



Original AGG Case Number	Version
10-2685-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 Clear Energy Solutions
Address 31953 Carneros Ave. Lewes, DE. 19958
PUCO Certificate # and Date Certified 10-315e January 22, 2013
Telephone # (302) 750-3217 Web site address (if any) clearenergysolutions.org

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

Legal Name Clear Energy Solutions
Address 31953 Carneros Ave. Lewes, DE. 19958
Telephone # (302) 750-3217 Web site address (if any) clearenergysolutions.org

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

Clear Energy Solutions

A-4 Contact person for regulatory or emergency matters

Name Eric Brunhammer
Title President
Business address 31953 Carneros Ave. Lewes, DE. 19958
Telephone # (302) 750-3217 Fax # (302) 691-7279
E-mail address (if any) eric@clearenergysolutions.org

RECEIVED-DOCKETING DIV
2014 NOV 24 AM 11:33
PUCO

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

Name Eric Brunhammer
Title President
Business address 31953 Carneros Ave. Lewes, DE. 19958
Telephone # (302) 750-3217 Fax # (302) 691-7279
E-mail address (if any) eric@clearenergysolutions.org

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

Customer Service address 31953 Carneros Ave. Lewes, DE. 19958
Toll-free Telephone # (302) 750-3217 Fax # (302) 691-7279
E-mail address (if any) eric@clearenergysolutions.org

A-7 Applicant's federal employer identification number # 37-1601867

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

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

PROVIDE THE FOLLOWING AS SEPARATE ATTACHMENTS AND LABEL AS INDICATED:

A-9 Exhibit A-9 "Principal Officers, Directors & Partners" provide the names, titles, addresses and telephone numbers of the applicant's principal officers, directors, partners, or other similar officials.

A-10 Exhibit A-10 "Corporate Structure," provide a description of the applicant's corporate structure, including a graphical depiction of such structure, and a list of all affiliate and subsidiary companies that supply retail or wholesale electricity or natural gas to customers and companies that aggregate customers in North America.

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.

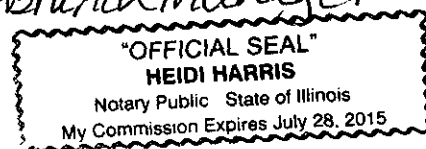
 President
Signature of Applicant & Title

Sworn and subscribed before me this 18th day of November 2014
Month Year


Signature of official administering oath

Heidi Harris - Branch manager
Print Name and Title

My commission expires on July 28, 2015



AFFIDAVIT

State of Illinois

Chicago ss.
(Town)

County of Cook :

Eric Brunhammer Affiant, being duly sworn/affirmed according to law, deposes and says that:

He/She is the President (Office of Affiant) of Clear Energy Solutions (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.

[Signature] President
Signature of Affiant & Title

Sworn and subscribed before me this 18th day of NOVEMBER 2014
Month Year

[Signature]
Signature of official administering oath

Heidi Harris - Branch manager
Print Name and Title

My commission expires on July 28, 2015



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.

Eric Brunhammer – President. Address – 31953 Carneros Ave. Lewes, DE. 19958. Phone – 302-750-3217.

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.

Our corporate structure is pretty simple. Our firm is small and only consists of a few employees. Eric Brunhammer is the principal. We have a couple of minor employees working on a part time basis.

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.

Clear Energy Solutions is licensed in DE., DC, MD, PA, OH, NJ

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.

Clear Energy Solutions has been in business for five years and is licensed in five states. We service industrial, commercial and small business. We offer consulting services on brokering power.

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.

Clear Energy Solutions has no past rulings or judgments that could affect us.

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. We don't have this, we submitted our schedule C from our tax returns.

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.

We are not publicly traded.

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. 4

I have my 2013 and 2012 Schedule C from my tax returns attached

C-4 Exhibit C-4 "Financial Arrangements," provide copies of the applicant's financial arrangements to conduct CRES as a business activity (e.g., guarantees, bank commitments, contractual arrangements, credit agreements, etc.). -- I have my lines of credit from Capital One and PNC Bank attached.

C-5 Exhibit C-5 "Forecasted Financial Statements," -- ~~not~~ attached

C-6 Exhibit C-6 "Credit Rating,"—I have my personal credit rating attached.

C-7 Exhibit C-7 "Credit Report," — I have my personal credit report attached.

C-8 Exhibit C-8 "Bankruptcy Information," — We've never filed for bankruptcy

C-9 Exhibit C-9 "Merger Information,"—No information to report

63

SCHEDULE C
(Form 1040)

Profit or Loss From Business
(Sole Proprietorship)

OMB No. 1545-0074

2013

Department of the Treasury
Internal Revenue Service (99)

► For information on Schedule C and its instructions, go to www.irs.gov/schedulec.
► Attach to Form 1040, 1040NR, or 1041; partnerships generally must file Form 1065.

Attachment
Sequence No. **09**

Name of proprietor

Social security number (SSN)

ERIC BRUNHAMMER

[REDACTED]

A Principal business or profession, including product or service (see instructions)

ELECTRICITY & GAS

B Enter code from instructions

► **221000**

C Business name. If no separate business name, leave blank.

CLEAR ENERGY SOLUTIONS LLC

D Employer ID number (EIN), (see instrs)

E Business address (including suite or room no.) ►

City, town or post office, state, and ZIP code

F Accounting method: (1) ☒ Cash (2) ☐ Accrual (3) ☐ Other (specify) ►

G Did you 'materially participate' in the operation of this business during 2013? If 'No,' see instructions for limit on losses. ☒ Yes ☐ No

H If you started or acquired this business during 2013, check here ☐

I Did you make any payments in 2013 that would require you to file Form(s) 1099? (see instructions). ☒ Yes ☐ No

J If 'Yes,' did you or will you file all required Forms 1099? ☒ Yes ☐ No

Part I Income

1	Gross receipts or sales. See instructions for line 1 and check the box if this income was reported to you on Form W-2 and the 'Statutory employee' box on that form was checked. <input type="checkbox"/>	1	235,958.
2	Returns and allowances.	2	
3	Subtract line 2 from line 1.	3	235,958.
4	Cost of goods sold (from line 42).	4	
5	Gross profit. Subtract line 4 from line 3.	5	235,958.
6	Other income, including federal and state gasoline or fuel tax credit or refund (see instructions).	6	
7	Gross income. Add lines 5 and 6.	7	235,958.

Part II Expenses. Enter expenses for business use of your home only on line 30.

8	Advertising.	8		18	Office expense (see instructions).	18	1,708.
9	Car and truck expenses (see instructions).	9	6,527.	19	Pension and profit-sharing plans.	19	
10	Commissions and fees.	10		20	Rent or lease (see instructions):		
11	Contract labor (see instructions).	11	38,791.	20a	a Vehicles, machinery, and equipment	20a	
12	Depletion.	12		20b	b Other business property	20b	17,049.
13	Depreciation and section 179 expense deduction (not included in Part III) (see instructions).	13	1,069.	21	Repairs and maintenance.	21	
14	Employee benefit programs (other than on line 19).	14		22	Supplies (not included in Part III).	22	
15	Insurance (other than health).	15	259.	23	Taxes and licenses.	23	1,475.
16	Interest:			24	Travel, meals, and entertainment:		
16a	a Mortgage (paid to banks, etc).	16a		24a	a Travel	24a	2,056.
16b	b Other	16b	230.	24b	b Deductible meals and entertainment (see instructions).	24b	12,493.
17	Legal & professional services.	17	317.	25	Utilities.	25	
28	Total expenses before expenses for business use of home. Add lines 8 through 27a.	28		26	Wages (less employment credits).	26	
29	Tentative profit or (loss). Subtract line 28 from line 7.	29		27a	Other expenses (from line 48).	27a	9,941.
30	Expenses for business use of your home. Do not report such expenses elsewhere. Attach Form 8829 unless using the simplified method (see instructions). Simplified method filers only: enter the total square footage of: (a) your home: _____ and (b) the part of your home used for business: _____. Use the Simplified Method Worksheet in the instructions to figure the amount to enter on line 30.	30		27b	Reserved for future use.	27b	
31	Net profit or (loss). Subtract line 30 from line 29. • If a profit, enter on both Form 1040, line 12 (or Form 1040NR, line 13) and on Schedule SE, line 2 . (If you checked the box on line 1, see instructions). Estates and trusts, enter on Form 1041, line 3 . • If a loss, you must go to line 32.	31	144,043.				

32 If you have a loss, check the box that describes your investment in this activity (see instructions).

• If you checked 32a, enter the loss on both **Form 1040, line 12**, (or **Form 1040NR, line 13**) and on **Schedule SE, line 2**. (If you checked the box on line 1, see the instructions for line 31). Estates and trusts, enter on **Form 1041, line 3**.

• If you checked 32b, you **must** attach **Form 6198**. Your loss may be limited.

32a ☐ All investment is at risk.

32b ☐ Some investment is not at risk.

SCHEDULE C
(Form 1040)

Profit or Loss From Business
(Sole Proprietorship)

OMB No. 1545-0074

2012

Department of the Treasury
Internal Revenue Service (99)

▶ For information on Schedule C and its instructions, go to www.irs.gov/schedulec.
▶ Attach to Form 1040, 1040NR, or 1041; partnerships generally must file Form 1065.

Attachment
Sequence No. **09**

Name of proprietor

ERIC BRUNHAMMER

Social security number (SSN)

2-XXXX-XXXX

A Principal business or profession, including product or service (see instructions)

ELECTRICITY AND GAS

B Enter code from instructions

221000

C Business name. If no separate business name, leave blank.

CLEAR ENERGY SOLUTIONS LLC

D Employer ID number (EIN), (see instr.)

37-1601867

E Business address (including suite or room no.) ▶ **31953 CARNEROS AVENUE**

City, state, and ZIP **LEWES DE 19958**

F Accounting method: (1) ☒ Cash (2) ☐ Accrual (3) ☐ Other (specify) ▶

G Did you "materially participate" in the operation of this business during 2012? If "No," see instructions for limit on losses

☒ Yes ☐ No

H If you started or acquired this business during 2012, check here

☐ Yes ☐ No

I Did you make any payments in 2012 that would require you to file Form(s) 1099? (see instructions)

☒ Yes ☐ No

J If "Yes," did you or will you file required Forms 1099?

☒ Yes ☐ No

Part I Income

1 Gross receipts or sales. See instructions for line 1 and check the box if this income was reported to you on Form W-2 and the "Statutory employee" box on that form was checked	<input type="checkbox"/>	1	130,273
2 Returns and allowances (see instructions)		2	0
3 Subtract line 2 from line 1		3	130,273
4 Cost of goods sold (from line 42)		4	
5 Gross profit. Subtract line 4 from line 3		5	130,273
6 Other income, including federal and state gasoline or fuel tax credit or refund (see instructions)		6	
7 Gross income. Add lines 5 and 6		7	130,273

Part II Expenses

Enter expenses for business use of your home only on line 30.

8 Advertising	8	646	18 Office expense (see instructions)	18	1,166
9 Car and truck expenses (see instructions)	9	6,682	19 Pension and profit-sharing plans	19	
10 Commissions and fees	10	2,690	20 Rent or lease (see instructions):		
11 Contract labor (see instructions)	11	15,315	a Vehicles, machinery, and equipment	20a	
12 Depletion	12		b Other business property	20b	16,185
13 Depreciation and section 179 expense deduction (not included in Part III) (see instructions)	13		21 Repairs and maintenance	21	
14 Employee benefit programs (other than on line 19)	14		22 Supplies (not included in Part III)	22	
15 Insurance (other than health)	15		23 Taxes and licenses	23	1,763
16 Interest:			24 Travel, meals, and entertainment:		
a Mortgage (paid to banks, etc.)	16a		a Travel	24a	5,441
b Other	16b	93	b Deductible meals and entertainment (see instructions)	24b	10,399
17 Legal and professional services	17	938	25 Utilities	25	
			26 Wages (less employment credits)	26	
			27 a Other expenses (from line 48)	27a	5,680
			b Reserved for future use	27b	
28 Total expenses before expenses for business use of home. Add lines 8 through 27a	28			28	66,998
29 Tentative profit or (loss). Subtract line 28 from line 7	29			29	63,275
30 Expenses for business use of your home. Attach Form 8829. Do not report such expenses elsewhere	30			30	
31 Net profit or (loss). Subtract line 30 from line 29.				31	63,275

• If a profit, enter on both **Form 1040, line 12** (or **Form 1040NR, line 13**) and on **Schedule SE, line 2**. (If you checked the box on line 1, see instructions). Estates and trusts, enter on **Form 1041, line 3**.

• If a loss, you must go to line 32.

32 If you have a loss, check the box that describes your investment in this activity (see instructions).

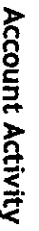
• If you checked 32a, enter the loss on both **Form 1040, line 12**, (or **Form 1040NR, line 13**) and on **Schedule SE, line 2**. (If you checked the box on line 1, see the line 31 instructions). Estates and trusts, enter on **Form 1041, line 3**.

• If you checked 32b, you must attach **Form 6198**. Your loss may be limited.

32a ☐ All investment is at risk.
32b ☐ Some investment is not at risk.

For Paperwork Reduction Act Notice, see your tax return instructions.

Schedule C (Form 1040) 2012



Saturday, November 15, 2014

Account Summary

Account Summary

\$25,000.00

\$0.00

\$0.00

\$25,000.00

6.25%

\$0.00

\$0.00

06/12/2014

\$0.00

\$0.00
12/12/2014

Posted Transactions

Amount

This account has no Posted Transactions

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Need Help? Call us at 1-888-PNC-BANK (762-2265)



CLEAR ENERGY SOLUTIONS LLC

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Accounts Summary

Checking & Savings

	Current Balance	Available Balance
Spark Business Cashback Checking ...2125	\$142.73	\$142.73

Lines of Credit

	Available Credit	Minimum Payment	Balance
Unsecured - No Docs ...6611	\$49,925.23	\$0.00 Due: 12/01/2014	\$74.86

[Pay Now](#)

I Want To...

[Set Account Display Preferences](#)
[Schedule a Transfer](#)
[Schedule a Bill Payment](#)
[View Statements](#)
[Understand My Balances](#)

Routing Numbers Are Online!

Find it below your account on
[Transactions and Details page](#)



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C-5

2014

2015

2016

Current Final revenue for
2014

\$207,000

Current projection for 2015

\$425,000

Current projection for 2016

\$776,000

My sales average an
additional \$85,000 per year

My sales average an additional
\$85,000 per year for power
and \$48,000 for solar

I'm going to hire a sales man
who should average an
additional \$85,000 of
revenue for power

First sales man who should
average an additional \$85,000
of revenue for power and
another \$48,000 for solar

I'm going to incorporate
solar energy sales in 2015
which should add an
additional \$4,000 per month
or \$48,000

I'm going to hire a second sales
man who should average an
additional \$85,000 of revenue
for power and another
\$48,000 for solar

Power = \$377,000

Power = \$632,000

solar = \$48,000

solar = \$144,000

Saleman salary = \$65,000

First Saleman salary = \$65,000
First Saleman commission =
\$44,000

Saleman commission=
\$27,000

Second Saleman salary =
\$40,000
Second Saleman commission =
\$27,000

Sales = \$333,000

Sales = \$600,000

66

Credit Score

Your Equifax[®]
Credit Score

A

Credit Score Range

760 - 850

You Are Here

761

High

High

YOUR SCORE
WAS CREATED ON

7/17/12

- Your credit score of 761 is based on data from Equifax credit file as of July 17, 2014.
- This credit score is an Equifax Risk Score with a range between 280 and 850. Higher scores generally reflect better credit standing.
- This Equifax Risk Score and the credit file on which it was based may be different than the credit and credit scoring model that is used by lenders.

Credit Summary

Accounts

Inquiries

Negative information

Personal information

Dispute File Information

Summary of Your Rights Under the FCRA

Remedying the Effects of Identity Theft

Your Rights Under State Law

Equifax Credit Report™ for Eric Brunhammer

[illegible]

Negative Accounts

The author gratefully acknowledges the support of the National Science Foundation Grant DMR-9734680.

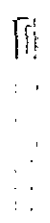
You have no negative accounts on file

Further efforts to preserve and develop the historic resources located within the historic district have been undertaken. In 1990, the Historic Resources Commission, established in 1987, was reorganized to include the Historic Resources Commission, the Historic Resources Commission, and the Historic Resources Commission. The Historic Resources Commission is a committee of the Historic Resources Commission, and the Historic Resources Commission is a committee of the Historic Resources Commission. The Historic Resources Commission is a committee of the Historic Resources Commission, and the Historic Resources Commission is a committee of the Historic Resources Commission.

C7

» Credit Summary

Equifax Credit Report™ for Eric Brunhammer



Report Date: 07/17/2012
 Report Period: 01/01/2012 - 07/17/2012
 Report Type: Credit Report
 Report ID: 123456789

Credit Summary

Your Equifax Credit Summary highlights the information in your credit file that is most important to lenders. It includes credit scores, delinquencies, credit utilization, and more.

Accounts

Lenders usually have a positive view of individuals with a large number of credit accounts. A large number of credit accounts can indicate that you are a responsible borrower. However, a high number of credit accounts can also indicate that you are over-indebted.

Account Type	Debt by Account Type	Debt to Credit Ratio by Account Type
Auto	10,000	10%
Card	20,000	20%
Mortgage	150,000	15%
Student	5,000	5%
Total	285,000	28%