

FILE

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## ***Flagship Solutions, Inc.***

**"Specializing in Overhead Expense Reduction"**

February 28, 2017

Public Utilities Commission of Ohio  
Docketing Division  
180 East Broad St.  
Lobby  
Columbus, OH 43215-3750

Attention: Mr. Shahid Mahmud, Rates and Analysis Department

2017 MAR -6 PM 1:56  
PUCO

Dear PUCO:

I have enclosed the requested information, per instructions from Mr. Shahid Mahmud of the PUCO Rates and Analysis Department. This information is submitted to bring my previously submitted application into compliance with Ohio laws.

This letter and the additional pages are a revision for Case No. 13-399-EL-AGG.

It is my understanding that I do not need to submit the entire application again, only this additional information.

If you have any questions, please feel free to contact me.

Sincerely,



David M. Leather  
FLAGSHIP SOLUTIONS, INC.

Enclosure

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 DM Date Processed MAR 06 2017

## My Experian Credit Report

Prepared for David Leather on Feb 25, 2017

- Summary
- Accounts
- Collections
- Inquiries
- Public Records
- FICO® Score

Summary ▼

Your summary includes the information that identifies this Report as yours, as well as summaries of the other sections of the Report. If you have a personal statement as a result of a dispute, it will appear here as well.

### My Accounts Summary

Open Credit Cards	4
Open Retail Cards	0
Open Real Estate Loans	1
Open Installment Loans	1
Total Open Accounts	7
Accounts Ever Late	0
Collections Accounts	0
Time Since Negative	Never
Average Account Age	11 yrs 2 mos

Oldest Account

30 yrs 8 mos

My Overall Credit Usage

Created with Highstock 46%

Credit Debt

\$66,650

Total Credit

\$144,500

My Debt Summary

Credit and Retail Card Debt

\$66,650

Real Estate Debt

\$150,097

Installment Loans Debt

\$2,965

Collections Debt

\$0

Total Debt

\$219,712

My Hard Inquiries

0

My Public Records

0

**671Good**

FICO Score 8 based on  
data.

**My Personal Information**

**Name**

DAVID M LEATHER

**Also Known As**

DAVE M LEATHER

LEATHER DAVID

**Birth Year**

1951

**Address(es)**

61 WATSON RD NORWAY, ME 04268-4426

6S516 MILLCREEK LN NAPERVILLE, IL 60540-5922

6 S 516 MILLCREEK LN NAPERVILLE, IL 60540

**Employer(s)**

FLAGSHIP SOLUTIONS

IMPACT CONSULTING

PACIFIC NUCLEAR

**Personal Statement(s)**

No Statement(s) present at this time

**Is everything correct?**

Be sure to review your Credit Report for any unfamiliar information. If you find inaccurate information, you can either dispute the information online or via postal mail.

Accounts

Accounts include credit cards, retail credit cards, real estate loans and installment loans. This information is reported to the credit bureaus from your creditors. When available, contact information for your creditors has been provided.

Filter:

All Toggle Dropdown

Open Accounts

Account Name	Balance	Credit Limit	Usage	Type	Status	Opened On
<b>BARCLAYS BANK DELAWARE</b> 00008401263XXXX	\$0	\$20,000	0%	Revolving	Current	Jul 1, 2008
<b>CHASE CARD</b> 41472020XXXX	\$3,612	\$20,000	18%	Revolving	Current	Jan 1, 2009
<b>NISSAN-INFINITI LT</b> 2500716XXXX	\$2,965	-	-	Installment	Current	Aug 1, 2014
<b>NORWAY SAVINGS BANK</b> 6110038292XXXX	\$63,038	\$78,000	81%	Revolving	Current	Jan 1, 2013
<b>NORWAY SAVINGS BANK</b> 2110107300XXXX	\$150,097	-	-	Real Estate	Current	Dec 1, 2012
<b>SYNCB/SAMS CLUB DC</b> 52133310XXXX	\$0	\$10,000	0%	Revolving	Current	Jun 1, 2005

Account Name	Balance	Credit Limit	Usage	Type	Status	Opened On
USAA SAVINGS BANK 4046XXXX	\$0	\$16,500	0%	Revolving	Current	Jun 1, 1986

Closed Accounts

Account Name	Balance	Credit Limit	Usage	Type	Status	Opened On
BMO HARRIS BANK 507981750XXXX	-	\$74,000	-	Revolving	Paid	Oct 1, 2005
CAPITAL ONE BANK USA N 48021317XXXX	-	\$7,500	-	Revolving	Paid	Apr 1, 2000
CHASE MTG 156305117XXXX	-	-	-	Real Estate	Paid	Aug 1, 2005
GMAC MORTGAGE 70225XXXX	-	-	-	Real Estate	Paid	Feb 1, 2010
KOHL'S/CHASE 02610646XXXX	-	\$1,000	-	Revolving	Paid	Nov 1, 1996
NISSAN-INFINITI LT 2900919XXXX	-	-	-	Installment	Paid	Sep 1, 2004

Account Name	Balance	Credit Limit	Usage	Type	Status	Opened On
NISSAN-INFINITI LT 0000002500545XXXX	-	-	-	Installment	Paid	Aug 1, 2003
SYNCB/BANAREPDC 44799310XXXX	-	\$4,000	-	Revolving	Paid	Nov 1, 2009
SYNCB/LOWES 79819242XXXX	-	\$15,000	-	Revolving	Paid	Jul 1, 2013
SYNCB/SAMS CLUB 60459921XXXX	-	\$0	-	Revolving	Paid	May 1, 1999
SYNCB/SAMS CLUB DC 52133310XXXX	-	\$0	-	Revolving	Paid	Jun 1, 2005
USAA FEDERAL SAVINGS B 8517XXXX	-	\$110,000	-	Revolving	Paid	Aug 1, 2007

## **My Experian Credit Report**

**Prepared for David Leather on Feb 25, 2017**

**Collections are accounts that are seriously overdue and may have been turned over to a collection agency. Collection accounts are deleted from your credit history seven years from the original delinquency date of the original account that you failed to pay as agreed. Having a collection account on your Credit Report can have a negative impact to your Credit Score.**

**Experian has no collections on file for you as of Feb 25, 2017.**

**Every time you apply for credit, a "hard inquiry" is placed on your Credit Report. Here you will find the business names of those who have obtained a copy of your Credit Report over the last two years. Hard inquiries stay on your Credit Report for 25 months.**

**Experian has no inquiries on file for you as of Feb 25, 2017.**

**Public Records are financial accounts attributed to legal actions such as bankruptcies, tax liens, and court judgments. They do not include information like arrests, misdemeanors, or other non-financial situations. Having a public record on your Credit Report can have a negative impact to your Credit Score.**

**Experian has no public records on file for you as of Feb 25, 2017.**