CORPORATION								
Corporation Type PROFIT								



Decide with Confidence

Incorporated Date	02/14/1986	Registered Agent	STEVEN C WILSON 806 MAIN ST, CINCINNATI, OH 452020000
State of Incorporation	OHIO		
Filing Date	02/14/1986		

Government Activity Summary**Activity Summary**

Borrower	No
Administrative Debt	No
Grantee	No
Party Excluded from Federal Programs	No
Public Company	N/A
Contractor	No
Importer/Exporter	N/A

Possible candidate for socioeconomic program consideration

Labor Surplus Area	N/A
Small Business	YES (2011)
Women Owned	N/A
Minority Owned	N/A

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

Operations Data

10/11/2011

Description: Provides business consulting services, specializing in energy conservation. Provides electric services, specializing in electric power broker.

Subject is a member of the Association of Energy Engineers and the Association of Professional Energy Managers. Sells to manufacturers, general public, wholesale, non profit organizations, retail, commercial concerns and government. Territory : Statewide.

Nonseasonal.

Employees: 9 which includes officer(s). 5 employed here.

Facilities: Leases 3,500 sq. ft. on 1st floor of 1.5 story brick building.

Location: Suburban business section on well traveled street.

Industry Data**SIC**

Code	Description
87489904	Energy conservation consultant
49240100	Gas power broker
49119904	Electric power broker

NAICS

Code	Description
541690	Other Scientific and Technical Consulting Services
221210	Natural Gas Distribution
221122	Electric Power Distribution

Family Tree**Branches Domestic**

ENERGY ALLIANCES, INC
(D-U-N-S®:03-248-2019)
515 SHERIDAN RD,
EVANSTON, IL 60202-4703

This list is limited to the first 25 branches, subsidiaries, divisions and affiliates, both domestic and international. Please use the Global Family



Decide with Confidence

[Linkage Link above to view the full listing.](#)

Financial Statements

Key Business Ratios (Based on 18 establishments)

D&B has been unable to obtain sufficient financial information from this company to calculate business ratios. Our check of additional outside sources also found no information available on its financial performance. To help you in this instance, ratios for other firms in the same industry are provided below to support your analysis of this business.

	This Business	Industry Median	Industry Quartile
Profitability			
Return on Sales	UN	4.8	UN
Return on Net Worth	UN	18.8	UN
Short Term Solvency			
Current Ratio	UN	2.6	UN
Quick Ratio	UN	2.0	UN
Efficiency			
Assets Sales	UN	37.0	UN
Sales / Net Working Capital	UN	5.9	UN
Utilization			
Total Liabs / Net Worth	UN	67.4	UN

Most Recent Financial Statement

As of 10/29/2011

The name and address of this business have been confirmed by D&B using available sources.

Indicators

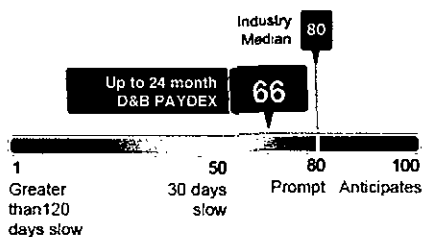
A check of D&B's public records database indicates that no filings were found for ENERGY ALLIANCES INC, 8469 Blue Ash Rd Ste A, Cincinnati, OH. D&B's extensive database of public record information is updated daily to ensure timely reporting of changes and additions. It includes business-related suits, liens, judgments, bankruptcies, UCC financing statements and business registrations from every state and the District of Columbia, as well as select filing types from Puerto Rico and the U.S. Virgin Islands. D&B collects public records through a combination of court reporters, third parties and direct electronic links with federal and local authorities. Its database of U.S. business-related filings is now the largest of its kind.

Paydex

D&B PAYDEX®

**Decide with Confidence**

Shows the D&B PAYDEX scores as calculated up to 3 months and up to 24 months of payment experiences.

Up to 24 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)

When weighted by dollar amount, payments to suppliers average 19 days beyond terms. Based on payments collected up to 24 months.

When weighted by dollar amount, the industry average is **GENERALLY WITHIN** terms.

Payment Trend	down *	Total Payment Experiences for the HQ	7
Payments Within Terms	91%	Total Placed for Collection	0
Average High Credit	\$3,200	Largest High Credit	\$15,000
Highest Now Owning	\$10,000	Highest Past Due	\$5,000

* compared to payments three months ago

Payment Summary

The Payment Summary section reflects payment information in D&B's file as of the date of this report.

There are 7 payment experiences in D&B's file, with 2 experiences reported during the last three month period. The highest Now Owes on file is \$10,000. The highest Past Due on file is \$5,000.

Top 10 Industries

Industries	Total Received	Total Amounts	Largest High Credit	Within Terms (%)	Days Slow (%)			
					0-30	31-60	61-90	90+
Nonclassified	2	\$150	\$100	100	0	0	0	0
Newspaper-print/publ	1	15,000	15,000	50	50	0	0	0
Ret mail-order house	1	750	750	100	0	0	0	0
Telephone communictns	1	100	100	100	0	0	0	0

Other Payment Categories

Category	Total Received	Total Dollar Amounts	Largest High Credit
Cash Experiences	2	\$50	\$50
Payment record unknown	0	0	0
Unfavorable comments	0	0	0



Decide with Confidence

Placed for Collection

0

0

0

Detailed Payment History

Date Reported	Paying Record	High Credit	Now Owes	Past Due	Selling Terms	Last Sale within(months)
September 2011	Ppt	\$750	\$500	\$0	N30	1
	Ppt	100	0	0	N/A	1
December 2010	Ppt-Slow 30	15,000	10,000	5,000	N/A	1
November 2010	Ppt	100	50	0	N/A	1
	Ppt	50	50	0	N/A	1
May 2010	(006)	50	0	0	Cash account	1
April 2010	(007)	0	0	0	N/A	6-12

Lines shown in red are 30 or more days beyond terms

Each experience shown is from a separate supplier. Updated trade experiences replace those previously reported.

Exhibit C-6
Credit Rating

Energy Alliances, Inc. is a privately held corporation and these documents are "CONFIDENTIAL" and are being filed separately under seal along with the appropriate "Motion for Protective Order"

Exhibit C-7
Credit Report

Energy Alliances, Inc. is a privately held corporation and these documents are "CONFIDENTIAL" and are being filed separately under seal along with the appropriate "Motion for Protective Order"



Decide with Confidence

ENERGY ALLIANCES, INC

D-U-N-S® 13-963-6823

Headquarters
8469 Blue Ash Rd Ste A
Cincinnati, OH 45236

Phone 513-794-5555
Fax 513-794-7777

Business Information Report

Purchase Date 11/03/2011
Last Update Date 10/11/2011

Executive Summary

Company Info

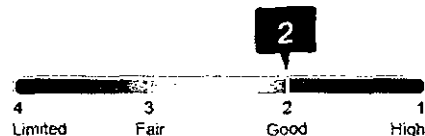
Year Started 1986
CEO CHARLES SPENCE FAXON, PRESIDENT
Employees 9
Employees Here 5 at this location

D&B Rating

D&B Rating

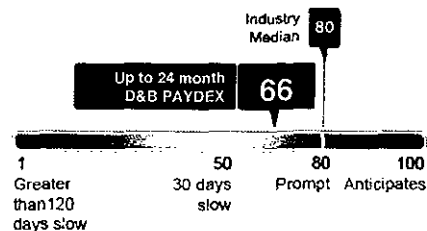
2R2

Composite Credit Appraisal



D&B PAYDEX®

Up to 24 month D&B PAYDEX



Business Information



Decide with Confidence

Business Summary

Branch & Division YES

SIC 8748
Business consulting services, electric services

NAICS 541690
Other Scientific and Technical Consulting Services

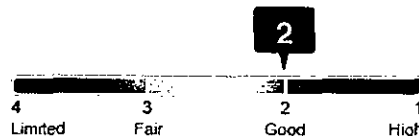
History Status CLEAR

Credit Capacity Summary

D&B Rating

2R2

Composite Credit Appraisal



Prior D&B Rating 2R2

Rating Date 07/11/2011

Payment Activity
(based on 7 experiences)

USD

Average High Credit

\$3,200

Highest Credit

15,000

Total Highest Credit

16,050

Business History

Officers CHARLES SPENCE FAXON, PRESIDENT;
WM H GRAFE, V PRES;
MARK A. BISHOP, SECRETARY;
JOHN FAXON, TREAS-DIR/ACCOUNTS PROCESSING

Directors THE OFFICER(S)

As of 10/11/2011

Business started 1986 by the officers. 100% of capital stock is owned by Charles Spence Faxon.

CHARLES SPENCE FAXON born 1951. 1973 graduated from University of Cincinnati with BA degree. 1969-74 employed by father's company, Faxon Construction & Faxon Development, Cincinnati, OH. 1974-76 employed by M & M Realty, Cincinnati, OH. 1977-83 partner with wife in Spartan Properties, Cincinnati. Partnership dissolved successfully when partners divorced. 1982 to late 1985 vice president of Energy Cost Analysts Inc, Cincinnati. Resigned without criticism, selling interest to other stockholders. Certified energy auditor.

WM H GRAFE born 1950. Is a graduate of Purdue University with Bachelors degree in industrial engineering and the University of Cincinnati with MBA degree. 1971-1982 employed by Paul Smith Co and KDI Corp, Cincinnati. 1982-85 employed by Energy Cost Analysts Inc, Cincinnati, as field auditor. Certified energy auditor.

MARK A. BISHOP born 1959. 1980-1986 attended and graduated from University of Cincinnati, Cincinnati, OH, with BA degree and Masters. 1982-84 employed by Energy Cost Analysts Inc, Cincinnati. 1984-85 employed by Viking Construction as project manager at Myrtle Beach, SC. Active here as marketing director. Certified energy auditor.

JOHN FAXON born 1960. 1978-1982 attended and graduated from University of Cincinnati, Cincinnati, OH, with BA degree. 1982-85 employed by Energy Cost Analysts Inc, Cincinnati, as word processor. Active here as editor of reports.

Business Registration

CORPORATE AND BUSINESS REGISTRATIONS REPORTED BY THE SECRETARY OF STATE OR OTHER OFFICIAL SOURCE AS OF Oct 21 2011:

Registered Name	Registration ID	Status	Where Filed	Principals
ENERGY ALLIANCES, INC.	671393	ACTIVE	SECRETARY OF STATE/CORPORATIONS DIVISION, COLUMBUS, OH	STEVEN C WILSON
Business Type	CORPORATION			Name
Corporation Type	PROFIT			Title
				INCORPORATOR



Decide with Confidence

Incorporated Date	02/14/1986	Registered Agent	STEVEN C WILSON 806 MAIN ST. CINCINNATI, OH 452020000
State of Incorporation	OHIO		
Filing Date	02/14/1986		

Government Activity Summary**Activity Summary**

Borrower	No
Administrative Debt	No
Grantee	No
Party Excluded from Federal Programs	No
Public Company	N/A
Contractor	No
Importer/Exporter	N/A

Possible candidate for socioeconomic program consideration

Labor Surplus Area	N/A
Small Business	YES (2011)
Women Owned	N/A
Minority Owned	N/A

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

Operations Data

10/11/2011

Description: Provides business consulting services, specializing in energy conservation. Provides electric services, specializing in electric power broker.

Subject is a member of the Association of Energy Engineers and the Association of Professional Energy Managers. Sells to manufacturers, general public, wholesale, non profit organizations, retail, commercial concerns and government. Territory : Statewide.

Nonseasonal.

Employees: 9 which includes officer(s). 5 employed here.

Facilities: Leases 3,500 sq. ft. on 1st floor of 1.5 story brick building.

Location: Suburban business section on well traveled street.

Industry Data

SIC		NAICS	
Code	Description	Code	Description
87489904	Energy conservation consultant	541690	Other Scientific and Technical Consulting Services
49240100	Gas power broker	221210	Natural Gas Distribution
49119904	Electric power broker	221122	Electric Power Distribution

Family Tree**Branches Domestic**

ENERGY ALLIANCES, INC
(D-U-N-S®:03-248-2019)
515 SHERIDAN RD.
EVANSTON, IL 60202-4703

This list is limited to the first 25 branches, subsidiaries, divisions and affiliates, both domestic and international. Please use the Global Family



Decide with Confidence

[Linkage Link above to view the full listing.](#)

Financial Statements

Key Business Ratios (Based on 18 establishments)

D&B has been unable to obtain sufficient financial information from this company to calculate business ratios. Our check of additional outside sources also found no information available on its financial performance. To help you in this instance, ratios for other firms in the same industry are provided below to support your analysis of this business.

	This Business	Industry Median	Industry Quartile
Profitability			
Return on Sales	UN	4.8	UN
Return on Net Worth	UN	18.6	UN
Short Term Solvency			
Current Ratio	UN	2.6	UN
Quick Ratio	UN	2.0	UN
Efficiency			
Assets Sales	UN	37.0	UN
Sales / Net Working Capital	UN	5.9	UN
Utilization			
Total Liabs / Net Worth	UN	67.4	UN

Most Recent Financial Statement

As of 10/29/2011

The name and address of this business have been confirmed by D&B using available sources.

Indicators

A check of D&B's public records database indicates that no filings were found for ENERGY ALLIANCES INC, 8469 Blue Ash Rd Ste A, Cincinnati, OH. D&B's extensive database of public record information is updated daily to ensure timely reporting of changes and additions. It includes business-related suits, liens, judgments, bankruptcies, UCC financing statements and business registrations from every state and the District of Columbia, as well as select filing types from Puerto Rico and the U.S. Virgin Islands. D&B collects public records through a combination of court reporters, third parties and direct electronic links with federal and local authorities. Its database of U.S. business-related filings is now the largest of its kind.

Paydex

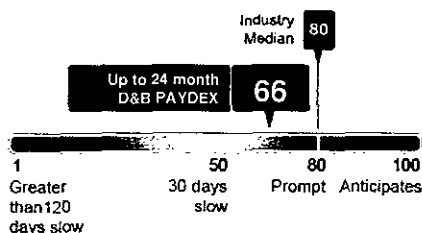
D&B PAYDEX®



Decide with Confidence

Shows the D&B PAYDEX scores as calculated up to 3 months and up to 24 months of payment experiences.

Up to 24 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)

When weighted by dollar amount, payments to suppliers average 19 days beyond terms. Based on payments collected up to 24 months.

When weighted by dollar amount, the industry average is GENERALLY WITHIN terms.

Payment Trend	down *	Total Payment Experiences for the HQ	7
Payments Within Terms	91%	Total Placed for Collection	0
Average High Credit	\$3,200	Largest High Credit	\$15,000
Highest Now Owing	\$10,000	Highest Past Due	\$5,000

* compared to payments three months ago

Payment Summary

The Payment Summary section reflects payment information in D&B's file as of the date of this report.

There are 7 payment experiences in D&B's file, with 2 experiences reported during the last three month period. The highest Now Owes on file is \$10,000. The highest Past Due on file is \$5,000.

Top 10 Industries

Industries	Total Received	Total Amounts	Largest High Credit	Within Terms (%)	Days Slow (%)			
					0-30	31-60	61-90	90+
Nonclassified	2	\$150	\$100	100	0	0	0	0
Newspaper-print/publ	1	15,000	15,000	50	50	0	0	0
Ret mail-order house	1	750	750	100	0	0	0	0
Telephone communictns	1	100	100	100	0	0	0	0

Other Payment Categories

Category	Total Received	Total Dollar Amounts	Largest High Credit
Cash Experiences	2	\$50	\$50
Payment record unknown	0	0	0
Unfavorable comments	0	0	0



Decide with Confidence

Placed for Collection

0

0

0

Detailed Payment History

Date Reported	Paying Record	High Credit	Now Owes	Past Due	Selling Terms	Last Sale within(months)
September 2011	Ppt	\$750	\$500	\$0	N30	1
	Ppt	100	0	0	N/A	1
December 2010	Ppt-Slow 30	15,000	10,000	5,000	N/A	1
November 2010	Ppt	100	50	0	N/A	1
	Ppt	50	50	0	N/A	1
May 2010	(006)	50	0	0	Cash account	1
April 2010	(007)	0	0	0	N/A	6-12

Lines shown in red are 30 or more days beyond terms

Each experience shown is from a separate supplier. Updated trade experiences replace those previously reported.

Exhibit C-8
Bankruptcy Information

Energy Alliances, Inc. has not had 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 since applicant last filed for certification.

Exhibit C-9
Merger Information

Energy Alliances, Inc. has had no dissolution or mergers or acquisition of the applicant since the applicant last filed for certification.



09-1854-GA-AGG

Chuck Stockhausen
PUBLIC UTILITIES COMMISSION OF OHIO
DOCKETING DIVISION
180 East Broad Street
Columbus, OH 43215-3793

Re: 09-1854-GA-AGG

November 8, 2011

Chuck,

Enclosed are the following:

Motion for Protective Order

3 complete copies of the Gas Broker/Agg. renewal package including the documents under seal of protective order.

7 copies of the Gas Broker/Agg. renewal package excluding the documents under seal of protective order.

Thank you very much for your assistance. If you need to contact me, please call 513-794-5555.

Sincerely,

Mark Bishop
Secretary

Cc: SF, BG

RECEIVED-DOCKETING DIV
2011 NOV -9 AM 11:59
PUCO



PUCO USE ONLY - Version 1.07		
Date Received	Renewal Certification Number	ORIGINAL AGG Case Number
		09 - 1854 - GA-AGG

RENEWAL CERTIFICATION APPLICATION COMPETITIVE RETAIL NATURAL GAS BROKERS/AGGREGATORS

Please **type or print** all required information. Identify all attachments with an exhibit label and title (*Example: Exhibit A-16 - Company History*). 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, 13th Floor, 180 East Broad Street, Columbus, Ohio 43215-3793.

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

SECTION A - APPLICANT INFORMATION AND SERVICES

A-1 Applicant intends to renew its certificate as: (check all that apply)

☒ Retail Natural Gas Aggregator ☒ Retail Natural Gas Broker

A-2 Applicant information:

Legal Name Energy Alliances, Inc.
Address 8469 Blue Ash Road, Cincinnati, OH 45236
Telephone No. 513-794-5555 Web site Address <http://www.energyalliances.com>
Current PUCO Certificate No. 09-173G(1) Effective Dates 12/25/2009-12/25/2011

A-3 Applicant information under which applicant will do business in Ohio:

Name Energy Alliances, Inc.
Address 8469 Blue Ash Road, Cincinnati, OH 45236
Web site Address <http://www.energyalliances.com> Telephone No. 513-794-5555

A-4 List all names under which the applicant does business in North America:

Energy Alliances, Inc.

A-5 Contact person for regulatory or emergency matters:

Name Charles Spence Faxon Title President
Business Address 8469 Blue Ash Road, Cincinnati, OH 45236
Telephone No. 513-794-5555 Fax No. 513-794-7777 Email Address sfaxon@energyalliances.com

A-6 Contact person for Commission Staff use in investigating customer complaints:

Name Charles Spence Faxon

Title President

Business address 8469 Blue Ash Road, Cincinnati, OH 45236

Telephone No. 513-794-5555

Fax No. 513-794-7777

Email Address sfaxon@energyalliances.com

A-7 Applicant's address and toll-free number for customer service and complaints

Customer service address 8469 Blue Ash Road, Cincinnati, OH 45236

Toll-Free Telephone No. 800-735-0359

Fax No. 888-735-0359

Email Address sfaxon@energyalliances.com

A-8 Provide "Proof of an Ohio Office and Employee," in accordance with Section 4929.22 of the Ohio Revised Code, by listing name, Ohio office address, telephone number, and Web site address of the designated Ohio Employee

Name Charles Spence Faxon

Title President

Business address 8469 Blue Ash Road, Cincinnati, OH 45236

Telephone No. 513-794-5555

Fax No. 513-794-7777

Email Address sfaxon@energyalliances.com

A-9 Applicant's federal employer identification number 31-1159005

A-10 Applicant's form of ownership: (Check one)

☐ Sole Proprietorship

☐ Partnership

☐ Limited Liability Partnership (LLP)

☐ Limited Liability Company (LLC)

☒ Corporation

☐ Other

A-11 (Check all that apply) Identify each natural gas company service area in which the applicant is currently providing service or intends to provide service, including identification of each customer class that the applicant is currently serving or intends to serve, for example: *residential, small commercial, and/or large commercial/industrial (mercantile) customers.* (A mercantile customer, as defined in Section 4929.01(L)(1) of the Ohio Revised Code, means a customer that consumes, other than for residential use, more than 500,000 cubic feet of natural gas per year at a single location within the state or consumes natural gas, other than for residential use, as part of an undertaking having more than three locations within or outside of this state. In accordance with Section 4929.01(L)(2) of the Ohio Revised Code, "Mercantile customer" excludes a not-for-profit customer that consumes, other than for residential use, more than 500,000 cubic feet of natural gas per year at a single location within this state or consumes natural gas, other than for residential use, as part of an undertaking having more than three locations within or outside this state that has filed the necessary declaration with the Public Utilities Commission.)

<input checked="" type="checkbox"/> Columbia Gas of Ohio	<input checked="" type="checkbox"/> Residential	<input checked="" type="checkbox"/> Small Commercial	<input checked="" type="checkbox"/> Large Commercial / Industrial
<input checked="" type="checkbox"/> Dominion East Ohio	<input checked="" type="checkbox"/> Residential	<input checked="" type="checkbox"/> Small Commercial	<input checked="" type="checkbox"/> Large Commercial / Industrial
<input checked="" type="checkbox"/> Duke Energy Ohio	<input checked="" type="checkbox"/> Residential	<input checked="" type="checkbox"/> Small Commercial	<input checked="" type="checkbox"/> Large Commercial / Industrial
<input checked="" type="checkbox"/> Vectren Energy Delivery of Ohio	<input checked="" type="checkbox"/> Residential	<input checked="" type="checkbox"/> Small Commercial	<input checked="" type="checkbox"/> Large Commercial / Industrial

A-12 If applicant or an affiliated interest previously participated in any of Ohio's Natural Gas Choice Programs, for each service area and customer class, provide approximate start date(s) and/or end date(s) that the applicant began delivering and/or ended services.

☒ Columbia Gas of Ohio

<input type="checkbox"/> Residential	Beginning Date of Service	End Date
<input type="checkbox"/> Small Commercial	Beginning Date of Service	End Date
<input type="checkbox"/> Large Commercial	Beginning Date of Service	End Date
<input checked="" type="checkbox"/> Industrial	Beginning Date of Service	September 2001

☒ Dominion East Ohio

<input checked="" type="checkbox"/> Residential	Beginning Date of Service	November-2007	End Date
<input checked="" type="checkbox"/> Small Commercial	Beginning Date of Service	November-2007	End Date
<input type="checkbox"/> Large Commercial	Beginning Date of Service		End Date
<input type="checkbox"/> Industrial	Beginning Date of Service		End Date

☒ Duke Energy Ohio

<input checked="" type="checkbox"/> Residential	Beginning Date of Service	September-1996	End Date
<input checked="" type="checkbox"/> Small Commercial	Beginning Date of Service	September-1994	End Date
<input type="checkbox"/> Large Commercial	Beginning Date of Service	September-1994	End Date
<input type="checkbox"/> Industrial	Beginning Date of Service	September-1994	End Date

☐ Vectren Energy Delivery of Ohio

<input type="checkbox"/> Residential	Beginning Date of Service	End Date
<input type="checkbox"/> Small Commercial	Beginning Date of Service	End Date
<input type="checkbox"/> Large Commercial	Beginning Date of Service	End Date
<input type="checkbox"/> Industrial	Beginning Date of Service	End Date

A-13 If not currently participating in any of Ohio's four Natural Gas Choice Programs, provide the approximate start date that the applicant proposes to begin delivering services:

<input type="checkbox"/>	Columbia Gas of Ohio	Intended Start Date	
<input type="checkbox"/>	Dominion East Ohio	Intended Start Date	
<input type="checkbox"/>	Duke Energy Ohio	Intended Start Date	
<input type="checkbox"/>	Vectren Energy Delivery of Ohio	Intended Start Date	

PROVIDE THE FOLLOWING AS SEPARATE ATTACHMENTS AND LABEL AS INDICATED.

- A-14 **Exhibit A-14 "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-15 **Exhibit A-15 "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 natural gas or electricity to customers in North America.
- A-16 **Exhibit A-16 "Company History,"** provide a concise description of the applicant's company history and principal business interests.
- A-17 **Exhibit A-17 "Articles of Incorporation and Bylaws,"** provide the articles of incorporation filed with the state or jurisdiction in which the applicant is incorporated and any amendments thereto, *only if the contents of the originally filed documents changed since the initial application.*
- A-18 **Exhibit A-18 "Secretary of State,"** provide evidence that the applicant is still currently registered with the Ohio Secretary of the State.

SECTION 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 current 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 natural gas service, or retail/wholesale electric services.
- B-2 **Exhibit B-2 "Experience & Plans,"** provide a current 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 4929.22 of the Revised Code and contained in Chapter 4901:1-29 of the Ohio Administrative Code.
- B-3 **Exhibit B-3 "Summary of Experience,"** provide a concise and current summary of the applicant's experience in providing the service(s) for which it is seeking renewed certification (e.g., number and types of customers served, utility service areas, volume of gas supplied, etc.).
- B-4 **Exhibit B-4 "Disclosure of Liabilities and Investigations,"** provide a description of all existing, pending or past rulings, judgments, contingent liabilities, revocations 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 for which it is seeking renewed certification since applicant last filed for certification.

- B-5 Exhibit B-5 "Disclosure of Consumer Protection Violations,"** disclose whether the applicant, affiliate, predecessor of the applicant, or any principal officer of the applicant has been convicted or held liable for fraud or for violation of any consumer protection or antitrust laws since applicant last filed for certification.

☒ 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 Exhibit B-6 "Disclosure of Certification Denial, Curtailment, Suspension, or Revocation,"** disclose whether the applicant or a predecessor of the applicant has had any certification, license, or application to provide retail natural gas or retail/wholesale electric service denied, curtailed, suspended, or revoked, or whether the applicant or predecessor has been terminated from any of Ohio's Natural Gas Choice programs, or been in default for failure to deliver natural gas since applicant last filed for certification.

☒ 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.

SECTION 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, labeled as 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 whether 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 current financial arrangements to conduct competitive retail natural gas service (CRNGS) 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 CRNGS operation, along with a list of assumptions, and the name, address, email address, and telephone number of the preparer.

- C-6 **Exhibit C-6 "Credit Rating,"** provide a statement disclosing the applicant's current 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 current 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 since applicant last filed for certification.
- C-9 **Exhibit C-9 "Merger Information,"** provide a statement describing any dissolution or merger or acquisition of the applicant since applicant last filed for certification.

SECTION D – APPLICANT TECHNICAL CAPABILITY

PROVIDE THE FOLLOWING AS SEPARATE ATTACHMENTS AND LABEL AS INDICATED.

- D-1 **Exhibit D-1 "Operations,"** provide a current written description of the operational nature of the applicant's business functions.
- D-2 **Exhibit D-2 "Operations Expertise,"** given the operational nature of the applicant's business, provide evidence of the applicant's current experience and technical expertise in performing such operations.
- D-3 **Exhibit D-3 "Key Technical Personnel,"** provide the names, titles, email addresses, telephone numbers, and background of key personnel involved in the operational aspects of the applicant's current business.

Applicant Signature and Title

Charles Spence Garm Pres

Sworn and subscribed before me this

8th

day of

November

Month

2011

Year

Donna Rohdenburg Farrell

DONNA ROHDENBURG FARRELL

Notary Public, State of Ohio

My Commission Expires 9-6-15

Signature of official administering oath

Print Name and Title



My commission expires on

Sept. 6, 2015



The Public Utilities Commission of Ohio

Competitive Retail Natural Gas Service Affidavit Form (Version 1.07)

In the Matter of the Application of)

Energy Alliances, Inc.)
for a Certificate or Renewal Certificate to Provide)
Competitive Retail Natural Gas Service in Ohio.)

Case No. 09 - 1854 -GA-AGG

County of Hamilton
State of Ohio

Charles Spence Faxon

[Affiant], being duly sworn/affirmed, hereby states that:

- (1) The information provided within the certification or certification renewal application and supporting information is complete, true, and accurate to the best knowledge of affiant.
- (2) The applicant will timely file an annual report of its intrastate gross receipts and sales of hundred cubic feet of natural gas pursuant to Sections 4905.10(A), 4911.18(A), and 4929.23(B), Ohio Revised Code.
- (3) The applicant will timely pay any assessment made pursuant to Section 4905.10 or Section 4911.18(A), Ohio Revised Code.
- (4) Applicant will comply with all applicable rules and orders adopted by the Public Utilities Commission of Ohio pursuant to Title 49, Ohio Revised Code.
- (5) Applicant will cooperate with the Public Utilities Commission of Ohio and its staff in the investigation of any consumer complaint regarding any service offered or provided by the applicant.
- (6) Applicant will comply with Section 4929.21, Ohio Revised Code, regarding consent to the jurisdiction of the Ohio courts and the service of process.
- (7) Applicant will inform the Public Utilities Commission of Ohio of any material change to the information supplied in the certification or certification renewal application within 30 days of such material change, including any change in contact person for regulatory or emergency purposes or contact person for Staff use in investigating customer complaints.
- (8) Affiant further sayeth naught.

Affiant Signature & Title

Charles Spence Faxon

Pres

Sworn and subscribed before me this 8th day of November Month 2011 Year

Donna Rohdenburg Farrell

Signature of Official Administering Oath

DONNA ROHDENBURG FARRELL
Notary Public, State of Ohio
My Commission Expires 9-6-15

Print Name and Title



My commission expires on

Sept. 6, 2015

Exhibit A-14
Principal Officers, Directors & Partners

Energy Alliances, Inc.
<http://www.energyalliances.com>

8469 Blue Ash Road
Cincinnati, OH 45236-1992
800-735-0359 Phone Toll Free
888-735-0359 Fax Toll Free
513-794-5555 Phone Local
513-794-7777 Fax Local

Charles Spence Faxon, President
sfaxon@energyalliances.com

William Grafe, Vice President
bgrafe@energyalliances.com

John D. Faxon, Treasurer
jfaxon@energyalliances.com

Mark A. Bishop, Secretary
mbishop@energyalliances.com

Exhibit A-15
Corporate Structure

Corporation, 100% owned by Charles Spence Faxon. Will participate in all deregulated markets geographically. Energy Alliances, Inc. nor Charles Spence Faxon has any affiliate subsidiary companies that supply retail or wholesale natural gas or electricity to customers in North America.

Energy Alliances, Inc. is independent.

Charles Spence Faxon, President

William Grafe
Vice President

John D. Faxon
Treasurer

Mark A. Bishop
Secretary

Exhibit A-16
Company History

Energy Alliances, Inc. was founded in 1986.

Our mission: to save our clients "energy dollars."

Our early business involved commercial energy audits and utility bill analysis. Our experience includes brokering, managing and owning apartments and hotels, real estate appraisal, industrial process management, restaurants, construction management and architectural engineering. We combined this expertise to solve difficult energy issues.

In the mid 1980s, Spence Faxon, President, was appointed to the City of Cincinnati's Mayor's Energy Task Force. Soon we would be chosen by the local utility as its chief Energy Auditor for its Non-Profit Energy Management Program or NEMP, performing energy audits for over ten years via People Working Cooperatively (PWC). We were among the pioneers in the energy industry introducing the concept of energy management to the property management industry. Our approach saved our clients millions of their energy dollars through high impact, low and no-cost improvements and employee education. We followed up with a careful application and understanding of the rules established by the Utility.

As the energy market matured, EAI marketed natural gas as an agent for Consolidated Fuel Corp. throughout the Chicago. We joined others at the negotiating table in Columbus, Ohio in the early 1990s where we helped shape the Firm Transport program on CG&E's system, now Duke Energy, always focusing on the client. Our portfolio includes:

- Thousands of energy audits & utility rate structure evaluations
- More than a decade of utility supply consulting as an agent for various entities.
- Utility cost Savings

In 1994 we officially entered CG&E's Firm Transport program and have been a leader in the program to this day currently serving as a sales agent for Integrys Energy Services, Inc., Green Bay WI. <http://www.integrysenergy.com/> in Ohio.

Energy Alliances, Inc. has remained in good standing in Ohio and with Duke Energy and the PUCO.

ENERGY ALLIANCES, INC. - PUCO 09-1854-GA-AGG

EXHIBIT A-17

"ARTICLES OF INCORPORATION" AND "BY-LAWS"

See Attached

8469 BLUE ASH RD, CINCINNATI OH 45236-1992
800-735-0359

E-4

ENERGY ALLIANCES, INC. - PUCO 09-1854-GA-AGG

Articles of Incorporation

of

Energy Alliances, Inc.

APPROVED

By KM

Date 2-14-86

Amount \$75.00

The undersigned, a majority of whom are citizens of the United States, desiring to form a corporation for profit, under Chapter 1701.01 of the Revised Code of Ohio, do hereby state:

FIRST. The name of said corporation shall be Energy Alliances, Inc.

SECOND. The place in Ohio where its principal office is to be located is 2734 Little Dry Run, Cincinnati, Ohio 45244

Hamilton County

THIRD. The purposes for which it is formed are:

1. To engage in the business of analyzing energy consumption practices of commercial and residential users, and to formulate plans for the conservation of energy to reduce bills for such users.
2. To engage in any lawful act, activity or business not contrary to and for which a corporation may be formed under the laws of the State of Ohio, and to have and exercise all powers, rights and privileges conferred by the laws of Ohio on corporations, including, but not limited to, buying, leasing or otherwise acquiring and holding, using or otherwise enjoying and selling, leasing or otherwise disposing of any interest in any property, real or personal, of whatever nature and wheresoever situated and buying and selling stocks, bonds, or any other security of any issuer as the corporation by action of its board of directors may, at any time and from time to time, deem advisable.

FOURTH. CAPITAL STOCK. The number of shares of capital stock which the corporation is authorized to have outstanding is 200 shares all of which shall be voting common shares without par value.

FIFTH. STATED CAPITAL. The amount of stated capital with which the corporation will begin shall be not less than five hundred dollars (\$500.00).

SIXTH. CERTAIN TRANSACTIONS. No person shall be disqualified from being a director of the corporation because he or she is or may be a party to, and no director of the corporation shall be disqualified from entering into, any contract or other transaction to which the corporation is or may be a party. No

contract or other transaction to which the corporation is or may be a party shall be void or voidable for reason that any director or officer or other agent of the corporation is a party thereto, or otherwise has any direct or indirect interest in such contract or transaction or in any other party thereto, or for reason that any interested director or officer or other agent of the corporation authorizes or participates in authorization of such contract or transaction, (a) if the material facts as to such interest are disclosed or are otherwise known to the board of directors or applicable committee of directors at the time the contract or transaction is authorized, and at least a majority of the disinterested directors or disinterested members of the committee vote for or otherwise take action authorizing such contract or transaction, even though such disinterested directors or members are less than a quorum, or (b) if the contract or transaction (i) is not less favorable to the corporation than an arm's length contract or transaction in which no director or officer or other agent of the corporation has any interest or (ii) is otherwise fair to the corporation as of the time it is authorized. Any interested director may be counted in determining the presence of a quorum at any meeting of the board of directors or any committee thereof which authorizes the contract or transaction.

SEVENTH. AUTHORITY TO REPURCHASE CAPITAL STOCK. The corporation by its board of directors is authorized, except to the extent prohibited by law, to repurchase, redeem or otherwise acquire, from time to time at any time, shares of any class of capital stock issued by it.

A. IN WITNESS WHEREOF, I have hereunto subscribed my name, this 14th day of February, 1986.

Energy Alliances, Inc.

(Name of Corporation)

Steven C. Wilson

Steven C. Wilson

INCORPORATOR

EXHIBIT A-15

"SECRETARY OF STATE"



Department of State

The State of Ohio

Sherrod Brown

Secretary of State

671393

Certificate

It is hereby certified that the Secretary of State of Ohio has custody of the Records of Incorporation and Miscellaneous Filings; that said records show the filing and recording of: ARF

of:

ENERGY ALLIANCES, INC.

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

Recorded on Roll 1833 at Frame 1067 of
the Records of Incorporation and Miscellaneous Filings.

Witness my hand and the seal of the Secretary of State, at the
City of Columbus, Ohio, this 14th day of Feb,

A.D. 1992.



Sherrod Brown

Sherrod Brown

Secretary of State

Exhibit B-1
Jurisdiction of Operations

Authorized to provide electric service in:

OH

KY

Exhibit B-2
Experience & Plans

Energy Alliances, Inc. began marketing natural gas to commercial and industrial customer in Illinois on the Peoples Gas Light & Coke Co. and Northern Illinois Gas systems in 1998. Shortly thereafter, EAI became involved and was a key player in the Firm Transport (FT) tariff negotiations for deregulation on CG&E's system. We began gas flow on CG&E's system in September 1994 at the very start of the FT program and have maintained one of the largest aggregate loads on the system. EAI now serves 17 communities on the Duke system through Community Aggregation programs and 2 in Northern Ohio on Columbia of Ohio since November 2007.

Energy Alliances, Inc. provides services to residential (through aggregation), commercial, mercantile and industrial customers. We establish a working relationship with the client, review the client's utility history and provide the client options as well as a suggested strategy for lowering its energy costs while managing its exposure to risk. The managing partners of Energy Alliances, Inc. answer customer inquiries personally. The company is staffed by the original founding members. We have a highly experienced Data Department Manager who has been with the company for over 20 years.

Energy Alliances, Inc. is a broker not a supplier. Energy Alliances, Inc. will not be billing customers but customer service is available through established channels with the supplier as well as our company to ensure the customer's understanding and facilitate complaint resolution in accordance with Commission rules adopted pursuant to Section 4929.22 of the Revised Code and contained in Chapter 4909:1-29 of the Ohio Administrative Code.

Exhibit B-3
Summary of Experience

Energy Alliances, Inc. was founded in December, 1985 and incorporated in the State of Ohio in May, 1986 and has remained in good standing in the State of Ohio, Illinois and other areas.

Currently, Energy Alliances, Inc. has residential commercial, mercantile and industrial clients throughout the Duke Energy system in OH and serves 9 communities through natural gas aggregation in Southern Ohio on Duke Energy and 2 communities in Northern Ohio on Dominion East Ohio Gas serving approximately 25,000 residents in total. We currently serve 600 electric customers on Duke's system.

Energy Alliances, Inc. began marketing natural gas to commercial and industrial customer in Illinois on the Peoples Gas Light & Coke Co. and Northern Illinois Gas systems in 1998. Shortly thereafter, EAI became involved and was a key player in the Firm Transport (FT) tariff negotiations for deregulation on CG&E's system. We began gas flow on CG&E's system in September 1994 at the very start of the FT program and have maintained one of the largest aggregate loads on the system. EAI now serves 17 communities on the Duke system through Community Aggregation programs and 2 in Northern Ohio on Columbia of Ohio since November 2007.

Energy Alliances, Inc. has received no customer complaints and no unresolved complaints with its customers through its affiliates.

ENERGY ALLIANCES, INC. - PUCO 09-1854-GA-AGG

Exhibit B-4
Disclosure of Liabilities and Investigations

None

Exhibit C-1
Annual Report

Energy Alliances, Inc. is not required to produce an annual report therefore Exhibit C-1 is not applicable. Similar information is available under C-3 and C-5 of these Exhibits.

Exhibit C-2
SEC Filings

Energy Alliances, Inc. is a broker/sales agent only and does not take title to the natural gas or electric, is not a public entity. Energy Alliances, inc. is an Ohio Corporation, 100% of its stock is owned by Charles Spence Faxon, so no SEC filing is required.

Exhibit C-3
Financial Statements

Energy Alliances, Inc. is a privately held corporation and these documents are "CONFIDENTIAL" and are being filed separately under seal along with the appropriate "Motion for Protective Order"

Energy Alliances, Inc.
Balance Sheets
December 31,

ASSETS	2010	2009
CURRENT ASSETS		
Cash	\$ 92,250	\$ 17,137
Prepaid expenses	14,939	
Total current assets	<u>107,189</u>	<u>17,137</u>
FURNITURE AND EQUIPMENT, at cost		
Furniture, fixtures and equipment	96,392	96,392
Less: accumulated depreciation	<u>(87,926)</u>	<u>(80,615)</u>
Total fixed assets	<u>8,466</u>	<u>15,777</u>
Total Assets	<u>\$ 115,655</u>	<u>\$ 32,914</u>
LIABILITIES and STOCKHOLDER'S EQUITY		
LIABILITIES		
CURRENT LIABILITIES		
Current maturities of long-term debt	\$ 5,069	\$ 12,589
Payroll tax withholdings	<u>3,256</u>	<u>660</u>
Total current liabilities	8,325	13,249
LONG-TERM LIABILITIES, less current maturities	-	5,069
STOCKHOLDER'S EQUITY		
Common stock	500	500
Retained earnings	<u>106,830</u>	<u>14,096</u>
Total equity	<u>107,330</u>	<u>14,596</u>
Total Liabilities and Equity	<u>\$ 115,655</u>	<u>\$ 32,914</u>

I certify these financial statements to be true and accurate _____

Spence Faxon

Energy Alliances, Inc.
Income Statements
Years Ended December, 31

	<u>2010</u>	<u>%</u>	<u>2009</u>	<u>%</u>
REVENUE	\$ 1,572,305	100.0%	\$ 788,499	100.0%
EXPENSES				
Salaries	179,534	11.4%	96,399	12.2%
Rent	14,500	0.9%	14,500	1.8%
Taxes and licenses	16,214	1.0%	8,708	1.1%
Interest	-	-	498	0.1%
Depreciation	7,312	0.5%	7,146	0.9%
Advertising and telemarketing	146,142	9.3%	9,390	1.2%
Employee benefit plans	4,400	0.3%	5,625	0.7%
Business development	4,453	0.3%	7,210	0.9%
Sourcing fees and commissions	527,320	33.5%	301,141	38.2%
Consulting expense	171,847	10.9%	34,200	4.3%
Automobile expense	4,630	0.3%	13,468	1.7%
Data processing expense	26,173	1.7%	3,658	0.5%
Dues and subscriptions	2,877	0.2%	869	0.1%
Insurance	2,266	0.1%	6,062	0.8%
Internet service	5,885	0.4%	780	0.1%
Maintenance	8,227	0.5%	3,257	0.4%
Company events	4,542	0.3%	-	0.0%
Office supplies	14,235	0.9%	8,702	0.8%
Postage and mailing expense	1,190	0.1%	471	0.1%
Professional fees	18,028	1.1%	19,536	2.5%
Selling expenses	377	0.0%	-	0.0%
Seminars and conferences	967	0.1%	818	0.1%
Telephone	7,696	0.5%	12,634	1.6%
Travel Expense	534	0.0%	834	0.1%
Bank Charges	538	0.0%	1,635	0.2%
Miscellaneous	1,357	0.1%	5,430	0.7%
Waste Removal	427	0.0%	561	0.1%
Meals and entertainment	2,876	0.2%	4,022	0.5%
Utilities	-	-	1,719	0.2%
Contributions	13,550	0.9%	2,725	0.3%
Total Expenses	<u>1,188,097</u>	<u>75.6%</u>	<u>569,998</u>	<u>72.3%</u>
Net Income	\$ <u>384,208</u>	<u>24.4%</u>	\$ <u>218,501</u>	<u>27.7%</u>

I certify these financial statements to be true and accurate

Spence Faxon

ENERGY ALLIANCES, INC. - PUCO 09-1854-GA-AGG

Exhibit C-5
Forecasted Financial Statements

Energy Alliances, Inc. is a privately held corporation and these documents are "CONFIDENTIAL" and are being filed separately under seal along with the appropriate "Motion for Protective Order"

Energy Alliances, Inc.
Projection
Years ended December 31, 2011 and 2012

	<u>2011</u>	<u>2012</u>
REVENUE	\$ <u>1,729,536</u>	\$ <u>1,902,489</u>
EXPENSES		
Salaries	197,487	217,236
Taxes & Licenses	17,835	19,619
Employee Benefit Plans	4,840	5,324
Insurance	2,493	2,742
Business Development	4,898	5,388
Advertising - Telemarketing	190,756	209,832
Sourcing Fees & Commissions	610,052	671,057
Consulting Expense	199,032	218,935
Contributions	14,905	16,396
Automobile Expense	5,093	5,602
Automobile Lease	0	0
Data Processing Expense	28,790	31,669
Dues & Subscriptions	3,165	3,481
Company Events	4,996	5,496
Internet Service	6,474	7,121
Maintenance	9,050	9,955
Meals	3,164	3,480
Office Supplies	15,659	17,224
Postage & Mailing Expense	1,309	1,440
Professional Fees	19,831	21,814
Rent - Office	15,950	17,545
Seminars & Conferences	1,064	1,170
Selling Expenses	415	456
Depreciation	8,043	8,848
Telephone	8,466	9,312
Travel Expense	587	646
Bank Charges	592	651
Miscellaneous	1,493	1,642
Utilities	0	0
Waste Removal	470	517
Total Expenses	<u>1,376,907</u>	<u>1,514,598</u>
Net Income from Operations	352,629	387,891
OTHER INCOME & (EXPENSES)		
Interest Expense	0	0
Interest Income	0	0
Penalties	0	0
Miscellaneous Income	0	0
Commercial Activity Tax	0	0
Total Other Income & Expenses	<u>0</u>	<u>0</u>
Net Income (Loss)	\$ <u><u>352,629</u></u>	\$ <u><u>387,891</u></u>

Assumptions:

Revenue and expenses
for 2011 will increase by
10% over actual 2010;
2012 revenue and
expenses will increase
10% over projected
2011