



**Public Utilities  
Commission**

<b>Original AGG Case Number</b>	<b>Version</b>
13 - 362 -EL-AGG	May 2016

**RENEWAL APPLICATION FOR ELECTRIC AGGREGATORS/POWER BROKERS**

Please print or type all required information. Identify all attachments with an exhibit label and title (Example: Exhibit C-10 Corporate Structure). All attachments should bear the legal name of the Applicant. Applicants should file completed applications and all related correspondence with the Public Utilities Commission of Ohio, Docketing Division; 180 East Broad Street, Columbus, Ohio 43215-3793.

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

**A. RENEWAL INFORMATION**

**A-1 Applicant intends to be certified as: (check all that apply)**

Power Broker       Aggregator

**A-2 Applicant's legal name, address, telephone number, PUCO certificate number, and web site address**

Legal Name Rapid Power Management, LLC  
 Address 4205 Stanley Drive, Carrollton, TX 75010  
 PUCO Certificate # and Date Certified 13-645E, 2010  
 Telephone # (469) 759-1450 Web site address (if any) www.rapidpower.net

**A-3 List name, address, telephone number and web site address under which Applicant will do business in Ohio**

Legal Name Rapid Power Management, LLC  
 Address 50 W Broad Street, Suite 1800, Columbus, OH 43215  
 Telephone # (800) 972-9800 Web site address (if any) rapidpower.net

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

Rapid Power Management, LLC \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**A-5 Contact person for regulatory or emergency matters**

Name Christa Taylor  
 Title Operations Manager  
 Business address 4205 Stanely Drive, Carrollton, TX 75010  
 Telephone # (469) 759-1450 Fax # (972) 820-0111  
 E-mail address ctaylor@rapidpower.net

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

Name Christa Taylor  
Title Operations Manager  
Business address 4205 Stanely Drive, Carrollton, TX 75010  
Telephone # (469) 759-1450 Fax # (972) 820-0111  
E-mail address ctaylor@rapidpower.net or suppo

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

Customer Service address 4205 Stanley Drive, Carrollton, TX 75010  
Toll-free Telephone # (469) 759-1450 Fax # (972) 820-0111  
E-mail address support@rapidpower.net

**A-8 Applicant's federal employer identification number # 11-3831277**

**A-9 Applicant's form of ownership (check one)**

- Sole Proprietorship
- Limited Liability Partnership (LLP)
- Corporation
- Partnership
- Limited Liability Company (LLC)
- Other \_\_\_\_\_

**PROVIDE THE FOLLOWING AS SEPARATE ATTACHMENTS AND LABEL AS INDICATED:**

**A-10 Exhibit A-10 "Principal Officers, Directors & Partners" provide the names, titles, addresses and telephone numbers of the applicant's principal officers, directors, partners, or other similar officials.**

James Dodson, President, 4205 Stanely Drive, Carrollton, TX 75010 - 469-759-1451

**B. APPLICANT MANAGERIAL CAPABILITY AND EXPERIENCE**

**PROVIDE THE FOLLOWING AS SEPARATE ATTACHMENTS AND LABEL AS INDICATED:**

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

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

**B-3** **Exhibit B-3 "Disclosure of Liabilities and Investigations,"** provide a description of all existing, pending or past rulings, judgments, contingent liabilities, revocation of authority, regulatory investigations, or any other matter that could adversely impact the applicant's financial or operational status or ability to provide the services it is seeking to be certified to provide.

**B-4** Disclose whether the applicant, a predecessor of the applicant, or any principal officer of the applicant have ever been convicted or held liable for fraud or for violation of any consumer protection or antitrust laws within the past five years.

No       ? Yes

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

**B-5** Disclose whether the applicant or a predecessor of the applicant has had any certification, license, or application to provide retail or wholesale electric service including aggregation service denied, curtailed, suspended, revoked, or cancelled within the past two years.

No       ? Yes

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

## **C. FINANCIAL CAPABILITY AND EXPERIENCE**

**PROVIDE THE FOLLOWING AS SEPARATE ATTACHMENTS AND LABEL AS INDICATED:**

**C-1** **Exhibit C-1 "Annual Reports,"** provide the two most recent Annual Reports to Shareholders. If applicant does not have annual reports, the applicant should provide similar information in Exhibit C-1 or indicate that Exhibit C-1 is not applicable and why. (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 arrangements to conduct CRES as a business activity (e.g., guarantees, bank commitments, 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.



# **AFFIDAVIT**

State of Texas :

Carrollton ss.  
(Town)

County of Denton :

James Dodson, Affiant, being duly sworn/affirmed according to law, deposes and says that:

He/She is the President (Office of Affiant) of Rapid Power Management, LLC (Name of Applicant);

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

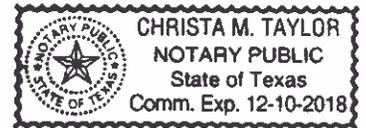
1. The Applicant herein, attests under penalty of false statement that all statements made in the application for certification renewal are true and complete and that it will amend its application while the application is pending if any substantial changes occur regarding the information provided in the application.
2. The Applicant herein, attests it will timely file an annual report with the Public Utilities Commission of Ohio of its intrastate gross receipts, gross earnings, and sales of kilowatt-hours of electricity pursuant to Division (A) of Section 4905.10, Division (A) of Section 4911.18, and Division (F) of Section 4928.06 of the Revised Code.
3. The Applicant herein, attests that it will timely pay any assessments made pursuant to Sections 4905.10, 4911.18, or Division F of Section 4928.06 of the Revised Code.
4. The Applicant herein, attests that it will comply with all Public Utilities Commission of Ohio rules or orders as adopted pursuant to Chapter 4928 of the Revised Code.
5. The Applicant herein, attests that it will cooperate fully with the Public Utilities Commission of Ohio, and its Staff on any utility matter including the investigation of any consumer complaint regarding any service offered or provided by the Applicant.
6. The Applicant herein, attests that it will fully comply with Section 4928.09 of the Revised Code regarding consent to the jurisdiction of Ohio Courts and the service of process.
7. The Applicant herein, attests that it will use its best efforts to verify that any entity with whom it has a contractual relationship to purchase power is in compliance with all applicable licensing requirements of the Federal Energy Regulatory Commission and the Public Utilities Commission of Ohio.
8. The Applicant herein, attests that it will comply with all state and/or federal rules and regulations concerning consumer protection, the environment, and advertising/promotions.
9. The Applicant herein, attests that it will cooperate fully with the Public Utilities Commission of Ohio, the electric distribution companies, the regional transmission entities, and other electric suppliers in the event of an emergency condition that may jeopardize the safety and reliability of the electric service in accordance with the emergency plans and other procedures as may be determined appropriate by the Commission.
10. If applicable to the service(s) the Applicant will provide, the Applicant herein, attests that it will adhere to the reliability standards of (1) the North American Electric Reliability Council (NERC), (2) the appropriate regional reliability council(s), and (3) the Public Utilities Commission of Ohio. (Only applicable if pertains to the services the Applicant is offering)



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

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

DocuSigned by:  
James Dodson President  
3C73485412E5457  
Signature of Affiant & Title



Sworn and subscribed before me this 3 day of February, 2017  
Month Year

DocuSigned by:  
Christa Taylor  
888E7C103C9415C  
Signature of official administering oath

Christa Taylor, Operations Manager  
Print Name and Title

My commission expires on 12-10-16

## **Exhibit A-10 “Principal Officers, Directors & Partners”**

James “JD” Dodson  
President  
4205 Stanley Drive  
Carrollton, Texas 75010  
PH: 469.759.1451

## **Exhibit B – Applicant Managerial Capability and Experience**

### **Exhibit B-1 “Jurisdictions of Operation”**

Rapid Power Management, LLC is in licensed or in the process of becoming licensed in the following states:

Illinois	Pennsylvania
Massachusetts	
Texas	New Jersey
Washington DC	Delaware
Ohio	Maryland
Connecticut	

### **Exhibit B-2 “Experience and Plans”**

Rapid Power Management has been providing consulting services in Texas since 2002. Throughout the years, Rapid Power Management has expanded to do business in multiple other states. Our company does not provide contracts or contracted services to the customer. The customer signs a contract with the retail electric provider, who will also be billing the customer directly. Rapid Power Management, LLC simply provides consulting services to the customer.

### **Exhibit B-3 “Disclosure of Liabilities and Investigations”**

N/A

### **Exhibit C-1 “Annual Reports”**

Rapid Power Management is a private company, therefore excused from providing any annual reports to shareholders.

### **Exhibit C-2 “SEC Filings”**

Rapid Power Management is a private company, therefore excused from filing with the SEC.

### **Exhibit C-3 “Financial Statements”**

Please see the next pages for most recent financial statements Rapid Power Management has available.

### **Exhibit C-4 “Financial Arrangements”**

N/A

### **Exhibit C-5 “Forecasted Financial Statements”**

Please See Attached

### **Exhibit C-6 “Credit Rating”**

Please See Attached

### **Exhibit C-7 “Credit Report”**

Please See Attached

### **Exhibit C-8 “Bankruptcy Information”**

Rapid Power management, LLC has not reorganized, nor had any sort of bankruptcy filing in the current year or the previous two years.

### **Exhibit C-9 “Merger Information”**

N/A

## Exhibit C-10 "Corporate Structure"

Address: 4205 Stanley Drive, Carrollton, Texas 75010

JD Dodson, Partner: JD@Rapidpower.net; 469-759-1451

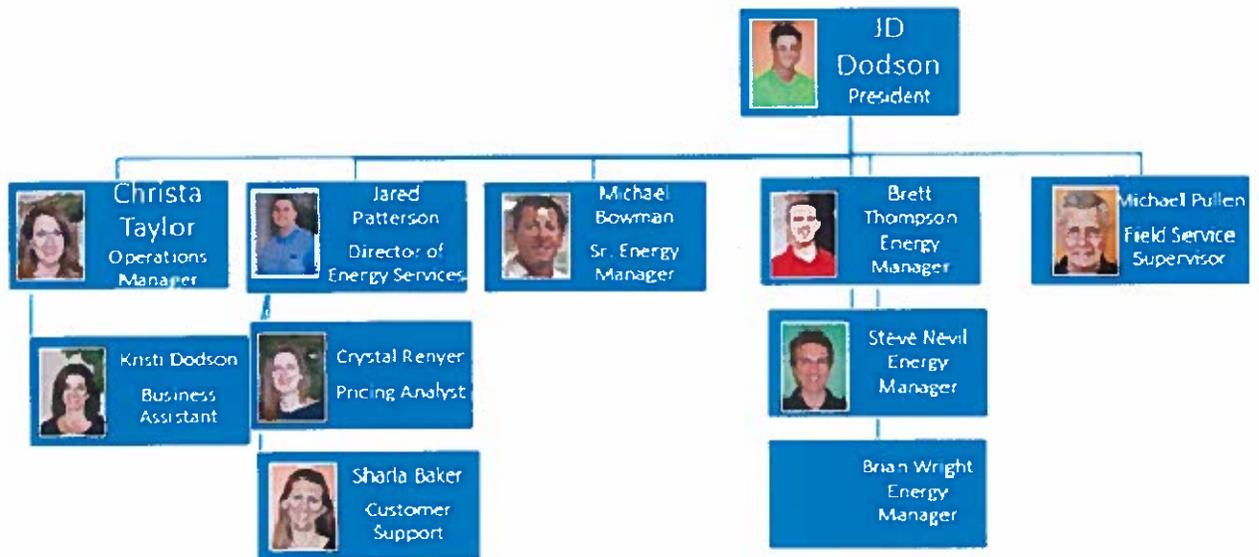
Christa Taylor, Operations Manager: CTaylor@rapidpower.net; 469-759-1453

Jared Patterson, Senior Energy Manager: JPatterson@Rapidpower.net; 469-759-1458

Mike Bowman, Senior Energy Manager: MBowman@Rapidpower.net; 469-759-1457

Crystal Renyer, Pricing Analyst, [support@rapidpower.net](mailto:support@rapidpower.net); 469-759-1455

Michael Pullen, Field Service Manager, [mpullen@rapidpower.net](mailto:mpullen@rapidpower.net); 469-454-0793



**Rapid Power Management, LLC**  
**Financial Statements**

*December 31, 2015 and 2014*



Baker, Tarr & Company, PLLC  
certified public accountants

## TABLE OF CONTENTS

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	PAGE
INDEPENDENT ACCOUNTANTS' COMPILATION REPORT	1
FINANCIAL STATEMENTS	
Balance Sheets	2
Statements of Operations and Retained Earnings	4
Statements of Cash Flows	5
Supplementary Schedule I - Deferred Revenues and Prepaid Expenses	6



14665 Midway Road, Suite 200  
Addison, TX 75001

214.827.9118 / 214.827.9108 (fax)

[www.bakerandcompany.com](http://www.bakerandcompany.com)

## INDEPENDENT ACCOUNTANTS' COMPILATION REPORT

*To the Shareholders:*

Rapid Power Management, LLC  
Dallas, Texas

Management is responsible for the accompanying financial statements of Rapid Power Management, LLC, a Texas subchapter S corporation, (hereafter, the Company), which comprise the balance sheets as of December 31, 2015 and 2014, and the related statements of income and retained earnings and cash flows for the years then ended. We have performed a compilation engagement in accordance with Statements on Standards for Accounting and Review Services promulgated by the Accounting and Review Services Committee of the AICPA. We did not audit or review the financial statements nor were we required to perform any procedures to verify the accuracy or completeness of the information provided by management. Accordingly, we do not express an opinion, a conclusion, nor provide any form of assurance on these financial statements.

Management has elected to omit substantially all of the disclosures required by accounting principles generally accepted in the United States of America. If the omitted disclosures were included in the financial statements, they might influence the user's conclusions about the Company's financial position, results of operations, and cash flows. Accordingly, the financial statements are not designed for those who are not informed about such matters.

The supplementary information contained in Schedule I is presented for purposes of additional analysis and is not a required part of the basic financial statements. This information is the representation of management. The information was subject to our compilation engagement, however, we have not audited or reviewed the supplementary information and, accordingly, do not express an opinion, a conclusion, nor provide any form of assurance on such supplementary information.

A handwritten signature in blue ink, appearing to be "B. Ford".

The BaCo Group  
Baker, Ford & Company, PLLC  
March 17, 2016

# Rapid Power Management, LLC

Balance Sheets  
December 31, 2015 and 2014

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	<u>2015</u>	<u>2014</u>
<b>ASSETS</b>		
<b>CURRENT ASSETS</b>		
Cash in bank	\$ 222,300	\$ 397,795
Accounts receivable, trade (net of allowance for doubtful accounts of \$4,800 and \$0 at December 31, 2015 and 2014, respectively)	906,494	378,717
Due from affiliate	4,397	-
Prepaid expenses	478,645	24,543
	<u>1,611,836</u>	<u>801,055</u>
<b>PROPERTY AND EQUIPMENT</b>		
Automobiles	61,018	61,018
Leasehold improvements	11,645	-
Office equipment / furniture	91,053	151,803
Less accumulated depreciation	(50,498)	(122,078)
NET PROPERTY AND EQUIPMENT	<u>113,218</u>	<u>90,743</u>
<b>OTHER ASSETS</b>		
Software and website development	234,675	209,389
Accumulated amortization	(54,646)	(29,397)
Rent deposit	5,247	6,135
OTHER ASSETS, NET	<u>185,276</u>	<u>186,127</u>
	<u>\$ 1,910,330</u>	<u>\$ 1,077,926</u>

*See Independent Accountants' Compilation Report*

# Rapid Power Management, LLC

## Balance Sheets

December 31, 2015 and 2014

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### LIABILITIES AND MEMBERS' EQUITY

	<u>2015</u>	<u>2014</u>
<b>CURRENT LIABILITIES</b>		
Accounts payable	\$ 203,805	\$ 85,503
Sales tax payable	69,606	9,206
Unearned revenue	969,715	69,000
Accrued expenses	-	16,078
	<u>1,243,126</u>	<u>179,786</u>
<b>TOTAL CURRENT LIABILITIES</b>	<u>1,243,126</u>	<u>179,786</u>
<b>TOTAL LIABILITIES</b>	<u>1,243,126</u>	<u>179,786</u>
<b>MEMBERS' EQUITY</b>		
Members' equity	<u>667,204</u>	<u>898,139</u>
<b>TOTAL MEMBERS' EQUITY</b>	<u>667,204</u>	<u>898,139</u>
	<u>\$ 1,910,330</u>	<u>\$ 1,077,926</u>

*See Independent Accountants' Compilation Report*

**Rapid Power Management, LLC**  
**Statements of Operations and Retained Earnings**  
**For the years ended December 31, 2015 and 2014**

	<u>2015</u>	<u>2014</u>
<b>SALES</b>	<b>\$ 2,994,974</b>	<b>\$ 3,746,290</b>
<b>COST OF GOODS SOLD</b>	<u>939,699</u>	<u>1,545,696</u>
<b>GROSS PROFIT</b>	2,055,276	2,200,594
<b>GENERAL AND ADMINISTRATIVE EXPENSES</b>	<u>1,945,020</u>	<u>1,907,339</u>
<b>INCOME FROM OPERATIONS</b>	<b>110,256</b>	<b>293,255</b>
<b>OTHER INCOME AND (EXPENSE)</b>		
Interest income	236	346
Depreciation and amortization expense	(67,860)	(48,273)
Gain (loss) on disposal of assets	(24,931)	-
Other income and (expense), net	<u>14</u>	<u>(1,382)</u>
<b>NET INCOME</b>	<b>17,716</b>	<b>243,946</b>
<b>MEMBERS' EQUITY, Beginning of year</b>	898,139	1,143,376
<b>CONTRIBUTIONS</b>	-	-
<b>DISTRIBUTIONS</b>	<u>(248,651)</u>	<u>(489,183)</u>
<b>MEMBERS' EQUITY, End of year</b>	<u><u>\$ 667,204</u></u>	<u><u>\$ 898,139</u></u>

*See Independent Accountants' Compilation Report*

**Rapid Power Management, LLC**  
 Statements of Cash Flows  
 For the years ended December 31, 2015 and 2014

	<b>2015</b>	<b>2014</b>
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>		
Net income (loss)	\$ 17,716	\$ 243,946
Adjustments to reconcile net loss to net cash provided by (used in) operating activities		
Depreciation and amortization	67,860	48,273
Loss (gain) on sale of property and equipment	24,931	-
Changes in assets and liabilities:		
Decrease (increase) in receivables, trade and affiliates	(532,173)	(38,964)
Increase (decrease) in accounts payable	118,302	10,747
Increase (decrease) in sales tax payable and accrued expenses	44,322	10,502
Decrease (increase) in unbilled revenues	-	-
Decrease (increase) in prepaid expenses	(454,102)	(24,543)
Decrease (increase) in rent deposit	889	-
Increase (decrease) in unearned revenues	900,715	45,822
	<b>188,459</b>	<b>295,783</b>
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>		
Purchase of property and equipment	(115,302)	(121,894)
Net cash flows used in investing activities	<b>(115,302)</b>	<b>(121,894)</b>
<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>		
Distributions	(248,651)	(489,183)
Net cash flows provided by (used in) financing activities	<b>(248,651)</b>	<b>(489,183)</b>
<b>INCREASE (DECREASE) IN CASH</b>	<b>(175,495)</b>	<b>(315,294)</b>
CASH, at the beginning of the year	397,795	713,089
CASH, at the end of the year	<b>\$ 222,300</b>	<b>\$ 397,795</b>
<b>SUPPLEMENTAL DISCLOSURE OF CASH FLOW INFORMATION</b>		
Cash paid for interest	<b>\$ -</b>	<b>\$ -</b>
Cash paid for income taxes	<b>\$ 19,709</b>	<b>\$ 15,151</b>

*See Independent Accountants' Compilation Report*

**Rapid Power Management, LLC**  
**Supplementary Schedule I - Deferred Revenues and Prepaid Expenses**  
**For the years ended December 31, 2015 and 2014**

	<u>2015</u>	<u>2014</u>
Billings on Power Factor Correction Jobs in Progress But Not Complete as of the End of Year	\$ 969,715	\$ 69,000
Billings on Lighting Project Jobs in Progress But Not Complete as of the End of Year	-	-
<b>TOTAL DEFERRED REVENUES</b>	<b>969,715</b>	<b>69,000</b>
Costs Related to Incomplete Projects	470,001	24,543
Other Prepaid Expenses	<u>8,644</u>	<u>-</u>
<b>TOTAL PREPAID EXPENSES</b>	<b>478,645</b>	<b>24,543</b>

Rapid Power Management, LLC recognizes revenue in accordance with generally accepted accounting principles (GAAP) on Power Factor Correction jobs and Lighting Project jobs when the contract is fully completed. Due to the nature of these contracts, which can take several months to fully complete, this can result in significant billings to customers on projects prior to completion of the project. The above schedule summarizes the billings to customers by year that were not recognized as revenues during the years ended December 31, 2015 or 2014 because work was not yet fully completed on the project. The above also summarizes related job costs that were paid and recorded as prepaid expenses at December 31, 2015 and 2014.

*See Independent Accountants' Compilation Report*



Experian

For help reading this report, please review our [sample report](#)

Search inquiry: Rapid Power Management, Llc / 4205 Stanley Drive / Carrollton / TX / 75010 / (My company)

### CreditScore<sup>SM</sup> Report

as of: 11/17/16 11:28 ET

#### Rapid Power Management, LLC

**Address:** 19111 Dallas Pkwy  
Dallas, TX 75287-3199  
United States

**Phone:** 469-759-1450

**Website:** www.rapidpower.net

**Experian BIN:** 883064788

**Agent:** Csc-Lawyers Incorporating Service (Corpo

**Agent Address:** 50 W Broad ST  
Columbus, OH

**Key Personnel:** Director: James M Dodson  
Director: Jared Patterson  
Member: Brad Keating

**SIC Code:** 8744-Facilities Support Management Services  
8711-Engineering Services  
1711-Plumbing, Heating & A/C Contractors

**NAICS Code:** 561210-Facilities Support Services  
541330-Engineering Services  
238220-Plumbing, Heating, And Air-Conditioning Contractors

**Also is (or has been) operating as:**  
Rapid Power Management LLC

**Business Type:** Corporation

**Experian File Established:** June 2002

**Experian Years on File:** 14 Years

**Years in Business:** 14 Years

**Total Employees:** 9

**Sales:** \$1,794,000

**Filing Data Provided by:** Texas

**Date of Incorporation:** 05/21/2010

**Family Linkage:**  
**Ultimate Parent:** Rapid Power Management, LLC  
19111 Dallas Pkwy  
Dallas, TX

**Branches / Alternative Locations:**

Rapid Power Management, LLC  
2761 E Trinity Mills Rd Ste 102  
Carrollton, TX United States

Rapid Power Management, LLC  
3082 Harbinger Ln  
Dallas, TX United States

Rapid Power Management, LLC  
1219 County Road 9  
Crossville, AL United States

**Current Days Beyond Terms (DBT):** 0

**Predicted DBT for 01/11/2017:** 1

**Average Industry DBT:** 5

**Payment Trend Indicator:** Stable

**Lowest 6 Month Balance:** \$101

**Highest 6 Month Balance:** \$5,385

**Current Total Account Balance:** \$665

**Highest Credit Amount Extended:** \$398

**Payment Tradelines (see charts):** 16

**UCC Filings:** 15

**Businesses Scoring Worse:** 74%

- ✓ Bankruptcies: 0
- ✓ Liens: 0
- ✓ Judgments Filed: 0
- ✓ Collections: 0

#### Credit Summary

[Back to top](#)



The objective of the Credit Ranking Score is to predict payment behavior. High Risk means that there is a significant probability of delinquent payment. Low Risk means that there is a good probability of on-time payment.

#### Key Score Factors:

- Number of good commercial accounts
- Pct of aged commercial accts to total nbr of accts
- Length of time on experian's file
- Pct of new commercial accts to total nbr of accts

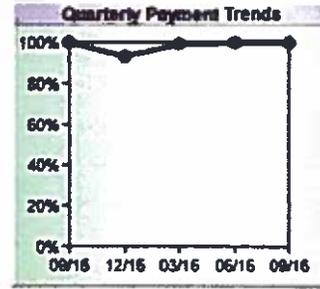
Recommended Action: Low To Medium Risk

Payment Summary

[Back to top](#)



\*Percentage of on-time payments by month.



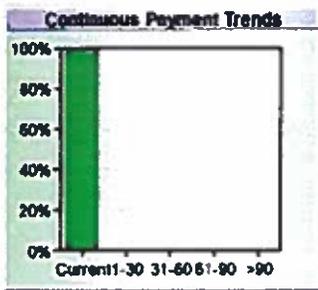
\*Percentage of on-time payments by quarter.

Monthly Payment Trends - Recent Activity

Date	Current	Up to 30 DBT	31-60 DBT	61-90 DBT	>90 DBT
05/16	100%	0%	0%	0%	0%
06/16	100%	0%	0%	0%	0%
07/16	100%	0%	0%	0%	0%
08/16	100%	0%	0%	0%	0%
09/16	100%	0%	0%	0%	0%
10/16	100%	0%	0%	0%	0%

Quarterly Payment Trends - Recent Activity

Date	Current	Up to 30 DBT	31-60 DBT	61-90 DBT	>90 DBT
09/15	100%	0%	0%	0%	0%
12/15	93%	7%	0%	0%	0%
03/16	99%	1%	0%	0%	0%
06/16	100%	0%	0%	0%	0%
09/16	100%	0%	0%	0%	0%



\*Continuous distribution with DBT

Insufficient information to produce Newly Reported Payment Trends chart



\*Combined distribution with DBT

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Summary: Application electronically filed by Ms. Christa Taylor on behalf of Taylor, Christa