FILE

15-0448-GA-AGG

OHIO NATURAL GAS BROKER LICENSE APPLICATION

for

MAKE THE SWITCH USA, LLC

February 25, 2015

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	- GA-AGG	

15-0448-GA-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 intends to be certified as: (check all that apply)

☐ **Retail Natural Gas Aggregator** ☑ **Retail Natural Gas Broker**

A-2 Applicant information:

Legal Name: Make the Switch USA, LLC

Address: 1209 Via Visalia, San Clemente, CA 92672

Telephone No.: 888-955-8824 Web site Address: www.maketheswitchusa.com

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

Name: Make the Switch USA, LLC

Address: 1209 Via Visalia, San Clemente, CA 92672

Web site Address: www.ohenergysavings.com Telephone No.: 888-955-8824

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

Make the Switch USA, LLC

CT Energy Savings

A-5 Contact person for regulatory or emergency matters:

Name: Michelle Erca Title: Owner

Business Address: 1209 Via Visalia, San Clemente, CA 92672

Telephone No.: 888-955-8824 Fax No.: 203-403-9846 Email Address: merca@maketheswitchusa.com

180 East Broad Street • Columbus, OH 43215-3793 • (614) 466-3016 • www.PUCO.ohio.gov
The Public Utilities Commission of Ohio is an Equal Opportunity Employer and Service Provider

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 92672

Telephone No. 888-955-8824 Fax No. 203-403-9846 Email Address merca@maketheswitchusa.com

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

Customer service address 1209 Via Visalia, San Clemente, CA 92672

Toll-Free Telephone No. 888-955-8824 Fax No. 203-403-9846 Email Address info@maketheswitchusa.com

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

Name n/a - we are not a supplier/aggregator, we are a broker Title

Business address

Telephone No. Fax No. Email Address

A-9 Applicant's federal employer identification number 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 (Check all that apply) Identify each natural gas company service area in which the applicant is currently providing service or intends to provide service, including identification of each customer class that the applicant is currently serving or intends to serve, for example: *residential, small commercial, and/or large commercial/industrial (mercantile) customers.* (A mercantile customer, as defined in Section 4929.01(L)(1) of the Ohio Revised Code, means a customer that consumes, other than for residential use, more than 500,000 cubic feet of natural gas per year at a single location within the state or consumes natural gas, other than for residential use, as part of an undertaking having more than three locations within or outside of this state. In accordance with Section 4929.01(L)(2) of the Ohio Revised Code, "Mercantile customer" excludes a not-for-profit customer that consumes, other than for residential use, more than 500,000 cubic feet of natural gas per year at a single location within this state or consumes natural gas, other than for residential use, as part of an undertaking having more than three locations within or outside this state that has filed the necessary declaration with the Public Utilities Commission.)

✓ Columbia Gas of Ohio	✓ Residential	✓ Small Commercial	✓ Large Commercial / Industrial
✓ Dominion East Ohio	✓ Residential	✓ Small Commercial	✓ Large Commercial / Industrial
✓ Duke Energy Ohio	✓ Residential	✓ Small Commercial	✓ Large Commercial / Industrial
✓ Vectren Energy Delivery of Ohio	✓ Residential	✓ Small Commercial	✓ Large Commercial / Industrial

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

☐ Columbia Gas of Ohio

☐ 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

☐ Dominion East 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

☐ Duke Energy 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

☐ 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
✓	Dominion East Ohio	Intended Start Date	4/1/2015
✓	Duke Energy Ohio	Intended Start Date	4/1/2015
✓	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 **Exhibit A-15 "Corporate Structure,"** provide a description of the applicant's corporate structure, including a graphical depiction of such structure, and a list of all affiliate and subsidiary companies that supply retail or wholesale natural gas or electricity to customers in North America.

A-16 **Exhibit A-16 "Company History,"** provide a concise description of the applicant's company history and principal business interests.

A-17 **Exhibit A-17 "Articles of Incorporation and Bylaws,"** 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 **Exhibit B-2 "Experience & Plans,"** provide a current description of the applicant's experience and plan for contracting with customers, providing contracted services, providing billing statements, and responding to customer inquiries and complaints in accordance with Commission rules adopted pursuant to Section 4929.22 of the Revised Code and contained in Chapter 4901:1-29 of the Ohio Administrative Code.

B-3 **Exhibit B-3 "Summary of Experience,"** provide a concise and current summary of the applicant's experience in providing the service(s) for which it is seeking to be certified to provide (e.g., number and types of customers served, utility service areas, volume of gas supplied, etc.).

B-4 **Exhibit B-4 "Disclosure of Liabilities and Investigations,"** provide a description of all existing, pending or past rulings, judgments, contingent liabilities, revocations of authority, regulatory investigations, or any other matter that could adversely impact the applicant's financial or operational

status or ability to provide the services it is seeking to be certified to provide.

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

☑ **No** ☐ **Yes**

If Yes, provide a separate attachment labeled as Exhibit B-5 "Disclosure of Consumer Protection Violations," detailing such violation(s) and providing all relevant documents.

B-6 **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 **Exhibit C-2 "SEC Filings,"** provide the most recent 10-K/8-K Filings with the SEC. If applicant does not have such filings, it may submit those of its parent company. If the applicant does not have such filings, then the applicant may indicate in Exhibit C-2 whether the applicant is not required to file with the SEC and why.

C-3 **Exhibit C-3 "Financial Statements,"** provide copies of the applicant's two most recent years of audited financial statements (balance sheet, income statement, and cash flow statement). If audited financial statements are not available, provide officer-certified financial statements. If the applicant has not been in business long enough to satisfy this requirement, it shall file audited or officer-certified financial statements covering the life of the business.

C-4 **Exhibit C-4 "Financial Arrangements,"** provide copies of the applicant's current financial arrangements to conduct competitive retail natural gas service (CRNGS) as a business activity (e.g., guarantees, bank commitments, contractual arrangements, credit agreements, etc.)

C-5 **Exhibit C-5 "Forecasted Financial Statements,"** provide two years of forecasted financial statements (balance sheet, income statement, and cash flow statement) for the applicant's CRNGS operation, along with a list of assumptions, and the name, address, email address, and telephone number of the preparer.

C-6 **Exhibit C-6 "Credit Rating,"** provide a statement disclosing the applicant's current credit rating as reported by two of the following organizations: Duff & Phelps, Dun and Bradstreet Information Services, Fitch IBCA, Moody's Investors Service, Standard & Poors, or a similar organization. In instances where an applicant does not have its own credit ratings, it may substitute the credit ratings of a parent or affiliate organization, provided the applicant submits a statement signed by a principal officer of the applicant's parent or affiliate organization that guarantees the obligations of the applicant.

C-7 **Exhibit C-7 "Credit Report,"** provide a copy of the applicant's current credit report from 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.

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

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

Applicant Signature and Title Michael Ion

Sworn and subscribed before me this 13TH **day of** FEBRUARY **Month** 2015 **Year**

Signature of official administering oath **Print Name and Title** ANTHONY SCARPONI, NOTARY PUBLIC

My commission expires on AUGUST 7, 2015

ANTHONY SCARPONI
COMM...1947196
NOTARY PUBLIC-CALIFORNIA
ORANGE COUNTY
My Term Exp. August 7, 2015

The Public Utilities Commission of Ohio

Competitive Retail Natural Gas Service
Affidavit Form
(Version 1.07)

In the Matter of the Application of)
Make the Switch USA, LLC)
for a Certificate or Renewal Certificate to Provide)
Competitive Retail Natural Gas Service in Ohio.)

Case No. - **-GA-AGG**

County of Orange
State of California

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

(1) The information provided within the certification or certification renewal application and supporting information is complete, true, and accurate to the best knowledge of affiant.

(2) The applicant will timely file an annual report of its intrastate gross receipts and sales of hundred cubic feet of natural gas pursuant to Sections 4905.10(A), 4911.18(A), and 4929.23(B), Ohio Revised Code.

(3) The applicant will timely pay any assessment made pursuant to Section 4905.10 or Section 4911.18(A), Ohio Revised Code.

(4) Applicant will comply with all applicable rules and orders adopted by the Public Utilities Commission of Ohio pursuant to Title 49, Ohio Revised Code.

(5) Applicant will cooperate with the Public Utilities Commission of Ohio and its staff in the investigation of any consumer complaint regarding any service offered or provided by the applicant.

(6) Applicant will comply with Section 4929.21, Ohio Revised Code, regarding consent to the jurisdiction of the Ohio courts and the service of process.

(7) Applicant will inform the Public Utilities Commission of Ohio of any material change to the information supplied in the certification or certification renewal application within 30 days of such material change, including any change in contact person for regulatory or emergency purposes or contact person for Staff use in investigating customer complaints.

(8) Affiant further sayeth naught.

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

Affiant Signature & Title Michelle / Owner

Sworn and subscribed before me this 19TH **day of** February **Month** 2015 **Year**

Signature of Official Administering Oath **Print Name and Title** Anthony Scarponi, Notary Public

ANTHONY SCARPONI
COMM...1947196
NOTARY PUBLIC-CALIFORNIA
ORANGE COUNTY
My Term Exp. August 7, 2015

My commission expires on August 7, 2015

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
cliff@hireawiz.com
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** filing 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

For questions about this form, go to *www.sos.ca.gov/business/be/filing-tips.htm.*

LLC Name

① Make the Switch USA, LLC

Proposed LLC Name

The name **must** end with: "LLC," "L.L.C.," "Limited Liability Company," "Limited Liability Co.," "Ltd. Liability Co." or "Ltd. Liability Company;" and **may not** include: "bank," "trust," "trustee," "incorporated," "inc.," "corporation," or "corp.," "insurer," or "insurance company." For general entity name requirements and restrictions, go to www.sos.ca.gov/business/be/name-availability.htm.

Purpose

② The purpose of the limited liability company is to engage in any lawful act or activity for which a limited liability company may be organized under the Beverly-Killea Limited Liability Company Act.

LLC Addresses

③ a. 1209 Via Visalia | San Clemente | CA | 92672

Initial Street Address of LLC | *City (no abbreviations)* | *State* | *Zip*

b. _____

Initial Mailing Address of LLC, if different from 3a | *City (no abbreviations)* | *State* | *Zip*

Service of Process (List a California resident or an active 1505 corporation in California that agrees to be your initial agent to accept service of process in case your LLC is sued. You may list any adult who lives in California. You may **not** list an LLC as the agent. **Do not** list an address if the agent is a 1505 corporation.)

④ a. Michelle Erca

Agent's Name

b. 1209 Via Visalia | San Clemente | CA | 92672

*Agent's Street Address (if agent is **not** a corporation)* | *City (no abbreviations)* | *State* | *Zip*

Management (Check only one.)

⑤ The LLC will be managed by:

☑ One Manager ☐ More Than One Manager ☐ All Limited Liability Company Member(s)

This form must be signed by each organizer. If you need more space, attach extra pages that are 1-sided and on standard letter-sized paper (8 1/2" x 11"). All attachments are made part of these articles of organization.

▶ Michelle Erca
Organizer - Sign here

Michelle Erca
Print your name here

Make check/money order payable to: **Secretary of State**
Upon filing, we will return one (1) uncertified copy of your filed document for free, and will certify the copy upon request and payment of a $5 certification fee.

By Mail
Secretary of State
Business Entities, P.O. Box 944228
Sacramento, CA 94244-2280

Drop-Off
Secretary of State
1500 11th Street., 3rd Floor
Sacramento, CA 95814

DATE	DOCUMENT ID	DESCRIPTION	FILING	EXPED	PENALTY	CERT	COPY
10/01/2014	201427301682	REG. OF FOR. PROFIT LIM. LIAB. CO. (LFP)	125.00	0.00	0.00	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.

Jon Husted

Ohio Secretary of State

State of California
Secretary of State

CERTIFICATE OF STATUS

ENTITY NAME: MAKE THE SWITCH USA LLC

FILE NUMBER:	201333810233201212 02AD
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

DEBRA BOWEN
Secretary of State

BY

NP-25 (REV 1/2007)

15

4:42 PM
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 603753	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	75.44	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	1,281.08	1,315.23
Printing	53.98	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
02/17/15
Cash Basis

Make The Switch USA, LLC
Balance Sheet
As of December 31, 2014

	Dec 31, 14	Dec 31, 13
ASSETS		
Current Assets		
Checking/Savings		
Chase Business Checking Account	10,092.06	8,435.44
Chase Business Savings Account	55,394.94	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		
Member 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	287,904.39	-420.00
Net Income	274,336.04	288,324.39
Total Equity	56,290.06	98,748.41
TOTAL LIABILITIES & EQUITY	57,323.86	99,967.24

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

	Jan - Dec 14
OPERATING ACTIVITIES	
Net Income	301,041.04
Adjustments to reconcile Net Income to net cash provided by operations:	
Accounts Receivable	-26,705.00
Chase Business Credit Card	-185.03
Net cash provided by Operating Activities	274,151.01
FINANCING ACTIVITIES	
Member Investment - IRA	-3,000.00
Members Draw	-183,680.00
Members Health Insurance	-11,194.45
Members Taxes	-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

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

	Jan - Dec 13
OPERATING ACTIVITIES	
Net Income	296,364.39
Adjustments to reconcile Net Income to net cash provided by operations:	
Accounts Receivable	2,690.80
Chase Business Credit Card	-279.12
Net cash provided by Operating Activities	298,776.07
INVESTING ACTIVITIES	
Computer Equipment	-2,011.86
Furniture and Equipment	-555.01
Net cash provided by Investing Activities	-2,566.87
FINANCING ACTIVITIES	
Member Equity	48,757.60
Member Investment - IRA	-3,000.00
Members Contributions	10,000.00
Members Draw	46,437.05
Members Health Insurance	-3,495.00
Members Taxes	-75,095.00
Retained Earnings	-262,305.60
Net cash provided by Financing Activities	-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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Home Alerts Score Report ID Protection Savings Resources

Report Center Credit Reports Monthly Credit Statements Dispute Guide Document History

Report Center

- Credit Reports
  - Order Credit Reports
    - Experian Credit Report with Score
    - 3-Bureau Credit Report with Scores
  - About Credit Reports
- Monthly Credit Statements
  - About Monthly Credit Statements
- Dispute Guide
  - Fair Credit Reporting Act (FCRA)
- Document History

Document History

Document History

View: All | Credit Reports | Monthly Credit Statements

	Score	Accounts	Inquiries	Credit Used
January 2015				
1/30/2015 3-Bureau Credit Report with Scores	773	25	2	9%
1/30/2015 Experian Credit Report with Score	773	25	2	9%

Source: Experian

1 - 2 of 2

Calculated on the PLUS Score model, your Experian Credit Score indicates your relative credit risk level for educational purposes and is not the score used by lenders. Learn More.

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Table of Contents

Accounts 6

VW CREDIT 7

VW CREDIT INC 8

SYNCB/BANANA 9

SYNCB/BANANA REP 10

SYNCB/OLDNAV 11

SYNCB/OLD NAVY 12

CITI 13

CITI 14

CHASE 15

CHASE MTG 16

CHASE 17

SYNCB/GAPDC 18

SYNCB/GAPDC 19

KOHLS/CAPONE 20

KOHLS/CAPONE 21

DISCOVERBANK 22

DISCOVER FIN SVCS LLC 23

SYNCB/TYDC 24

SYNCB/TOYSRUSDC 25

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

Table of Contents (cont.)

Accounts (cont.)

SYNCB/GAPDC	26
SYNCB/GAPDC	27
CHASE	28
CHASE MTG	29
JPMORGAN CHASE BANK	30
AMEX DSNB	31
DSNB MACYS	32
AMEXDSNB	33
MCYDSNB	34
MACY'S/DSNB	35
CHASE	36
CHASE CARD	37
SYNCB/HDFURN	38
SYNCB/HOME DESIGN FURN	39
CHASE	40
CHASE CARD	41
CHASE	42
CHASE MTG	43
CHASE	44

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

Table of Contents (cont.)

Accounts (cont.)

AMEX	45
AMEX	46
AMERICAN EXPRESS	47
AMEX	48
AMEX	49
AMERICAN EXPRESS	50
CITI	51
CITICARDS CBNA	52
CHASE	53
CHASE CARD	54
CHASE CARD	55
BK OF AMER	56
BK OF AMER	57
BANK OF AMERICA	58
DISCOVERBANK	59
DISCOVER FIN SVCS LLC	60
CITI	61
CITICARDS CBNA	62

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1/30/2015 3-Bureau Credit Report with Scores

Table of Contents (cont.)

Score 63

My Score 63

What's Helping My Score 63

What's Hurting My Score 64

Inquiries 65

Public Records 68

Summary 69

Glossary 71

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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:	
Account Paid	Open: Open	Credit Card	Retail Card
Late	Closed: Closed	Installment Loan	Real Estate Loan
Unknown	Unclassified	Collection Account	Unknown

24-Month Payment History

OK	30: 30 Days Late	60: 60 Days Late	90: 90 Days Late
120: 120 Days Late	FP: Failed to Pay	Data Unavailable	

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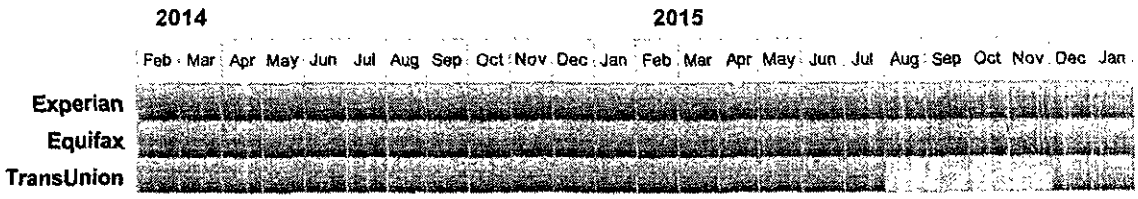
Accounts (cont.)

	Experian	Equifax	TransUnion
Open VW CREDIT (847) 948-1934			
Account Name:	No match found.	No match found.	VW CREDIT
Account #:			88646XXXX
Payment Status:			Paid or paying as agreed
Account Type:			Installment Loan
Balance:			$8563
Date Open:			06/27/2014
Last Updated:			01/01/0001
Account Status:			Open
Terms:			60 Months
Phone #:			(847) 948-1934
Address:			2333 WAUKEGAN RD
Ownership:			-
Original Creditor:			-
Company Sold-to:			-
Credit Limit:			-
Monthly Payment:			$193
Past Due Amount:			$0
High Balance:			$10706
Balloon Payment:			-
Comments:			-

24-Month Payment History



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Accounts (cont.)

	Experian	Equifax	TransUnion
Open	VW CREDIT INC (800) 428-4034		
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	

24-Month Payment History

	2014											2015											
	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan
Experian																								
Equifax																								
TransUnion																								

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Accounts (cont.)

	Experian	Equifax	TransUnion
Open SYNCB/BANANA (800) 234-7455			
Account Name:	No match found.	No match found.	SYNCB/BANANA
Account #:			60185900XXXX
Payment Status:			Paid or paying as agreed
Account Type:			Retail Card
Balance:			$0
Date Open:			01/13/2014
Last Updated:			01/01/0001
Account Status:			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:			-

24-Month Payment History

	2014											2015											
	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan
Experian																								
Equifax																								
TransUnion																								

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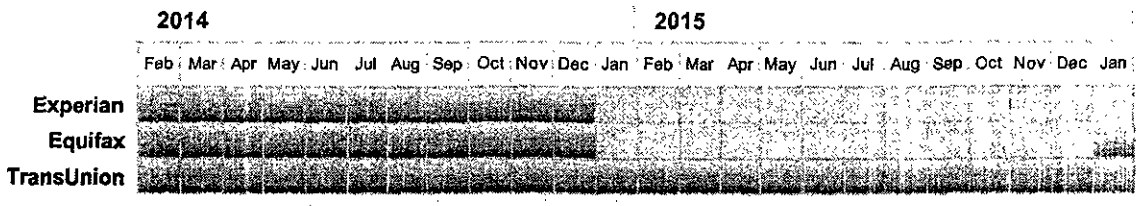
Accounts (cont.)

	Experian	Equifax	TransUnion
Open	**SYNCB/BANANA REP (800) 234-7455**		
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	

24-Month Payment History



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Accounts (cont.)

	Experian	Equifax	TransUnion
Open SYNCB/OLDNAV (877) 222-6868			
Account Name:	No match found.	No match found.	SYNCB/OLDNAV
Account #:			60185964XXXX
Payment Status:			Paid or paying as agreed
Account Type:			Retail Card
Balance:			$0
Date Open:			12/08/2013
Last Updated:			01/01/0001
Account Status:			Open
Terms:			
Phone #:			(877) 222-6868
Address:			PO BOX 965005
Ownership:			-
Original Creditor:			-
Company Sold-to:			-
Credit Limit:			$1100
Monthly Payment:			-
Past Due Amount:			$0
High Balance:			$100
Balloon Payment:			-
Comments:			-

24-Month Payment History

	2014											2015											
	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan
Experian																								
Equifax																								
TransUnion																								

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Accounts (cont.)

	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	$1100	
Monthly Payment:	$28	-	
Past Due Amount:	-	-	
High Balance:	$100	-	
Balloon Payment:	-	-	
Comments:	-	CHARGE	

24-Month Payment History

	2014											2015											
	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan
Experian																								
Equifax																								
TransUnion																								

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Accounts (cont.)

	Experian	Equifax	TransUnion
Open CITI			
Account Name:	No match found.	No match found.	CITI
Account #:			54661603XXXX
Payment Status:			Paid or paying as agreed
Account Type:			Credit Card
Balance:			$4239
Date Open:			02/06/2013
Last Updated:			01/01/0001
Account Status:			Open
Terms:			Minimum
Phone #:			No Phone Provided
Address:			POB 6241
Ownership:			-
Original Creditor:			-
Company Sold-to:			-
Credit Limit:			$10000
Monthly Payment:			$106
Past Due Amount:			$0
High Balance:			$4427
Balloon Payment:			-
Comments:			-

24-Month Payment History

	2014											2015											
	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan
Experian																								
Equifax																								
TransUnion																								

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Accounts (cont.)

	Experian	Equifax	TransUnion
Open CITI			
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:	-	-	
Company Sold-to:	-	-	
Credit Limit:	$10000	$10000	
Monthly Payment:	$106	$106	
Past Due Amount:	-	-	
High Balance:	$4427	-	
Balloon Payment:	-	-	
Comments:	-		

24-Month Payment History

	2014											2015											
	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan
Experian																								
Equifax																								
TransUnion																								

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Accounts (cont.)

	Experian	Equifax	TransUnion
Closed CHASE (800) 848-9136			
Account Name:	No match found.	No match found.	CHASE
Account #:			465181771XXXX
Payment Status:			Paid or paying as agreed
Account Type:			Real Estate Loan
Balance:			$0
Date Open:			07/20/2012
Last Updated:			01/01/0001
Account Status:			Closed
Terms:			180 Months
Phone #:			(800) 848-9136
Address:			P.O. BOX 24696
Ownership:			-
Original Creditor:			-
Company Sold-to:			-
Credit Limit:			-
Monthly Payment:			$2575
Past Due Amount:			$0
High Balance:			$246675
Balloon Payment:			-
Comments:			-

24-Month Payment History

	2014											2015											
	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan
Experian																								
Equifax																								
TransUnion																								

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1/30/2015 3-Bureau Credit Report with Scores

Accounts (cont.)

	Experian	Equifax	TransUnion
Closed	**CHASE MTG (800) 848-9136**		
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:	-		
High Balance:	-		
Balloon Payment:	-		
Comments:	-		

24-Month Payment History

	2014											2015											
	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan
Experian																								
Equifax																								
TransUnion																								

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Accounts (cont.)

CHASE (800) 848-9136

	Experian	Equifax	TransUnion
Account Name:	No match found.	CHASE	No match found.
Account #:		465181771XXXX	
Payment Status:		Pays account as agreed	
Account Type:		Unknown	
Balance:		$0	
Date Open:		07/01/2012	
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:		$2575	
Past Due Amount:		-	
High Balance:		$246675	
Balloon Payment:		-	
Comments:		FREDDIE MAC ACCOUNT PAID ACCOUNT / ZERO BALANCE	

24-Month Payment History

	2014											2015											
	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan
Experian																								
Equifax																								
TransUnion																								

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Accounts (cont.)

	Experian	Equifax	TransUnion
Closed SYNCB/GAPDC (866) 450-4467			
Account Name:	No match found.	No match found.	SYNCB/GAPDC
Account #:			44799413XXXX
Payment Status:			Paid or paying as agreed
Account Type:			Credit Card
Balance:			$0
Date Open:			06/10/2012
Last Updated:			01/01/0001
Account Status:			Closed
Terms:			
Phone #:			(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											2015											
	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan
Experian																								
Equifax																								
TransUnion																								

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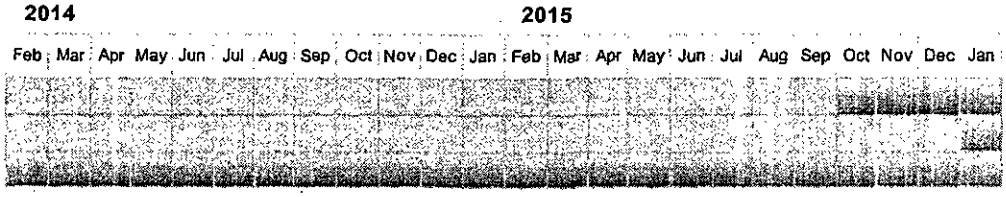
1/30/2015 3-Bureau Credit Report with Scores

Accounts (cont.)

	Experian	Equifax	TransUnion
Closed SYNCB/GAPDC (866) 450-4467			
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:	06/01/2012	06/01/2012	
Last Updated:	09/01/2014	09/01/2014	
Account Status:	Closed	-	
Terms:	Revolving		
Phone #:	(866) 450-4467	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:	$54	$1024	
Balloon Payment:	-	-	
Comments:	-	PAID ACCOUNT / ZERO BALANCE CREDIT CARD	

24-Month Payment History



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Accounts (cont.)

	Experian	Equifax	TransUnion
Open KOHLS/CAPONE (262) 703-7000			
Account Name:	No match found.	No match found.	KOHLS/CAPONE
Account #:			63930505XXXX
Payment Status:			Paid or paying as agreed
Account Type:			Retail Card
Balance:			$0
Date Open:			02/12/2009
Last Updated:			01/01/0001
Account Status:			Open
Terms:			
Phone #:			(262) 703-7000
Address:			PO BOX 3115
Ownership:			-
Original Creditor:			-
Company Sold-to:			-
Credit Limit:			$1600
Monthly Payment:			-
Past Due Amount:			$0
High Balance:			$92
Balloon Payment:			-
Comments:			-

24-Month Payment History

	2014											2015											
	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan
Experian																								
Equifax																								
TransUnion																								

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Accounts (cont.)

	Experian	Equifax	TransUnion
Open KOHLS/CAPONE (800) 564-5740			
Account Name:	KOHLS/CAPONE	KOHLS/CAPITAL ONE	No match found.
Account #:	639305053311XXXX	639305053311XXXX	
Payment Status:	Current	Pays account as agreed	
Account Type:	Unknown	Unknown	
Balance:	$0	$0	
Date Open:	02/01/2009	02/01/2009	
Last Updated:	01/01/2015	01/01/2015	
Account Status:	Open	-	
Terms:	Revolving		
Phone #:	(800) 564-5740	No Phone Provided	
Address:	N56 W 17000 RIDGEWOOD DR	PO BOX 3115	
Ownership:		-	
Original Creditor:	-	-	
Company Sold-to:	-	-	
Credit Limit:	$1600	$1600	
Monthly Payment:	$25	-	
Past Due Amount:	-	-	
High Balance:	$92	-	
Balloon Payment:	-	-	
Comments:	-	CHARGE	

24-Month Payment History

	2014											2015											
	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan
Experian																								
Equifax																								
TransUnion																								

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Accounts (cont.)

	Experian	Equifax	TransUnion
Open DISCOVERBANK (800) 347-2683			
Account Name:	No match found.	No match found.	DISCOVERBANK
Account #:			60110014XXXX
Payment Status:			Paid or paying as agreed
Account Type:			Credit Card
Balance:			$0
Date Open:			11/27/2008
Last Updated:			01/01/0001
Account Status:			Open
Terms:			
Phone #:			(800) 347-2683
Address:			POB 15316
Ownership:			-
Original Creditor:			-
Company Sold-to:			-
Credit Limit:			$18000
Monthly Payment:			-
Past Due Amount:			$0
High Balance:			$2781
Balloon Payment:			-
Comments:			-

24-Month Payment History

	2014											2015											
	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan
Experian																								
Equifax																								
TransUnion																								

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Accounts (cont.)

	Experian	Equifax	TransUnion
Open DISCOVER FIN SVCS LLC			
Account Name:	DISCOVER FIN SVCS LLC	DISCOVER BANK	No match found.
Account #:	60110014XXXX	60110014XXXX	
Payment Status:	Current	Pays account as agreed	
Account Type:	Credit Card	Unknown	
Balance:	$0	$0	
Date Open:	11/01/2008	11/01/2008	
Last Updated:	01/01/2015	01/01/2015	
Account Status:	Open	-	
Terms:	Revolving		
Phone #:	No Phone Provided	(800) 347-2683	
Address:	PO BOX 15316	PO BOX15316 ATT:CMS/PROD DEVELOP	
Ownership:		-	
Original Creditor:	-	-	
Company Sold-to:	-	-	
Credit Limit:	$18000	$18000	
Monthly Payment:	$40	-	
Past Due Amount:	-	-	
High Balance:	$2781	-	
Balloon Payment:	-	-	
Comments:	-	CREDIT CARD	

24-Month Payment History

	2014											2015											
	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan
Experian																								
Equifax																								
TransUnion																								

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Accounts (cont.)

	Experian	Equifax	TransUnion
Closed SYNCB/TYDC (866) 864-2149			
Account Name:	No match found.	No match found.	SYNCB/TYDC
Account #:			52436320XXXX
Payment Status:			Paid or paying as agreed
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

	2014											2015											
	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan
Experian																								
Equifax																								
TransUnion																								

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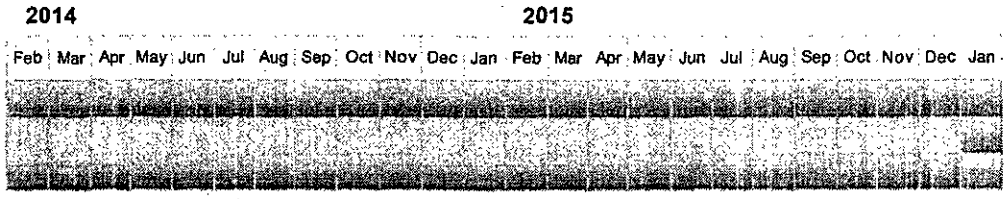
Accounts (cont.)

	Experian	Equifax	TransUnion
Closed SYNCB/TOYSRUSDC (855) 389-2359			
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



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Accounts (cont.)

	Experian	Equifax	TransUnion
SYNCB/GAPDC (866) 450-4467			
Account Name:	No match found.	No match found.	SYNCB/GAPDC
Account #:			44799413XXXX
Payment Status:			Paid or paying as agreed
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:			-

24-Month Payment History

	2014											2015											
	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan
Experian																								
Equifax																								
TransUnion																								

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Accounts (cont.)

	Experian	Equifax	TransUnion
Closed SYNCB/GAPDC (866) 450-4467			
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	
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											
	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan
Experian																								
Equifax																								
TransUnion																								

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Accounts (cont.)

	Experian	Equifax	TransUnion
Closed CHASE (800) 848-9136			
Account Name:	No match found.	No match found.	CHASE
Account #:			4116XXXX
Payment Status:			Paid or paying as agreed
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

	2014											2015												
	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan
Experian																								
Equifax																								
TransUnion																								

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Accounts (cont.)

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

24-Month Payment History

	2014											2015											
	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan
Experian																								
Equifax																								
TransUnion																								

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Accounts (cont.)

	Experian	Equifax	TransUnion
JPMORGAN CHASE BANK (800) 848-9136			
Account Name:	No match found.	JPMORGAN CHASE BANK	No match found.
Account #:		41162000XXXX	
Payment Status:		Pays account as agreed	
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 / ZERO BALANCE HOME EQUITY	

24-Month Payment History

	2014											2015											
	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan
Experian																								
Equifax																								
TransUnion																								

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Accounts (cont.)

	Experian	Equifax	TransUnion
Open AMEX DSNB			
Account Name:	No match found.	No match found.	AMEX DSNB
Account #:			3774814XXXX
Payment Status:			Paid or paying as agreed
Account Type:			Credit 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:			$500
Monthly Payment:			-
Past Due Amount:			$0
High Balance:			$0
Balloon Payment:			-
Comments:			-

24-Month Payment History

	2014											2015											
	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan
Experian																								
Equifax																								
TransUnion																								

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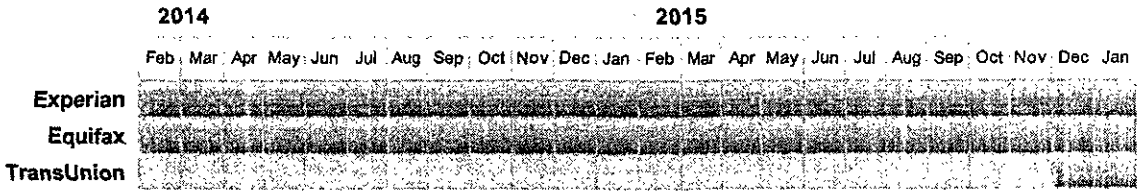
Accounts (cont.)

	Experian	Equifax	TransUnion
Open DSNB MACYS			
Account Name:	No match found.	No match found.	DSNB MACYS
Account #:			42256XXXX
Payment Status:			Paid or paying as agreed
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:			-

24-Month Payment History



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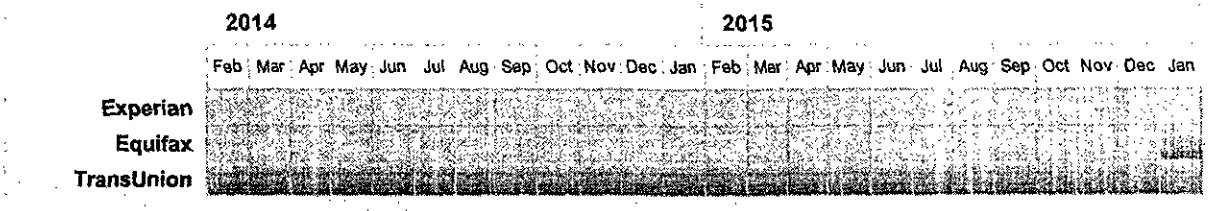
Accounts (cont.)

	Experian	Equifax	TransUnion
Open AMEXDSNB (800) 243-6552			
Account Name:	AMEXDSNB	AMEX/DSNB	No match found.
Account #:	37748142258XXXX	37748142258XXXX	
Payment Status:	Current	Pays account as agreed	
Account Type:	Credit Card	Unknown	
Balance:	$0	$0	
Date Open:	09/01/2006	09/01/2006	
Last Updated:	01/01/2015	01/01/2015	
Account Status:	Open	-	
Terms:	Revolving		
Phone #:	(800) 243-6552	(800) 243-6552	
Address:	9111 DUKE BLVD	9111 DUKE BLVD	
Ownership:		-	
Original Creditor:	-	-	
Company Sold-to:	-	-	
Credit Limit:	$500	$500	
Monthly Payment:	-	-	
Past Due Amount:	-	-	
High Balance:	-	-	
Balloon Payment:	-	-	
Comments:	-	CREDIT CARD	

24-Month Payment History



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Accounts (cont.)

	Experian	Equifax	TransUnion
Open	**MCYDSNB (800) 243-6552**		
Account Name:	MCYDSNB	No match found.	No match found.
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		
Balloon Payment:	-		
Comments:	-		

24-Month Payment History

	2014											2015											
	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan
Experian																								
Equifax																								
TransUnion																								

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Summary (cont.)

	Experian	Equifax	TransUnion
Inquiries Summary			
Inquiries:	2	1	4

	Experian	Equifax	TransUnion
Public Records Summary			
Public Records:	0	0	0

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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.

Continued on next page...

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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.

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