OHIO NATURAL GAS BROKER LICENSE APPLICATION

for

MAKE THE SWITCH USA, LLC

February 25, 2015

RECEIVED-COUKETING DIV



PUCC	USE ONLY - Version	1.07
Date Received	Case Number	Certification Number
	- GA-AGG	

15-0448-BA-AGG

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, 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 inte	nds to be certified	as: (check all that	apply)				
	Retail Natural Gas Aggregator Retail Natural Gas Broker							
A-2	Applicant info	ormation:						
	Legai Name	Make the Switch USA	, LLC					
	Address	1209 Via Visalia, San	Clemente, CA 92672					
	Telephone No.	888-955-8824		Web site	Address W	ww.maketheswitchusa.com		
A-3	Applicant info	rmation under wl	nich applicant will o	do busir	ess in Ohio	o:		
	Name	Make the Switch USA, LLC						
	Address	1209 Via Visalia, San	Clemente, CA 92672					
	Web site Address	www.ohenergysavi	ings.com	Telephor	ne No. 88	8-955-8824		
A-4	List all names	under which the	applicant does busi	ness in l	North Ame	rica:		
	Make the Switch U	SA, LLC						
	CT Energy Savings	3						
A-5	Contact person	n for regulatory o	r emergency matte	rs:				
	Name Michell	e Erca		Title	Owner			
	Business Address	1209 Via Visalia, Sar	Clemente, CA 92672					
	Telephone No.	888-955-8824	Fax No. 203-403-9846	i	Email Addre	ss merca@maketheswitchusa.com		

A-6	Contact person for Commission Staff use in investigating customer complaints:					
	Name Michelle Erca	Title Owner				
	Business address 1209 Via Visalia, San Clemente, CA 92	2672				
	Telephone No. 888-955-8824 Fax No. 203-403-98	Email Address merca@maketheswitchusa.com				
A-7	Applicant's address and toll-free number for cu	stomer service and complaints				
	Customer service address 1209 Via Visalia, San Clement	e, CA 92672				
	Toll-Free Telephone No. 888-955-8824 Fax No. 20	3-403-9846 Email Address info@maketheswitchusa.com				
A-8		e," in accordance with Section 4929.22 of the Ohio ress, telephone number, and Web site address of the				
	Name n/a - we are not a supplier/aggregator, we are a br	oker Title				
	Business address					
	Telephone No. Fax No.	Email Address				
A-9	Applicant's federal employer identification nun	nber 900611986				
A-10	Applicant's form of ownership: (Check one)					
	Sole Proprietorship	Partnership				
	Limited Liability Partnership (LLP)	✓ Limited Liability Company (LLC)				
	Corporation	Other				
A-11	currently providing service or intends to provide class that the applicant is currently serving of commercial, and/or large commercial/industrial in Section 4929.01(L)(1) of the Ohio Revised Code, means than 500,000 cubic feet of natural gas per year at a single residential use, as part of an undertaking having more than Section 4929.01(L)(2) of the Ohio Revised Code, "Mercan other than for residential use, more than 500,000 cubic feet	as company service area in which the applicant is le service, including identification of each customer or intends to serve, for example: residential, small (mercantile) customers. (A mercantile customer, as defined a customer that consumes, other than for residential use, more location within the state or consumes natural gas, other than for three locations within or outside of this state. In accordance with tile customer" excludes a not-for-profit customer that consumes, to finatural gas per year at a single location within this state or to fan undertaking having more than three locations within or				

outside this state that has filed the necessary declaration with the Public Utilities Commission.)

Columbia Gas of Ohio	Residential / Small Commercia	al / Large Commercial / Industrial
✓ Dominion East Ohio	Residential Small Commercia	Large Commercial / Industrial
✓ Duke Energy Ohio	Residential / Small Commercia	Large Commercial / Industrial
✓ Vectren Energy Delivery	and the first the first the first terminal and the first terminal an	
vectren Energy Denvery	of Ohio Residential Small Commercia	al Large Commercial / Industrial
	d interest previously participated in a	
	area and customer class, provide app egan delivering and/or ended services.	
Columbia Gas of Ohio		
Residential	Beginning Date of Service	End Date
	Beginning Date of Service	End Date
Large Commercial	Beginning Date of Service	End Date
Industrial	Beginning Date of Service	End Date
Dominion East Ohio		
Residential	Beginning Date of Service	End Date
	Beginning Date of Service	End Date
Large Commercial	Beginning Date of Service	End Date
Industrial	Beginning Date of Service	End Date
Duke Energy Ohio		
Residential	Beginning Date of Service	End Date
	Beginning Date of Service	End Date
Large Commercial	Beginning Date of Service	End Date
Industrial	Beginning Date of Service	End Date
Vectren Energy Delivery of	Ohio	
Residential	Beginning Date of Service	End Date
Small Commercial	Beginning Date of Service	End Date
Large Commercial	Beginning Date of Service	End Date
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:

✓	Columbia Gas of Ohio	Intended Start Date	4/1/2015
\checkmark	Dominion East Ohio	Intended Start Date	4/1/2015
1	Duke Energy Ohio	Intended Start Date	4/1/2015
1	Vectren Energy Delivery of Ohio	Intended Start Date	4/1/2015

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 <u>Exhibit A-15 "Corporate Structure,"</u> 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 <u>Exhibit A-16 "Company History</u>," provide a concise description of the applicant's company history and principal business interests.
- A-17 <u>Exhibit A-17 "Articles of Incorporation and Bylaws,"</u> if applicable, provide the articles of incorporation filed with the state or jurisdiction in which the applicant is incorporated and any amendments thereto.
- A-18 Exhibit A-18 "Secretary of State," provide evidence that the applicant is 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 <u>Exhibit B-2 "Experience & Plans,"</u> 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 to be certified to provide (e.g., number and types of customers served, utility service areas, volume of gas supplied, etc.).
- B-4 <u>Exhibit B-4 "Disclosure of Liabilities and Investigations,"</u> 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 it is seeking to be certified to provide.

B-5	Exhibit	B-5	"Disclos	ure of	Const	umer	Protection	on Vio	lations,"	disclose	whether	the	applicant,
	affiliate,	prede	ecessor of	the app	olicant,	or any	principa	l officer	of the a	pplicant ha	as been co	nvic	ted or held
	liable for	r frau	d or for v	iolation	of any	consu	ımer prote	ection o	r antitrus	st laws wit	hin the pa	ast fi	ve years.

7	No	 Voc
10	. 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.

✓ 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 <u>Exhibit C-2 "SEC Filings,"</u> 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 <u>Exhibit C-3 "Financial Statements</u>," 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 <u>Exhibit C-4 "Financial Arrangements</u>," 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 <u>Exhibit C-5 "Forecasted Financial Statements</u>," 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.
- Exhibit C-7 "Credit Report," provide a copy of the applicant's current credit report from Experion, Dun and Bradstreet, or a similar organization.
- C-8 Exhibit C-8 "Bankruptcy Information," provide a list and description of any reorganizations, protection from creditors, or any other form of bankruptcy filings made by the applicant, a parent or affiliate organization that guarantees the obligations of the applicant or any officer of the applicant in the current year or 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.

Exhibit D-3 "Key Technical Personnel," provide the names, titles, email addresses, telephone D-3 numbers, and background of key personnel involved in the operational aspects of the applicant's current A notary public or other officer business.

Applicant Signature and Title

completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness. attached, and not the truthfulness, or validity of that document.

Signature of official administering oath

Sworn and subscribed before me this

Lithour Scanfon, nothing Right

My commission expires on

ALGUT 7,205



The Public Utilities Commission of Ohio

Competitive Retail Natural Gas Service Affidavit Form (Version 1.07)

for	the Matter of the Application of Make the Switch USA, LUC a Certificate or Renewal Certificate to Provide mpetitive Retail Natural Gas Service in Ohio.)))	Case No.	-	-GA-AGG
Co Sta	unty of Orange te of California				
	Michelle Erca		[Affiant], being dul	y sworn/affir	med, hereby states that:
(1)	The information provided within the certification or ce complete, true, and accurate to the best knowledge of after			cation and su	ipporting information is
(2)	The applicant will timely file an annual report of its natural gas pursuant to Sections 4905.10(A), 4911.18(A)				
(3)	The applicant will timely pay any assessment made Revised Code.	purs	uant to Section 49	05.10 or Sec	ction 4911.18(A), Ohio
(4)	Applicant will comply with all applicable rules and opursuant to Title 49, Ohio Revised Code.	order	s adopted by the P	Public Utilitie	s Commission of Ohio
(5)	Applicant will cooperate with the Public Utilities Corconsumer complaint regarding any service offered or pro-			its staff in t	he investigation of any
(6)	Applicant will comply with Section 4929.21, Ohio Rev courts and the service of process.	ised/	Code, regarding co	onsent to the	jurisdiction of the Ohio
(7)	Applicant will inform the Public Utilities Commission of the certification or certification renewal application with contact person for regulatory or emergency purposes complaints.	hin 3	0 days of such mate	erial change, Staff use in	including any change in
(8)	Affiant further sayeth naught.		1.	completing to identity of to document	his certificate verifies only the the individual who signed the t to which this certificate is
	Affiant Signature & Title Mills h		ı		
	Sworn and subscribed before me this 1971 day of Signature of Official Administrating Oath	v			2015 Year
	ANTHONY SCARPONI COMM1947196 III NOTARY PUBLIC-CALIFORNIA ORANGE COUNTY III MAY Term Fyn August 7, 2015	ion e	xpires on (CRNGS Broke		7015 -Version 1.07) Page 7 of 7

OHIO Natural Gas Broker Application (Attachments)

A. APPLICANT INFORMATION AND SERVICES

A-14 Exhibit A-14 "Principal Officers, Directors & Partners,"

Michelle Erca Owner 888-955-8824 or 203-858-8553 1209 Via Visalia, San Clemente, CA 92672

A-15 Exhibit A-15 "Corporate Structure"

Michelle Erca, Owner/Single Member

A-16 Exhibit A-16 "Company History,"

Please see below section entitled "Applicant's Experience and Business Interests"

A-17 Exhibit A-17 "Articles of Incorporation and Bylaws,"

Attachment: California Articles of Organization

A-18 Exhibit A-18 "Secretary of State,"

Attachment: Certificate of Registration from the Ohio Secretary of the State

B. APPLICANT MANAGERIAL CAPABILITY AND EXPERIENCE

B-1 Exhibit B-1 "Jurisdictions of Operation,"

I operate as an energy broker with comparison websites in Connecticut, Pennsylvania and New Jersey and have a Pennsylvania PUC license # A-2011-2243341. In this territory, we offer electricity (CT, PA, NJ) and natural gas (NJ) offers to utility customers from a large network of 18+ energy suppliers.

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

Applicant's Experience and Business Interests

As the Founder of Make the Switch USA, LLC, I have been an active energy broker in multiple deregulated states as well as actively researching, speaking as a deregulation expert and helping customers understand deregulation for the past six years. I have a great deal of passion for the energy industry and have created a few leading comparison websites for electricity and gas customers to compare electricity plans, enroll with a new supplier and answer their common questions about deregulation.

Make The Switch USA, LLC operates as an energy broker in Pennsylvania, New Jersey and Connecticut providing comparison websites to utility customers in these states to help educate customers and provide them with a leading resource to compare rate offers, terms, renewable energy options and easily switch to a new electricity or natural gas supplier. We work with residential, small commercial and large commercial customers.

Since the company's inception in June 2010 under the name CT Energy Savings.com, LLC (merged into Make The Switch USA, LLC in September 2010 to go into additional deregulated markets), we have helped over 30,000 residential and commercial customers compare electric plans/suppliers and choose the best electric plan for their household or business. Currently, Make the Switch USA, LLC markets electricity and gas offers for over sixteen retail electric suppliers in multiple states, all of which I have great relationships with and are very pleased with my service as well as the level of accuracy provided when delivering customer enrollments. This resource provides suppliers with a highly professional marketing resource to acquire a great volume of new customers.

Expanding into Ohio

As I expand Make the Switch USA, LLC into Ohio, I will actively market to Ohio electricity and gas customers looking to switch suppliers through multiple comparison websites including www.maketheswitchusa.com and www.ohenergysavings.com. I will handle all daily operations, any incoming customer calls, field questions, provide excellent customer service and continue to do what I always do which is to make sure each customer understands what "switching electric or gas suppliers" means, how it will affect them, their bill, their service, etc. All enrollments are submitted to us and provided to the supplier directly for processing.

I am looking forward to helping Ohio customers make educated decisions when switching suppliers by providing them with valuable information and competitive offers from highly reputable suppliers.

Customer Inquiries

We handle all phone and email customer inquiries which include a variety of questions from basic understanding of the switching process, questions on their current supplier

and if they can switch, questions on when their enrollment will be effective, when they will see their supplier on their bill, etc. We take the time to walk through detailed information with the customer so they understand when their service will start, when their fixed rate plan will end and at what point they will want to compare rates again to avoid rolling into any variable rate situation. We educate customers so they are able to receive the benefit from deregulation and save money and not lose their savings due to fluctuating rates.

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

Make the Switch USA, LLC is an experienced energy broker operating in multiple deregulated states providing excellent service and education to residential and commercial customers along with competitive rates from a large network of reputable suppliers.

Our websites provide a detailed comparison of rate plans available in each utility territory for the customer to review, select and enroll. We then forward the enrollments that have been submitted to us through our websites (currently including www.maketheswitchusa.com and www.ctenergysavings.com) directly to the suppliers in their required format for processing.

We currently operate in all territories in Connecticut, New Jersey and only electricity markets in Pennsylvania. In Ohio, we will operate in both the electricity and gas markets.

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

None

C. APPLICANT FINANCIAL CAPABILITY AND EXPERIENCE

C-1 Exhibit C-1 "Annual Reports"

We are an LLC and do not currently have Annual Reports as we do not have shareholders.

C-2 Exhibit C-2 "SEC Filing,"

Applicant is not required to file with the SEC as an energy broker.

C-3 Exhibit C-3 "Financial Statements"

Attachment: 2013 and 2014 Balance Sheet, Income Statement, Cash Flow Statement

C-4 Exhibit C-4 "Financial Arrangements"

N/A

C-5 Exhibit C-5 "Forecasted Financial Statements"

N/A

C-6 Exhibit C-6 "Credit Rating"

Attached: Full Credit Report

C-7 Exhibit C-7 "Credit Report"

Attached: Full Credit Report

C-8 Exhibit C-8 "Bankruptcy Information"

None

C-9 Exhibit C-9 "Merger Information,"

I started the company in June 2010 under the name CT Energy Savings.com, LLC and I merged it into Make The Switch USA, LLC in September 2010 in order to have a broader company name allowing us to expand our footprint into additional deregulated states helping more and more utility customers to have a valuable and trustworthy resource to use when comparing and switching suppliers.

SECTION D - APPLICANT TECHNICAL CAPABILITY

D-1 Exhibit D-1 "Operations,"

provide a current written description of the operational nature of the applicant's business functions.

As a valued marketing partner and broker for a large network of natural gas and electricity suppliers, we pride ourselves on providing an easy to use online switching platform for electricity and gas customers that is accurate, helpful and uses excellent functionality, design and technology to make sure the customer has a great experience. Our goal is to help them

and technology to make sure the customer has a great experience. Our goal is to help them understand what they are comparing, what plan and supplier they are switching to, what the terms & conditions are for each plan and we also supply any other documentation required for compliance such as disclosure statements, etc.

As the owner, I manage all supplier relationships, making rate updates as well as terms and disclosure updates, handle customer inquiries, submit customer data to each specific supplier in their preferred format for easy and accurate processing of all customers. We have an excellent track record and system in place to handle large volumes of switching customers.

D-2 Exhibit D-2 "Operations Expertise"

With over 10 years in website and database development, sales, marketing and energy brokering, I have a cumulative skill set to deliver leading online comparison websites for electricity and gas customers to compare competitive retail offers and make the switch to a new supplier.

D-3 Exhibit D-3 "Key Technical Personnel"

Michelle Erca
Owner

merca@maketheswitchusa.com
888-955-8824
Website design, database development, sales, internet marketing, customer service

Clifford Almeida
Hire A Wiz, LLC

<u>cliff@hireawiz.com</u>

623.521.1418
IT Support, database development, adding/editing exports, SEO, graphic design

LLC-1

Articles of Organization of a Limited Liability Company (LLC)

To form a limited liability company in California, you can fill out this form, and submit for filing along with:

- A \$70 filling fee.
- A separate, non-refundable \$15 service fee also must be included, if you drop off the completed form or document.

Important! LLCs in California may have to pay a minimum \$800 yearly tax to the California Franchise Tax Board. For more information, go to https://www.ftb.ca.gov.

LLCs may not provide "professional services," as defined by California Corporations Code sections 13401(a) and 13401.3.

Note: Before submitting the completed form, you should consult with a private attorney for advice about your specific business needs.

201333810233

FILED (Secretary of State State of California

DEC 0 2 2013

This Space For Office Use Only

private attended for action at	roat your opposite backtood to	, sous.		
For quest	ions about this form, go to	www.sos.ca.gov/business/be/filing-	tips.htm.	
LLC Name	المهيد فالمحاصدي والمعاد فالمحادثات		مند سرنسان	n
① Make the Switch U	JSA, LLC			
Proposed LLC Name	The name must end with: Liability Co." or "Ltd. Liability "inc.," "corporation," or "c	"LLC," "LiL.C.," "Limited Liability Company y Company;" and may not include: "bank," "t orp.," "insurer," or "insurance company. is, go to www.sos.ca.gov/business/be/name-	rust," "trustee," " For gener	"fincorporated," al entity name
Purpose				•
		engage in any lawful act or activity f ea Limited Liability Company Act.	or which a l	limited liability
LC Addresses				
3 a. 1209 Via Visalia	}	San Clemente	CA	92672
Initial Street Address of	ILLC	City (no abbreviations)	State	Zip
b.				
Initial Mailing Address	of LLC, if different from 3a	City (no abbreviations)	State	Ζίρ
a. Michelle Erca Agent's Name b. 1209 Via Visalia		San Clemente	CA 9	2672
	(if agent is not a corporation)	City (no abbreviations)	State 2	Zip
Management (Check only one.)				
The LLC will be manag	jed by:			
✓ One Manager	More Than One Ma	nager All Limited Liability C	company Me	ember(s)
This form must be signed by each paper (8 1/2" x 11"). All attachmen	organizer. If you need more synts are made part of these articles	pace, attach extra pages that are 1-sided sof organization.	and on stand	dard letter-sized
- Minnen &		Michelle Erca		
Organizer - Sign here	Prin	nt your name here		
Make check/money order payable t	. -	By Mail		op-Off
Upon filing, we will return one (1) un document for free, and will certify the payment of a \$5 certification fee.		Secretary of State Business Entities, P.O. Box 944228 Sacramento, CA 94244-2280	1500 11th S	ary of State street., 3rd Floor nto, CA 95814



DATE 10/01/2014 DOCUMENT ID 201427301682

DESCRIPTION REG. OF FOR. PROFIT LIM. LIAB. CO. (LFP) FILING EXPED 125.00

PENALTY COPY CERT 0.00

0.00

Receipt

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

ME THE SWITCH USA, LLC 1209 VIA VISALIA SAN CLEMENTE, CA 92672

STATE OF OHIO CERTIFICATE

Ohio Secretary of State, Jon Husted 2331115

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

MAKE THE SWITCH USA, LLC

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

Document(s)

Document No(s):

REG. OF FOR. PROFIT LIM. LIAB. CO.

201427301682

Effective Date: 09/29/2014



United States of America State of Ohio Office of the Secretary of State Witness my hand and the seal of the Secretary of State at Columbus, Ohio this 1st day of October, A.D. 2014.

for thatil

Ohio Secretary of State

State of California **Secretary of State**

CERTIFICATE OF STATUS

ENTITY NAME: MAKE THE SWITCH USA LLC

FILE NUMBER:

20133381023320121202AD

FORMATION DATE: 03/26/14

TYPE:

DOMESTIC LIMITED LIABILITY COMPANY

JURISDICTION:

CALIFORNIA

STATUS:

ACTIVE (GOOD STANDING)

I, DEBRA BOWEN, Secretary of State of the State of California, hereby certify:

The records of this office indicate the entity is authorized to exercise all of its powers, rights and privileges in the State of California.

No information is available from this office regarding the financial condition, business activities or practices of the entity.



IN WITNESS WHEREOF, I execute this certificate and affix the Great Seal of the State of California this day of February 13, 2014.

> **DEBRA BOWEN Secretary of State**

4:42 PW 02/17/15 Cash Basis

Make The Switch USA, LLC income by Customer Summary January through December 2014

	Jan - Dec 14	Jan - Dec 13
AMBIT MARKETING 877-282-6248 TX	8,148.79	0.00
Barry Berlin	-25.00	0.00
Bounce Energy	0.00	7,260.00
Christina Brandstrom	-52.50	0.00
ConEdison Solutions	140,856.73	181,010.75
Constellation	220.00	4,020.00
Crius Energy	22,420.74	0.00
DEPOSIT ID NUMBER 608753	0.00	1,059.84
Direct Energy	139,097.93	100,018.48
Discount Power	4,932.41	9,046.68
Frontier Utilities	140.00	0.00
Fulcrum Retail Holdings	0.00	11,200.00
Gexa Energy LP / NextEra	0.00	250.00
JUSTCLOUD-CC.COM 888-8510954 CA	0.00	0.00
Kenneth Rusillo	-67.20	0.00
North American Power	0.00	13,476.58
Shelly Gilbert	0.00	-10.00
Spark Energy	23,660.00	0.00
Ted Nedderman	-66.00	0.00
Theodore Ogorzalek	0.00	-10.00
TriEagle Energy	75.4 4	0.00
Verde Energy	41,244.87	4,501.30
YEP Energy / Enerpenn USA LLC	1,440.77	187.04
TOTAL	382,026.98	332,010.67

4:45 PM 02/17/15 Cash Basis

Make The Switch USA, LLC Profit & Loss January through December 2014

	Jan - Dec 14	Jan - Dec 13
Ordinary Income/Expense		
Income		
Commission Income	394,165.84	356,438.12
Total Income	394,165.84	356,438.12
Gross Profit	394,165.84	356,438.12
Expense		
Automobile Expense	2,278.69	1,521.03
Bank Service Charges	45.00	30.93
Computer and Internet Expenses	1,025.30	505.44
Customer Credits	283.20	684.86
Insurance Expense	2,403.54	2,543.98
Internet and Telephone	1,352.58	1,742.67
Marketing	72,349.14	42,861.89
Office Expenses	1,281.0 8	1,315.23
Printing	53.9 8	0.00
Professional Fees	4,727.51	1,616.80
Taxes	0.00	558.95
Travel Expense	3,769.29	390.95
Website Design and Development	31,632.01	14,341.00
Total Expense	121,201.32	68,113.73
Net Ordinary Income	272,964.52	288,324.39
Other Income/Expense	1,371.52	0.00
Net Income	274,336.04	288,324.39

4:48 PM 52/17/15 Cash Basis

Make The Switch USA, LLC Balance Sheet

As of December 31, 2014

	Dec 31, 14	Dec 31, 13
ASSET\$		
Current Assets		
Checking/Savings	40.000.00	0 405 44
Chase Business Checking Account Chase Business Savings Account	10,092.06 55,394.94	8,435.44 99,694.94
Total Checking/Savings	65,487.00	108,130.38
Accounts Receivable	-10,730.80	-10,730,80
Total Current Assets	54,756.20	97,399.58
Fixed Assets	2,566.87	2,566.87
Other Assets	0.79	0.79
TOTAL ASSETS	57,323.86	99,967.24
LIABILITIES & EQUITY		
Liabilities		
Current Liabilities		
Credit Cards Chase Business Credit Card	-16.20	168.83
Over Draft Protection	250.00	250.00
Total Credit Cards	233.80	418.83
Other Current Liabilities	800.00	800.00
Total Current Liabilities	1,033.80	1,218.83
Total Liabilities	1,033.80	1,218.83
Equity		
Wember Equity	49,544.97	49,544.97
Member Investment - IRA	-6,000.00	-3,000.00
Members Contributions	10,000.00	10,000.00
Members Draw	-347,082.95	-163,402.95
Members Health Insurance	-18,397.45	-7,203.00
Members Taxes	-194,014.94	-75,095.00
Retained Earnings Net Income	287,904.39 274,336.04	-420.00 288,324.39
•• • • • • • • • • • • • • • • • • • • •	·	
Total Equity	56,290.06	98,748.41
TOTAL LIABILITIES & EQUITY	57,323.86	99,967.24

4:49 PM 02/17/16

Make The Switch USA, LLC Statement of Cash Flows January through December 2014

	Jan - Dec 14
OPERATING ACTIVITIES Net Income Adjustments to reconcile Net Income	301,041.04
to net cash provided by operations: Accounts Receivable Chase Business Credit Card	-26,705.00 -185.03
Net cash provided by Operating Activities	274,151.01
FINANCING ACTIVITIES Member Investment - IRA Members Draw Members Health Insurance Mempers Taxes	-3,000.00 -183,680.00 -11,194.45 -118,919.94
Net cash provided by Financing Activities	-316,794.39
Net cash increase for period	-42,643.38
Cash at beginning of period	108,130.38
Cash at end of period	65,487.00

\$:#**9 21V** 02/17/15

Wake The Switch USA, LLC Statement of Cash Flows January through December 2013

	Jan - Dec 13
OPERATING ACTIVITIES Net Income Adjustments to reconcile Net Income to net cash provided by operations:	296,364.39
Accounts Receivable Chase Business Credit Card	2,890.80 -279.12
Net cash provided by Operating Activities	298,776.07
INVESTING ACTIVITIES Computer Equipment Furniture and Equipment	-2,011.88 -555.01
Net cash provided by investing Activities	-2,566.87
FINANCING ACTIVITIES Member Equity Member Investment - IRA Members Contributions Members Draw Members Health Insurance Members Taxes Retained Earnings Net cash provided by Financing Activities	48,757.60 -3,000.00 10,000.00 46,437.05 -3,495.00 -75,095.00 -262,305.60 -238,700.95
Net cash increase for period	57,508,25
Cash at beginning of period	50,622.13
Cash at end of period	108,130.38

Michelle Erca Credit Report Make the Switch USA

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My Profile | Sign Out

Home	Alerts	Score	Report	ID Protection	Savings	Resource	es		
Report Center	Credit Repor	ts Monthly	Credit State	ements Dispute G	ulde Documer	t History	** * * * * * * * * * * * * * * * * * *		
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Credit Reports	\$	Docu	ment Histo	ry	And it is a second				**************************************
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About Credi		1/3		eau Credit Report wit	h Scores	773	25	2	9%
Monthly Cred	t Statements	1/3	0/2015 Exper	rian Credit Report with	Score	773	25	2	9%
About Mont Statements		Source	: Experien						1 - 2 of 2
Dispule Guide	•								
Fair Credit I (FCRA)	Reporting Act			IS Score model, your sed by lenders, Learn		core indicates y	our relauve credit	usk isasi iot san	cational purposes
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Michelle S Erca's 1/30/2015 3-Bureau Credit Report with Scores

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Michelle S Erca's 1/30/2015 3-Bureau Credit Report with Scores

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120 Days Late

Michelle S Erca's 1/30/2015 3-Bureau Credit Report with Scores

Failed to Pay

Accounts 90% of the credit score calculation is based on how you manage your different accounts. Accounts include credit cards, retail cards, real estate loans, installment loans, and collection accounts. This information is reported to the credit bureaus from your creditors. When available, contact information for your creditors has been provided. Your accounts will begin on the next page, please refer to these legends to help understand the information on your report. **Payment Status: Account Status: Account Type:** Open Credit Card Retail Card Open Account Paid Installment Loan Real Estate Loan Closed Collection Account Unclassified Unknown Unknown 24-Month Payment History 60 Days Late 90 90 Days Late 30 Days Late

Data Unavailable

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	Experian	Equifax	TransUnion
Open VW CR	EDIT (847) 948-1934	e Norde tem de gregories mejoris de gregories de que la company según en company de la	gan i ligger viz ma sembre en la
Account N	ame; No match found.	No match found.	VW CREDIT
Accor			88646XXXX
Payment St			Paid or paying as agree
Account	- ·		Installment Loan
Bai	ance:	•	\$8563
Date (Open:		06/27/2014
Last Upo	lated:		01/01/0001
Account S	tatus:		Open
τ	erms:		60 Months
Pho	ne #:		(847) 948-1934
Add	Iress:		2333 WAUKEGAN RD
Owne	rship:		•
Original Cre	•		-
Company So			-
Credit	Limit:		
Monthly Pay	ment:	•	\$193
Past Due Am	ount:	•	. \$0
High Bal	ance:		\$10706
Balloon Pay	ment:		-
Comn	nents:		-
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Michelle S Erca's 1/30/2015 3-Bureau Credit Report with Scores

Accounts (cont.)

Printed: 1/30/2015

	Experian	Equifax	TransUnion
Open W CREDIT I	NC (800) 428-4034	The state of the s	The second of th
Account Name:	VW CREDIT INC	VW CREDIT INC	No match found
Account #:	88646XXXX	88646XXXX	
Payment Status:	Current	Pays account as agreed	
Account Type:	Installment Loan	Unknown	
Balance:	\$8563	\$8563	:
Date Open:	06/01/2014	06/01/2014	
Last Updated:	12/01/2014	12/01/2014	
Account Status:	Open	•	•
Terms:	60 Months		
Phone #:	(800) 428-4034	(847) 371-4310	
Address:	1401 FRANKLIN BLVD	2333 WAUKEEGAN RD	
Ownership:		•	
Original Creditor:	-	-	
Company Sold-to:		-	
Credit Limit:	-	•	
Monthly Payment:	\$193	\$193	•
Past Due Amount:	-	-	
High Balance:	•	\$10706	•
Balloon Payment:	-	-	
Comments:	-	AUTO	
-Month Payment History			
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TransUnion			a a de la compansión de l La compansión de la compa

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	Experian	Equifax	TransUnion
Open SYNCB/BAN	IANA (800) 234-745	5	
Account Name:	No match found.	No match found.	SYNCB/BANANA
Account #:			60185900XXXX
Payment Status:			Paid or paying as agree
Account Type:			Retail Card
Balance:			\$0
Date Open:		:	01/13/2014
Last Updated:		:	01/01/0001
Account Status:		1	Open
Terms:		•	
Phone #:			(800) 234-7455
Address:	. •		PO BOX 965005
Ownership:			•
Original Creditor:			· -
Company Sold-to:	•		• •
Credit Limit:			\$1300
Monthly Payment:			-
Past Due Amount:			\$0
High Balance:			\$169
Balloon Payment:			•
Comments:			-
			A
24-Month Payment History	and the second of the second o	AND COME A SECULAR SEC	and the second second
2014		2015	
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	Experian	Equifax	TransUnion
Open SYNCB/BAN	ANA REP (800) 234-74	55	i van mittier vortat i
Account Name:	SYNCB/BANANA REP	SYNCB/BANANA REPUBLI	No match found
Account #:	60185900XXXX	60185900XXXX	
Payment Status:	Current	Pays account as agreed	
Account Type:	Unknown	Unknown	
Balance:	\$0	\$0	
Date Open:	01/01/2014	01/01/2014	
Last Updated:	01/01/2015	01/01/2015	
Account Status:	Open	-	
Terms:	Revolving		
Phone #:	(800) 234-7455	No Phone Provided	
Address:	PO BOX 965005	4125 WINDWARD PLAZA	
Ownership:		•	
Original Creditor:	•	-	
Company Sold-to:	-	-	
Credit Limit:	\$1300	\$1300	
Monthly Payment:	\$25	-	
Past Due Amount:	-	-	
High Balance:	\$169	· -	
Balloon Payment:	-	-	
Comments:	-	CHARGE	
4-Month Payment History	a ana ana ana ang mini ang	nnonnya, attan magay kina ani sadannon, ay ki sa aka a sa aka a sanaga karisa sa ki sa ki sa ki sa ki sa ki sa Kina sa ki sa k	
2014		2015	

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Account Name: Account #: Payment Status: Account Type: Balance: Date Open: Last Updated: Account Status: Terms: Phone #: Address: Ownership: Original Creditor: Company Sold-to: Credit Limit: Monthly Payment: Past Due Amount: High Balance: Balloon Payment: Comments:	No match found.	SYNCB/OLDNAV 60185964XXXX Paid or paying as agree Retail Card \$0 12/08/2013 01/01/0001 Open (877) 222-6868 PO BOX 965005
Account #: Payment Status: Account Type: Balance: Date Open: Last Updated: Account Status: Terms: Phone #: Address: Ownership: Original Creditor: Company Sold-to: Credit Limit: Monthly Payment: Past Due Amount: High Balance: Balloon Payment:	No match found.	60185964XXXX Paid or paying as agree Retail Card \$0 12/08/2013 01/01/0001 Open (877) 222-6868 PO BOX 965005
Payment Status: Account Type: Balance: Date Open: Last Updated: Account Status: Terms: Phone #: Address: Ownership: Original Creditor: Company Sold-to: Credit Limit: Monthly Payment: Past Due Amount: High Balance: Balloon Payment:		Paid or paying as agree Retail Card \$0 12/08/2013 01/01/0001 Open (877) 222-6868 PO BOX 965005
Account Type: Balance: Date Open: Last Updated: Account Status: Terms: Phone #: Address: Ownership: Original Creditor: Company Sold-to: Credit Limit: Monthly Payment: Past Due Amount: High Balance: Balloon Payment:		Retail Card \$0 12/08/2013 01/01/0001 Open (877) 222-6868 PO BOX 965005
Balance: Date Open: Last Updated: Account Status: Terms: Phone #: Address: Ownership: Original Creditor: Company Sold-to: Credit Limit: Monthly Payment: Past Due Amount: High Balance: Balloon Payment:		\$0 12/08/2013 01/01/0001 Open (877) 222-6868 PO BOX 965005
Date Open: Last Updated: Account Status: Terms: Phone #: Address: Ownership: Original Creditor: Company Sold-to: Credit Limit: Monthly Payment: Past Due Amount: High Balance: Balloon Payment:		12/08/2013 01/01/0001 Open (877) 222-6868 PO BOX 965005
Last Updated: Account Status: Terms: Phone #: Address: Ownership: Original Creditor: Company Sold-to: Credit Limit: Monthly Payment: Past Due Amount: High Balance: Balloon Payment:		01/01/0001 Open (877) 222-6868 PO BOX 965005
Last Updated: Account Status: Terms: Phone #: Address: Ownership: Original Creditor: Company Sold-to: Credit Limit: Monthly Payment: Past Due Amount: High Balance: Balloon Payment:		01/01/0001 Open (877) 222-6868 PO BOX 965005
Account Status: Terms: Phone #: Address: Ownership: Original Creditor: Company Sold-to: Credit Limit: Monthly Payment: Past Due Amount: High Balance: Balloon Payment:		Open (877) 222-6868 PO BOX 965005
Phone #: Address: Ownership: Original Creditor: Company Sold-to: Credit Limit: Monthly Payment: Past Due Amount: High Balance: Balloon Payment:		(877) 222-6868 PO BOX 965005
Address: Ownership: Original Creditor: Company Sold-to: Credit Limit: Monthly Payment: Past Due Amount: High Balance: Balloon Payment:		PO BOX 965005 - -
Ownership: Original Creditor: Company Sold-to: Credit Limit: Monthly Payment: Past Due Amount: High Balance: Balloon Payment:		. -
Original Creditor: Company Sold-to: Credit Limit: Monthly Payment: Past Due Amount: High Balance: Balloon Payment:		- - \$1100
Company Sold-to: Credit Limit: Monthly Payment: Past Due Amount: High Balance: Balloon Payment:		\$1100
Credit Limit: Monthly Payment: Past Due Amount: High Balance: Balloon Payment:		- \$1100
Monthly Payment: Past Due Amount: High Balance: Balloon Payment:		\$1100
Past Due Amount: High Balance: Balloon Payment:		Ψίτου
High Balance: Balloon Payment:		-
Balloon Payment:		\$0
		. \$100
Comments:		-
		-
24-Month Payment History	e,	e de la servició de la composição de la co
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	Experian	Equifax	TransUnion
Open SYNCB/OLD	NAVY (877) 222-6868		
Account Name:	SYNCB/OLD NAVY	SYNCB/OLD NAVY	No match found
Account #:	60185964XXXX	60185964XXXX	
Payment Status:	Current	Pays account as agreed	
Account Type:	Unknown	Unknown	•
Balance:	\$0	\$0	:
Date Open:	12/01/2013	12/01/2013	
Last Updated:	01/01/2015	01/01/2015	
Account Status:	Open	-	•
Terms:	Revolving		
Phone #:	(877) 222-6868	No Phone Provided	
Address:	PO BOX 965005	4125 WINDWARD PLAZA	•
Ownership:		-	
Original Creditor:	-	-	:
Company Sold-to:	-	-	
Credit Limit:	\$1100 \$28 - \$100	\$1100	
Monthly Payment:		~	
Past Due Amount:		-	
High Balance:		-	
Balloon Payment:	•	. -	•
Comments:	-	CHARGE	
24-Month Payment History	and the state of t	n de la companya de la constitución de la constitución de la companya de la companya de la companya de la comp La companya de la co	
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Accounts (cont.)

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Ac	count Name:	No match found.	No match found.	CITI
	Account #:			54661603XXXX
•	ment Status:		-	Paid or paying as agree
A	ccount Type:			Credit Card
	Balance:			\$4239
	Date Open:			02/06/2013
L	ast Updated:			01/01/0001
Acc	ount Status:		•	Open
	Terms:			Minimum
	Phone #:			No Phone Provided
	Address:			POB 6241
	Ownership:			-
Orig	inal Creditor:			-
Comp	pany Sold-to:			•
	Credit Limit:			\$10000
Monti	nly Payment:		•	\$106
Past i	Due Amount:			\$0
H	ligh Balance:			\$4427
Ballo	on Payment:			-
	Comments:			-
24-Month Paym	ent History			
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TransUnion				

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Open 🖅 CITI	to the second of			
Account Name:	CITI	CITICARDS CBNA	No match found	
Account #:	54661603XXXX	54661603XXXX		
Payment Status:	Current	Pays account as agreed		
Account Type:	Credit Card	Unknown		
Balance:	\$4239	\$4239		
Date Open:	02/01/2013	02/01/2013		
Last Updated:	01/01/2015	01/01/2015		
Account Status:	Open	-		
Terms:	Revolving	•		
Phone #:	No Phone Provided	No Phone Provided		
Address:	PO BOX 6241	701 E 60TH ST N IBS CDV DISPUTES		
Ownership:		-		
Original Creditor:	-	- \$10000 \$106		
Company Sold-to:	-			
Credit Limit:	\$10000			
Monthly Payment:	\$106			
Past Due Amount:	-	· -		
High Balance:	\$4427	· •		
Balloon Payment:	-	-		
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		Experian	Equifax	TransUnion
G750 2 (CHASE (800) 848-9136		
Ac	count Name:	No match found.	No match found.	CHASE
	Account #:			465181771XXXX
-	ment Status:			Paid or paying as agre
A	ccount Type:			Real Estate Loan
	Balance:			\$0
	Date Open:			07/20/2012
L	ast Updated:			01/01/0001
Acc	ount Status:		•	Closed
	Terms:			180 Months
	Phone #:			(800) 848-9136
	Address:	•		P.O. BOX 24696
	Ownership:	•	•	-
Orig	inal Creditor:			-
_	pany Sold-to:		•	-
	Credit Limit:		·	• •
Month	nly Payment:			\$25 75
Past I	Due Amount:			\$0
Н	ligh Balance:		•	\$246675
Ballo	on Payment:			
	Comments:			^
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Account Name:	CHASE MTG	No match found.	No match found
Account #:	465181771XXXX		
Payment Status:	Paid satisfactorily		
Account Type:	Unknown		
Balance:	-		
Date Open:	07/01/2012		
Last Updated:	07/01/2013		
Account Status:	Closed	-	•
Terms:	180 Months		
Phone #:	(800) 848-9136		
Address:	PO BOX 24696		
Ownership:			
Original Creditor:	-		
Company Sold-to:	•		
Credit Limit:	•		
Monthly Payment:	•		
Past Due Amount:	•		
Hìgh Balance:	*		
Balloon Payment:	•		
Comments:	•		
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24-Month Payment History	نه د پرو مای سیم دود پی م نخاند و وژاو پیرد افاه پیارد د د	Approvide and way grant of the second of the	
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	ount Name: Account #: ent Status:	No match found.	CHASE 465181771XXXX Pays account as agreed	No match found.
•	ount Type: Balance:		Unknown \$0	
	Date Open: st Updated:	•	07/01/2012 01/01/0001	
	unt Status: Terms:			•
	Phone #: Address:	,	(800) 848-9136 PO BOX 24696	
	Ownership:	•	-	
Compa	al Greditor: ny Sold-to: credit Limit:		: -	
Monthly	Payment:		\$2575	
Hig	h Balance: Payment:		\$246675	•
	Comments:		FREDDIE MAC ACCOUNT PAID ACCOUNT / ZERO BALANCE	
24-Month Paymer	nt History	nova and state of the state of	APP AND COLOR OF THE COLOR OF T	
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F	a who a wear house and the same	y Jun Jul Aug Sep Oct Nov		g Sep Oct Nov Dec Ja
Experian Equifax				

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ccounts (cont.)	والمستم والأس والمستواد والمراكز والمستوادي والمستوادي والمستوادي والمستوادي والمستوادي والمستوادي والمستوادي	o annotation of the contraction	
	Experian	Equifax	TransUnion
Cost Syncb/G	APDC (866) 450-4467	Samuelania Araba and	
Account Name: Account #:	No match found.	No match found.	SYNCB/GAPDC 44799413XXXX
Payment Status:			Paid or paying as agre
Account Type: Balance:		:	: Credit Card \$0
Date Open:			06/10/2012
Last Updated:			01/01/0001
Account Status:		•	Closed
Terms:		ı	
Рһоле #:	•	:	(866) 450-4467
Address:	•	•	PO BOX 965005
Ownership:			•
Original Creditor:	•		-
Company Sold-to:			-
Credit Limit:		·	\$1024
Monthly Payment:			•
Past Due Amount:			\$0
High Balance:			\$54
Balloon Payment:			-
Comments:			. •
24-Month Payment History			
2014	anni a mara ya mara na aya na aya na aya na aya na	2015	
» د استاند در ساخت	fay Jun Jul Aug Sep Oct Nov D	ec Jan Feb Mar Apr May Jun Ju	ul Aug Sep Oct Nov Dec Jan
Experian			
Equifax			
TransUnion			

ccounts (cont.)	waranda - adab - elikaw		annessed, equipmentage against a debte in quick in the control part of the	
		Experian	Equifax	TransUnion
GOEST SYNC	B/GA	PDC (866) 450-4467		e a company and a second engine
Account N	lame:	SYNCB/GAPDC	SYNCB/GAP DC	No match found
Acco	unt #:	44799413XXXX	44799413XXXX	
Payment S	tatus:	Paid satisfactorily	Pays account as agreed	
Account	Type:	Credit Card	Unknown	
Ba	lance:	· -	\$0	•
	Open:	06/01/2012	06/01/2012	3
Last Up		09/01/2014	09/01/2014	
Account S	tatus:	Closed	-	
	erms:	Revolving		
	one #:	(866) 450- 44 67	No Phone Provided	
Ade	dress:	PO BOX 965005	4125 WINDWARD PLAZA	
Owne	ership:		-	
Original Cri	editor:	-	: •	
Company So	old-to:	-	-	
Credit	Limit:	\$0	-	
Monthly Pay	ment:	-	-	
Past Due An	nount;	• -	· •	•
High Ba	lance:	\$54	\$1024	
Balloon Pay	ment:	-	•	
Comn	nents:	-	PAID ACCOUNT / ZERO BALANCE CREDIT CARD	
24-Month Payment His	story	18 γεγούν ο γεγούν ο γεγού ο γ Σεγού ο γεγού ο		
2014			. 2015	
Feb Ma	ar Apr Ma	y Jun Jul Aug Sep Oct Nov C	Dec Jan Feb Mar Apr May Jun Jul Au	ig Sep Oct Nov Dec J
Experian Experian				
Equifax				
TransUnion				analis e care

Accounts ((cont.)
ACCOUNTS !	(COTILL)

	Experian	Equifax	TransUnion
Open F KOHLS/	CAPONE (262) 703-700	10 	No. A
Account Na	me: No match found.	No match found.	KOHLS/CAPONE
Accour	***		63930505XXXX
Payment Star		•	Paid or paying as agre
Account Ty			Retail Card
Balar	ice:		\$0
Date Op	en:	•	02/12/2009
Last Upda	ted:		01/01/0001
Account Sta	tus:		Open
Ter	ms:		
Phon			(262) 703-7000
Addre	98S:		PO BOX 3115
Owners	hip:		•
Original Cred	itor:		
Company Solo	l-to:	•	-
Credit Li	mit:		\$1600
Monthly Paym	ent:		-
Past Due Amo	unt:		\$0
High Balar	nce:		\$ 92
Balloon Paym	ent:		-
Comme	nts:		-
24-Month Payment Histo	ery w second acomo per second con contra	the manage were case a given	The second secon
2014		[:] 2015	
Feb Mar	Apr May Jun Jul Aug Sep Oct No	v;Dec Jan∍Feb Mar' ApriMay Jun Ju	ul Aug⊹Sep⊹Oct Nov Dec Jan
Experian		a time and the proof of the pro	
Equifax			
TransUnion		daning night bessel and para lands that he	

ccounts (cont.)	add gan in agus de na air na air an air an ann an ann an ann an ann an an Aigearth ag Malan	MAKAN MENUNCAN MENUNC	e are one en a sea
	Experian	Equifax	TransUnion
Open I KOHLS/C	CAPONE (800) 564-5740		e some som sære som til s
Account Na		KOHLS/CAPITAL ONE	No match found.
Accoun		639305053311XXXX	
Payment Star		Pays account as agreed	
Account Ty	rpe: Unknown	Unknown	
Balar	nce: \$0	\$0	
Date Op	pen: 02/01/2009	02/01/2009	
Last Upda	ted: 01/01/2015	01/01/2015	•
Account Sta	tus: Open	-	
Ter	ms: Revolving	•	
Phon	e #: (800) 564-5740	No Phone Provided	•
Addre		PO BOX 3115	
Owners	hip:	· -	
Original Cred	itor: -	-	
Company Solo	l-to: -	-	
Credit Li	mit: \$1600	\$1600	
Monthly Payme	ent: + \$25	-	
Past Due Amo	unt: -	-	
High Balar	nce: \$92	-	
Balloon Paym	ent: -	-	
Comme	nts: -	CHARGE	
24-Month Payment Histo	ory	the following of the control of the	
2014	and the second way to the second seco	2015	
Acres 1952	Apr May Jun Jul Aug Sep Oct Nov	Dec Jan Feb Mar Apr May Jun Jul Au	g Sep Oct Nov Dec Jar
Experian			
Equifax			
TransUnion	A Maria de Santa de Caracidado		

ccounts (cont.)	erre i namengangga i engan interpoj je perungah mesekulo dali kayas	na almania fina menengana seria.	in a service of a service
	Experian	Equifax	TransUnion
Open S DISCOVE	RBANK (800) 347-2683	ter and the second of the seco	
Account Name		No match found.	DISCOVERBANK
Account #			60110014XXXX
Payment Status			Paid or paying as agre
Account Type			Credit Card
Balance) ;		\$0
Date Oper	ν:		11/27/2008
Last Updated		•	01/01/0001
Account Status	s:		Open
Terms	S: ·	•	
Phone #	#:		(800) 347-2683
Address	3:	÷	POB 15316
Ownership):		
Original Credito			-
Company Sold-to	·	•	-
Credit Limi	t:		\$18000
Monthly Paymen	t:	•	-
Past Due Amoun		•	\$0
High Balance			\$2781
Balloon Paymen		1	-
Comments	S:		-
24-Month Payment History			
managa an kanada - ar sansar na sansar - ar nagaran - ar na gaman - are na sansar nagaran na na	ng saparamenahan zi intiganezi iliki kadi sali meranti iliki sali magi nazaman kalikan menana helipan menana helipan	W. MARAMA CARLO MART MATTER MATTER AND	2 . A 110 113 1
2014	and the second s	2015	
Feb (Mar) Apr	May Jun Jul Aug Sep Oct Nov E	Dec : Jan : Feb Mar Apr May : Jun Ju	ut Aug: Sep Oct Nov Dec Jan '
Experian			
Equifax	والمتحدث المتاشد المتاشد		
TransUnion			

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accounts (cont.)	er graner i di salar i i i i i i i i i i i i i i i i i i i	write a state waster, we write a tree of a state of the s	January of the state of the sta
	Experian	Equifax	TransUnion
Open 🐼 DISCOVE	R FIN SVCS LLC	na and a state of the state of	en a final annual de la participa de la managa de la companya de l
Account Nam	e: DISCOVER FIN SVCS	DISCOVER BANK	No match found.
Account	#: 60110014XXXX	60110014XXXX	
Payment Statu	is: Current	Pays account as agreed	•
Account Typ	e: Credit Card	Unknown	
Baland	e: \$0	\$0	,
Date Ope	n: 11/01/2008	11/01/2008	
Last Update		01/01/2015	2
Account Statu		0 110 1120 10	
Tern	- p - · ·		
Phone		(800) 347-2683	
Addres	***************************************	PO BOX15316	
	C DOX 10010	ATT:CMS/PROD DEVELOP	
Ownersh	ip:	-	
Original Credite	or: -	-	,
Company Sold-f	to: -	•	
Credit Lim	nit: \$18000	\$18000	
Monthly Paymer	nt: \$40	· -	
Past Due Amou		-	
High Baland	e: \$2781	-	
Balloon Payme	•	· -	•
Commen		CREDIT CARD	
24-Month Payment Histor		and the state of t	and comment and control of the contr
2014	aboration to the transformation of the trans		189 ye (1894 / 18 AV) - C C
Secretary and an account and a	on Afford Line Italy Company of the Company of	2015	g Sent Oct New Boo Jon
\$1 description of the state of	or May Jun Jul Aug Sep Oct Nov Dec	Jan reo Mar Apr May Jun Jul Au	Same of Manager Au
Experian		general is different belander in de b There is and a state of the same of the	
Equifax	A CONTROL OF THE CONT		
TransUnion		and all the second control of the second con	denimativa anti-

	Experian	Equifax	TransUnion
GEE SYNCB/TY	OC (866) 864-2149		
Account Name: Account #:	No match found.	No match found.	SYNCB/TYDC 52436320XXXX
Payment Status:		•	Paid or paying as agre-
Account Type:			Credit Card
Balance:			\$0
Date Open:			01/22/2008
Last Updated:		•	01/01/0001
Account Status:			Closed
Terms:			
Phone #:			(866) 864-2149
Address:			PO BOX 965005
Ownership:			, -
Original Creditor:			-
Company Sold-to:			-
Credit Limit:			\$7500
Monthly Payment:			-
Past Due Amount:			\$0
High Balance:		-	\$1033
Balloon Payment:			-
Comments:			-

24-Month Payment History	and the state of t	Mey to may chickens to the second of the first	and the second s
2014		2015	
and the state of t	/ Jun Jul Aug Sep Oct Nov	Dec Jan Feb Mar Apr May Jun Ju	ul Aug Sep Oct Nov Dec Jan
Experian			
Equifax		CACAGO ANTARA MARINA DE CARACA	

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	Experian	Equifax	TransUnion
Gosel S SYNCB/TO	YSRUSDC (855) 389-2	359	· · · · · · · · · · · · · · · · · · ·
Account Name:	SYNCB/TOYSRUSDC	SYNCB/TOYSRUSDC	No match found
Account #:	52436320XXXX	524363201036XXXX	,
Payment Status:	Paid satisfactorily	Pays account as agreed	
Account Type:	Credit Card	Unknown	
Balance:	· -	\$0	
Date Open:	01/01/2008	01/01/2008	
Last Updated:	01/01/2013	01/01/2013	
Account Status:	Closed	, -	
Terms:	Revolving		
Phone #:	(855) 389-2359	No Phone Provided	
Address:	PO BOX 965005	4125 WINDWARD PLAZA	:
Ownership:		-	
Original Creditor:	-	· -	
Company Sold-to:	-	· _	
Credit Limit:	\$0	-	
Monthly Payment:	-	-	
Past Due Amount:	-	• -	
High Balance:	\$1033	\$7500	
Balloon Payment:	-	•	
Comments:	-	PAID ACCOUNT / ZERO BALANCE CREDIT CARD	,
24-Month Payment History			
2014		2015	
1 mm 3 mm 4 mm 4 mm 4 mm 4 mm 4 mm 4 mm	ay; Jun ´ Jul `Aug ; Sep . Oct ≀Nov Dec	Jan Feb Mer Apr May Jun Jul Au	Sep Oct Nov Dec J
Everien Park A		Santa salah dalah sanah dalah dalah dalah	
Equifax	na kana pisal masa saka pisa pisa pika pisa		
TransUnion			ALFRANCIS IN

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Accounts ((cont.)

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	Experian	Equifax	TransUnion
SYNCB/GAPDC	(866) 450-4467	Arrentonian to the dry than the winter of the milyan.	
Account Name:	No match found.	No match found.	SYNCB/GAPDC
Account #:			44799413XXXX
Payment Status:			Paid or paying as agree
Account Type:			Credit Card
Balance:		•	; \$0
Date Open:			11/18/2007
Last Updated:			01/01/0001
Account Status:			-
Terms:			
Phone #:		•	(866) 450-4467
Address:			PO BOX 965005
Ownership:			-
Original Creditor:	•		-
Company Sold-to:			-
Credit Limit:			\$124
Monthly Payment:			-
Past Due Amount:			\$0
High Balance:			\$109
Balloon Payment:			· -
Comments:			-
0. H-wit- B			
24-Month Payment History		mans or was a reserve to the second of the s	
2014		÷ 2015	
Feb Mar Apr Ma	y Jun Jul Aug Sep Oct Nov	v Dec Jan Feb Mar Apr May Jun Ju	JI Aug Sep Oct Nov Dec Jan
Experian			
TO THE STATE OF TH		a the region of the property of the control of the	
TransUnion	の対象しておから、これを、たいからない。これをはずなか、多い名が数		CAN BUILDING THE CANADA WILLIAM

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	Experian	Equifax	TransUnior
SYNCB/GA	PDC (866) 450-4467		
P Management of the control of the c	a garan dagan d	y tina magalena an nana ana aman'ny fivondrona ao	Maria 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
Account Name:	SYNCB/GAPDC	SYNCB/GAP DC	No match found
Account #:	44799413XXXX	44799413XXXX	
Payment Status:	Paid satisfactorily	Pays account as agreed	
Account Type:	Credit Card	Unknown	
Balance:	•	\$ 0	
Date Open:	11/01/2007	11/01/2007	•
Last Updated:	02/01/2010	02/01/2010	•
Account Status:	Closed	•	:
Terms:	Revolving		
Phone #:	(866) 450-4467	No Phone Provided	į
Address:	PO BOX 965005	4125 WINDWARD PLAZA	
Ownership:		-	
Original Creditor:	•	-	
Company Sold-to:	-	-	•
Credit Limit:	\$124	\$124	•
Monthly Payment:	•	-	
Past Due Amount:	-	•	
High Balance:	\$109	-	
Balloon Payment:	-	-	
Comments:		PAID ACCOUNT / ZERO BALANCE	
24-Month Payment History			
2014		2015	
7.54 2.5 2.5	v Jun Jul Aug Sep Oct Nov I	Dec Jan Feb Mar Apr May Jun Jul Au	a Sep Oct Nov Dec
Experian			
Equifax		andromatical experience and a contract of the	

	Experian	Equifax	TransUnion
তিত্রর 🏝 CHASE (৪৫	00) 848-9136	and the second s	
Account Name:	No match found.	No match found.	CHASE
Account #:			4116XXXX
Payment Status:		•	Paid or paying as agree
Account Type:			Real Estate Loan
Balance:			\$0
Date Open:			04/06/2007
Last Updated:	:	:	01/01/0001
Account Status:			Closed
Terms:			
Phone #:			(800) 848-9136
Address:			PO BOX 24696
Ownership:		•	· •
Original Creditor:		•	· -
Company Sold-to:		•	-
Credit Limit:			\$65000
Monthly Payment:			-
Past Due Amount:			\$0
High Balance:		:	\$50000
Balloon Payment:		,	-
Comments:	:	· :	•
24-Month Payment History	ann an ghia i a gann ghainn na h-aire an air i airean an aire an airean an airean an airean an airean an airea	Tanana an aran bay peed a salah salah salah	36.115 - 1 - 57 - 15 - 1 - 64 - 56 - 64 - 1 - 11
2014		2015	
. 	May Jun Jul Aug Sep Oct No	ov Deci Jan Feb Mar Apr May Jun Ju	I Aug Sep Oct Nov Dec Jan
Experian ************************************			že primori su projek
Equifax			
TransUnion			

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Accounts (cont.)

	Experian	Equifax	TransUnior
Person 位 CHASE MTG	i (800) 848-9136	and pathering and it is a second of the seco	
Account Name: Account #: Payment Status: Account Type: Balance:	CHASE MTG 41162000XXXX Paid satisfactorily Real Estate Loan	No match found.	No match found
Date Open: Last Updated: Account Status: Terms: Phone #: Address:	04/01/2007 07/01/2013 Closed Revolving (800) 848-9136 PO BOX 24696	· :	
Ownership: Original Creditor: Company Sold-to: Credit Limit: Monthly Payment: Past Due Amount: High Balance: Balloon Payment: Comments:	- \$65000 - - \$50136		

24-Month Payment History

	2014							2015							
•	Feb Mar	or May	Jun	Jul : Aug	Sep (Oct Nov	Dec Jan	Feb Ma	r Apr	May Ju	n Jul	Aug S	ep Oct	Nov De	c Jan
Experian	27 20 20			(77.7	ranik s		(4) - 11 × 6		51.11			
Equifax					100	in i	كان خداد								
TransUnion			42		433 - 22200			1.3 (10G) State 10G	COOKS - 10.8	3-146 2000 350	5 CW	1.35 at 1237 t	Sec. 214 600:	and the second	di in
							v. v./	/>	m."	// • · · · · · · ·	,		. ,		or this is

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	Experian	Equifax	TransUnion
📾 🕢 JPMORGAN CI	HASE BANK (800) 8	348-9136	
Account Name:	No match found.	JPMORGAN CHASE BANK	No match found.
Account #:		41162000XXXX	
Payment Status:		Pays account as agre	ed
Account Type:		Unknown	•
Balance:	•	. \$0	
Date Open:		04/01/2007	
Last Updated:		01/01/0001	
Account Status:		•	
Terms:			
Phone #:		(800) 848-9136	
Address:		PO BOX 24696	
Ownership:		-	
Original Creditor:		· -	
Company Sold-to:		· -	
Credit Limit:		-	
Monthly Payment:		-	
Past Due Amount:		-	
High Balance:		\$65000	
Balloon Payment:		-	
Comments:		PAID ACCOUNT / ZE	RO
		BALANCE HOME EQUITY	
4-Month Payment History	a magnesi kaman kata kata kata kata kata kata kata ka	thansamericanism as as promote any supply and an analysis of the second and an analysis of the second and the s	
2014		2015	
form of an experience where we	y Jun , Jul 'Aug 'Sep : Oct 'Nov	Dec Jan Feb Mar Apr May Jun	lul Aug Sep Oct Nov Dec Ja
Experian			

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ccounts (cont.)	reaction of the second of the	eng pengalan kananan di pengalan kanangangga menggan dipen- -	and a second of the second of
	Experian	Equifax	TransUnion
Open S AMEX D	SNB	CONTRACTOR OF THE PROPERTY AND A STATE OF THE PROPERTY OF THE	The state of the s
Account Nam		No match found.	AMEX DSNB
Account		;	3774814XXXX
Payment Statu		-	Paid or paying as agree
Account Typ			Credit Card
Baland	ce:		\$0
Date Ope	en:		09/02/2006
Last Update	ed:		01/01/0001
Account State	ıs:	:	Open
Term	ns:	:	•
Phone	#:		No Phone Provided
Addres	SS:		PO BOX 8218
Ownersh	ip:	:	<u>.</u>
Original Credit	or:		-
Company Sold-	to:	s.	-
Credit Lin	nit;		\$500
Monthly Payme	nt:	•	-
Past Due Amou	nt:	•	\$0
High Baland	ce:	•	\$0
Balloon Payme			-
Commen		:	•
gen to the transfer many managements and amount of a series			
24-Month Payment Histor	y	the appropriate the state of th	
2014		2015	
Feb Mar A	pr:May:Jun Jul Aug Sep Oct Nov.	Dec Jan Feb Mar Apr May Jun Ju	l Aug Sep Oct Nov Dec Jan
Experian was a second			
Equifax 👢 👢		AND REAL PROPERTY AND REAL PRO	
TransUnion		THE SECTION AND SECURITION OF SECURITION OF SECURITION OF SECTION OF SECURITION OF SEC	THE PARTY OF THE P

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Accounts (cont.)

	Experian	Equifax	TransUnion
Open DSNB MAC	/S		
Account Name: Account #:	No match found.	No match found.	DSNB MACYS 42256XXXX
Payment Status:			Paid or paying as agre
Account Type:			Retail Card
Balance:			\$0
Date Open:	•		09/02/2006
Last Updated:			01/01/0001
Account Status:			Open
Terms:		•	
Phone #:			No Phone Provided
Address:		•	PO BOX 8218
Ownership:		•	-
Original Creditor:			-
Company Sold-to:		•	-
Credit Limit:			\$1500
Monthly Payment:			-
Past Due Amount:			\$0
High Balance:			\$366
Balloon Payment:			-
Comments:			-
		•	
,	The second secon		
24-Month Payment History	Ship in the second second second second		N
2014		2015	
Feb⊩ Mar∵ Apr. M	ay Jun Jul Aug Sep Oct Nov	Dec Jan Feb Mar Apr May Jun Ju	ıl Aug Sep Oct Nov Dec Jan
Experian 💥			
A CAMALLINA SACIED			
TransUnion	NAMES AND COMPANY OF THE PROPERTY OF THE PROPE		

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		Experian	:	Equifax	:	TransUnion
Open 😝 🔏	MEXDSNB	(800) 243-6552	miteron contracts	and the property of the second		Anger - 22 - MELA EEST
Ac	count Name:	AMEXDSNB	ΑN	MEX/DSNB		No match found
	Account #:	37748142258XXXX		748142258XXXX		
-	ment Status:	Current		ys account as a	greed	
Α	ccount Type:	Credit Card		iknown		
	Balance:	\$0	\$0			
	Date Open:	09/01/2006	. 09	/01/2006		
L	ast Updated:	01/01/2015		/01/2015		
	count Status:	Open	: •	• • • • • • • • • • • • • • • • • • • •		
	Terms:	Revolving				•
	Phone #:	(800) 243-6552	. (80	00) 243-6552		:
	Address:	9111 DUKE BLVD	91	11 DUKE BLVD		
	Ownership:		-			
Orig	inal Creditor:	•				
Com	oany Sold-to:	-	-			
	Credit Limit:	\$500	\$5	00		
Mont	nly Payment:	-	-			
	Due Amount:	•	-			
	ligh Balance:	-	-			
Ballo	on Payment:	-	-			
	Comments:	-	CF	REDIT CARD		
Month Paym	ent History					
Make which appears and acceptance	2014	gamag da ga sag tanza , a a ga ga sagus a a a a	=	2015		
	'Feb Mar Apr Ma	y Jun Jul Aug Sep Oct Nov			ın Jul. Au	Sep Oct Nov Dec
Experian			Translation for			makaman kan pana sang digan sanca sang digan sanca sanca sang digan sanca sanca sanca sanca sanca sanca sanca s Sanca sanca sa
Equifax	DESCRIPTION OF THE PARTY OF THE		e de colores en			
TransUnion	COSTA IN STATE OF THE SECOND					

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Accounts	(cont.)
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	Experian	Equifax	TransUnio
Open MCYDSNB (8	00) 243-6552		The same of the sa
Account Name:	MCYDSNB	: No match found,	No match foun
Account #:	422569583XXXX		
Payment Status:	Current		
Account Type:	Unknown		
Balance:	\$0		
Date Open:	09/01/2006		
Last Updated:	01/01/2015		
Account Status:	Open		
Terms:	Revolving		
Phone #:	(800) 243-6552		
Address:	9111 DUKE BLVD		
Ownership:			
Original Creditor:	-		
Company Sold-to:	-		
Credit Limit:	\$1500	÷	
Monthly Payment:	\$25		
Past Due Amount:	•		
High Balance:	\$366		
Bailoon Payment:	•		
Comments:	-		
24-Month Payment History	and the second second second second second	n an annual	
**************************************	antita senjajnasami eresi eresi eresi eresi eresi	top a grand constitution for the grand transfer of the grand of the gr	
2014		2015	

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Summary (cont.)

	Experian	Equifax	TransUnion	:
Inquiries Summary			, , , , , , , , , , , , , , , , , , ,	
Inquiries: 2		1	4	
	Experian	Equitax	TransUnion	
Public Records Summary				
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Michelle S Erca's 1/30/2015 3-Bureau Credit Report with Scores

Glossary

These are definitions for the terms found in your credit report.

Average Account Age: Average age of all the accounts on your credit report.

Accounts Ever Late: Total number of accounts reporting any late payments or other delinquencies.

Collection Accounts: Accounts handled by a collection agency.

Credit and Retail Card Debt: The total balance of all your credit and retail cards.

Credit Available: The total you have available to spend on credit and retail cards. For example, if you had a total credit limit of \$100 and carried a \$10 balance, then your credit available would be \$90.

Credit Cards: Credit Cards are credit accounts that you can use anywhere (such as Visa or MasterCard).

Credit Limit: The amount of money available to borrow on a credit or retail card account.

Credit Used %: The percentage of your total credit limit across all credit and retail cards that has been spent. For example, if you had a total credit limit of \$100 and carried a \$10 balance, then your Credit Used would be 10%.

Inquiries: Every time you apply for credit, a "hard inquiry" is placed on your Credit Report. Having too many hard inquiries could indicate to lenders that you're trying to overspend. Hard inquiries stay on your report for two years.

Installment Debt: The total balance of all your installment loans.

Installment Loans: Installment Loans are loans with fixed amounts that you pay over time (such as Student Loans or Auto Loans) Mortgages are an exception and are not considered Installment Loans.

Legal Records: Information reported by government agencies about debts associated with legal mattters, i.e. bankruptcies, tax liens, etc.

Oldest Account: Length of time since the oldest account on your credit report has been opened.

Real Estate Debt: The total balance of all your real estate loans. This number may include some other accounts that are not classified as specifically installment loans, credit cards, or retail cards.

Real Estate Loans: Real Estate Loans, like Installment Loans, are loans with fixed amounts that you pay over time. Real Estate Loans deal specifically with mortgages, refinancing mortgages, and home equity loans.

Retail Cards: Retail Cards are credit accounts that you can use in one place only (such as Gas Cards or Department Store Cards).

Total Debt: The total balance of all your accounts.

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Michelle S Erca's 1/30/2015 3-Bureau Credit Report with Scores

Glossary (cont.)

These are definitions for the terms found in your credit report.

Worst Current Status: The worst payment status of any account right now.

Worst Status: The worst payment status of any account, even if it happened in the past.