



September 21, 2018		20	RE
Ohio Public Utility Commission 180 East Broad Street Columbus, Ohio 43215	PUC	18 SEP 24 F	CEIVED-DOCKE
Docketing Division Re: Renewal of Power Broker/Aggregator Certificate for Lower Electric, LLC	0	й Н I: I5	ETING DIV
Certificate Number: 12-582E (3) Case Number: 12-2649-EL-AGG		0.	~

Dear Sir or Madam,

We respectfully submit the renewal application for recertification of Lower Electric, LLC located at 1307 Shermer Road in Northbrook, Illinois 60062.

Respectfully,

Lower Electric, LLC

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 $C \cdot D$. Date Processed 1/24/18

> 1307 Shermer Road | Northbrook, Illinois 60062 p: 847 272 0700 | f: 847 498 4873 *Outside Illinois:* p: 866 569 3788 | f: 866 329 8845 www.lowerelectric.com

Ohio | Public Utilities Commission

Original AGG Case Number	Version
12 2649-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. <u>RENEWAL INFORMATION</u>

- 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_Lower Electric, LLC

 Address_1307 Shermer Road Northbrook, Il 60062

 PUCO Certificate # and Date Certified_12-582E(3) November 4, 2016

 Telephone # (847) 272-0700 Web site address (if any) www.lowerelectric.com

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

Legal Name Lower Electric, LLC Address 1307 Shermer Road Northbrook, Il 60062 Telephone # (847) 272-0700 Web site address (if any) www.lowerelectric.com

A-4 List all names under which the applicant does business in North America Lower Electric, LLC

A-5 Contact person for regulatory or emergency matters

Name <u>Ira Holtzman</u>		
Title Co-Managing Member		
Business address 1307 Shermer I	Road Northbrook, II 60062	
Telephone # (847) 272-0700	Fax # (847) 498-4873	
E-mail addressira@lowe	relectric.com	

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

 Name Ira Holtzman

 Title Co-Managing Member

 Business address 1307 Shermer Road Northbrook, II 60062

 Telephone # (847) 272-0700
 Fax # (847) 498-4873

 E-mail address
 ira@lowerelectric.com

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

Customer Service addr	ess 1307 Shermer Road	Northbrook, Il 60062	
Toll-free Telephone #_	(866) 569-3788	Fax # (866) 329-8845	
E-mail address	ira@lowerelectric.com		

A-8 Applicant's federal employer identification number # 36-4413633

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

Sole ProprietorshipDescriptionLimited Liability Partnership (LLP)Imited Liability Company (LLC)CorporationOther

PROVIDE THE FOLLOWING AS SEPARATE ATTACHMENTS AND LABEL AS INDICATED:

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

B. <u>APPLICANT MANAGERIAL CAPABILITY AND EXPERIENCE</u>

PROVIDE THE FOLLOWING AS SEPARATE ATTACHMENTS AND LABEL AS INDICATED:

- **B-1** <u>Exhibit B-1 "Jurisdictions of Operation,"</u> 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** <u>Exhibit B-2 "Experience & Plans,"</u> 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** <u>Exhibit B-3 "Disclosure of Liabilities and Investigations,"</u> 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 <u>Exhibit B-4 "Disclosure of Consumer</u> <u>Protection Violations"</u> 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 <u>Exhibit B-5</u> "Disclosure of <u>Certification Denial</u>, <u>Curtailment</u>, <u>Suspension</u>, <u>or Revocation</u>" detailing such action(s) and providing all relevant documents.

C. <u>FINANCIAL CAPABILITY AND EXPERIENCE</u>

PROVIDE THE FOLLOWING AS SEPARATE ATTACHMENTS AND LABEL AS INDICATED:

- C-1 <u>Exhibit C-1 "Annual Reports,"</u> 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 <u>Exhibit C-2 "SEC Filings,"</u> 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 <u>Exhibit C-3 "Financial Statements,"</u> provide copies of the applicant's two most recent years of audited financial statements (balance sheet, income statement, and cash flow statement). If audited financial statements are not available, provide officer certified financial statements. If the applicant has not been in business long enough to satisfy this requirement, it shall file audited or officer certified financial statements covering the life of the business. 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 <u>Exhibit C-4 "Financial Arrangements."</u> 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.

- Exhibit C-5 "Forecasted Financial Statements," provide two years of forecasted C-5 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, Fitch IBCA, Moody's Investors Service, Standard & Poor's, 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 an 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.
- Exhibit C-7 "Credit Report," provide a copy of the applicant's credit report from **C-7** 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.

Applicant & Title

cribed before me this <u>21 st</u> day of <u>September</u>, <u>2018</u> Year

and subs

Signature of official administering oath

Ann UKOV Director of HR, Operations of Print Name and Title Administration

OFFICIAL SEAL My commission expires on October 28, 1013 ANN URKOV

Notary Public - State of Illinois My Commission Expires Oct 28, 2018

AFFIDAVII

State of Illinois

Northbrook ss

County of COOK

<u>Ira Holtzman</u>, Affiant, being duly sworn/affirmed according to law, deposes and says that: He/She is the <u>O-managing werdsor</u> (Office of Affiant) of <u>lower flectic_illc</u> (Name of Applicant);

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

- I. 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.

4.

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.

Manha ure of Affiant & Title

Sworn and subscribed before me this <u>21 st</u> day of <u>September</u>, <u>2018</u> Month

Signature of official administering oath

Ann Urter Director of HR. Operations & Print Name and Title Administration

Year

OFFICIAL SEAL My complission expires on October 28, 2018

ANN URKOV Notary Public - State of Illinois My Commission Expires Oct 28, 2018



A. APPLICANT INFORMATION

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Exhibit A-10 Principal Officers, Directors & Partners

4.

Ira Holtzman, CPA Member 1307 Shermer Road Northbrook, Illinois 60062 (p) 847-272-0700 (f) 847-498-4873

William K. Schloss, CPA, JD Member 1307 Shermer Road Northbrook, Illinois 60062 (p) 847-272-0700 (f) 847-498-4873



B. <u>APPLICANT MANAGERIAL</u> CAPABILITY AND EXPERIENCE

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Exhibit B-1 Jurisdictions of Operation

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Lower Electric, LLC is licensed as a Power Broker in the State of Illinois, the State of Pennsylvania, the State of Ohio and has the appropriate certification to transact business in the State of Connecticut.



Exhibit B-2 Experience & Plans

Lower Electric, LLC, founded on January 5, 2001, is a utility consulting firm, which examines the electric and natural gas bills of both business and residential customers and assists them in reducing those costs.

Lower Electric, LLC proposes to operate as a Power Broker to Ohio businesses and residential customers regarding their electric supply needs. Lower Electric, LLC will partner with Retail Energy Suppliers, which will supply the businesses and residences with their electric supply. Lower Electric, LLC will never take title to the energy, nor will Lower Electric, LLC collect money or remuneration directly from the clients. Our margin is part and parcel of the price calculated and offered by the power suppliers. The suppliers collect all moneys and then pay us our portion of the margin. Lower Electric, LLC does not enter into contracts with the clients; the contracts are solely between the customers and the retail energy suppliers. Our customers do not sign an agreement with Lower Electric, LLC.

All billing will be directly from the Retail Energy Supplier, or in the case of UCB billing, from the utility to the customer. Lower Electric, LLC, will have no role in billing the customer; however, Lower Electric will be available to help with billing issues that may arise during the course of an agreement that we facilitated.

Lower Electric, LLC is open Monday through Friday, with the exception of legal holidays, from 8:30 am to 5:00 pm Central Standard Time. Lower Electric, LLC's customer service department will handle any issues or complaints that may arise.



Exhibit B-3 Disclosure of Liabilities and Investigations

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There is no pending, current or past ruling, judgment, contingent liability, revocation of authority, regulatory investigation or any other matter that could adversely impact Lower Electric, LLC's financial or operational status or its ability to provide services to businesses or residential customers in the State of Ohio.



C. <u>APPLICANT FINANCIAL</u> CAPABILITY AND EXPERIENCE

4.

1307 Shermer Road | Northbrook, Illinois 60062 p: 847 272 0700 | f: 847 498 4873 *Outside Illinois:* p: 866 569 3788 | f: 866 329 8845 www.lowerelectric.com



Exhibit C-1 Annual Reports

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- **4** - 1

Lower Electric, LLC does not provide Annual Reports because it is not a publicly traded company.



Exhibit C-2 SEC Filings

Lower Electric, LLC is not required to file any documents or reports with the SEC because it is not a publicly traded company.



Exhibit C-3 (Financial Statements)

÷.,

Three unredacted copies and one original copy of Financial Statements for 2016 and 2017.

CONFIDENTIAL FILED UNDER SEAL This exhibit contains confidential and proprietary information and is being submitted under seal.

ENCLOSED IN A SEPARATE ENVELOPE OF CONFIDENTIAL DOCUMENTS CONTAINED HEREIN.



Exhibit C-4 Financial Arrangements

4.

N/A Lower Electric, LLC has no outstanding guarantees, contractual arrangements, bank commitments or credit agreements. Does not take title to the electricity or the natural gas and is seeking recertification as a power broker.



<u>Exhibit C-5</u>

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Two years of Forecasted Financial Statements

(Estimated Statement of Cash Flows, Estimated Balance Sheets and Estimated Profit & Loss)

CONFIDENTIAL TO BE FILED UNDER SEAL

ENCLOSED IN A SEPARATE ENVELOPE OF CONFIDENTIAL DOCUMENTS CONTAINED HEREIN AS ATTACHMENT 2.



Exhibit C-6 Credit Rating

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Lower Electric is a small energy broker in Illinois. Our credit rating was not available from the reporting organizations.



<u>Exhibit C-7</u> <u>Credit Report</u>

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Dunn and Bradstreet Credit Report for Lower Electric, LLC.

Attachment 3 appears at the end of this document and contains Lower Electric, LLC's Dunn & Bradstreet's Credit Rating and Credit Report.



Exhibit C-8 Bankruptcy Information

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Neither Lower Electric, LLC, nor either of its members, have filed for protection or reorganization under the bankruptcy laws.



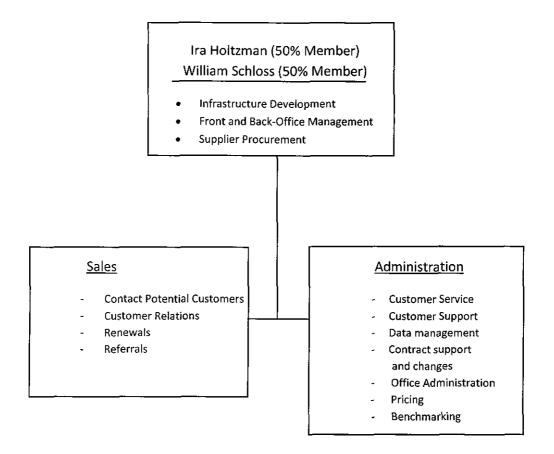
Exhibit C-9 Merger Information

4.

There has never been a dissolution or merger of Lower Electric, LLC.



Exhibit C-10 Company Organizational Chart



Lower Electric, LLC does not own any subsidiaries or affiliates.



Attachment 3 Exhibit C-6 and C-7

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Dunn & Bradstreet Credit Rating and Credit Report

1307 Shermer Road | Northbrook, Illinois 60062 p: 847 272 0700 | t: 847 498 4873 *Outside Illinois:* p: 866 569 3788 | f: 866 329 8845 www.lowerelectric.com \lambda DNBi Risk Management

Printed By: John Clark Date Printed:September 18, 2018

CONTRACTOR CONTRACTOR OF STATISTICS AND AND AND A

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(1) The Carlos Carlos Press, and to and colds: A comparison of the cargo and an entry operation.

If the Customer accessing the Services is part of the executive, legislative or judicial branches of the U.S. Federal Government, the Services contained herein are a Commercial Item as that term is defined in FAR 2.101, and are comprised of Technical Data, Computer Software and Computer Software Documentation as those terms are defined in FAR 52.227-14(a) and DFAR 252.227-13.

Customer's rights to use the Services are as described in the government contract signed between D&B and the Government.

Under no circumstances will the Customer accessing the Services have greater rights in the Services provided hereunder than "Limited Rights" as that term is defined in FAR 52.227-14 (ALT II) and DFAR 252.227-7013(f) and "Restricted Rights" as that term is defined in FAR 52.227-14 (ALT III) and DFAR 252.227-7014(f), respectively.

Live Report : LOWER ELECTRIC, LLC

D-U-N-S® Number: 02-294-6920

Endorsement/Billing Reference: johnclark@mc2energyservices.com

D&B Address	• • •	· · · · · · · · · · · · · · · · · · ·	Endorsement :	johnclark@mc2energyse rvices.com
	1307 Shermer Rd	Location Type Single Location		
	Northbrook, IL, US - 60062	Web www.lowerelectric.com		
Phone	847 272-0700			
Fax	847-498-4873			

Company Summary

Currency: Shown in USD unless otherwise indicated

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Score Bar

Credit Limit - D&B Aggressive		55,000.00	Based on profiles of other similar companies.
PAYDEX®		80	Paying on time.
Commercial Credit Score Class	С ^с	1	Low Risk of severe payment delinquency.
Financial Stress Score Class	C	2	Low to Moderate Risk of severe financial stress.
Credit Limit - D&B Conservative		30,000.00	Based on profiles of other similar companies.
D&B Rating			Unavailable.

D&B 3-month PAYDEX®	D&B PAYDEX®
3-month D&B PAYDEX®: 80	D&B PAYDEX® 80
Lowest Risk:100;Highest Risk :1	Lowest Risk:100;Highest Risk :1
When weighted by amount, Payments to suppliers average Within terms	When weighted by amount, Payments to suppliers average generally within terms

Public Filings

This is a single location

FirstRain Company News

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News

Powered by FirstRain

Manager	IRA HOLTZMAN, MEMBER
Year Started	2001
Employees	10
Financing	SECURED
SIC	1731
Line of business	Electrical contractor
NAICS	238210
History Status	CLEAR

This Company is not currently tracked for Company

Commercial Credit Score Class

Commercial Credit Score Class: 1

Lowest Risk:1;Highest Risk :5

The following data includes both open and closed filings found in D&B's database on this company.

4.

Record Type	Number of Records	Most Recent Filing Date
Bankruptcies	0	-
Judgments	0	-
Liens	0	
Suits	0	•
UCCs	4	10/15/15

The public record items contained herein may have been paid, terminated, vacated or released prior to todays date.

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Financial Stress Score Class

Financial Stress Score Class: 2

Detailed Trade Risk Insight™

Days Beyond Terms Past 3 Months There is not sufficient reporting trading activity to generate 3 months Days Beyond Terms (a minimum of 3 trade experiences from at least 2 suppliers

Recent Derogatory Events

	Jul-18	Aug-18	Sep-18
Placed for Collection	-	-	-
Bad Debt Written Off	-	-	-

FirstRain Company News

(**i**)

 \nearrow This Company is not currently tracked for Company $\overset{}{\overset{}_{\overset{}_{\overset{}_{\overset{}_{\overset{}}_{\overset{}_{\overset{}}_{\overset{}}_{\overset{}}_{\overset{}}}}}}$ News

Powered by FirstRain

Predictive Scores

D&B Viability Rating Summary

Currency: Shown in USD unless otherwise indicated

The D&B Viability Rating uses D&B's proprietary analytics to compare the most predictive business risk indicators and deliver a highly reliable assessment of the probability that a company will go out of business, become dormant/inactive, or file for bankruptcy/insolvency within the next 12 months. The D&B Viability Rating is made up of 4 components:



Compared to All US Businesses within the D&B Database:

- Level of Risk: Low Risk
- Businesses ranked 3 have a probability of becoming no longer viable; 3 %
- Percentage of businesses ranked 3: 15 %
- Across all US businesses, the average probability of becoming no longer viable: 14 %



Portfolio Comparison

Lowest Risk:1

Highest Risk:9

Compared to All US Businesses within the same MODEL SEGMENT:

- Model Segment : Established Trade Payments
- Level of Risk: Low Risk
- Businesses ranked 2 within this model segment have a probability of becoming no longer viable; 3 %
- Percentage of businesses ranked 2 with this model segment: 16 %
- Within this model segment, the average probability of becoming no longer viable: 5 %



Data Depth Indicator

Predictive Data: A Descriptive Data: G

Data Depth Indicator:

- ✓ Rich Firmographics
- ✓ Extensive Commercial Trading Activity
- **Basic Financial Attributes**

Greater data depth can increase the precision of the D&B Viability Rating assessment.



Company Profile	Financial Data	Trade Payments	Company Size	Years in Business
	Not Available	Available (3+ Trade)	Medium	Established

Company Profile Details:

- Financial Data: Not Available
- Trade Payments: Available (3+ Trade)
- Company Size: Medium (Employees: 10-49 or Sales: \$100K-\$499K)
- Years in Business: Established (5+)

4.

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If the Customer accessing the Services is part of the executive, legislative or judicial branches of the U.S. Federal Government, the Services contained herein are a Commercial Item as that term is defined in FAR 2.101, and are comprised of Technical Data, Computer Software and Computer Software Documentation as those terms are defined in FAR 52.227-14(a) and DFAR 252.227-13.

Customer's rights to use the Services are as described in the government contract signed between D&B and the Government.

Under no circumstances will the Customer accessing the Services have greater rights in the Services provided hereunder than "Limited Rights" as that term is defined in FAR 52.227-14 (ALT II) and DFAR 252.227-7013(f) and "Restricted Rights" as that term is defined in FAR 52.227-14 (ALT III) and DFAR 252.227-7014(f), respectively.

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