

File



Public Utilities Commission

Original AGG Case Number	Version
12-3112-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 Onyx Power & Gas Consulting LLC
Address Three Galleria Tower, 13155 Noel Rd, Ste. 900, Dallas, TX 75240
PUCO Certificate # and Date Certified 12-618E, 12/30/18
Telephone # (972) 530-3013 Web site address (if any) www.onyxpg.com

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

Legal Name Onyx Power & Gas Consulting LLC
Address 5005 Rockside Rd, Ste. 600, Independence, OH 44131
Telephone # (216) 573-3744 Web site address (if any) www.onyxpg.com

A-4 List all names under which the applicant does business in North America
Onyx Power & Gas Consulting

A-5 Contact person for regulatory or emergency matters

Name Kevin Gooden
Title President
Business address Three Galleria, 13155 Noel Rd, Ste. 900, Dallas, TX 75240
Telephone # (972) 530-3013 Fax # (214) 242-2828
E-mail address keving@onyxpg.com

This is to certify that the above information is accurate and complete. I hereby certify that this document delivered in the required format.
Technician A Date Processed 10/10/18

RECEIVED-DOCKETING DIV
2018 OCT 10 PM 4:22 -
PUCO

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

Name Kevin Gooden
Title President
Business address Three Galleria, 13155 Noel Rd, Ste. 900, Dallas, TX 75240
Telephone # (972) 530-3013 Fax # (214) 242-2828
E-mail address keving@onyxpg.com

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

Customer Service address Three Galleria, 13155 Noel Rd, Ste. 900, Dallas, TX 7524
Toll-free Telephone # (877) 916-3688 Fax # (214) 242-2828
E-mail address keving@onyxpg.com

A-8 Applicant's federal employer identification number # 45-3623714

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

- | | |
|--|---|
| <input type="checkbox"/> Sole Proprietorship | <input type="checkbox"/> Partnership |
| <input type="checkbox"/> Limited Liability Partnership (LLP) | <input checked="" type="checkbox"/> Limited Liability Company (LLC) |
| <input type="checkbox"/> Corporation | <input type="checkbox"/> 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.

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.

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

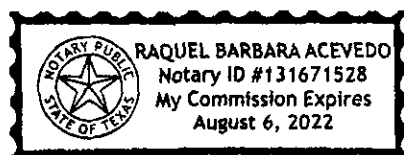

Signature of Applicant & Title

Sworn and subscribed before me this 05 day of October, 2018
Month Year


Signature of official administering oath


Print Name and Title

My commission expires on August 6, 2022



AFFIDAVIT

State of Texas :

Garkland ss.
(Town)

County of Dallas :

Kevin Gooday, Affiant, being duly sworn/affirmed according to law, deposes and says that:

He/She is the President (Office of Affiant) of Dhyk Power and Gas Consulting (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.

[Signature]
Signature of Affiant & Title

Sworn and subscribed before me this 05 day of October, 2018
Month Year

[Signature]
Signature of official administering oath

Raquel B. Acevedo
Print Name and Title

My commission expires on August 6, 2022

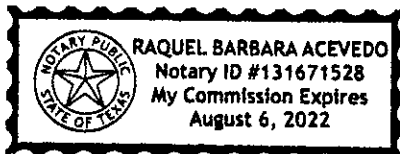
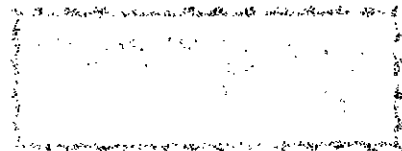


Exhibit A -10 "Principal Officers, Directors & Partners

Kevin Gooden, President

Three Galleria Tower
13155 Noel Rd, Ste. 900
Dallas, TX 75240

(972) 530-3013, Office
(214) 632-0125, Mobile
(214) 242-2828, Fax



B-1 Exhibit B-1 “Jurisdictions of Operation,”

Texas
New York
Ohio
Illinois
Massachusetts

Exhibit B-2 "Experience & Plans,"

Kevin Gooden began his career in 2004 at GSE Consulting where he developed an expertise in the retail energy industry including, but not limited to, procurement for commercial and industrial consumers. In 2005, Kevin served as Director of Business Development for GSE Consulting with substantial experience in the areas of: strategic sales and marketing; budgeting, forecasting and planning; key account acquisition and retention; executive presentation and negotiations; prospecting and lead generation; cross industry marketing and selling; customer relationship management and staff development and management. As Founder and President of Onyx Power & Gas Consulting, Kevin has been involved in every aspect of Onyx's growth. Onyx has become an industry leader in price risk management consulting and execution.

- Spearheads consulting projects involving risk management program objective definition, budget setting, hedge strategy design, and program implementation, execution.
- 14 years experience in developing and implementing risk management strategies.

Education

Associates of Science Degree, Business Management – Texarkana College

Exhibit B-3 "Disclosure of Liabilities and Investigations

Not applicable

Exhibit C-1 “Annual Reports,”

Not applicable. Onyx is a Sole Proprietorship and does not have Shareholders.

Exhibit C-2 “SEC Filings

Onyx is not required to file with the SEC as it is not publically traded.

Exhibit C-3 “Financial Statements,”

Onyx Power & Gas Consulting LLC

BALANCE SHEET

As of December 31, 2017

	TOTAL
ASSETS	
Current Assets	
Bank Accounts	
BUSINESSSELECT CHKG	29,843.67
Total Bank Accounts	\$29,843.67
Accounts Receivable	
Accounts Receivable (A/R)	0.00
Total Accounts Receivable	\$0.00
Other Current Assets	
Allowance for Bad Debts	0.00
Employee Cash Advances	0.00
Payroll Corrections	0.00
Uncategorized Asset	0.00
Undeposited Funds	0.00
Total Other Current Assets	\$0.00
Total Current Assets	\$29,843.67
Fixed Assets	
Autos	94,222.41
Total Fixed Assets	\$94,222.41
TOTAL ASSETS	\$124,066.08
LIABILITIES AND EQUITY	
Liabilities	
Current Liabilities	
Accounts Payable	
Accounts Payable	0.00
Total Accounts Payable	\$0.00
Credit Cards	
Onyx Credit Card	21,318.97
Total Credit Cards	\$21,318.97
Other Current Liabilities	
Chase LOC	10,326.65
Direct Deposit Payable	3,659.21
Payroll Liabilities	13.24
Child Support AG Case #0011282655	738.48
Child Support Case #0010566022	4,440.02
Federal Taxes (941/944)	3,254.97
Federal Unemployment (940)	168.00
NY MCTMT Employer Tax	0.00
NYS Employment Taxes	0.00
NYS Income Tax	0.00
OH Income Tax	7.00
OH Local Tax	3,653.59

	TOTAL
OH Unemployment Tax	0.00
TX Unemployment Tax	0.00
VA Income Tax	0.00
VA SUI Employer	0.00
Total Payroll Liabilities	12,275.30
Sales tax payable	0.00
Total Other Current Liabilities	\$26,261.16
Total Current Liabilities	\$47,580.13
Long-Term Liabilities	
N/P In Touch Credit Union	68,464.13
Total Long-Term Liabilities	\$68,464.13
Total Liabilities	\$116,044.26
Equity	
Kevin Contribution	85,792.70
Kevin Draw	-538,136.66
Retained Earnings	385,065.32
Net Income	75,300.46
Total Equity	\$8,021.82
TOTAL LIABILITIES AND EQUITY	\$124,066.08

Onyx Power & Gas Consulting LLC

BALANCE SHEET

As of December 31, 2016

	TOTAL
ASSETS	
Current Assets	
Bank Accounts	
BUSINESSSELECT CHKG	51,223.06
Total Bank Accounts	\$51,223.06
Accounts Receivable	
Accounts Receivable (A/R)	136,566.39
Total Accounts Receivable	\$136,566.39
Other Current Assets	
Allowance for Bad Debts	0.00
Employee Cash Advances	0.00
Payroll Corrections	0.00
Uncategorized Asset	0.00
Undeposited Funds	0.00
Total Other Current Assets	\$0.00
Total Current Assets	\$187,789.45
TOTAL ASSETS	\$187,789.45
LIABILITIES AND EQUITY	
Liabilities	
Current Liabilities	
Accounts Payable	
Accounts Payable	0.00
Total Accounts Payable	\$0.00
Credit Cards	
Onyx Credit Card	19,822.93
Total Credit Cards	\$19,822.93
Other Current Liabilities	
Chase LOC	15,471.60
Direct Deposit Payable	0.00
Payroll Liabilities	13.24
Child Support AG Case #0011282655	0.00
Child Support Case #0010566022	0.00
Federal Taxes (941/944)	6,402.74
Federal Unemployment (940)	210.00
NY MCTMT Employer Tax	0.00
NYS Employment Taxes	0.00
NYS Income Tax	0.00
OH Income Tax	133.84
OH Local Tax	2,424.36
OH Unemployment Tax	0.00
TX Unemployment Tax	7.14
VA Income Tax	0.00
VA SUI Employer	0.00

	TOTAL
Total Payroll Liabilities	9,191.32
Sales tax payable	0.00
Total Other Current Liabilities	\$24,662.92
Total Current Liabilities	\$44,485.85
Total Liabilities	\$44,485.85
Equity	
Kevin Contribution	59,873.55
Kevin Draw	-301,635.27
Retained Earnings	279,540.54
Net Income	105,524.78
Total Equity	\$143,303.60
TOTAL LIABILITIES AND EQUITY	\$187,789.45

Onyx Power & Gas Consulting LLC

PROFIT AND LOSS

January - December 2017

	TOTAL
Income	
Services	678,384.74
Total Income	\$678,384.74
GROSS PROFIT	\$678,384.74
Expenses	
Advertising	15,216.19
Automobile Expense	10,240.32
Bank Charges	907.08
Charitable Contribution	1,957.01
Child Support	4,915.42
Commissions & Fees	180,089.93
Dues & Subscriptions	3,637.66
Interest Expense	7,641.48
Legal & Professional Fees	250.00
Meals and Entertainment	10,594.09
Office Expenses	9,629.34
Payroll Expenses	375.81
Taxes	19,617.97
Wages	283,849.58
Total Payroll Expenses	303,843.36
Postage	240.15
Professional Fees	12,573.11
Rent or Lease	2,167.79
Repair & Maintenance	4,131.50
Shipping Expense	45.52
Software Expense	19,232.01
Travel	9,141.61
Utilities	6,630.71
Total Expenses	\$603,084.28
NET OPERATING INCOME	\$75,300.46
NET INCOME	\$75,300.46

Onyx Power & Gas Consulting LLC

BALANCE SHEET

As of December 31, 2016

	TOTAL
ASSETS	
Current Assets	
Bank Accounts	
BUSINESSSELECT CHKG	51,223.06
Total Bank Accounts	\$51,223.06
Accounts Receivable	
Accounts Receivable (A/R)	136,566.39
Total Accounts Receivable	\$136,566.39
Other Current Assets	
Allowance for Bad Debts	0.00
Employee Cash Advances	0.00
Payroll Corrections	0.00
Uncategorized Asset	0.00
Undeposited Funds	0.00
Total Other Current Assets	\$0.00
Total Current Assets	\$187,789.45
TOTAL ASSETS	\$187,789.45
LIABILITIES AND EQUITY	
Liabilities	
Current Liabilities	
Accounts Payable	
Accounts Payable	0.00
Total Accounts Payable	\$0.00
Credit Cards	
Onyx Credit Card	19,822.93
Total Credit Cards	\$19,822.93
Other Current Liabilities	
Chase LOC	15,471.60
Direct Deposit Payable	0.00
Payroll Liabilities	13.24
Child Support AG Case #0011282655	0.00
Child Support Case #0010566022	0.00
Federal Taxes (941/944)	6,402.74
Federal Unemployment (940)	210.00
NY MCTMT Employer Tax	0.00
NYS Employment Taxes	0.00
NYS Income Tax	0.00
OH Income Tax	133.84
OH Local Tax	2,424.36
OH Unemployment Tax	0.00
TX Unemployment Tax	7.14
VA Income Tax	0.00
VA SUI Employer	0.00

	TOTAL
Total Payroll Liabilities	9,191.32
Sales tax payable	0.00
Total Other Current Liabilities	\$24,662.92
Total Current Liabilities	\$44,485.85
Total Liabilities	\$44,485.85
Equity	
Kevin Contribution	59,873.55
Kevin Draw	-301,635.27
Retained Earnings	279,540.54
Net Income	105,524.78
Total Equity	\$143,303.60
TOTAL LIABILITIES AND EQUITY	\$187,789.45

Onyx Power & Gas Consulting LLC

STATEMENT OF CASH FLOWS

January - December 2017

	TOTAL
OPERATING ACTIVITIES	
Net Income	75,300.46
Adjustments to reconcile Net Income to	
Net Cash provided by operations:	
Accounts Receivable (A/R)	136,566.39
Accounts Payable	0.00
Onyx Credit Card	1,496.04
Chase LOC	-5,144.95
Direct Deposit Payable	3,659.21
Payroll Liabilities:Child Support AG Case #0011282655	738.48
Payroll Liabilities:Child Support Case #0010566022	4,440.02
Payroll Liabilities:Federal Taxes (941/944)	-3,147.77
Payroll Liabilities:Federal Unemployment (940)	-42.00
Payroll Liabilities:OH Income Tax	-126.84
Payroll Liabilities:OH Local Tax	1,229.23
Payroll Liabilities:OH Unemployment Tax	0.00
Payroll Liabilities:TX Unemployment Tax	-7.14
Payroll Liabilities:VA Income Tax	0.00
Total Adjustments to reconcile Net	139,660.67
Income to Net Cash provided by	
operations:	
Net cash provided by operating activities	\$214,961.13
INVESTING ACTIVITIES	
Autos	-94,222.41
Net cash provided by investing activities	\$ -94,222.41
FINANCING ACTIVITIES	
N/P In Touch Credit Union	68,464.13
Kevin Contribution	25,919.15
Kevin Draw	-236,501.39
Net cash provided by financing activities	\$ -142,118.11
NET CASH INCREASE FOR PERIOD	\$ -21,379.39
Cash at beginning of period	51,223.06
CASH AT END OF PERIOD	\$29,843.67

Onyx Power & Gas Consulting LLC

STATEMENT OF CASH FLOWS

January - December 2016

	TOTAL
OPERATING ACTIVITIES	
Net Income	105,524.78
Adjustments to reconcile Net Income to Net Cash provided by operations:	
Accounts Receivable (A/R)	2,332.52
Employee Cash Advances	-4,732.62
Uncategorized Asset	-37,868.63
Accounts Payable	11,048.96
Onyx Credit Card	2,245.60
Chase LOC	15,471.60
Direct Deposit Payable	0.00
Payroll Liabilities	13.24
Payroll Liabilities:Child Support AG Case #0011282655	0.00
Payroll Liabilities:Child Support Case #0010566022	0.00
Payroll Liabilities:Federal Taxes (941/944)	1,043.50
Payroll Liabilities:Federal Unemployment (940)	0.00
Payroll Liabilities:NY MCTMT Employer Tax	0.00
Payroll Liabilities:NYS Employment Taxes	0.00
Payroll Liabilities:NYS Income Tax	0.00
Payroll Liabilities:OH Income Tax	112.19
Payroll Liabilities:OH Local Tax	1,960.80
Payroll Liabilities:OH Unemployment Tax	0.00
Payroll Liabilities:TX Unemployment Tax	-263.31
Payroll Liabilities:VA Income Tax	-36.29
Total Adjustments to reconcile Net Income to Net Cash provided by operations:	-8,672.44
Net cash provided by operating activities	\$96,852.34
FINANCING ACTIVITIES	
Kevin Contribution	6,460.52
Kevin Draw	-101,976.15
Net cash provided by financing activities	\$ -95,515.63
NET CASH INCREASE FOR PERIOD	\$1,336.71
Cash at beginning of period	49,886.35
CASH AT END OF PERIOD	\$51,223.06

CERTIFICATION OF PRESIDENT

I, Kevin Gooden, certify that:

I have reviewed the enclosed financial reports on Form 10-Q of Onyx Power & Gas Consulting LLC;

Based on my knowledge, this report does not contain any untrue statement of a material fact or omit to state a material fact necessary to make the statements made, in light of the circumstances under which such statements were made, not misleading with respect to the period covered by this report;

Based on my knowledge, the financial statements, and other financial information included in this report, fairly present in all material respects the financial condition, results of operations and cash flows of the registrant as of, and for, the periods presented in this report;

Date: September 12, 2014

/s/ Kevin Gooden
Kevin Gooden

Exhibit C-4 “Financial Arrangements,”

NA - Onyx will not take ownership of the commodity.

Exhibit C-5 “Forecasted Financial Statements,”

Balance Sheet Projection					
ASSETS	Year 1	Year 2	Year 3	Year 4	Year 5
Current Assets					
Cash	\$ 223,606	\$ 653,234	\$ 1,747,778	\$ 3,570,150	\$ 6,279,941
Accounts Receivable	\$ -	\$ -	\$ -	\$ -	\$ -
Supplies	\$ -	\$ -	\$ -	\$ -	\$ -
Total Current	\$ 223,606	\$ 653,234	\$ 1,747,778	\$ 3,570,150	\$ 6,279,941
Fixed Assets					
Computer/Technology Equipment	\$ 5,000	\$ 10,000	\$ 20,000	\$ 30,000	\$ 40,000
Office Furniture & Fixtures	\$ 5,000	\$ 10,000	\$ 15,000	\$ 20,000	\$ 25,000
	\$ -	\$ -	\$ -	\$ -	\$ -
	\$ -	\$ -	\$ -	\$ -	\$ -
Other Adj. for Rounding	\$ 4	\$ 4	\$ 4	\$ 4	\$ 12
Accumulated Depreciation	\$ (2,004)	\$ (6,000)	\$ (12,996)	\$ (22,992)	\$ (35,988)
Total Fixed	\$ 8,000	\$ 14,004	\$ 22,008	\$ 27,012	\$ 29,024
Other					
Goodwill	\$ -	\$ -	\$ -	\$ -	\$ -
	\$ -	\$ -	\$ -	\$ -	\$ -
Total Other	\$ -	\$ -	\$ -	\$ -	\$ -
TOTAL ASSETS	\$ 231,606	\$ 667,238	\$ 1,769,786	\$ 3,597,162	\$ 6,308,965
LIABILITIES					
Current Liabilities					
Accounts Payable	\$ -	\$ -	\$ -	\$ -	\$ -
Loan Balance	\$ 205,804	\$ 158,872	\$ 109,048	\$ 56,152	\$ -
Total Current	\$ 205,804	\$ 158,872	\$ 109,048	\$ 56,152	\$ -
Long Term Liabilities					
Mortgage and Loan	\$ -	\$ -	\$ -	\$ -	\$ -
Equity	\$ -	\$ -	\$ -	\$ -	\$ -
Total Long Term	\$ -	\$ -	\$ -	\$ -	\$ -
Total Liabilities	\$ 205,804	\$ 158,872	\$ 109,048	\$ 56,152	\$ -
Shareholder Equity					
Paid in Capital	\$ -	\$ -	\$ -	\$ -	\$ -
Retained Earnings	\$ -	\$ 25,802	\$ 508,366	\$ 1,660,738	\$ 3,541,010
Current Year Income/Loss	\$ 25,802	\$ 482,564	\$ 1,152,372	\$ 1,880,272	\$ 2,767,955
Total Owner Equity	\$ 25,802	\$ 508,366	\$ 1,660,738	\$ 3,541,010	\$ 6,308,965
TOTAL LIABILITIES AND EQUITY	\$ 231,606	\$ 667,238	\$ 1,769,786	\$ 3,597,162	\$ 6,308,965

Prepared by:

Venture Consulting
(740) 350-5732
guthrie@venture-consulting.com

Profit and Loss Statement - Five-Year Annual					
	Year 1	Year 2	Year 3	Year 4	Year 5
Revenue					
Revenue	\$ 538,168	\$ 1,778,333	\$ 3,547,503	\$ 5,307,503	\$ 7,379,691
Total Revenue	\$ 538,168	\$ 1,778,333	\$ 3,547,503	\$ 5,307,503	\$ 7,379,691
Direct Costs					
Direct Costs	\$ 180,205	\$ 573,746	\$ 1,135,608	\$ 1,694,605	\$ 2,360,168
Total Direct Costs	\$ 180,205	\$ 573,746	\$ 1,135,608	\$ 1,694,605	\$ 2,360,168
Gross Margin	\$ 357,963	\$ 1,204,587	\$ 2,411,895	\$ 3,612,898	\$ 5,019,523
Operating Expenses					
Salaries	\$ 162,000	\$ 308,004	\$ 489,000	\$ 594,000	\$ 681,000
Employer Payroll Taxes and Benefits	\$ 40,500	\$ 77,004	\$ 122,256	\$ 148,500	\$ 170,256
Depreciation	\$ 2,004	\$ 3,996	\$ 6,996	\$ 9,996	\$ 12,996
Advertising/Marketing	\$ 48,000	\$ 60,000	\$ 90,000	\$ 120,000	\$ 150,000
Professional Services (Accountant/Lawyer)	\$ 12,000	\$ 12,000	\$ 12,000	\$ 12,000	\$ 12,000
Consulting Services (Development/IT/Operations)	\$ 12,000	\$ 12,000	\$ 6,000	\$ 6,000	\$ 6,000
Office Lease	\$ 18,000	\$ 18,000	\$ 18,000	\$ 18,000	\$ 18,000
Insurance	\$ 3,000	\$ 3,000	\$ 3,000	\$ 3,000	\$ 3,000
Utilities	\$ 3,600	\$ 3,996	\$ 3,996	\$ 3,996	\$ 3,996
Office Equipment/Supplies	\$ 2,400	\$ 3,000	\$ 3,000	\$ 3,000	\$ 3,000
Phones/Internet/Web Services	\$ 2,400	\$ 2,004	\$ 2,004	\$ 2,004	\$ 2,004
Office Software Cost	\$ 1,200	\$ 1,200	\$ 1,200	\$ 1,200	\$ 1,200
Loan Interest Payment (Principal on Cash Flow)	\$ 14,000	\$ 11,004	\$ 8,196	\$ 5,100	\$ 1,848
	\$ -	\$ -	\$ -	\$ -	\$ -
	\$ -	\$ -	\$ -	\$ -	\$ -
	\$ -	\$ -	\$ -	\$ -	\$ -
Total Operating Expenses	\$ 321,104	\$ 515,208	\$ 765,648	\$ 926,796	\$ 1,065,300
Operating Profit	\$ 36,859	\$ 689,379	\$ 1,646,247	\$ 2,686,102	\$ 3,954,223
Tax Burden (30%)	\$ 11,057	\$ 206,815	\$ 493,875	\$ 805,830	\$ 1,186,268
Net Profit	\$ 25,802	\$ 482,564	\$ 1,152,372	\$ 1,880,272	\$ 2,767,955

Prepared by:

Venture Consulting
(740) 350-5732
guthrie@venture-consulting.com

Cash Flow -Five Year Annual					
	Year 1	Year 2	Year 3	Year 4	Year 5
Operating Activities					
Net Income (after taxes)	\$ 25,802	\$ 482,564	\$ 1,152,372	\$ 1,880,272	\$ 2,767,955
Adjustments to Reconcile					
Depreciation & Amortization	\$ 2,004	\$ 3,996	\$ 6,996	\$ 9,996	\$ 12,996
Change In:					
Accounts Receivable	\$ -	\$ -	\$ -	\$ -	\$ -
Inventories	\$ -	\$ -	\$ -	\$ -	\$ -
Accounts Payable	\$ -	\$ -	\$ -	\$ -	\$ -
Other	\$ -	\$ -	\$ -	\$ -	\$ -
Cash From Operating Activities	\$ 27,806	\$ 486,560	\$ 1,159,368	\$ 1,890,268	\$ 2,780,951
Investing Activities					
Capital Expenditures*	\$ (10,000)	\$ (10,000)	\$ (15,000)	\$ (15,000)	\$ (15,000)
Other Non-Expensed Expenditures*	\$ -	\$ -	\$ -	\$ -	\$ -
Cash Used in Investing	\$ (10,000)	\$ (10,000)	\$ (15,000)	\$ (15,000)	\$ (15,000)
Financing Activities					
Loan or Equity Infusion	\$ 250,000	\$ -	\$ -	\$ -	\$ -
Increase (Decrease) Long Term Debt	\$ (44,196)	\$ (46,932)	\$ (49,824)	\$ (52,896)	\$ (56,160)
Increase (Decrease) Short Term Debt	\$ -	\$ -	\$ -	\$ -	\$ -
Dividends Paid	\$ -	\$ -	\$ -	\$ -	\$ -
Other	\$ -	\$ -	\$ -	\$ -	\$ -
Cash (Used In)From Financing	\$ 205,804	\$ (46,932)	\$ (49,824)	\$ (52,896)	\$ (56,160)
Increase (Decrease) in Cash	\$ 223,610	\$ 429,628	\$ 1,094,544	\$ 1,822,372	\$ 2,709,791
Cash, Beginning of Year	\$ -	\$ 223,606	\$ 653,234	\$ 1,747,778	\$ 3,570,150
Cash, End of Year	\$ 223,606	\$ 653,234	\$ 1,747,778	\$ 3,570,150	\$ 6,279,941

Prepared by:

Venture Consulting
(740) 350-5732
guthrie@venture-consulting.com

Exhibit C-6 “Credit Rating,”

NA

Exhibit C-7 “Credit Report,”

[Print This Page](#)[Close Window](#)

3-in-1 Credit Report for KEVIN R GOODEN

As of: 09/26/2018

Report Does Not Update

Available until: 09/26/2019

Section Title	Section Description
1. Credit Summary	Summary of account activity
2. Account Information	Detailed account information
3. Inquiries	Companies that have requested or viewed your credit information
4. Negative Information	Bankruptcies, liens, garnishments and other judgments
5. Personal Information	Personal data, addresses, employment history
6. Dispute File Information	How to dispute information found on this credit report

Credit Summary

Your Credit Summary highlights the information in your credit file that is most important in determining your credit standing, distilling key credit information into one easy-to-read summary.

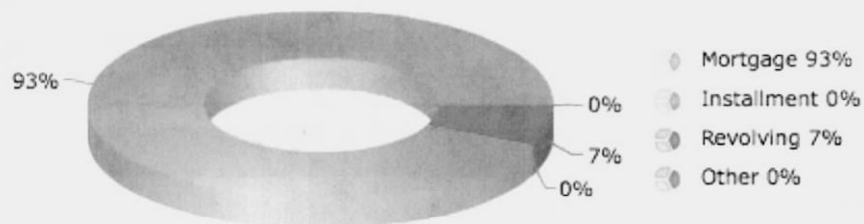
Accounts

Lenders usually take a positive view of individuals with a range of credit accounts - car loan, credit cards, mortgage, etc. -- that have a record of timely payments. However, a high debt to credit ratio on certain types of revolving (credit card) accounts and installment loans will typically have a negative impact.

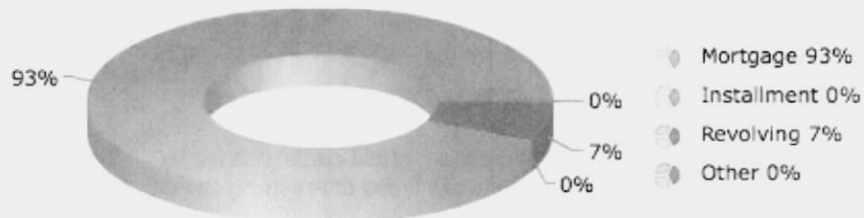
	Equifax	TransUnion	Experian
Total Mortgage Accounts	2	2	2
Balance	\$388,209	\$387,953	\$387,953
Credit Limit ^(?)	\$447,999	\$447,999	\$447,999
Debt to Credit Ratio	87%	87%	87%
Total Installment Accounts	0	0	0
Balance	\$0	\$0	\$0
High Balance	N/A	N/A	N/A
Debt to Credit Ratio	N/A	N/A	N/A
Total Revolving Accounts	5	3	5
Balance	\$27,030	\$27,030	\$27,030
Credit Limit ^(?)	\$44,200	\$37,200	\$44,200
Debt to Credit Ratio	61%	73%	61%
Total Other Accounts	0	0	0
Balance	\$0	\$0	\$0
Total Open Accounts	7	5	7
Total Balance	\$415,239	\$414,983	\$414,983
Total Credit Limit ^(?)	\$492,199	\$485,199	\$492,199
Total Debt to Credit Ratio	84%	86%	84%
Total Monthly Payment Amount ^(?)	\$5,230	\$5,230	\$5,230
Total Open Accounts with a Balance	4	4	4

Debt by Account Type

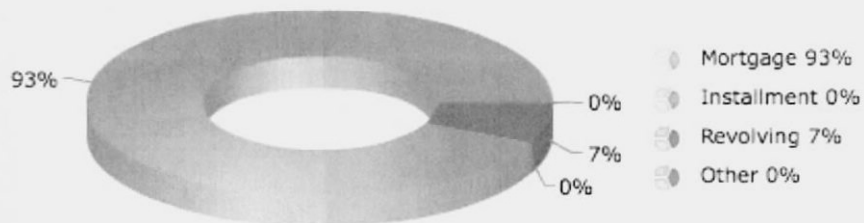
Equifax



Transunion



Experian



NOTE: Total may not equal 100% due to rounding

Account Age

Usually it is a good idea to keep your oldest credit account open, as a high average account age generally

demonstrates stability to lenders. Also, especially if you have been managing credit for a short time, opening many new accounts will lower your average account age and may have a negative impact.

	Equifax	TransUnion	Experian
Length of Credit History	19 Years, 9 Months	19 Years, 9 Months	19 Years, 9 Months
Average Account Age	9 Years, 6 Months	8 Years, 4 Months	8 Years, 11 Months
Oldest Account	<u>SYNCB/CAR CARE DISC TIRE (Opened 12/1998)</u>	<u>SYNCB/CCDSTR (Opened 12/1998)</u>	<u>SYNCB/CAR CARE DISC (Opened 12/1998)</u>
Most Recent Account	<u>ENSERCH FCU (Opened 06/2016)</u>	<u>LONE STAR CU (Opened 06/2016)</u>	<u>LONE STAR CREDIT UNI (Opened 06/2016)</u>

Inquiries - Requests for your Credit History

Numerous inquiries on your credit file for new credit may cause you to appear risky to lenders, so it is usually better to only seek new credit when you need it. Typically lenders distinguish between inquiries for a single loan and many new loans in part by the length of time over which the inquiries occur. So, when rate shopping for a loan it's a good idea to do it within a focused period of time.

	Equifax	TransUnion	Experian
<u>Inquiries in the Last 2 Years</u>	0	2	0
Most Recent Inquiry	N/A	<u>INTOUCH CU (Opened 09/2018)</u>	N/A

Potentially Negative Information

Late payments, collections and public records can have a negative impact on your credit standing. The more severe they are and the more recent they are, the more negative the potential impact.

	Equifax	TransUnion	Experian
<u>Public Records</u>	0	0	0
<u>Negative Accounts</u>	1	1	0
<u>Collections</u>	0	0	0

Mortgage Accounts

Mortgage accounts include first mortgages, home equity loans, and any other loans secured by real estate you own.

Open Accounts

ENSERCH FCU			
	Equifax	TransUnion	Experian
Account Type:	Mortgage	Mortgage	Mortgage
Account Number:	49692364LXXXX	49692364LXXXX	49692364LXXXX
Payment Responsibility:	Joint Contractual Liability	Joint Contractual Liability	Joint Contractual Liability
Date Opened:	06/2016	06/2016	06/2016
Balance Date:	07/2018	08/2018	08/2018
Balance Amount:	\$93,948	\$93,692	\$93,692
Monthly Payment:	\$673	\$673	\$673
High/Limit:	\$99,999	\$99,999	\$99,999
Account Status:	As Agreed	As Agreed	As Agreed
Past Due Amount:	\$0	\$0	\$0
Comments:	SECOND MORTGAGE REAL ESTATE MORTGAGE		OPEN ACCOUNT THIS IS AN ACCOUNT IN GOOD STANDING LAST PAID: 08/2018

ENSERCH FCU

7508 Ferguson Rd
Dallas, TX-752286540
(214) 327-9367

24-Month Payment History

Equifax																							
Jul 18	Jun 18	May 18	Apr 18	Mar 18	Feb 18	Jan 18	Dec 17	Nov 17	Oct 17	Sep 17	Aug 17	Jul 17	Jun 17	May 17	Apr 17	Mar 17	Feb 17	Jan 17	Dec 16	Nov 16	Oct 16	Sep 16	Aug 16

TransUnion																							
Jul 18	Jun 18	May 18	Apr 18	Mar 18	Feb 18	Jan 18	Dec 17	Nov 17	Oct 17	Sep 17	Aug 17	Jul 17	Jun 17	May 17	Apr 17	Mar 17	Feb 17	Jan 17	Dec 16	Nov 16	Oct 16	Sep 16	Aug 16

Experian																							
Aug 18	Jul 18	Jun 18	May 18	Apr 18	Mar 18	Feb 18	Jan 18	Dec 17	Nov 17	Oct 17	Sep 17	Aug 17	Jul 17	Jun 17	May 17	Apr 17	Mar 17	Feb 17	Jan 17	Dec 16	Nov 16	Oct 16	Sep 16

Seven-Year Payment History

	Equifax	TransUnion	Experian
30 Days Past Due:	0	0	0
60 Days Past Due:	0	0	0
90 Days Past Due:	0	0	0

ROUNDPOINT MORTGAGE SERVIC

	Equifax	TransUnion	Experian
Account Type:	Mortgage	Mortgage	Mortgage
Account Number:	596200451XXXX	596200451XXXX	596200451XXXX
Payment Responsibility:	Joint Contractual Liability	Joint Contractual Liability	Joint Contractual Liability
Date Opened:	09/2015	09/2015	09/2015
Balance Date:	09/2018	09/2018	09/2018
Balance Amount:	\$294,261	\$294,261	\$294,261
Monthly Payment:	\$3,760	\$3,760	\$3,760
High/Limit:	\$348,000	\$348,000	\$348,000
Account Status:	As Agreed	As Agreed	As Agreed
Past Due Amount:	\$0	\$0	\$0
Comments:	FREDDIE MAC ACCOUNT REAL ESTATE MORTGAGE	COLLATERAL: FRD153085711 100053601314839340	OPEN ACCOUNT THIS IS AN ACCOUNT IN GOOD STANDING LAST PAID: 08/2018

ROUNDPOINT MORTGAGE SERVIC

5032 Parkway Plaza Blvd
Charlotte, NC-282171918
(704) 426-8800

24-Month Payment History

Equifax																							
---------	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

														NR	NR	NR	NR	NR	NR	NR	NR	NR	
Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct
18	18	18	18	18	18	18	18	18	17	17	17	17	17	17	17	17	17	17	17	17	16	16	16

TransUnion

												NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	
Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep
18	18	18	18	18	18	18	18	17	17	17	17	17	17	17	17	17	17	17	17	16	16	16	16

Experian

[illegible]

Seven-Year Payment History

	Equifax	TransUnion	Experian
30 Days Past Due:	0	0	0
60 Days Past Due:	0	0	0
90 Days Past Due:	0	0	0

Closed Accounts

PRIMELENDING, A PLAINSCAPIT

	Equifax	TransUnion	Experian
Account Type:	Mortgage	Mortgage	Mortgage
Account Number:	300007521XXXX	300007521XXXX	300007521XXXX
Payment Responsibility:	Joint Contractual Liability	Joint Contractual Liability	Joint Contractual Liability
Date Opened:	09/2015	09/2015	09/2015
Balance Date:	05/2017	04/2017	05/2017
Balance Amount:	\$0	\$0	
Monthly Payment:			
High/Limit:	\$348,000	\$348,000	\$348,000
Account Status:	As Agreed	As Agreed	As Agreed
Past Due Amount:	\$0	\$0	\$0
Comments:	FREDDIE MAC ACCOUNT ACCOUNT TRANSFERRED OR SOLD	ACCOUNT TRANSFERRED COLLATERAL: FRD153085711	TRANSFERRED TO ANOTHER LENDER THIS IS AN ACCOUNT IN GOOD STANDING ACCOUNT TRANSFERRED TO ANOTHER OFFICE LAST PAID: 04/2017

PRIMELENDING.A PLAINSCAPIT

425 Phillips Blvd
Centar
Ewing, NJ-086181430
(609) 883-3900

24-Month Payment History

Equifax

No 24-Month Payment Data available for display.

TransUnion

[illegible]

Mar 17	Feb 17	Jan 17	Dec 16	Nov 16	Oct 16	Sep 16	Aug 16	Jul 16	Jun 16	May 16	Apr 16	Mar 16	Feb 16	Jan 16	Dec 15	Nov 15	Oct 15	Sep 15	Aug 15	Jul 15	Jun 15	May 15	Apr 15
--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------

Experian																								
NR	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	NR	NR	NR	NR	NR
May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	
17	17	17	17	17	16	16	16	16	16	16	16	16	16	16	16	16	15	15	15	15	15	15	15	

Seven-Year Payment History

	Equifax	TransUnion	Experian
30 Days Past Due:	0	0	0
60 Days Past Due:	0	0	0
90 Days Past Due:	0	0	0

PRIMELENDING A PLAINSCAPI

	Equifax	TransUnion	Experian
Account Type:	Mortgage		Mortgage
Account Number:	372600XXXX		372600XXXX
Payment Responsibility:	Joint Contractual Liability		Joint Contractual Liability
Date Opened:	09/2015		09/2015
Balance Date:	11/2015		10/2015
Balance Amount:	\$0		
Monthly Payment:			
High/Limit:	\$348,000		\$348,000
Account Status:	As Agreed		As Agreed
Past Due Amount:	\$0		\$0
Comments:	REAL ESTATE MORTGAGE ACCOUNT TRANSFERRED OR SOLD		CLOSED ACCOUNT PURCHASED BY ANOTHER LENDER THIS IS AN ACCOUNT IN GOOD STANDING LAST PAID:

PRIMELENDING A PLAINSCAPI

18111 Preston Rd Ste 900
Dallas, TX-752526601
(800) 597-0233

24-Month Payment History

Equifax
No 24-Month Payment Data available for display.

Experian																							
NR	*	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Oct 15	Sep 15	Aug 15	Jul 15	Jun 15	May 15	Apr 15	Mar 15	Feb 15	Jan 15	Dec 14	Nov 14	Oct 14	Sep 14	Aug 14	Jul 14	Jun 14	May 14	Apr 14	Mar 14	Feb 14	Jan 14	Dec 13	Nov 13
15	15	15	15	15	15	15	15	15	15	14	14	14	14	14	14	14	14	14	14	14	14	13	13

Seven-Year Payment History

	Equifax	TransUnion	Experian
30 Days Past Due:	0		0
60 Days Past Due:	0		0
90 Days Past Due:	0		0

WELLS FARGO HOME MORTGAGE

	Equifax	TransUnion	Experian
Account Type:	Mortgage	Mortgage	Mortgage
Account Number:	708037487XXXX	708037487XXXX	708037487XXXX
Payment Responsibility:	Joint Contractual Liability	Joint Contractual Liability	Joint Contractual Liability
Date Opened:	11/2010	11/2010	11/2010
Balance Date:	10/2015	09/2015	09/2015
Balance Amount:	\$0	\$0	
Monthly Payment:			
High/Limit:	\$370,500	\$370,500	\$370,500
Account Status:	As Agreed	As Agreed	As Agreed
Past Due Amount:	\$0	\$0	\$0
Comments:	FANNIE MAE ACCOUNT CLOSED OR PAID ACCOUNT/ZERO BALANCE	CLOSED	PAID THIS IS AN ACCOUNT IN GOOD STANDING LAST PAID: 09/2015

WELLS FARGO HOME MORTGAGE

PO Box 10335
Des Moines, IA-503060335
(800) 288-3212

24-Month Payment History**Equifax**

No 24-Month Payment Data available for display.

TransUnion

Aug 15	Jul 15	Jun 15	May 15	Apr 15	Mar 15	Feb 15	Jan 15	Dec 14	Nov 14	Oct 14	Sep 14	Aug 14	Jul 14	Jun 14	May 14	Apr 14	Mar 14	Feb 14	Jan 14	Dec 13	Nov 13	Oct 13	Sep 13

Experian

NR	Sep 15	Aug 15	Jul 15	Jun 15	May 15	Apr 15	Mar 15	Feb 15	Jan 15	Dec 14	Nov 14	Oct 14	Sep 14	Aug 14	Jul 14	Jun 14	May 14	Apr 14	Mar 14	Feb 14	Jan 14	Dec 13	Nov 13	Oct 13

Seven-Year Payment History

	Equifax	TransUnion	Experian
30 Days Past Due:	0	0	0
60 Days Past Due:	0	0	0
90 Days Past Due:	0	0	0

[Back to Top](#)

Installment Accounts

Installment accounts are credit accounts in which the amount of the payment and the number of payments are predetermined or fixed, such as a car loan.

Closed Accounts**Bank of America**

	Equifax	TransUnion	Experian
--	---------	------------	----------

Account Type:	Installment	Installment	Installment
Account Number:	6501002532XXXX	6501002532XXXX	6501002532XXXX
Payment Responsibility:	Individual	Individual	Individual
Date Opened:	01/2011	01/2011	01/2011
Balance Date:	04/2016	04/2016	04/2016
Balance Amount:	\$0	\$0	
Monthly Payment:			
High/Limit:	\$40,364	\$40,364	\$40,364
Account Status:	As Agreed	As Agreed	As Agreed
Past Due Amount:	\$0	\$0	\$0
Comments:	LAST REPORTED DELINQUENCIES: 07/2015=I2 CLOSED OR PAID ACCOUNT/ZERO BALANCE AUTO	LAST REPORTED DELINQUENCIES: 07/2015=I2 CLOSED	CURRENT ACCOUNT/WAS 30 DAYS PAST DUE DATE PAID LAST REPORTED DELINQUENCIES: 07/2015=I2 LAST PAID: 04/2016

Bank of America

PO Box 45144
Jacksonville, FL-322315144
(800) 299-2265

24-Month Payment History

Equifax																							
*	*	*	*	*	*	*	*	30	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr
16	16	16	15	15	15	15	15	15	15	15	15	15	15	15	14	14	14	14	14	14	14	14	14

TransUnion																							
* * * * *										30	* * * * *												
Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr
16	16	16	15	15	15	15	15	15	15	15	15	15	15	15	14	14	14	14	14	14	14	14	14

Experian																							
NR	* * * * *																						
Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May
16	16	16	16	15	15	15	15	15	15	15	15	15	15	15	15	14	14	14	14	14	14	14	14

Seven-Year Payment History

	Equifax	TransUnion	Experian
30 Days Past Due:	1	1	1
60 Days Past Due:	0	0	0
90 Days Past Due:	0	0	0

CENTURY BANK

	Equifax	TransUnion	Experian
Account Type:	Installment		Installment
Account Number:	708XXXX		708XXXX
Payment Responsibility:	Individual		Joint Contractual Liability
Date Opened:	12/2002		12/2002
Balance Date:	12/2008		10/2008

Balance Amount:	\$0	
Monthly Payment:		
High/Limit:	\$6,008	\$6,008
Account Status:	As Agreed	As Agreed
Past Due Amount:	\$0	\$0
Comments:	INSTALLMENT SALES CONTRACT CLOSED OR PAID ACCOUNT/ZERO BALANCE	PAID THIS IS AN ACCOUNT IN GOOD STANDING LAST PAID: 08/2008

CENTURY BANK

PO BOX 608
NEW BOSTON, TX-75570
(903) 838-5505

24-Month Payment History

Equifax																							
No 24-Month Payment Data available for display.																							

Experian																							
NR	NR	NR																					
Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov
08	08	08	08	08	08	08	08	08	08	07	07	07	07	07	07	07	07	07	07	07	06	06	

Seven-Year Payment History

	Equifax	TransUnion	Experian
30 Days Past Due:	0		0
60 Days Past Due:	0		0
90 Days Past Due:	0		0

ENSERCH FCU

	Equifax	TransUnion	Experian
Account Type:	Installment	Installment	Installment
Account Number:	5356315101Z02XXXX	5356315101Z02XXXX	5356315101Z02XXXX
Payment Responsibility:	Individual	Individual	Individual
Date Opened:	02/2008	02/2008	02/2008
Balance Date:	03/2011	01/2011	03/2011
Balance Amount:	\$0	\$0	
Monthly Payment:			
High/Limit:	\$25,000	\$25,000	\$25,000
Account Status:	As Agreed	As Agreed	As Agreed
Past Due Amount:	\$0	\$0	\$0
Comments:	CLOSED OR PAID ACCOUNT/ZERO BALANCE	CLOSED	PAID THIS IS AN ACCOUNT IN GOOD STANDING LAST PAID: 01/2011

ENSERCH FCU

7508 Ferguson Rd
Dallas, TX-752286540
(214) 327-9367

24-Month Payment History**Equifax****No 24-Month Payment Data available for display.****TransUnion**

Dec 10	Nov 10	Oct 10	Sep 10	Aug 10	Jul 10	Jun 10	May 10	Apr 10	Mar 10	Feb 10	Jan 10	Dec 09	Nov 09	Oct 09	Sep 09	Aug 09	Jul 09	Jun 09	May 09	Apr 09	Mar 09	Feb 09	Jan 09
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Experian

NR	Mar 11	Feb 11	Jan 11	Dec 10	Nov 10	Oct 10	Sep 10	Aug 10	Jul 10	Jun 10	May 10	Apr 10	Mar 10	Feb 10	Jan 10	Dec 09	Nov 09	Oct 09	Sep 09	Aug 09	Jul 09	Jun 09	May 09	Apr 09
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Seven-Year Payment History

	Equifax	TransUnion	Experian
30 Days Past Due:	0	0	0
60 Days Past Due:	0	0	0
90 Days Past Due:	0	0	0

INTOUCH CREDIT UNION

	Equifax	TransUnion	Experian
Account Type:	Installment	Installment	Installment
Account Number:	41890519500XXXX	41890519500XXXX	41890519500XXXX
Payment Responsibility:	Joint Contractual Liability	Joint Contractual Liability	Joint Contractual Liability
Date Opened:	07/2013	07/2013	07/2013
Balance Date:	06/2018	06/2017	06/2017
Balance Amount:	\$0	\$0	
Monthly Payment:			
High/Limit:	\$49,688	\$49,688	\$49,688
Account Status:	As Agreed	As Agreed	As Agreed
Past Due Amount:	\$0	\$0	\$0
Comments:	CLOSED OR PAID ACCOUNT/ZERO BALANCE AUTO	CLOSED	PAID THIS IS AN ACCOUNT IN GOOD STANDING LAST PAID: 05/2017

INTOUCH CREDIT UNION

5640 Democracy Dr
Plano, TX-750243514
(972) 605-9700

24-Month Payment History**Equifax****No 24-Month Payment Data available for display.****TransUnion**

May 17	Apr 17	Mar 17	Feb 17	Jan 17	Dec 16	Nov 16	Oct 16	Sep 16	Aug 16	Jul 16	Jun 16	May 16	Apr 16	Mar 16	Feb 16	Jan 16	Dec 15	Nov 15	Oct 15	Sep 15	Aug 15	Jul 15	Jun 15
--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------

Experian

NR	Mar 17	Feb 17	Jan 17	Dec 16	Nov 16	Oct 16	Sep 16	Aug 16	Jul 16	Jun 16	May 16	Apr 16	Mar 16	Feb 16	Jan 16	Dec 15	Nov 15	Oct 15	Sep 15	Aug 15	Jul 15	Jun 15	May 15	Apr 15
----	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------

Jun 17	May 17	Apr 17	Mar 17	Feb 17	Jan 17	Dec 16	Nov 16	Oct 16	Sep 16	Aug 16	Jul 16	Jun 16	May 16	Apr 16	Mar 16	Feb 16	Jan 16	Dec 15	Nov 15	Oct 15	Sep 15	Aug 15	Jul 15
--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------

Seven-Year Payment History

	Equifax	TransUnion	Experian
30 Days Past Due:	0	0	0
60 Days Past Due:	0	0	0
90 Days Past Due:	0	0	0

INTOUCH CREDIT UNION

	Equifax	TransUnion	Experian
Account Type:	Installment	Installment	Installment
Account Number:	41890519500XXXX	41890519500XXXX	41890519500XXXX
Payment Responsibility:	Individual	Individual	Individual
Date Opened:	12/2009	12/2009	12/2009
Balance Date:	06/2015	06/2014	06/2014
Balance Amount:	\$0	\$0	
Monthly Payment:			
High/Limit:	\$13,500	\$13,500	\$13,500
Account Status:	As Agreed	As Agreed	As Agreed
Past Due Amount:	\$0	\$0	\$0
Comments:	CLOSED OR PAID ACCOUNT/ZERO BALANCE UNSECURED	CLOSED	PAID THIS IS AN ACCOUNT IN GOOD STANDING LAST PAID: 06/2014

INTOUCH CREDIT UNION

5640 Democracy Dr
Plano, TX-750243514
(972) 605-9700

24-Month Payment History

Equifax
No 24-Month Payment Data available for display.

TransUnion
May 14 Apr 14 Mar 14 Feb 14 Jan 14 Dec 13 Nov 13 Oct 13 Sep 13 Aug 13 Jul 13 Jun 13 May 13 Apr 13 Mar 13 Feb 13 Jan 13 Dec 12 Nov 12 Oct 12 Sep 12 Aug 12 Jul 12 Jun 12

Experian
NR
Jun 14 May 14 Apr 14 Mar 14 Feb 14 Jan 14 Dec 13 Nov 13 Oct 13 Sep 13 Aug 13 Jul 13 Jun 13 May 13 Apr 13 Mar 13 Feb 13 Jan 13 Dec 12 Nov 12 Oct 12 Sep 12 Aug 12 Jul 12

Seven-Year Payment History

	Equifax	TransUnion	Experian
30 Days Past Due:	0	0	0
60 Days Past Due:	0	0	0
90 Days Past Due:	0	0	0

INTOUCH CREDIT UNION

	Equifax	TransUnion	Experian
Account Type:	Installment	Installment	Installment
Account Number:	41890519500XXXX	41890519500XXXX	41890519500XXXX
Payment Responsibility:	Individual	Individual	Individual
Date Opened:	07/2008	07/2008	07/2008
Balance Date:	12/2012	10/2011	10/2011
Balance Amount:	\$0	\$0	
Monthly Payment:			
High/Limit:	\$41,382	\$41,382	\$41,382
Account Status:	As Agreed	As Agreed	As Agreed
Past Due Amount:	\$0	\$0	\$0
Comments:	CLOSED OR PAID ACCOUNT/ZERO BALANCE	CLOSED	PAID THIS IS AN ACCOUNT IN GOOD STANDING LAST PAID: 10/2011

INTOUCH CREDIT UNION

5640 Democracy Dr
Plano, TX-750243514
(972) 605-9700

24-Month Payment History

Equifax																							
No 24-Month Payment Data available for display.																							

TransUnion																							
Sep 11	Aug 11	Jul 11	Jun 11	May 11	Apr 11	Mar 11	Feb 11	Jan 11	Dec 10	Nov 10	Oct 10	Sep 10	Aug 10	Jul 10	Jun 10	May 10	Apr 10	Mar 10	Feb 10	Jan 09	Dec 09	Nov 09	Oct 09

Experian																							
NR	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Oct 11	Sep 11	Aug 11	Jul 11	Jun 11	May 11	Apr 11	Mar 11	Feb 11	Jan 11	Dec 10	Nov 10	Oct 10	Sep 10	Aug 10	Jul 10	Jun 10	May 10	Apr 10	Mar 10	Feb 10	Jan 09	Dec 09	Nov 09

Seven-Year Payment History

	Equifax	TransUnion	Experian
30 Days Past Due:	0	0	0
60 Days Past Due:	0	0	0
90 Days Past Due:	0	0	0

RED RIVER FEDERAL CREDIT U

	Equifax	TransUnion	Experian
Account Type:	Installment		
Account Number:	22927XXXX		
Payment Responsibility:	Individual		
Date Opened:	01/2006		
Balance Date:	09/2010		
Balance Amount:	\$0		
Monthly Payment:			

High/Limit:	\$13,250
Account Status:	As Agreed
Past Due Amount:	\$0
Comments:	CLOSED OR PAID ACCOUNT/ZERO BALANCE

RED RIVER FEDERAL CREDIT U

PO Box 5909
Texarkana, TX-755055909
(903) 793-7681

24-Month Payment History

No 24-Month Payment Data available for display.

Seven-Year Payment History

	Equifax	TransUnion	Experian
30 Days Past Due:	0		
60 Days Past Due:	0		
90 Days Past Due:	0		

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Revolving Accounts

Revolving accounts are charge accounts that have a credit limit and require a minimum payment each month, such as most credit cards.

Open Accounts

CHASE CARD			
	Equifax	TransUnion	Experian
Account Type:	Revolving	Revolving	Revolving
Account Number:	4361XXXXXXXX	4361XXXXXXXX	4361XXXXXXXX
Payment Responsibility:	Individual	Individual	Individual
Date Opened:	08/2000	08/2000	08/2000
Balance Date:	09/2018	09/2018	09/2018
Balance Amount:	\$12,849	\$12,849	\$12,849
Monthly Payment:	\$494	\$494	\$494
High/Limit:	\$19,200	\$19,200	\$19,200
Account Status:	As Agreed	As Agreed	As Agreed
Past Due Amount:	\$0	\$0	\$0
Comments:	CREDIT CARD AMT IN HIGH CREDIT IS CREDIT LIMIT		OPEN ACCOUNT THIS IS AN ACCOUNT IN GOOD STANDING LAST PAID: 09/2018

CHASE CARD

PO Box 15298
Wilmington, DE-198505298
(800) 955-9900

24-Month Payment History

Equifax

* * * * *
 Sep Aug Jul Jun May Apr Mar Feb Jan Dec Nov Oct Sep Aug Jul Jun May Apr Mar Feb Jan Dec Nov Oct
 18 18 18 18 18 18 18 18 17 17 17 17 17 17 17 17 17 17 16 16 16

* * * * * **TransUnion** * * * * *
 Aug Jul Jun May Apr Mar Feb Jan Dec Nov Oct Sep Aug Jul Jun May Apr Mar Feb Jan Dec Nov Oct Sep
 18 18 18 18 18 18 18 17 17 17 17 17 17 17 17 17 17 17 16 16 16

* * * * * **Experian** * * * * *
 Sep Aug Jul Jun May Apr Mar Feb Jan Dec Nov Oct Sep Aug Jul Jun May Apr Mar Feb Jan Dec Nov Oct
 18 18 18 18 18 18 18 18 17 17 17 17 17 17 17 17 17 17 16 16 16

Seven-Year Payment History

	Equifax	TransUnion	Experian
30 Days Past Due:	0	0	0
60 Days Past Due:	0	0	0
90 Days Past Due:	0	0	0

ENSERCH FCU

	Equifax	TransUnion	Experian
Account Type:	Revolving	CreditLine	Revolving
Account Number:	5356315XXXXXXXXXX	5356XXXXXXXXXX	5356315XXXXXXXXXX
Payment Responsibility:	Individual	Individual	Individual
Date Opened:	08/2008	08/2008	08/2008
Balance Date:	01/2013	01/2013	01/2013
Balance Amount:	\$0	\$0	\$0
Monthly Payment:			
High/Limit:	\$3,000	\$3,000	\$3,000
Account Status:	As Agreed	As Agreed	As Agreed
Past Due Amount:	\$0	\$0	\$0
Comments:	LINE OF CREDIT AMT IN HIGH CREDIT IS CREDIT LIMIT		INACTIVE ACCOUNT THIS IS AN ACCOUNT IN GOOD STANDING LAST PAID: 06/2010

ENSERCH FCU

7508 Ferguson Rd
 Dallas, TX-752286540
 (214) 327-9367

24-Month Payment History

Equifax																							
Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb
13	12	12	12	12	12	12	12	12	12	12	12	12	11	11	11	11	11	11	11	11	11	11	11

TransUnion																							
Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
12	12	12	12	12	12	12	12	12	12	12	12	11	11	11	11	11	11	11	11	11	11	11	11

Experian																							
Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb
13	12	12	12	12	12	12	12	12	12	12	12	12	11	11	11	11	11	11	11	11	11	11	11

Seven-Year Payment History

	Equifax	TransUnion	Experian
30 Days Past Due:	0	0	0
60 Days Past Due:	0	0	0
90 Days Past Due:	0	0	0

INTOUCH CREDIT UNION

	Equifax	TransUnion	Experian
Account Type:	Revolving	Revolving	Revolving
Account Number:	516199XXXXXXXXXX	99197800XXXX	516199XXXXXXXXXX
Payment Responsibility:	Joint Contractual Liability	Joint Contractual Liability	Joint Contractual Liability
Date Opened:	03/2011	03/2011	03/2011
Balance Date:	09/2018	09/2018	09/2018
Balance Amount:	\$14,181	\$14,181	\$14,181
Monthly Payment:	\$303	\$303	\$303
High/Limit:	\$15,000	\$15,000	\$15,000
Account Status:	As Agreed	As Agreed	As Agreed
Past Due Amount:	\$0	\$0	\$0
Comments:	CREDIT CARD AMT IN HIGH CREDIT IS CREDIT LIMIT		OPEN ACCOUNT THIS IS AN ACCOUNT IN GOOD STANDING LAST PAID: 09/2018

INTOUCH CREDIT UNION

5640 Democracy Dr
Plano, TX-750243514

24-Month Payment History

Equifax																							
Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct
18	18	18	18	18	18	18	18	18	17	17	17	17	17	17	17	17	17	17	17	17	16	16	16

TransUnion																							
Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep
18	18	18	18	18	18	18	18	17	17	17	17	17	17	17	17	17	17	17	16	16	16	16	16

Experian																							
Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct
18	18	18	18	18	18	18	18	18	17	17	17	17	17	17	17	17	17	17	17	16	16	16	16

Seven-Year Payment History

	Equifax	TransUnion	Experian
30 Days Past Due:	0	0	0
60 Days Past Due:	0	0	0

90 Days Past Due: 0 0 0

SYNCB/CAR CARE DISC TIRE

	Equifax	TransUnion	Experian
Account Type:	Revolving		Revolving
Account Number:	650159000074XXXX		65015900XXXX
Payment Responsibility:	Individual		Individual
Date Opened:	12/1998		12/1998
Balance Date:	09/2018		09/2018
Balance Amount:	\$0		\$0
Monthly Payment:			
High/Limit:	\$1,500		\$1,500
Account Status:	As Agreed		As Agreed
Past Due Amount:	\$0		\$0
Comments:	AMT IN HIGH CREDIT IS CREDIT LIMIT CHARGE		OPEN ACCOUNT THIS IS AN ACCOUNT IN GOOD STANDING LAST PAID: 12/2017

SYNCB/CAR CARE DISC TIRE

PO Box 965068
Orlando, FL-328965036
(866) 396-8254

24-Month Payment History

Equifax																							
Sep 18	Aug 18	Jul 18	Jun 18	May 18	Apr 18	Mar 18	Feb 18	Jan 18	Dec 17	Nov 17	Oct 17	Sep 17	Aug 17	Jul 17	Jun 17	May 17	Apr 17	Mar 17	Feb 17	Jan 17	Dec 16	Nov 16	Oct 16

Experian																							
Sep 18	Aug 18	Jul 18	Jun 18	May 18	Apr 18	Mar 18	Feb 18	Jan 18	Dec 17	Nov 17	Oct 17	Sep 17	Aug 17	Jul 17	Jun 17	May 17	Apr 17	Mar 17	Feb 17	Jan 17	Dec 16	Nov 16	Oct 16

Seven-Year Payment History

	Equifax	TransUnion	Experian
30 Days Past Due:	0		0
60 Days Past Due:	0		0
90 Days Past Due:	0		0

SYNCB/LANE FURNITURE

	Equifax	TransUnion	Experian
Account Type:	Revolving		Revolving
Account Number:	601919130340XXXX		60191913XXXX
Payment Responsibility:	Individual		Individual
Date Opened:	11/2014		11/2014
Balance Date:	08/2018		09/2018
Balance Amount:	\$0		\$0
Monthly Payment:			

High/Limit:	\$5,500	\$5,500
Account Status:	As Agreed	As Agreed
Past Due Amount:	\$0	\$0
Comments:	AMT IN HIGH CREDIT IS CREDIT LIMIT CHARGE	OPEN ACCOUNT THIS IS AN ACCOUNT IN GOOD STANDING LAST PAID: 12/2015

SYNCB/LANE FURNITURE

PO Box 965036
Orlando, FL-328965036
(866) 396-8254

24-Month Payment History

Equifax																							
Aug 18	Jul 18	Jun 18	May 18	Apr 18	Mar 18	Feb 18	Jan 18	Dec 17	Nov 17	Oct 17	Sep 17	Aug 17	Jul 17	Jun 17	May 17	Apr 17	Mar 17	Feb 17	Jan 17	Dec 16	Nov 16	Oct 16	Sep 16

Experian																							
Sep 18	Aug 18	Jul 18	Jun 18	May 18	Apr 18	Mar 18	Feb 18	Jan 18	Dec 17	Nov 17	Oct 17	Sep 17	Aug 17	Jul 17	Jun 17	May 17	Apr 17	Mar 17	Feb 17	Jan 17	Dec 16	Nov 16	Oct 16

Seven-Year Payment History

	Equifax	TransUnion	Experian
30 Days Past Due:	0		0
60 Days Past Due:	0		0
90 Days Past Due:	0		0

Closed Accounts

CAPITAL ONE			
	Equifax	TransUnion	Experian
Account Type:	Revolving		
Account Number:	01-110228XXXX		
Payment Responsibility:	Individual		
Date Opened:	07/2000		
Balance Date:	07/2009		
Balance Amount:	\$0		
Monthly Payment:			
High/Limit:	\$3,366		
Account Status:	As Agreed		
Past Due Amount:	\$0		
Comments:	CLOSED OR PAID ACCOUNT/ZERO BALANCE ACCOUNT CLOSED BY CREDIT GRANTOR		

CAPITAL ONE

PO Box 9068
Brandon, FL-335099068

24-Month Payment History

No 24-Month Payment Data available for display.

Seven-Year Payment History

	Equifax	TransUnion	Experian
30 Days Past Due:	0		
60 Days Past Due:	0		
90 Days Past Due:	0		

CAPITAL ONE / GUITAR CENTE

	Equifax	TransUnion	Experian
Account Type:	Revolving		Revolving
Account Number:	632601-110203XXXX		0110203XXXX
Payment Responsibility:	Individual		Individual
Date Opened:	07/2005		07/2005
Balance Date:	02/2010		12/2008
Balance Amount:	\$0		
Monthly Payment:			
High/Limit:	\$3,255		\$0
Account Status:	As Agreed		As Agreed
Past Due Amount:	\$0		\$0
Comments:	CLOSED OR PAID ACCOUNT/ZERO BALANCE		PAID THIS IS AN ACCOUNT IN GOOD STANDING LAST PAID: 12/2007

CAPITAL ONE / GUITAR CENTE

PO Box 5253
Carol Stream, IL-601975253

24-Month Payment History

Equifax
No 24-Month Payment Data available for display.

Experian
NR
Dec Nov Oct Sep Aug Jul Jun May Apr Mar Feb Jan Dec Nov Oct Sep Aug Jul Jun May Apr Mar Feb Jan
08 08 08 08 08 08 08 08 08 08 08 08 07 07 07 07 07 07 07 07 07 07 07 07

Seven-Year Payment History

	Equifax	TransUnion	Experian
30 Days Past Due:	0		0
60 Days Past Due:	0		0
90 Days Past Due:	0		0

CAPITAL ONE / MICROCENTER

	Equifax	TransUnion	Experian
Account Type:	Revolving		Revolving

Account Number:	223601-110015XXXX	22360110015XXXX
Payment Responsibility:	Individual	Individual
Date Opened:	09/2005	09/2005
Balance Date:	06/2009	11/2008
Balance Amount:	\$0	
Monthly Payment:		
High/Limit:	\$1,461	\$0
Account Status:	As Agreed	As Agreed
Past Due Amount:	\$0	\$0
Comments:	CLOSED OR PAID ACCOUNT/ZERO BALANCE	PAID THIS IS AN ACCOUNT IN GOOD STANDING LAST PAID: 09/2008

CAPITAL ONE / MICROCENTER

PO Box 5253
Carol Stream, IL-601975253
(800) 811-3095

24-Month Payment History

Equifax																							
No 24-Month Payment Data available for display.																							

Experian																							
NR																							
Nov 08	Oct 08	Sep 08	Aug 08	Jul 08	Jun 08	May 08	Apr 08	Mar 08	Feb 08	Jan 08	Dec 07	Nov 07	Oct 07	Sep 07	Aug 07	Jul 07	Jun 07	May 07	Apr 07	Mar 07	Feb 07	Jan 07	Dec 06

Seven-Year Payment History

	Equifax	TransUnion	Experian
30 Days Past Due:	0		0
60 Days Past Due:	0		0
90 Days Past Due:	0		0

INTOUCH CREDIT UNION

	Equifax	TransUnion	Experian
Account Type:	Revolving	Revolving	Revolving
Account Number:	546668074906XXXX	6807XXXXXXXXXX	546668XXXXXXXXXX
Payment Responsibility:	Joint Contractual Liability	Joint Contractual Liability	Joint Contractual Liability
Date Opened:	03/2011	03/2011	03/2011
Balance Date:	03/2016	03/2016	03/2015
Balance Amount:	\$0	\$0	
Monthly Payment:			
High/Limit:	\$15,000	\$15,000	\$15,000
Account Status:	As Agreed	As Agreed	As Agreed
Past Due Amount:	\$0	\$0	\$0
Comments:	CLOSED OR PAID ACCOUNT/ZERO BALANCE ACCOUNT TRANSFERRED OR SOLD	ACCOUNT CLOSED DUE TO TRANSFER	THIS IS AN ACCOUNT IN GOOD STANDING ACCOUNT TRANSFERRED TO ANOTHER OFFICE ACCOUNT CLOSED DUE

Scanned as Received

INTOUCH CREDIT UNION

5640 Democracy Dr
Plano, TX-750243514

24-Month Payment History

Equifax																							
No 24-Month Payment Data available for display.																							

TransUnion																							
Feb 16	Jan 16	Dec 15	Nov 15	Oct 15	Sep 15	Aug 15	Jul 15	Jun 15	May 15	Apr 15	Mar 15	Feb 15	Jan 14	Dec 14	Nov 14	Oct 14	Sep 14	Aug 14	Jul 14	Jun 14	May 14	Apr 14	Mar 14

Experian																							
NR	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Mar 15	Feb 15	Jan 15	Dec 14	Nov 14	Oct 14	Sep 14	Aug 14	Jul 14	Jun 14	May 14	Apr 14	Mar 14	Feb 14	Jan 14	Dec 13	Nov 13	Oct 13	Sep 13	Aug 13	Jul 13	Jun 13	May 13	Apr 13

Seven-Year Payment History

	Equifax	TransUnion	Experian
30 Days Past Due:	0	0	0
60 Days Past Due:	0	0	0
90 Days Past Due:	0	0	0

SYNCB/CCDSTR

	Equifax	TransUnion	Experian
Account Type:	Revolving		
Account Number:	65015900XXXX		
Payment Responsibility:	Individual		
Date Opened:	12/1998		
Balance Date:	09/2018		
Balance Amount:	\$0		
Monthly Payment:			
High/Limit:	\$1,500		
Account Status:	As Agreed		
Past Due Amount:	\$0		
Comments:			

SYNCB/CCDSTR

C O PO BOX 965036
ORLANDO, FL-32896
(866) 657-0376

24-Month Payment History

TransUnion																							
Aug 18	Jul 18	Jun 18	May 18	Apr 18	Mar 18	Feb 18	Jan 18	Dec 17	Nov 17	Oct 17	Sep 17	Aug 17	Jul 17	Jun 17	May 17	Apr 17	Mar 17	Feb 17	Jan 17	Dec 16	Nov 16	Oct 16	Sep 16

	Equifax	TransUnion	Experian
30 Days Past Due:	0	0	0
60 Days Past Due:	0	0	0
90 Days Past Due:	0	0	0

	Equifax	TransUnion	Experian
Account Type:	Revolving	Revolving	Revolving
Account Number:	60346100XXX	60346100XXX	60346100XXX
Payment Responsibility:	Individual	Individual	Individual
Date Opened:	11/2010	11/2010	11/2010
Balance Date:	10/2016	10/2016	07/2014
Balance Amount:	\$0	\$0	
Monthly Payment:			
High/Limit:	\$4,000	\$4,000	\$4,000
Account Status:	As Agreed	As Agreed	As Agreed
Past Due Amount:	\$0	\$0	\$0
Comments:	CLOSED OR PAID ACCOUNT/ZERO BALANCE AMT IN HIGH CREDIT IS CREDIT LIMIT	ACCOUNT IS INACTIVE	PAID THIS IS AN ACCOUNT IN GOOD STANDING CLOSED DUE TO INACTIVITY LAST PAID: 06/2011

PO Box 965036
Orlando, FL-328965036
(866) 396-8254

Equifax																							
No 24-Month Payment Data available for display.																							
TransUnion																							
*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Sep 16	Aug 16	Jul 16	Jun 16	May 16	Apr 16	Mar 16	Feb 16	Jan 16	Dec 15	Nov 15	Oct 15	Sep 15	Aug 15	Jul 15	Jun 15	May 15	Apr 15	Mar 15	Feb 15	Jan 15	Dec 14	Nov 14	Oct 14
16	16	16	16	16	16	16	16	16	15	15	15	15	15	15	15	15	15	15	15	15	14	14	14
Experian																							
NR*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Jul 14	Jun 14	May 14	Apr 14	Mar 14	Feb 14	Jan 14	Dec 13	Nov 13	Oct 13	Sep 13	Aug 13	Jul 13	Jun 13	May 13	Apr 13	Mar 13	Feb 13	Jan 13	Dec 12	Nov 12	Oct 12	Sep 12	Aug 12
14	14	14	14	14	14	14	13	13	13	13	13	13	13	13	13	13	13	13	12	12	12	12	12

	Equifax	TransUnion	Experian
30 Days Past Due:	0	0	0
60 Days Past Due:	0	0	0
90 Days Past Due:	0	0	0

Equifax TransUnion Experian

Account Type:	Revolving
Account Number:	60191913XXXX
Payment Responsibility:	Individual
Date Opened:	11/2014
Balance Date:	08/2018
Balance Amount:	\$0
Monthly Payment:	
High/Limit:	\$5,500
Account Status:	As Agreed
Past Due Amount:	\$0
Comments:	

SYNCB/LANEFN

C O PO BOX 965036
ORLANDO, FL-32896
(866) 396-8254

24-Month Payment History

TransUnion																							
Jul 18	Jun 18	May 18	Apr 18	Mar 18	Feb 18	Jan 18	Dec 17	Nov 17	Oct 17	Sep 17	Aug 17	Jul 17	Jun 17	May 17	Apr 17	Mar 17	Feb 17	Jan 17	Dec 16	Nov 16	Oct 16	Sep 16	Aug 16

Seven-Year Payment History

	Equifax	TransUnion	Experian
30 Days Past Due:		0	
60 Days Past Due:		0	
90 Days Past Due:		0	

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Other Accounts

These are all accounts that do not fall into the other categories and can include 30-day accounts such as American Express.

You have no other accounts on file

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Payment History Key

Meaning	Symbol	Meaning	Symbol
Pays or Paid as Agreed:	*	Collection Account:	CA
30-59 Days Past Due:	30	Foreclosure:	F
60-89 Days Past Due:	60	Voluntary Surrender:	VS
90-119 Days Past Due:	90	Repossession:	R
120-149 Days Past Due:	120	Charge Off:	CO
150-179 Days Past Due:	150	Not Reported:	NR
180+ Days Past Due:	180		

Inquiries

A request for your credit history is called an inquiry. Inquiries remain on your credit report for up to two years. These inquiries are made by companies with whom you have applied for a loan or credit.

Equifax

You have no inquiries on file

TransUnion

Name of Company	Date of Inquiry	Type of Business
INTOUCH CU	09/14/18	Finance
INTOUCH CU 5640 DEMOCRACY PLANO, TX 75024 (972) 604-9610		
INTOUCH CU	05/18/17	Finance
INTOUCH CU 5640 DEMOCRACY PLANO, TX 75024 (972) 604-9610		

Experian

You have no inquiries on file

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Negative Accounts

Accounts that contain a negative account status. Accounts not paid as agreed generally remain on your credit file for 7 years from the date the account first became past due leading to the current not paid status. Late Payment History generally remains on your credit file for 7 years from the date of the late payment.

Closed Accounts

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Collections

A collection is an account that has been turned over to a collection agency by one of your creditors because they believe the account has not been paid as agreed.

You have no collections on file

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Public Records

This section includes public record items Equifax obtained from local, state and federal courts through a third party vendor, LexisNexis. They can be contacted at:

<https://equifaxconsumers.lexisnexis.com>

LexisNexis Consumer Center

P.O. Box 105615

Atlanta, GA 30348-5108

You have no public records on file

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Personal Information

The following information is added to your file either when creditors enter requests to view your credit history, or when you report it to the three nationwide credit reporting agencies directly.

Registration Information

Name: KEVIN GOODEN

Address: 14827 PRESTON RD DALLAS, TX 752549102
Social Security Number: XXX-XX-2553

Identification Information

	Equifax	TransUnion	Experian
Name:	KEVIN R GOODEN	KEVIN R GOODEN	KEVIN R GOODEN
Social Security Number:	XXX-XX-2553	XXX-XX-2553	XXX-XX-2553
Age or Date of Birth:	04/1969	04/1969	

Address Information

	Equifax	TransUnion	Experian
Address:	2302 FARRINGTON DR GARLAND TX 75044	2302 FARRINGTON DR GARLAND TX 75044	2302 FARRINGTON DR GARLAND TX 75044
Date Reported:	09/2018	01/2011	07/2017
Address:	14827 PRESTON RD APT 507 DALLAS TX 75254	14827 PRESTON RD APT 1305 DALLAS TX 75254	14827 PRESTON RD APT 1305 DALLAS TX 75254
Date Reported:	11/2016	09/2002	01/2010
Address:	1006 ADDISON ST NEW BOSTON TX 75570	1006 ADDISON ST NEW BOSTON TX 75570	1006 ADDISON ST NEW BOSTON TX 75570
Date Reported:	07/2013		05/1998

Employment Information

	Equifax	TransUnion	Experian
Employer:	XEROX	CSE CONSULTING LP	GULF STATES ENERGY INC
Address:			
Date Reported:		11/2006	11/2006
Employer:	CADILLAC PLASTIC	ZEROX	WALMART
Address:			
Date Reported:		10/1997	10/1997
Employer:	EXCEL TEL	Not Reported	Not Reported
Address:			
Date Reported:			

Consumer Statement

Equifax

You have no Consumer Statement on file.

TransUnion

You have no Consumer Statement on file.

Experian

You have no Consumer Statement on file.

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Dispute File Information

The 3-in-1 Credit Report provides a valuable comparative review of your credit report based on information from the three major credit reporting agencies. As you review your 3-in-1 Credit Report, you may find potential inaccuracies in the information provided by one or all of the credit reporting agencies. The information below outlines how you may dispute the information with the appropriate credit reporting company using your 3-in-1 Credit Report.

Equifax

When you file a dispute, the credit bureau you contact is required to investigate your dispute within 30 days. They will not remove accurate data unless it is outdated or cannot be verified.

To initiate a dispute online please visit <https://www.ai.equifax.com>

To check the status or view the results of your dispute please visit <https://www.ai.equifax.com>

TransUnion

Online

Go to <http://www.transunion.com/dispute> to begin an online investigation of information found in your file. No confirmation number is required.

By Mail

Write to TransUnion at Po Box 2000 Chester, PA 19016-2000. No confirmation number is required.

Experian

Online

Go to <http://www.experian.com/rs/equifaxinvestigations.html> to begin an online investigation of information found in your file. No confirmation number is required.

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C-8 Exhibit C-8 “Bankruptcy Information,”

NA

C-9 Exhibit C-9 “Merger Information,”

NA

C-10 Corporate Structure

