NC/FILE

16-1634-EL-AGG 56

Ohio | Public Utilities Commission

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Date Received	Case Number	Version
	- -EL-AGG	May 2016

INITIAL CERTIFICATION APPLICATION FOR ELECTRIC AGGREGATORS/ POWER BROKERS

Please print or type all required information. Identify all attachments with an exhibit label and title (Example: Exhibit A-12 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 input information directly onto the form. You may also download the form, by saving it to your local disk, for later use.

A. APPLICANT INFORMATION

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

Legal Name Current Option, LLC
Address 2700 W Cypress Creek Road, Suite D117, Fort Lauderdale, FL 33309
Telephone # (844) 744-7462 Web site address (if any) www.sbrselectric.com

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

Legal Name Current Option, LLC
Address 2700 W Cypress Creek Road, Suite D117, Fort Lauderdale, FL 33309
Telephone # (844) 744-7462 Web site address (if any) www.sbrselectric.com

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

Current Option, LLC

A-4 Contact person for regulatory or emergency matters

Name Seth Levy
Title Director of Operations

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2016 JUL 25 PM 3:31
PUCO

This is to certify that the images appearing are an accurate and complete reproduction of a case file document delivered in the regular course of business.
Technician SM Date Processed JUL 26 2016

Business address 2700 W Cypress Creek Road, Suite D117, Fort Lauderdale, FL 33309
Telephone # (786) 202-4914 Fax # (855) 725-1516
E-mail address seth.levy@sbrselectric.com

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

Name Seth Levy
Title Director of Operations
Business address 2700 W Cypress Creek Road, Suite D117, Fort Lauderdale, FL 33309
Telephone # (786) 202-4914 Fax # (855) 725-1516
E-mail address seth.levy@sbrselectric.com

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

Customer Service address 2700 W Cypress Creek Road, Suite D117, Fort Lauderdale, FL 33309
Toll-free Telephone # (844) 744-7462 Fax # (855) 725-1516
E-mail address seth.levy@sbrselectric.com

A-7 Applicant's federal employer identification number # 475454343

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

- ☐ Sole Proprietorship
- ☐ Partnership
- ☐ Limited Liability Partnership (LLP)
- ☑ Limited Liability Company (LLC)
- ☐ Corporation
- ☐ Other _____

A-9 (Check all that apply) Identify each electric distribution utility certified territory in which the applicant intends to provide service, including identification of each customer class that the applicant intends to serve, for example, residential, small commercial, mercantile commercial, and industrial. (A mercantile customer, as defined in (A) (19) of Section 4928.01 of the Revised Code, is a commercial customer who consumes more than 700,000 kWh/year or is part of a national account in one or more states).

☐ **First Energy**				
☐ **Ohio Edison**	☐ Residential	☑ Commercial	☑ Mercantile	☑ Industrial
☐ **Toledo Edison**	☐ Residential	☑ Commercial	☑ Mercantile	☑ Industrial
☐ **Cleveland Electric Illuminating**	☐ Residential	☑ Commercial	☑ Mercantile	☑ Industrial
☐ **Duke Energy**	☐ Residential	☑ Commercial	☑ Mercantile	☑ Industrial
☐ **Monongahela Power**	☐ Residential	☑ Commercial	☑ Mercantile	☑ Industrial
☐ **American Electric Power**				
☐ **Ohio Power**	☐ Residential	☑ Commercial	☑ Mercantile	☑ Industrial
☐ **Columbus Southern Power**	☐ Residential	☑ Commercial	☑ Mercantile	☑ Industrial
☐ **Dayton Power and Light**	☐ Residential	☑ Commercial	☑ Mercantile	☑ Industrial

A-10 Provide the approximate start date that the applicant proposes to begin delivering services

upon approval of this application.

PROVIDE THE FOLLOWING AS SEPARATE ATTACHMENTS AND LABEL AS INDICATED:

A-11 **Exhibit A-11 "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-12 **Exhibit A-12 "Company History,"** provide a concise description of the applicant's company history and principal business interests.

A-13 **Exhibit A-13 "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-14 **Exhibit A-14 "Secretary of State,"** provide evidence that the applicant has registered with the Ohio Secretary of the State.

B. APPLICANT MANAGERIAL CAPABILITY AND EXPERIENCE

PROVIDE THE FOLLOWING AS SEPARATE ATTACHMENTS AND LABEL AS INDICATED:

B-1 **Exhibit B-1 "Jurisdictions of Operation,"** provide a list of all jurisdictions in which the applicant or any affiliated interest of the applicant is, at the date of filing the application, certified, licensed, registered, or otherwise authorized to provide retail or wholesale electric services including aggregation services.

B-2 **Exhibit B-2 "Experience & Plans,"** provide a description of the applicant's experience and plan for contracting with customers, providing contracted services, providing billing statements, and responding to customer inquiries and complaints in accordance with Commission rules adopted pursuant to Section 4928.10 of the Revised Code.

B-3 **Exhibit B-3 "Summary of Experience,"** provide a concise summary of the applicant's experience in providing aggregation service(s) including contracting with customers to combine electric load and representing customers in the purchase of retail electric services. (e.g. number and types of customers served, utility service areas, amount of load, etc.).

B-4 **Exhibit B-4 "Disclosure of Liabilities and Investigations,"** provide a description of all existing, pending or past rulings, judgments, contingent liabilities, revocation of authority, regulatory investigations, or any other matter that could adversely impact the applicant's financial or operational status or ability to provide the services it is seeking to be certified to provide.

B-5 Disclose whether the applicant, a predecessor of the applicant, or any principal officer of the applicant have ever been convicted or held liable for fraud or for violation of any consumer protection or antitrust laws within the past five years.

☑ No ☐ Yes

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

B-6 Disclose whether the applicant or a predecessor of the applicant has had any certification, license, or application to provide retail or wholesale electric service including aggregation service denied, curtailed, suspended, revoked, or cancelled within the past two years.

☑ No ☐ Yes

If yes, provide a separate attachment labeled as **Exhibit B-6 "Disclosure of Certification Denial, Curtailment, Suspension, or Revocation"** detailing such action(s) and providing all relevant documents.

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 in Exhibit C-1 or indicate that Exhibit C-1 is not applicable and why. (This is generally only applicable to publicly traded companies who publish annual reports)

C-2 **Exhibit C-2 "SEC Filings,"** provide the most recent 10-K/8-K Filings with the SEC. If the applicant does not have such filings, it may submit those of its parent company. An applicant may submit a current link to the filings or provide them in paper form. If the applicant does not have such filings, then the applicant may indicate in Exhibit C-2 that the applicant is not required to file with the SEC and why.

C-3 **Exhibit C-3 "Financial Statements,"** provide copies of the applicant's two most recent years of audited financial statements (balance sheet, income statement, and cash flow statement). If audited financial statements are not available, provide officer certified financial statements. If the applicant has not been in business long enough to satisfy this requirement, it shall file audited or officer certified financial statements covering the life of the business. If the applicant does not have a balance sheet, income statement, and cash flow statement, the applicant may provide a copy of its two most recent years of tax returns (with social security numbers and account numbers redacted).

C-4 **Exhibit C-4 "Financial Arrangements,"** provide copies of the applicant's financial to satisfy collateral requirements to conduct retail electric/gas business activity (e.g., parental or third party guarantees, contractual arrangements, credit agreements, etc.,).

Renewal applicants can fulfill the requirements of Exhibit C-4 by providing a current statement from an Ohio local distribution utility (LDU) that shows that the applicant meets the LDU's collateral requirements.

First time applicants or applicants whose certificate has expired as well as renewal applicants can meet the requirement by one of the following methods:

1. The applicant itself stating that it is investment grade rated by Moody's, Standard & Poor's or Fitch and provide evidence of rating from the rating agencies.

2. Have a parent company or third party that is investment grade rated by Moody's, Standard & Poor's or Fitch guarantee the financial obligations of the applicant to the LDU(s).

3. Have a parent company or third party that is not investment grade rated by Moody's, Standard & Poor's or Fitch but has substantial financial wherewithal in the opinion of the Staff reviewer to guarantee the financial obligations of the applicant to the LDU(s). The guarantor company's financials must be included in the application if the applicant is relying on this option.

4. Posting a Letter of Credit with the LDU(s) as the beneficiary.

If the applicant is not taking title to the electricity or natural gas, enter "N/A" in Exhibit C-4. An N/A response is only applicable for applicants seeking to be certified as an aggregator or broker.

C-5 **Exhibit C-5 "Forecasted Financial Statements,"** provide two years of forecasted income statements for the applicant's **ELECTRIC related business activities in the state of Ohio Only**, along with a list of assumptions, and the name, address, email address, and telephone number of the preparer. The forecasts should be in an annualized format for the two years succeeding the Application year.

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

C-7 **Exhibit C-7 "Credit Report,"** provide a copy of the applicant's credit report from Experion, Dun and Bradstreet or a similar organization. An applicant that provides an investment grade credit rating for Exhibit C-6 may enter "N/A" for Exhibit C-7.

C-8 **Exhibit C-8 "Bankruptcy Information,"** provide a list and description of any reorganizations, protection from creditors or any other form of bankruptcy filings made by the applicant, a parent or affiliate organization that guarantees the obligations of the applicant or any officer of the applicant in the current year or within the two most recent years preceding the application.

C-9 **Exhibit C-9 "Merger Information,"** provide a statement describing any dissolution or merger or acquisition of the applicant within the two most recent years preceding the application.

C-10 **Exhibit C-10 "Corporate Structure,"** provide a description of the applicant's corporate structure, not an internal organizational chart, including a graphical depiction of such structure, and a list of all affiliate and subsidiary companies that supply retail or wholesale electricity or natural gas to customers in North America. If the applicant is a stand-alone entity, then no graphical depiction is required and applicant may respond by stating that they are a stand-alone entity with no affiliate or subsidiary companies.

President

Signature of Applicant & Title

Sworn and subscribed before me this 19th **day of** July, 2016

Month **Year**

Signature of official administering oath

Vienna Cavanaugh

Print Name and Title

My commission expires on 5/5/2020

VIENNA CAVANAUGH
MY COMMISSION # FF989568
EXPIRES May 05, 2020
(407) 398-0153 FloridaNotaryService.com

AFFIDAVIT

State of Florida:

_____ ss.
(Town)

County of Broward:

Junaid Abdulaziz Affiant, being duly sworn/affirmed according to law, deposes and says that:

He/She is the President (Office of Affiant) of Current Options (Name of Applicant);

That he/she is authorized to and does make this affidavit for said Applicant,

1. The Applicant herein, attests under penalty of false statement that all statements made in the application for certification are true and complete and that it will amend its application while the application is pending if any substantial changes occur regarding the information provided in the application.

2. The Applicant herein, attests it will timely file an annual report with the Public Utilities Commission of Ohio of its intrastate gross receipts, gross earnings, and sales of kilowatt-hours of electricity pursuant to Division (A) of Section 4905.10, Division (A) of Section 4911.18, and Division (F) of Section 4928.06 of the Revised Code.

3. The Applicant herein, attests that it will timely pay any assessments made pursuant to Sections 4905.10, 4911.18, or Division F of Section 4928.06 of the Revised Code.

4. The Applicant herein, attests that it will comply with all Public Utilities Commission of Ohio rules or orders as adopted pursuant to Chapter 4928 of the Revised Code.

5. The Applicant herein, attests that it will cooperate fully with the Public Utilities Commission of Ohio, and its Staff on any utility matter including the investigation of any consumer complaint regarding any service offered or provided by the Applicant.

6. The Applicant herein, attests that it will fully comply with Section 4928.09 of the Revised Code regarding consent to the jurisdiction of Ohio Courts and the service of process.

7. The Applicant herein, attests that it will comply with all state and/or federal rules and regulations concerning consumer protection, the environment, and advertising/promotions.

8. The Applicant herein, attests that it will use its best efforts to verify that any entity with whom it has a contractual relationship to purchase power is in compliance with all applicable licensing requirements of the Federal Energy Regulatory Commission and the Public Utilities Commission of Ohio.

9. The Applicant herein, attests that it will cooperate fully with the Public Utilities Commission of Ohio, the electric distribution companies, the regional transmission entities, and other electric suppliers in the event of an emergency condition that may jeopardize the safety and reliability of the electric service in accordance with the emergency plans and other procedures as may be determined appropriate by the Commission.

10. If applicable to the service(s) the Applicant will provide, the Applicant herein, attests that it will adhere to the reliability standards of (1) the North American Electric Reliability Council (NERC), (2) the appropriate regional reliability council(s), and (3) the Public Utilities Commission of Ohio. (Only applicable if pertains to the services the Applicant is offering)

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

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

President

Signature of Affiant & Title

Sworn and subscribed before me this 19th day of July, 2016
Month Year

Signature of official administering oath

Vienna Cavanaugh

Print Name and Title

My commission expires on 5/5/2020

VIENNA CAVANAUGH
MY COMMISSION # FF989588
EXPIRES May 05, 2020
(407) 398-0153 FloridaNotaryService.com

July 19, 2016

Exhibit A-11

Principal Officers

Junaid Abdulaziz
President
16820 SW 1st Manor
Pembroke Pines, FL 33027
305-767-0886

Best Regards,

Junaid Abdulaziz

July 19, 2016

Exhibit A-12

Company History

Current Option, LLC has been active since October 30, 2015. Our main interests at this time is to grow as a electric brokerage firm nationwide as well as build a profitable and reputable company.

Best Regards,

Junaid Abdulaziz

July 19, 2016

Exhibit A-13

Articles of Incorporation

We have attached a copy of the Articles of Organization and related amendments filed in the State of Florida for Current Option, LLC.

Best Regards,

Junaid Abdulaziz

Electronic Articles of Organization For Florida Limited Liability Company

L15000184636
FILED 8:00 AM
October 30, 2015
Sec. Of State
tburch

Article I

The name of the Limited Liability Company is:

CURRENT OPTION, LLC

Article II

The street address of the principal office of the Limited Liability Company is:

515 E. LAS OLAS BLVD.
SUITE 120
FT. LAUDERDALE, FL. 33301

The mailing address of the Limited Liability Company is:

515 E. LAS OLAS BLVD.
SUITE 120
FT. LAUDERDALE, FL. 33301

Article III

The name and Florida street address of the registered agent is:

SETH LEVY
515 E. LAS OLAS BLVD.
SUITE 120
FT. LAUDERDALE, FL. 33301

Having been named as registered agent and to accept service of process for the above stated limited liability company at the place designated in this certificate, I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relating to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.

Registered Agent Signature: SETH LEVY

L15000184636
FILED 8:00 AM
October 30, 2015
Sec. Of State
tburch

Article IV

The name and address of person(s) authorized to manage LLC:

Title: AMBR
SETH LEVY
515 E. LAS OLAS BLVD., SUITE 120
FT. LAUDERDALE, FL. 33301

Article V

The effective date for this Limited Liability Company shall be:

10/30/2015

Signature of member or an authorized representative

Electronic Signature: JASON MYATT

I am the member or authorized representative submitting these Articles of Organization and affirm that the facts stated herein are true. I am aware that false information submitted in a document to the Department of State constitutes a third degree felony as provided for in s.817.155, F.S. I understand the requirement to file an annual report between January 1st and May 1st in the calendar year following formation of the LLC and every year thereafter to maintain "active" status.

ARTICLES OF AMENDMENT
TO
ARTICLES OF ORGANIZATION
OF

Current Option, LLC
(Name of the Limited Liability Company as it now appears on our records.)
(A Florida Limited Liability Company)

The Articles of Organization for this Limited Liability Company were filed on 10/30/2015 and assigned Florida document number L15000184636.

This amendment is submitted to amend the following:

A. If amending name, enter the new name of the limited liability company here:

_____

The new name must be distinguishable and contain the words "Limited Liability Company," the designation "LLC" or the abbreviation "L.L.C."

Enter new principal offices address, if applicable:
(Principal office address MUST BE A STREET ADDRESS)

2700 W Cypress Creek RD
Suite D117
Ft. Lauderdale, FL 33309

Enter new mailing address, if applicable:
(Mailing address MAY BE A POST OFFICE BOX)

2700 W. Cypress Creek RD
Suite D117
Ft. Lauderdale, FL 33309

B. If amending the registered agent and/or registered office address on our records, enter the name of the new registered agent and/or the new registered office address here:

Name of New Registered Agent: _____

New Registered Office Address: _____
Enter Florida street address

_____, **Florida** _____
City *Zip Code*

New Registered Agent's Signature, if changing Registered Agent:

I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relative to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent as provided for in Chapter 605, F.S. Or, if this document is being filed to merely reflect a change in the registered office address, I hereby confirm that the limited liability company has been notified in writing of this change.

FILED
2 P 5:
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

_____
If Changing Registered Agent, Signature of New Registered Agent

If amending Authorized Person(s) authorized to manage, enter the title, name, and address of each person being added or removed from our records:

MGR = Manager
AMBR = Authorized Member

Title	Name	Address	Type of Action
VP	Seth Levy	515 E. las Olas Blvd, #120	☐ Add
		Ft. Lauderdale, FL 33301	☒ Remove
			☐ Change
			☐ Add
			☐ Remove
			☐ Change
			☐ Add
			☐ Remove
			☐ Change
			☐ Add
			☐ Remove
			☐ Change
			☐ Add
			☐ Remove
			☐ Change
			☐ Add
			☐ Remove
			☐ Change

2016 MAY -2 P 5:42
SECRETARY OF STATE
TALLAHASSEE, FLORIDA
FILED

D. If amending any other information, enter change(s) here: *(Attach additional sheets, if necessary.)*

E. Effective date, if other than the date of filing: _____ (optional)

(If an effective date is listed, the date must be specific and cannot be prior to date of filing or more than 90 days after filing.) Pursuant to 605.0207 (3)(b)

Note: If the date inserted in this block does not meet the applicable statutory filing requirements, this date will not be listed as the document's effective date on the Department of State's records.

If the record specifies a delayed effective date, but not an effective time, at 12:01 a.m. on the earlier of:
(b) The 90th day after the record is filed.

Dated April 25th, 2016

Signature of a member or authorized representative of a member

Junaid Abdulaziz

Typed or printed name of signee

FILED
2016 MAY -2 P 5:42
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

Filing Fee: $25.00

July 19, 2016

Exhibit A-14

Secretary of State

We have attached a copy of the Certificate proving that Current Option has registered with the State of Ohio.

Best Regards,

Junaid Abdulaziz

201619503478

DATE:	DOCUMENT ID	DESCRIPTION	FILING	EXPED	PENALTY	CERT	COPY
07/14/2016	201619503478	REG. OF FOR. PROFIT LIM. LIAB. CO. (LFP)	99.00	.00	.00	.00	.00

Receipt

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

CURRENT OPTION, LLC
VIENNA CAVANAUGH
2700 W. CYPRESS CREEK RD STE D117
FORT LAUDERDALE, FL 33309

STATE OF OHIO
CERTIFICATE

Ohio Secretary of State, Jon Husted

3920839

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

CURRENT OPTION, LLC

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

Document(s):	Document No(s):
REG. OF FOR. PROFIT LIM. LIAB. CO.	**201619503478**

Effective Date: 07/05/2016

Witness my hand and the seal of the Secretary of State at Columbus, Ohio this 14th day of July, A.D. 2016.

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

Jon Husted

Ohio Secretary of State

July 19, 2016

Exhibit B-1

Jurisdictions of Operation

At the moment Current Option is not licensed in any states. However, we have applications in the states of Maryland and Massachusetts that are pending.

Best Regards,

Junaid Abdulaziz

July 19, 2016

Exhibit B-2

Experience & Plans

We have over 6 years of experience contracting customers in the deregulated states. We work exclusively with commercial accounts. We intend to use both telemarketing and internet marketing . We are able to contract via signed agreement. Depending on the supplier and customer we would use email, fax or doc-usign for contracting purposes. We review all aspects of the contract with the client at the time of enrollment. The client will be contracted directly with the supplier and will receive statement from the local utility or from the supplier. We do not charge the customer for our services.

We have a dedicated customer experience team. We always work to ensure the customer will avoid ETF with any current supplier or under any supply agreement we put them with.
We respond directly to any customer issues including facilitating communication between the customer and the supplier. Our executive team would work to ensure we resolve any complaints.

Best Regards,

Junaid Abdulaziz

July 19, 2016

Exhibit B-3

Summary of Experience

We have over 6 years of experience contracting customers in deregulated states. Individually and as a business, we have contracted over 200 commercial accounts in MD, IL, MA, OH, IL, RI, TX, NY and CT. Our experience is as a agent/broker representing customers in the purchase of electric. We have contract over 30,000,000 kWh.

Best Regards,

Junaid Abdulaziz

July 19, 2016

Exhibit B-4

Disclosure of Liabilities & Investigations

Current Option has never has any regulatory or professional actions, judgments or investigations taken against it. It has never had any license suspended, denied or revoked.

Best Regards,

Junaid Abdulaziz

Exhibit C-1

Annual Reports

N/A- This item is not applicable to Current Option as we are a Limit Liability Company.

Best Regards,

Junaid Abdulaziz

Exhibit C-2

SEC Filings

Current Option is not required to submit any SEC filings as we do not fall within the required thresholds listed below by the SEC:

- 300 shareholders of the class of securities offered; or
- 500 shareholders of the class of securities offered and less than $10 million in total assets for each of its last three fiscal years.

Best Regards,

Junaid Abdulaziz

Exhibit C-3

Financial Statements

I, Junaid Abdulaziz, President of Current Option, LLC certify that the following financials have been reviewed and approved by our accounting department as well as by myself.

Signed this 19th day of July, 2016

Junaid Abdulaziz

State of Florida
County of Broward

Sworn to (or affirmed) and subscribed before me this 19th day of July, 2016 by, Junaid Abdulaziz, who is personally known to me.

Vienna Cavanaugh, Notary Public
Commission Ex: May 5, 2020

VIENNA CAVANAUGH
MY COMMISSION # FF989568
EXPIRES May 05, 2020
(407) 398-0153
FloridaNotaryService.com

Current Option

BALANCE SHEET

As of May 31, 2016

	TOTAL
ASSETS	
Current Assets	
Bank Accounts	
Checking 9331	6,952.21
Total Bank Accounts	**$6,952.21**
Total Current Assets	**$6,952.21**
TOTAL ASSETS	**$6,952.21**
LIABILITIES AND EQUITY	
Liabilities	
Current Liabilities	
Credit Cards	
Credit Card 7608	7,510.73
Total Credit Cards	**$7,510.73**
Total Current Liabilities	**$7,510.73**
Total Liabilities	**$7,510.73**
Equity	
Owners Contributions	74,398.27
Retained Earnings	
Net Income	-74,956.79
Total Equity	**$ -558.52**
TOTAL LIABILITIES AND EQUITY	**$6,952.21**

Thursday, Jun 23, 2016 12:36:36 PM PDT GMT-4 - Cash Basis

Current Option

PROFIT AND LOSS

January - May, 2016

	TOTAL
Income	
Sales	17,276.00
Total Income	**$17,276.00**
Cost of Goods Sold	
Cost of labor - COS	70,736.47
Total Cost of Goods Sold	**$70,736.47**
Gross Profit	**$ -53,460.47**
Expenses	
Advertising	10,132.37
Insurance	
Surety Bond	780.00
Total Insurance	**780.00**
Job Materials	11.00
Legal & Professional Fees	99.00
Meals and Entertainment	504.13
Office Expenses	6,699.83
Software Expense	611.04
Total Office Expenses	**7,310.87**
Promotional	299.00
Supplies	48.73
Taxes & Licenses	1,734.50
Tools	311.00
Travel	173.47
Utilities	
Virtual Phone System	69.95
Total Utilities	**69.95**
Total Expenses	**$21,474.02**
Net Operating Income	**$ -74,934.49**
Other Expenses	
Miscellaneous	22.30
Total Other Expenses	**$22.30**
Net Other Income	**$ -22.30**
Net Income	**$ -74,956.79**

Thursday, Jun 23, 2016 12:34:53 PM PDT GMT-4 - Cash Basis

Current Option

STATEMENT OF CASH FLOWS

January - May, 2016

	TOTAL
OPERATING ACTIVITIES	
Net Income	-74,956.79
Adjustments to reconcile Net Income to Net Cash provided by operations:	
Credit Card 7608	7,510.73
Total Adjustments to reconcile Net Income to Net Cash provided by operations:	**7,510.73**
Net cash provided by operating activities	**$ -67,446.06**
FINANCING ACTIVITIES	
Owners Contributions	74,398.27
Net cash provided by financing activities	**$74,398.27**
Net cash increase for period	**$6,952.21**
Cash at end of period	**$6,952.21**

Thursday, Jun 23, 2016 12:37:34 PM PDT GMT-4

July 19, 2016

Exhibit C-4

Financial Arrangements

N/A- Current Option is seeking to act solely as a Broker

Best Regards,

Junaid Abdulaziz

July 19, 2016

Exhibit C-5

Forecasted Financial Statements

We have attached a copy of forecasted financials for the following 2 years.

Best Regards,

Junaid Abdulaziz

Current Option, LLC

Forecasted Income Statement

Created by: Seth Levy 06/27/2016

Revenue	2017	2018	Forecasted Assumptions
Sales revenue	42,200	50,640	Expected 20% growth year over year in Sales
(Less sales returns and allowances)			
Service revenue			
Interest revenue			
Other revenue			
Total Revenues	**42,200**	**50,640**	

Expenses			Forecasted Assumptions
Advertising	6,560	7,282	
Bad debt			
Commissions			
Cost of goods sold			
Depreciation			
Employee benefits	-	-	
Furniture and equipment			
Insurance	50	55	
Interest expense	800	1,350	
Maintenance and repairs			
Office supplies	410	801	
Payroll taxes			
Rent			
Research and development			
Salaries and wages	20,500	24,000	Expected to hire 1-2 future employees.
Software	711	820	
Travel	-	-	
Utilities			
Web hosting and domains	1,200	1,675	Based on Current Costs
Other			
Total Expenses	**30,231**	**35,983**	

Net Income Before Taxes	11,969	14,657	**Forecasted Assumptions**
Income tax expense	2,394	2,931	Expecting 20% Tax Rate for our entity
Income from Continuing Operatior	**9,575**	**11,726**	

Below-the-Line Items			**Forecasted Assumptions**
Income from discontinued operations			
Effect of accounting changes			
Extraordinary items			
Net Income	**9,575**	**11,726**	

July 19, 2016

Exhibit C-6

Credit Rating

N/A- Current Option does not currently hold any credit rating.

Best Regards,

Junaid Abdulaziz

July 19, 2016

Exhibit C-7

Credit Report

We have attached a copy of the Credit Report for Junaid Abdulaziz, President of Current Option, LLC.

Best Regards,

Junaid Abdulaziz

Experian®

Credit Report Prepared For:

JUNAID J ABDULAZIZ

Report as Of: 5/31/2016

Personal & Confidential

Please Keep in a safe place for your records.

Experian

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Credit Inquiries 6

Credit Cards, Loans & Other Debt 9

Credit Score 18

Experian

Personal Information

lere you will find your personal information, including your legal name(s), year of birth, currenty and previous addresses, and current and previous employers.

Profile

Experian

Name	JUNAID J ABDULAZIZ
(Also Known As) AKA	ABDULAZIZ JUNAID
Year of Birth	1989
Address(es)	511 SE 5TH AVE APT 2021, FORT LAUDERDALE, FL 33301-2979
Current Employer	PRIME CARE HEALTH INC
Previous Employer	NATIONS HEALTH GROUP

Personal Statement

This space is reserved for statements of dispute. For most consumers, no information appears in this section.

Experian

Report Summary

lere you will find a summary of all your open and closed accounts, including any delinquencies. Open accounts contain current balances at the time the report was ulled. Account totals, including total debt, are found at the end of this section.

Experian

Real Estate
Current Account(s)

Count	2
Balance	$130,477.00
Current	2
Delinquent	0
Other	0

Revolving
Current Account(s)

Count	9
Balance	$6,256.00
Current	9
Delinquent	0
Other	0

Installments
Current Account(s)

Count	4
Balance	$66,159.00
Current	4
Delinquent	0
Other	0

Other

Count	0
Balance	$0.00
Current	0
Delinquent	0
Other	0

Collections
Current Account(s)

Count	1
Balance	$0.00
Current	1
Delinquent	0
Other	0

Experian

All Accounts
Current Account(s)

Count	16
Balance	$202,892.00
Current	16
Delinquent	0
Other	0

Experian

Bankruptcy & Court Judgments

Iere you will find any court-related information, including bankruptcies, state and county court records, tax liens, monetary judgments, and in some states, overdue chil upport payments. Remember, bankruptcies remain on your report for 7 - 10 years.

Public Records

Experian

There are no Public Records on your credit report at this time.

Credit Inquiries

lere you will find the names of those who have obtained a copy of your credit report, including lenders, landlords, and employers. Remember, inquiries remain on your eport for up to 2 years.

COMENITYCB/EL DORADO

Business Name COMENITYCB/EL DORADO
Inquiry Date 5/23/2016
Business Type Home Furnishings Stores

BYMAILONLY
3100 EASTON SQUARE PL
COLUMBUS, OH 43219

CREDIT PLUS

Business Name CREDIT PLUS
Inquiry Date 3/15/2016
Business Type Mortgage Reporters

4107429551
31550 WINTERPLACE PKWY
SALISBURY, MD 21804

CIC CREDIT

Business Name CIC CREDIT
Inquiry Date 2/18/2016
Business Type Mortgage Reporters

6153862282
2206 21ST AVE S STE 303
NASHVILLE, TN 37212

SARMA NCS

Business Name SARMA NCS
Inquiry Date 2/17/2016
Business Type Mortgage Reporters

2102246121
555 E RAMSEY RD
SAN ANTONIO, TX 78216

Credit Inquiries

lere you will find the names of those who have obtained a copy of your credit report, including lenders, landlords, and employers. Remember, inquiries remain on your eport for up to 2 years.

CHASE CARD

Business Name CHASE CARD
Inquiry Date 2/9/2016
Business Type Bank Credit Cards

8004323117
PO BOX 15298
WILMINGTON, DE 19850

BMW FINANCIAL SERVICES

Business Name BMW FINANCIAL SERVICES
Inquiry Date 1/7/2016
Business Type Auto Financing Companies

8005785000
5515 PARKCENTER CIR
DUBLIN, OH 43017

POWER PAY LLC

Business Name POWER PAY LLC
Inquiry Date 11/16/2015
Business Type Credit Card Processors

2077756900
320 CUMBERLAND AVE
PORTLAND, ME 04101

700 CREDIT/JM LEXUS

Business Name 700 CREDIT/JM LEXUS
Inquiry Date 4/15/2015
Business Type Automobile Dealers, New

9549722200
5350 W SAMPLE RD
MARGATE, FL 33073

Credit Inquiries

lere you will find the names of those who have obtained a copy of your credit report, including lenders, landlords, and employers. Remember, inquiries remain on your eport for up to 2 years.

BMW FINANCIAL SERVICES

Business Name BMW FINANCIAL SERVICES
Inquiry Date 1/26/2015
Business Type Auto Financing Companies

8005785000
5515 PARKCENTER CIR
DUBLIN, OH 43017

CHASE CARD

Business Name CHASE CARD
Inquiry Date 11/4/2014
Business Type Bank Credit Cards

8004323117
PO BOX 15298
WILMINGTON, DE 19850

SARMA NCS

Business Name SARMA NCS
Inquiry Date 7/7/2014
Business Type Mortgage Reporters

2102246121
555 E RAMSEY RD
SAN ANTONIO, TX 78216

CHASE CARD

Business Name CHASE CARD
Inquiry Date 6/21/2014
Business Type Bank Credit Cards

8004323117
PO BOX 15298
WILMINGTON, DE 19850

Credit Cards, Loans & Other Debt

lere you will find specific information on each account you opened, including current status and any past due information. Positive credit information remains on your eport indefinitely. Creditor contact information has been provided in order to make it easier for you to resolve any issues.

AFNI, INC.

Unknown

8882162408
PO BOX 3097
BLOOMINGTON, IL 61702

Account Name	AFNI, INC.
Account #	105579XXXX
Account Type	Other Collection Agencies
Balance	$0.00
Past Due	$0.00
Date Opened	6/1/2015
Account Status	
Mo. Payment	$0.00
Payment Status	Paid, was a collection account, insurance claim or government claim or was terminated for default
High Balance	$0.00
Limit	$0.00
Terms	1 Month
Comments	

24/Mo Payment History

	2013				2014												2015							
Month	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG
Experian																							Negative	OK

BK OF AMER

Current Closed

8004212110
PO BOX 982238
EL PASO, TX 79998

Account Name	BK OF AMER
Account #	6XXX
Account Type	Bank Credit Cards
Balance	$0.00
Past Due	$0.00
Date Opened	8/1/2007
Account Status	Closed
Mo. Payment	$15.00
Payment Status	Current
High Balance	$1,848.00
Limit	$1,800.00
Terms	Revolving
Comments	

24/Mo Payment History

	2010					2011												2012						
Month	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL
Experian	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

Experian

Credit Cards, Loans & Other Debt

Here you will find specific information on each account you opened, including current status and any past due information. Positive credit information remains on your report indefinitely. Creditor contact information has been provided in order to make it easier for you to resolve any issues.

BMW FINANCIAL SERVICES

Experian

Current

8005785000
5515 PARKCENTER CIR
DUBLIN, OH 43017

Account Name	BMW FINANCIAL SERVICES
Account #	400203XXXX
Account Type	Auto Financing Companies
Balance	$24,367.00
Past Due	$0.00
Date Opened	1/1/2015
Account Status	Open
Mo. Payment	$1,076.00
Payment Status	Current
High Balance	$0.00
Limit	$0.00
Terms	39 Months
Comments	

24/Mo Payment History

	2014							2015												2016			
Month	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR
Experian									OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

BMW FINANCIAL SERVICES

Experian

Current

8005785000
5515 PARKCENTER CIR
DUBLIN, OH 43017

Account Name	BMW FINANCIAL SERVICES
Account #	400193XXXX
Account Type	Auto Financing Companies
Balance	$30,666.00
Past Due	$0.00
Date Opened	1/1/2016
Account Status	Open
Mo. Payment	$2,072.00
Payment Status	Current
High Balance	$0.00
Limit	$0.00
Terms	20 Months
Comments	

24/Mo Payment History

	2014							2015												2016			
Month	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR
Experian																					OK	OK	OK	OK

Experian

Credit Cards, Loans & Other Debt

lere you will find specific information on each account you opened, including current status and any past due information. Positive credit information remains on your ɜport indefinitely. Creditor contact information has been provided in order to make it easier for you to resolve any issues.

CBNA

Experian

Current

50 NORTHWEST POINT ROAD
ELK GROVE VILLAGE, IL 60007

Account Name	CBNA
Account #	603535022717XXXX
Account Type	Television And Radio Sales And Service
Balance	$0.00
Past Due	$0.00
Date Opened	11/1/2013
Account Status	Open
Mo. Payment	$42.00
Payment Status	Current
High Balance	$3,214.00
Limit	$4,000.00
Terms	Revolving
Comments	

24/Mo Payment History

	2014							2015												2016				
Month	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY
Experian	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

CHASE CARD

Experian

Current

8004323117
PO BOX 15298
WILMINGTON, DE 19850

Account Name	CHASE CARD
Account #	42668413XXXX
Account Type	Bank Credit Cards
Balance	$6,256.00
Past Due	$0.00
Date Opened	10/1/2012
Account Status	Open
Mo. Payment	$148.00
Payment Status	Current
High Balance	$29,012.00
Limit	$19,500.00
Terms	Revolving
Comments	

24/Mo Payment History

	2014							2015												2016				
Month	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY
Experian	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

Experian

Credit Cards, Loans & Other Debt

Here you will find specific information on each account you opened, including current status and any past due information. Positive credit information remains on your report indefinitely. Creditor contact information has been provided in order to make it easier for you to resolve any issues.

CITI

Experian

Current Closed

BYMAILONLY
PO BOX 6241
SIOUX FALLS, SD 57117

Account Name	CITI
Account #	54241808XXXX
Account Type	Bank Credit Cards
Balance	$0.00
Past Due	$0.00
Date Opened	2/1/2008
Account Status	Closed
Mo. Payment	$0.00
Payment Status	Paid satisfactorily
High Balance	$2,593.00
Limit	$1,930.00
Terms	Revolving
Comments	

24/Mo Payment History

	2013			2014									2015											
Month	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP
Experian	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

LEXUS FINANCIAL SERVIC

Experian

Current Closed

8002799032
12735 MORRIS ROAD EXT #
ALPHARETTA, GA 30004

Account Name	LEXUS FINANCIAL SERVIC
Account #	40772DXXXX
Account Type	Auto Financing Companies
Balance	$0.00
Past Due	$0.00
Date Opened	4/1/2012
Account Status	Closed
Mo. Payment	$0.00
Payment Status	Paid satisfactorily
High Balance	$0.00
Limit	$0.00
Terms	36 Months
Comments	

24/Mo Payment History

	2013					2014											2015						
Month	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL
Experian	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

Experian

Credit Cards, Loans & Other Debt

lere you will find specific information on each account you opened, including current status and any past due information. Positive credit information remains on your eport indefinitely. Creditor contact information has been provided in order to make it easier for you to resolve any issues.

LEXUS FINANCIAL SERVIC

Experian

Current

8002799032
12735 MORRIS ROAD EXT #
ALPHARETTA, GA 30004

Account Name	LEXUS FINANCIAL SERVIC
Account #	40772HXXXX
Account Type	Auto Financing Companies
Balance	$11,126.00
Past Due	$0.00
Date Opened	4/1/2015
Account Status	Open
Mo. Payment	$512.00
Payment Status	Current
High Balance	$0.00
Limit	$0.00
Terms	36 Months
Comments	

24/Mo Payment History

	2014							2015												2016			
Month	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR
Experian												OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

LOANCARE SERVICING CTR

Experian

Current

7578921700
3637 SENTARA WAY
VIRGINIA BEACH, VA 23452

Account Name	LOANCARE SERVICING CTR
Account #	623001841XXXX
Account Type	Mortgage Companies
Balance	$130,477.00
Past Due	$0.00
Date Opened	8/1/2014
Account Status	Open
Mo. Payment	$1,605.00
Payment Status	Current
High Balance	$0.00
Limit	$0.00
Terms	360 Months
Comments	

24/Mo Payment History

	2014							2015												2016				
Month	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY
Experian																								OK

Experian

Credit Cards, Loans & Other Debt

lere you will find specific information on each account you opened, including current status and any past due information. Positive credit information remains on your eport indefinitely. Creditor contact information has been provided in order to make it easier for you to resolve any issues.

MCYDSNB

Experian

Current Closed

8002436552
9111 DUKE BLVD
MASON, OH 45040

Account Name	MCYDSNB
Account #	47950212XXXX
Account Type	Department And Variety Stores - non specific
Balance	$0.00
Past Due	$0.00
Date Opened	12/1/2008
Account Status	Closed
Mo. Payment	$0.00
Payment Status	Paid satisfactorily
High Balance	$201.00
Limit	$100.00
Terms	Revolving
Comments	

24/Mo Payment History

	2011											2012												2013
Month	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	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

MCYDSNB

Experian

Potentially Negative

8002436552
9111 DUKE BLVD
MASON, OH 45040

Account Name	MCYDSNB
Account #	47984122XXXX
Account Type	Department And Variety Stores - non specific
Balance	$0.00
Past Due	$0.00
Date Opened	1/1/2013
Account Status	Open
Mo. Payment	$0.00
Payment Status	Current, was past due 30 days
High Balance	$311.00
Limit	$300.00
Terms	Revolving
Comments	

24/Mo Payment History

	2014							2015											2016				
Month	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY
Experian	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	30	OK	OK	ND	OK	OK	OK	OK	OK	OK	OK

Experian

Credit Cards, Loans & Other Debt

lere you will find specific information on each account you opened, including current status and any past due information. Positive credit information remains on your eport indefinitely. Creditor contact information has been provided in order to make it easier for you to resolve any issues.

PROVIDENT/VANDYK MORTG

Experian

Current Closed

6169403000
2449 CAMELOT CT SE
GRAND RAPIDS, MI 49546

Account Name	PROVIDENT/VANDYK MORTG
Account #	912409XXXX
Account Type	Mortgage Companies
Balance	$0.00
Past Due	$0.00
Date Opened	8/1/2014
Account Status	Closed
Mo. Payment	$0.00
Payment Status	Current
High Balance	$0.00
Limit	$0.00
Terms	360 Months
Comments	

24/Mo Payment History

	2014									2015												2016		
Month	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR
Experian							OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	ND	ND	OK	OK	OK	OK	OK	OK

SYNCB/AMER EAGLE

Experian

Current Closed

8008430875
PO BOX 965005
ORLANDO, FL 32896

Account Name	SYNCB/AMER EAGLE
Account #	60441006XXXX
Account Type	General Clothing Store
Balance	$0.00
Past Due	$0.00
Date Opened	7/1/2009
Account Status	Closed
Mo. Payment	$0.00
Payment Status	Paid satisfactorily
High Balance	$35.00
Limit	$0.00
Terms	Revolving
Comments	

24/Mo Payment History

	2009		2010											2011										
Month	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT
Experian	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

Experian

Credit Cards, Loans & Other Debt

lere you will find specific information on each account you opened, including current status and any past due information. Positive credit information remains on your eport indefinitely. Creditor contact information has been provided in order to make it easier for you to resolve any issues.

SYNCB/JCP

Experian

Current Closed

8005420800
PO BOX 965007
ORLANDO, FL 32896

Account Name	SYNCB/JCP
Account #	60088953XXXX
Account Type	Complete Department Stores
Balance	$0.00
Past Due	$0.00
Date Opened	10/1/2007
Account Status	Closed
Mo. Payment	$0.00
Payment Status	Paid satisfactorily
High Balance	$0.00
Limit	$0.00
Terms	Revolving
Comments	

24/Mo Payment History

	2010										2011												2012	
Month	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB
Experian	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

TDRCS/ASHLEY FURNITURE

Experian

Current

2018184000
1000 MACARTHUR BLVD
MAHWAH, NJ 07430

Account Name	TDRCS/ASHLEY FURNITURE
Account #	600610100191XXXX
Account Type	Bank Credit Cards
Balance	$0.00
Past Due	$0.00
Date Opened	11/1/2013
Account Status	Open
Mo. Payment	$60.00
Payment Status	Current
High Balance	$2,928.00
Limit	$10,000.00
Terms	Revolving
Comments	

24/Mo Payment History

	2012								2013												2014			
Month	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR
Experian																			OK	OK	OK	OK	OK	OK

Experian

Credit Cards, Loans & Other Debt

lere you will find specific information on each account you opened, including current status and any past due information. Positive credit information remains on your eport indefinitely. Creditor contact information has been provided in order to make it easier for you to resolve any issues.

Payment History Legend

OK	Current	30	30 Days Late	KD	Key Derogatory **
ND	No Data *	60	60 Days Late	RF	Repossession or Foreclosure
		90	90 Days Late	PP	Payment Plan
		120	120 Days Late		

* Sometimes the credit bureaus do not have information from a particular month on file.
** For additional information on Key Derogatory, please see your Credit Report Guide.

Account Status Legend

Current	Current Closed	Unknown
Potentially Negative	Potentially Negative Closed	

Experian®

Credit Score

'our Credit Score is a numerical representation of your credit worthiness that is used by most lenders and credit card issuers. Remember, Experian, Equifax, and ransUnion each have their own set of data in your credit file. That's why Credit Scores may vary between bureaus.

About your FICO® Score:

Your FICO Score powered by Experian data is formulated using the information in your credit file. Your FICO Score can range between 300 and 850, with a higher score indicating a lower risk. There are many scoring models used in the marketplace. The type of score used, and its associated risk levels, may vary from lender to lender. But regardless of what scoring model is used, they all have one purpose: to summarize your creditworthiness. Keep in mind that your score is just one factor used in the application process. Other factors, such as your annual salary and length of employment, may also be considered by lenders when you apply for a loan.

What this means to you:

Credit scoring can help you understand your overall credit rating and help companies better understand how to serve you. Overall benefits of credit scoring have included faster credit approvals, reduction in human error and bias, cinsistency, and better terms and rates for American consumers through reduced costs and losses for lenders. While lenders may use different scoring modles to determine how you score, and each major credit bureah has its own method for calculating credit scores, the scoring models have been fairly well standardized so that a score at one bureau is roughly equivalent to the same score at another.

DISCLAIMER

FICO Scores are developed by Fair Isaac Corporation. The FICO Score provided by Experian is based on the FICO 8 scoring model and is powered by Experian credit data. Many but not all lenders use the FICO 8 scoring model.

There are many different credit scoring models that can give a different assessment of the credit risk (risk of default) for the same consumer and credit file. Your lender or insurer may use a different FICO Score than FICO 8, or another type of credit score altogether. Just remember that your associated risk level is often the same even if the number is not. For some consumers, however, the risk assessment of FICO 8 could vary from the score used by your lender. The statements that "90% of top lenders use FICO Scores" and "FICO Scores are used in 90% of credit decisions" are based on a third-party study of all versions of FICO Scores sold to lenders, including but not limited to scores based on the FICO 8 scoring model.

FICO 8 scores range from 300 to 850. Higher scores represent a greater likelihood that you'll pay back your debts so you are viewed as being a lower credit risk to lenders. A lower FICO Score indicates to lenders that you may be a higher credit risk. There are three different major credit reporting agencies—Experian, TransUnion and Equifax—that maintain a record of your credit history known as your credit file. Your FICO Score is based on the information in your credit file at the time it is requested. Your credit file information can vary from agency to agency because some lenders report your credit history to only one or two of the agencies. So your FICO Score can vary if the information they have on file for you is different. Since the information in your file can change over time, your FICO Score may also change.

Experian

Credit Score

'our Credit Score is a numerical representation of your credit worthiness that is used by most lenders and credit card issuers. Remember, Experian, Equifax, and ransUnion has its own set of data in your credit file. That's why Credit Scores may vary between bureaus.

Experian

672

Good

Credit Category

300 575 850

Your FICO® Score Powered by Experian Explanation

What factors *RAISE* your FICO® Score:

- You helped your FICO® Score by paying your bills on time. Staying current with your bills will continue to help your score.
- Your FICO® Score evaluates your total revolving account balances in relation to your total credit limits on those accounts. Your FICO® Score was helped because you've kept this ratio of balances to credit limits low.

What factors *LOWER* your FICO® Score:

- The presence of public records (such as a bankruptcy or tax lien) and/or collections are powerful predictors of future payment risk. If these are valid, satisfying the public record and paying off the collection will not remove them from your credit report. The fact that they occurred is still predictive of future payment risk and will be considered by your FICO® Score. However, as the items age and fall off of your credit report, their impact on your score will gradually decrease. Most public records and collections stay on your report for no more than seven years - though bankruptcies may remain for up to 10 years.
- Your FICO® Score measures the age of your oldest account and the average age of your accounts. In your case, either your oldest account was opened recently or the average age of your accounts is relatively low. People that do not frequently open new accounts and have longer credit histories generally pose less risk to lenders. Therefore, as your credit history lengthens and you pay your bills on time, this factor should have less of a negative impact on your score.
- The recency of a public record (such as a bankruptcy or tax lien) and/or a collection is a powerful predictor of future payment risk. If this item is valid, satisfying the public record or paying off the collection will not remove it from your credit report. The fact that it occurred is still predictive of future payment risk and will be considered by your FICO® Score. However, as the item ages and falls off of your credit report, its impact on your score will gradually decrease. Most public records and collections stay on your report for no more than seven years - though there are certain items that could remain longer.
- Each time you apply for credit a credit inquiry is added to your credit report. Your credit report shows recent credit inquiries, which indicates that you've recently been seeking credit. People who are actively seeking credit pose more of a risk to lenders than those who are not. Your FICO® Score was lowered due to the number of credit inquiries performed within the last 12 months. Your FICO® Score will consider these recent inquiries less as time passes, provided no new inquiries are added. Note that your FICO® Score

July 19, 2016

Exhibit C-8

Bankruptcy Information

Current Option has never filed for Bankruptcy or any other form of protection from creditors.

Best Regards,

Junaid Abdulaziz

July 19, 2016

Exhibit C-9

Merger Information

Current Option has never had any mergers, dissolutions, or acquisitions.

Best Regards,

Junaid Abdulaziz

July 19, 2016

Exhibit C-10

Corporate Structure

Current Option is a one person Limited Liability Company. It is a stand-alone entity with no affiliate or subsidiary companies.

Best Regards,

Junaid Abdulaziz