

PUCO USE ONLY - Version 1.08	
Date Received	Renewal Certification Number

ORIGINAL AGG Case Number
16 - 2313 - GA-AGG

## RENEWAL CERTIFICATION APPLICATION COMPETITIVE RETAIL NATURAL GAS BROKERS/AGGREGATORS

Please type or print all required information. Identify all attachments with an exhibit label and title (*Example: Exhibit A-15 - Company History*). All attachments should bear the legal name of the Applicant. Applicants should file completed applications and all related correspondence with the Public Utilities Commission of Ohio, Docketing Division, 180 East Broad Street, Columbus, Ohio 43215-3793.

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

### SECTION A - APPLICANT INFORMATION AND SERVICES

#### A-1 Applicant intends to renew its certificate as: (check all that apply)

☐ Retail Natural Gas Aggregator ☒ Retail Natural Gas Broker

#### A-2 Applicant information:

Legal Name Bradley R Lewis  
 Address 13900 Nicklaus Dr, Overland Park KS 66223  
 Telephone No. 913-498-8795 Web site Address www.creativenergy.org  
 Current PUCO Certificate No. 17-567G Effective Dates 1/5/2017

#### A-3 Applicant information under which applicant will do business in Ohio:

Name Bradley R Lewis  
 Address 13900 Nicklaus Dr, Overland Park KS 66223  
 Web site Address www.creativenergy.org Telephone No. 913-498-8795

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

Bradley R Lewis DBA CreativEnergy

#### A-5 Contact person for regulatory or emergency matters:

Name Bradley R Lewis Title Sole Proprietor  
 Business Address 13900 Nicklaus Dr, Overland Park KS 66223

Telephone No. 913-498-8795 Fax No. 866-496-0230 Email Address brad.lewis@creativenergy.org

This is to certify that the images appearing on this document are an accurate and complete reproduction of a case file document delivered in the regular course of business.

Technician AS Date Processed 11/29/18

(CRNGS Broker/Aggregator Renewal-Revised May 2016)

Page 1 of 7

RECEIVED-DOCKETING DIV  
 2018 NOV 29 PM 12:11  
 PUCO

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

Name Bradley R Lewis

Title Sole Proprietor

Business address 13900 Nicklaus Dr, Overland Park KS 66223

Telephone No. 913-498-8795

Fax No. 866-496-0230

Email Address brad.lewis@creativenergy.org

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

Customer service address 13900 Nicklaus Dr, Overland Park KS 66223

Toll-Free Telephone No.

Fax No. 866-496-0230

Email Address brad.lewis@creativenergy.or

**A-8 Provide "Proof of an Ohio Office and Employee," in accordance with Section 4929.22 of the Ohio Revised Code, by listing name, Ohio office address, telephone number, and Web site address of the designated Ohio Employee**

Name Registered Agents Inc

Title Agent

Business address 6545 Market Ave N, STE 100 North Canton, OH 44720

Telephone No. 740-696-5258

Fax No.

Email Address www.ohioregisteredagent.com

**A-9 Applicant's federal employer identification number 498-56-3387**

**A-10 Applicant's form of ownership: (Check one)**

☒ Sole Proprietorship

☐ Partnership

☐ Limited Liability Partnership (LLP)

☐ Limited Liability Company (LLC)

☐ Corporation

☐ Other

**A-11 (Check all that apply) Identify each natural gas company service area in which the applicant is currently providing service or intends to provide service, including identification of each customer class that the applicant is currently serving or intends to serve, for example: *residential, small commercial, and/or large commercial/industrial (mercantile) customers*. (A mercantile customer, as defined in Section 4929.01(L)(1) of the Ohio Revised Code, means a customer that consumes, other than for residential use, more than 500,000 cubic feet of natural gas per year at a single location within the state or consumes natural gas, other than for residential use, as part of an undertaking having more than three locations within or outside of this state. In accordance with Section 4929.01(L)(2) of the Ohio Revised Code, "Mercantile customer" excludes a not-for-profit customer that consumes, other than for residential use, more than 500,000 cubic feet of natural gas per year at a single location within this state or consumes natural gas, other than for residential use, as part of an undertaking having more than three locations within or outside this state that has filed the necessary declaration with the Public Utilities Commission.)**

<input checked="" type="checkbox"/> Columbia Gas of Ohio	<input type="checkbox"/> Residential	<input checked="" type="checkbox"/> Small Commercial	<input checked="" type="checkbox"/> Large Commercial / Industrial
<input checked="" type="checkbox"/> Dominion East Ohio	<input type="checkbox"/> Residential	<input checked="" type="checkbox"/> Small Commercial	<input checked="" type="checkbox"/> Large Commercial / Industrial
<input checked="" type="checkbox"/> Duke Energy Ohio	<input type="checkbox"/> Residential	<input checked="" type="checkbox"/> Small Commercial	<input checked="" type="checkbox"/> Large Commercial / Industrial
<input checked="" type="checkbox"/> Vectren Energy Delivery of Ohio	<input type="checkbox"/> Residential	<input checked="" type="checkbox"/> Small Commercial	<input checked="" type="checkbox"/> Large Commercial / Industrial

A-12 If applicant or an affiliated interest previously participated in any of Ohio's Natural Gas Choice Programs, for each service area and customer class, provide approximate start date(s) and/or end date(s) that the applicant began delivering and/or ended services.

☒ Columbia Gas of Ohio

<input type="checkbox"/> Residential	Beginning Date of Service	End Date
<input checked="" type="checkbox"/> Small Commercial	Beginning Date of Service	End Date
<input checked="" type="checkbox"/> Large Commercial	Beginning Date of Service	End Date
<input type="checkbox"/> Industrial	Beginning Date of Service	End Date

☒ Dominion East Ohio

<input type="checkbox"/> Residential	Beginning Date of Service	End Date
<input checked="" type="checkbox"/> Small Commercial	Beginning Date of Service	End Date
<input checked="" type="checkbox"/> Large Commercial	Beginning Date of Service	End Date
<input type="checkbox"/> Industrial	Beginning Date of Service	End Date

☒ Duke Energy Ohio

<input type="checkbox"/> Residential	Beginning Date of Service	End Date
<input checked="" type="checkbox"/> Small Commercial	Beginning Date of Service	End Date
<input checked="" type="checkbox"/> Large Commercial	Beginning Date of Service	End Date
<input type="checkbox"/> Industrial	Beginning Date of Service	End Date

☒ Vectren Energy Delivery of Ohio

<input type="checkbox"/> Residential	Beginning Date of Service	End Date
<input checked="" type="checkbox"/> Small Commercial	Beginning Date of Service	End Date
<input checked="" type="checkbox"/> Large Commercial	Beginning Date of Service	End Date
<input type="checkbox"/> Industrial	Beginning Date of Service	End Date

A-13 If not currently participating in any of Ohio's four Natural Gas Choice Programs, provide the approximate start date that the applicant proposes to begin delivering services:

<input type="checkbox"/>	Columbia Gas of Ohio	Intended Start Date	
<input type="checkbox"/>	Dominion East Ohio	Intended Start Date	
<input type="checkbox"/>	Duke Energy Ohio	Intended Start Date	
	Vectren Energy Delivery of Ohio	Intended Start Date	

PROVIDE THE FOLLOWING AS SEPARATE ATTACHMENTS AND LABEL AS INDICATED.

- A-14 Exhibit A-14 "Principal Officers, Directors & Partners,"** provide the names, titles, addresses and telephone numbers of the applicant's principal officers, directors, partners, or other similar officials.
- A-15 Exhibit A-15 "Company History,"** provide a concise description of the applicant's company history and principal business interests.
- A-16 Exhibit A-16 "Articles of Incorporation and Bylaws,"** provide the articles of incorporation filed with the state or jurisdiction in which the applicant is incorporated and any amendments thereto, *only if the contents of the originally filed documents changed since the initial application.*
- A-17 Exhibit A-17 "Secretary of State,"** provide evidence that the applicant is still currently registered with the Ohio Secretary of the State.

## **SECTION 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 current 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 natural gas service, or retail/wholesale electric services.
- B-2 Exhibit B-2 "Experience & Plans,"** provide a current 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 4929.22 of the Revised Code and contained in Chapter 4901:1-29 of the Ohio Administrative Code.
- B-3 Exhibit B-3 "Summary of Experience,"** provide a concise and current summary of the applicant's experience in providing the service(s) for which it is seeking renewed certification (e.g., number and types of customers served, utility service areas, volume of gas supplied, etc.).
- B-4 Exhibit B-4 "Disclosure of Liabilities and Investigations,"** provide a description of all existing, pending or past rulings, judgments, contingent liabilities, revocations 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 for which it is seeking renewed certification since applicant last filed for certification.

- B-5 Exhibit B-5 "Disclosure of Consumer Protection Violations,"** disclose whether the applicant, affiliate, predecessor of the applicant, or any principal officer of the applicant has been convicted or held liable for fraud or for violation of any consumer protection or antitrust laws since applicant last filed for certification.

☒ No ☐ Yes

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

- B-6 Exhibit B-6 "Disclosure of Certification Denial, Curtailment, Suspension, or Revocation,"** disclose whether the applicant or a predecessor of the applicant has had any certification, license, or application to provide retail natural gas or retail/wholesale electric service denied, curtailed, suspended, or revoked, or whether the applicant or predecessor has been terminated from any of Ohio's Natural Gas Choice programs, or been in default for failure to deliver natural gas since applicant last filed for certification.

☒ No ☐ Yes

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

### **SECTION C - APPLICANT FINANCIAL CAPABILITY AND EXPERIENCE**

PROVIDE THE FOLLOWING AS SEPARATE ATTACHMENTS AND LABEL AS INDICATED

- C-1 Exhibit C-1 "Annual Reports,"** provide the two most recent Annual Reports to Shareholders. If applicant does not have annual reports, the applicant should provide similar information, labeled as 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 applicant does not have such filings, it may submit those of its parent company. If the applicant does not have such filings, then the applicant may indicate in Exhibit C-2 whether 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 satisfy collateral requirements to conduct retail electric/gas business activity (e.g., parental or third party guarantees, contractual arrangements, credit agreements, etc.,).

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

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

1. The applicant itself stating that it is investment grade rated by Moody's, Standard & Poor's or Fitch and provide evidence of rating from the rating agencies.
2. Have a parent company or third party that is investment grade rated by Moody's, Standard & Poor's or Fitch guarantee the financial obligations of the applicant to the LDU(s).
3. Have a parent company or third party that is not investment grade rated by Moody's, Standard & Poor's or Fitch but has substantial financial wherewithal in the opinion of the Staff reviewer to guarantee the financial obligations of the applicant to the LDU(s). The guarantor company's financials must be included in the application if the applicant is relying on this option.
4. Posting a Letter of Credit with the LDU(s) as the beneficiary.

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

**C-5 Exhibit C-5 “Forecasted Financial Statements,”** provide two years of forecasted income statements for the applicant's **NATURAL GAS 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 current 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 current credit report from Experion, Dun and Bradstreet, or a similar organization. An applicant that provides an investment grade credit rating for Exhibit C-6 may enter “N/A” for Exhibit C-7.

- C-8 Exhibit C-8 "Bankruptcy Information,"** provide a list and description of any reorganizations, protection from creditors or any other form of bankruptcy filings made by the applicant, a parent or affiliate organization that guarantees the obligations of the applicant or any officer of the applicant in the current year or within the two most recent years preceding the application.
- C-9 Exhibit C-9 "Merger Information,"** provide a statement describing any dissolution or merger or acquisition of the applicant within the two most recent years preceding the application.
- C-10 Exhibit C-10 "Corporate Structure,"** provide a description of the applicant's corporate structure, not an internal organizational chart, including a graphical depiction of such structure, and a list of all affiliate and subsidiary companies that supply retail or wholesale electricity or natural gas to customers in North America. If the applicant is a stand-alone entity, then no graphical depiction is required and applicant may respond by stating that they are a stand-alone entity with no affiliate or subsidiary companies.

## **SECTION D – APPLICANT TECHNICAL CAPABILITY**

PROVIDE THE FOLLOWING AS SEPARATE ATTACHMENTS AND LABEL AS INDICATED.

- D-1 Exhibit D-1 "Operations,"** provide a current written description of the operational nature of the applicant's business functions.
- D-2 Exhibit D-2 "Operations Expertise,"** given the operational nature of the applicant's business, provide evidence of the applicant's current experience and technical expertise in performing such operations.
- D-3 Exhibit D-3 "Key Technical Personnel,"** provide the names, titles, email addresses, telephone numbers, and background of key personnel involved in the operational aspects of the applicant's current business.

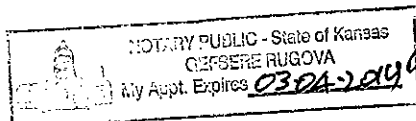
Applicant Signature and Title *\*Brad R Lewis, Sole Proprietor*

Sworn and subscribed before me this *16<sup>th</sup>* day of *November* Month *2018* Year

Signature of official administering oath *[Signature]*

Print Name and Title

*CEFSERE RUGOVA*



My commission expires on

*03.24.2019*



# The Public Utilities Commission of Ohio

Competitive Retail Natural Gas Service  
Affidavit Form  
(Version 1.07)

In the Matter of the Application of )

Bradley R Lewis )

for a Certificate or Renewal Certificate to Provide )  
Competitive Retail Natural Gas Service in Ohio. )

Case No. 16 - 2313 -GA-AGG

County of Johnson

State of Kansas

Bradley R Lewis

[Affiant], being duly sworn/affirmed, hereby states that:

- (1) The information provided within the certification or certification renewal application and supporting information is complete, true, and accurate to the best knowledge of affiant.
- (2) The applicant will timely file an annual report of its intrastate gross receipts and sales of hundred cubic feet of natural gas pursuant to Sections 4905.10(A), 4911.18(A), and 4929.23(B), Ohio Revised Code.
- (3) The applicant will timely pay any assessment made pursuant to Section 4905.10 or Section 4911.18(A), Ohio Revised Code.
- (4) Applicant will comply with all applicable rules and orders adopted by the Public Utilities Commission of Ohio pursuant to Title 49, Ohio Revised Code.
- (5) Applicant will cooperate with the Public Utilities Commission of Ohio and its staff in the investigation of any consumer complaint regarding any service offered or provided by the applicant.
- (6) Applicant will comply with Section 4929.21, Ohio Revised Code, regarding consent to the jurisdiction of the Ohio courts and the service of process.
- (7) Applicant will inform the Public Utilities Commission of Ohio of any material change to the information supplied in the certification or certification renewal application within 30 days of such material change, including any change in contact person for regulatory or emergency purposes or contact person for Staff use in investigating customer complaints.
- (8) Affiant further sayeth naught.

Affiant Signature & Title

*Bradley R Lewis, Sole Proprietor*

Sworn and subscribed before me this

16<sup>th</sup>

day of

NOVEMBER

Month

2018

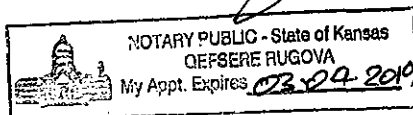
Year

*[Signature]*

Signature of Official Administering Oath

QEFSERE RUGOVA RM

Print Name and Title



My commission expires on

03.04.2019

## Exhibit A-14

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

Response:

Sole Proprietor –

Bradley R. Lewis  
13900 Nicklaus Drive  
Overland Park, KS 66223

Phone: 913-498-8795

Fax: 866-496-0230

# Company History

## Exhibit A-15

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

### Response:

CreativEnergy Options was created in 1999 to assist multi-site commercial customers in managing their utility expenses. CreativEnergy Options was formed in direct response to the increasingly deregulated energy markets. Our goal is to provide essential utility cost management services to customers who operate in many different utility territories and state jurisdictions. Independent of all utilities and energy suppliers, CreativEnergy Options provides an objective and unbiased outsource service for commercial customers.

We serve as an outsourced utility cost manager for several national account customers including Applebee's Restaurants, Extended Stay Hotels, AMC Theatres, and Denny's. We are not primarily responsible for how or how much energy they consume, just how much they pay for it. Services include energy procurement, energy auditing, rate analysis, benchmarking, budgeting, and regulatory updates.

Customers typically have a wide range of responsibility, have limited corporate resources, and are trying to serve as a 1-person energy department in their spare time. Outsourcing the utility cost management function makes sense for many of these individuals because it frees up valuable resources to focus on higher value internal utility management opportunities.

CreativEnergy Options runs a little differently than the typical "Consulting Firm". First, we make every attempt to operate more as a part time low-overhead employee than as consultants. Nothing involving utility expenses is "out of scope" and we are available to immediately respond to customer needs at any time.

CreativEnergy Options fixed fee pricing structure is designed to be more cost-effective than managing the function internally and funded by direct energy savings. This pricing structure allows our customers to share the costs of the learning curve associated with entering new and evolving local markets. Operating as a virtual employee prohibits us from accepting fees or commissions from marketers when negotiating contracts.

# Articles of Incorporation and Bylaws

## Exhibit A-16

**"Articles of Incorporation and Bylaws,"** if applicable, provide the articles of incorporation filed with the state or jurisdiction in which the Applicant is incorporated and any amendments thereto.

**Response:**  
**Not applicable**

## Secretary of State

### Exhibit A-17

"**Secretary of State**," provide evidence that the applicant has registered with the Ohio Secretary of the State.

Response:

See attached Certificate



**\*201618702812\***

DATE:	DOCUMENT ID	DESCRIPTION	FILING	EXPED	PENALTY	CERT	COPY
07/06/2016	201618702812	TRADE NAME RENEWAL (RNR)	25.00	.00	.00	.00	.00

**Receipt**

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

BRADLEY R. LEWIS  
13900 NICKLAUS DRIVE  
OVERLAND PARK, KS 66223

**STATE OF OHIO  
CERTIFICATE**

**Ohio Secretary of State, Jon Husted**

**2027234**

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

**BRADLEY R. LEWIS**

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

Document(s):

**TRADE NAME RENEWAL**

Document No(s):

**201618702812**

**Effective Date: 06/27/2016**



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

Witness my hand and the seal of the  
Secretary of State at Columbus, Ohio this  
6th day of July, A.D. 2016.

A handwritten signature in black ink that reads "Jon Husted".

Ohio Secretary of State

# Jurisdictions of Operations

## 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.

Response:

Approved Broker License in:

CA  
CO  
FL  
GA  
IL  
IN  
KS  
KY  
LA  
MA  
MD  
ME  
MI  
MO  
NH  
NJ  
NM  
NY  
OK  
PA  
VA

## Experience & Plans

### Exhibit B-2

**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.

**Response:**

Currently assisting several national account customers manage their utility expenses. Customers which are assisted nationwide include Applebee's Restaurants, Burger King, Denny's, Subway, and AMC Theatres. Annual utility spend for current customers exceeds \$600 million.

Key deregulated electric markets where assistance is provided include California, Texas, Illinois, New York, New Jersey, Pennsylvania, Maryland, Ohio and Massachusetts. Current role up till now has been as a contract employee. Now am looking to acquire a broker's license and work as an agent in these competitive markets.

Thirteen years of experience as a rate and public policy consultant to the electric and gas utility industry. An additional ten years of hands-on executive level operating and financial experience working for a major investor owned utility.

All billing with be through the marketers as no customers will be billed though CreativEnergy directly. Any customer questions or inquiries will be managed through e-mail and phone including a toll free number 877-315-6858.

# Summary of Experience

## Exhibit B-3

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

### Response:

Currently assisting several national account customers manage their utility expenses. Customers which are assisted nationwide include Applebee's Restaurants, Burger King, Denny's, Subway, and AMC Theatres. Annual utility spend for current customers exceeds \$600 million.

Key deregulated electric markets where assistance is provided include California, Texas, Illinois, New York, Pennsylvania, Maryland, and Massachusetts. Current role up till now has been as a contract employee. Now am looking to acquire a brokers license and work as an agent in these competitive markets.

Thirteen years of experience as a rate and public policy consultant to the electric and gas utility industry. An additional ten years of hands-on executive level operating and financial experience working for a major investor owned utility.

Areas of responsibilities and listing of key projects include the following:

- Utility Vice President of Rates, Finance, Sales, and Marketing
- Utility CFO responsible for financial management, billing, and accounts payable
- National Commercial Rate Expert
- Executive Level Utility Negotiator
- Launch of EnergyOne Competitive Retail Energy Strategy
- Energy restructuring presentations at numerous conferences and legislative reviews
- Launch of competitive retail energy competition in Pennsylvania
- Consulting engagements for over 100 electric and gas utilities
- Managed 30,000 customer commercial account base

### Summary of Work History

UtiliCorp (1989-1998) - Accountable for marketing, sales, IT, community affairs, economic development, and regulatory affairs. At EnergyOne, responsible for development of competitive retail energy strategy, franchise sales, sizing of competitive energy markets, and implementation in emerging deregulated markets.

# Summary of Experience

## Exhibit B-3 (continued)

Hagler Bailly (1988) - Senior consultant responsible for developing and managing regulatory and energy efficiency engagements for utility clients. Recruited from consulting firm by UtiliCorp to manage corporate regulatory affairs.

LMSL, Senior Utility Partner (1978-1987) - Senior Utility Partner in a regulatory and management consulting firm. Presented expert rate testimony in over 20 state and federal jurisdictions on behalf of 100 electric and gas utilities. Responsible for business development, sales, regulatory projects, general rate cases, management audits, construction audits, merger applications and reviews, rate design reviews, and fuel procurement audits.

### **Education**

Bachelors Degree in Accounting from the University of Missouri

Masters Degree in Economics from the University of Missouri

Certified Public Accountant

# Disclosure of Liabilities and Investigations

## Exhibit B-4

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

Response: None

# Annual Reports

## 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.

Response:

As a Sole Proprietor I do not have an annual report. Below I have shown the last two years of income statement.

### CreativEnergy Options – Sole Proprietorship

Bradley R Lewis

#### Income Statement – Cash Basis

Year	<u>2017</u>	<u>2016</u>
<u>Income</u>		
Gross Receipts	\$982,777	\$949,363
<u>Expenses</u>		
Legal and Profession Services	\$23,168	\$27,764
Office Expenses	\$6,077	\$5,213
Supplies	\$1,165	\$1,091
Commissions and Fees	\$89,722	\$118,929
Travel Expenses	\$34,109	\$26,318
Meals and Entertainment		\$922
Utilities	\$4,642	\$4,134
Health	\$13,233	\$9,622
Contract Labor	\$458,830	\$407,438
Subscriptions	\$377	\$199
Business Insurance	\$325	\$325
Total Expenses	\$631,648	\$601,955
Net Profit	\$351,129	\$347,408

## SEC Filing

### Exhibit C-2

**“SEC Filings,”** provide the most recent 10-K/8-K Filings with the SEC. If applicant does not have such filings, it may submit those of its parent company. 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.

Response:

As a Sole Proprietor I do not make any SEC filings.



# Financial Statements

## 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.

Response:

See Income Statements on Exhibit C-1.

## Financial Arrangements

### 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.,).

Response:

No arrangements in place

## Forecasted Financial Statements

### Exhibit C-5

“**Forecasted Financial Statements**,” provide two years of forecasted financial statements (balance sheet, income statement, and cash flow statement) for the applicant’s CRES operation, along with a list of assumptions, and the name, address, email address, and telephone number of the preparer.

Response:

Forecast	<u><b>2017</b></u>	<u><b>2018</b></u>
Ohio Revenues	\$15,000	\$17,000
Ohio Expenses	<u>\$1,800</u>	<u>\$ 1,900</u>
Net Income	\$13,200	15,100

Brad Lewis - preparer

# Credit Rating

## Exhibit C-6

**“Credit Rating,”** provide a statement disclosing the applicant’s credit rating as reported by two of the following organizations: Duff & Phelps, Dun and Bradstreet Information Services, Fitch IBCA, Moody’s Investors Service, Standard & Poors, or a similar organization. In instances where an applicant does not have its own credit ratings, it may substitute the credit ratings of a parent or affiliate organization, provided the applicant submits a statement signed by a principal officer of the applicant’s parent or affiliate organization that guarantees the obligations of the applicant.

Response:

Sole Proprietor – no Credit Rating

## Credit Report

### Exhibit C-7

**“Credit Report,”** provide a copy of the applicant’s credit report from Experion, Dun and Bradstreet or a similar organization.

Response: Report Attached.



## CREDIT REPORT

---

BRADLEY LEWIS

Report Confirmation

8750260132

# 1. Summary

Review this summary for a quick view of key information contained in your Equifax Credit Report.

Report Date	Sep 07, 2018
Credit File Status	No fraud indicator on file
Alert Contacts	0 Records Found
Average Account Age	12 Years
Length of Credit History	24 Years, 1 Month
Accounts with Negative Information	1
Oldest Account	BEST BUY/CBNA (Opened Aug 24, 1994)
Most Recent Account	CAPITOL FEDERAL SAVINGS (Opened Mar 21, 2018)

## Credit Accounts

Your credit report includes information about activity on your credit accounts that may affect your credit score and rating.

Account Type	Open	With Balance	Total Balance	Available	Credit Limit	Debt-to-Credit	Payment
Revolving	2	1	\$3,734	\$27,766	\$31,500	12.0%	\$37
Mortgage	3	3	\$720,461	\$328,364	\$1,048,825	69.0%	\$9,065
Installment	0	0					
Other	0	0					
Total	5	4	\$724,195	\$356,130	\$1,080,325	67.0%	\$9,102

## Other Items

Your credit report includes your Personal Information and, if applicable, Consumer Statements, and could include other items that may affect your credit score and rating.

Consumer Statements	0 Statements Found
Personal Information	11 Items Found
Inquiries	10 Inquiries Found
Most Recent Inquiry	CIC/EXPERIAN ALRTS Sep 04, 2018
Public Records	0 Records Found
Collections	0 Collections Found

## 2. Revolving Accounts

Revolving accounts are those that generally include a credit limit and require a minimum monthly payment, such as credit cards.

### 2.1 BEST BUY/CBNA

#### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number		Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit	\$7,000		

#### Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

##### Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016								\$1,132	\$832	\$532	\$605	
2017												
2018	\$286	\$161	\$0									

##### Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016												
2017												
2018												

##### Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016								\$27	\$27	\$27	\$27	
2017												
2018	\$27	\$27										



### Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016												
2017												
2018												

### High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016								\$6,699	\$6,699	\$6,699	\$6,699	
2017												
2018	\$6,699	\$6,699	\$6,699									

### Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016								\$7,000	\$7,000	\$7,000	\$7,000	
2017												
2018	\$7,000	\$7,000	\$7,000									

### Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016												
2017												
2018												

### Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016												
2017												
2018												

### Comments 1

Date	Comment
08/2016	Affected by natural disaster

Date	Comment
01/2018	Affected by natural disaster

## Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	✓	✓	✓	✓	✓	✓	✓	✓	150	150	150	150
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	150	150	150	150	150	150	150	150	✓	✓	✓	✓
2013	150	150	150	150	150	150	150	150	150	150	150	150
2012	150	150	150	150	150	150	150	150	150	150	150	150
2011	150	150	150	150	150	150	150	150	150	150	150	150

✓ Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due
150 150 Days Past Due	180 180 Days Past Due	V Voluntary Surrender	F Foreclosure	C Collection Account
CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate	No Data Available

## Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$6,699	Owner	INDIVIDUAL
Credit Limit	\$7,000	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	C
Balance	\$0	Date Opened	Aug 24, 1994
Amount Past Due		Date Reported	Sep 04, 2018
Actual Payment Amount		Date of Last Payment	Mar 01, 2018
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	58	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN

Deferred Payment Start Date

Charge Off Amount

Balloon Payment Date

Balloon Payment Amount

Loan Type

Charge Account

Date Closed

Date of First Delinquency

Comments

Contact

BEST BUY/CBNA  
PO Box 6497  
Sioux Falls, SD 57117-6497

2.2 CHASE CARD

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number		Reported Balance	\$3,734
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	15%
Available Credit	\$24,500		

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016									\$5,425	\$3,304	\$22,623	\$3,895
2017	\$4,982	\$3,705	\$4,939	\$8,057		\$3,707	\$4,200	\$4,496	\$2,559	\$5,070	\$7,016	\$3,826
2018	\$2,729	\$2,495	\$1,834	\$2,551	\$10,124	\$6,191	\$3,455					

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016												
2017												
2018												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016									\$54	\$33	\$226	\$38
2017	\$49	\$37	\$135	\$172		\$37	\$42	\$44	\$25	\$50	\$70	\$38
2018	\$27	\$25	\$25	\$25	\$101	\$61	\$34					

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2016  
2017  
2018

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016									\$28,846	\$28,846	\$28,846	\$28,846
2017	\$28,846	\$28,846	\$28,846	\$28,846		\$28,846	\$28,846	\$28,846	\$28,846	\$28,846	\$28,846	\$28,846
2018	\$28,846	\$28,846	\$28,846	\$28,846	\$28,846	\$28,846	\$28,846					

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016									\$24,500	\$24,500	\$24,500	\$24,500
2017	\$24,500	\$24,500	\$24,500	\$24,500		\$24,500	\$24,500	\$24,500	\$24,500	\$24,500	\$24,500	\$24,500
2018	\$24,500	\$24,500	\$24,500	\$24,500	\$24,500	\$24,500	\$24,500					

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016												
2017												
2018												

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016												
2017												
2018												

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	✓	✓	✓	✓	✓	✓	✓					

2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓	✓	✓
2013	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗
2012	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗
2011	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗

✓ Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due
150 150 Days Past Due	180 180 Days Past Due	V Voluntary Surrender	F Foreclosure	C Collection Account
CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate	No Data Available

## Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$28,846	Owner	INDIVIDUAL
Credit Limit	\$24,500	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$3,734	Date Opened	Sep 16, 2010
Amount Past Due		Date Reported	Aug 16, 2018
Actual Payment Amount		Date of Last Payment	Aug 01, 2018
Date of Last Activity		Scheduled Payment Amount	\$37
Months Reviewed	94	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Flexible Spending Credit Card	Date Closed	
Date of First Delinquency			

## Comments

## Contact

CHASE CARD  
PO Box 15298  
Wilmington, DE 19850-5298  
1-800-432-3117

2.3 Comenity Bank/PTTRYBRN (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number		Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit	\$5,000		

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	✓	✓	✓									
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016					✓	✓	✓	✓	✓	✓	✓	✓
2015												
2014												
2013												
2012												
2011												

✓ Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due
150 150 Days Past Due	180 180 Days Past Due	V Voluntary Surrender	F Foreclosure	C Collection Account
CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate	No Data Available

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$2,834	Owner	INDIVIDUAL
Credit Limit	\$5,000	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Oct 24, 2011
Amount Past Due		Date Reported	Apr 28, 2018
Actual Payment Amount		Date of Last Payment	Oct 01, 2012
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	77	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Charge Account	Date Closed	Apr 01, 2018
Date of First Delinquency			

## Comments

Payment is payroll deductible

## Contact

Comenity Bank/PTTRYBRN  
PO Box 182789  
Columbus, OH 43218-2789



## 2.4 WF/PREFERRED CUST ACCT (CLOSED)

### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number		Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit	\$4,800		

### Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

#### Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016							\$0					
2017												
2018												

#### Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016												
2017												
2018												

#### Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016												
2017												
2018												

#### Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2016

2017

2018

### High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016							\$1,912					
2017												
2018												

### Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016							\$4,800					
2017												
2018												

### Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016												
2017												
2018												

### Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016												
2017												
2018												

### Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	0000	0000	0000	0000	0000	0000	0000	0000	0000	0000	0000	0000

2017												
2016	✓	✓	✓	✓	✓	✓	✓					
2015								✓	✓	✓	✓	✓

✓ Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due
150 150 Days Past Due	180 180 Days Past Due	V Voluntary Surrender	F Foreclosure	C Collection Account
CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate	No Data Available

## Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$1,912	Owner	INDIVIDUAL
Credit Limit	\$4,800	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Aug 12, 2015
Amount Past Due		Date Reported	May 24, 2018
Actual Payment Amount		Date of Last Payment	Jul 01, 2016
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	33	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Charge Account	Date Closed	Jan 01, 2018
Date of First Delinquency			

## Comments

Account closed at consumer?s request

## Contact

WF/PREFERRED CUST ACCT  
CBS MAC F8235-01C  
PO BOX 14517  
DES MOINES, IA 50306-3517  
1-866-762-4359

## 2.5 CITICARDS CBNA (CLOSED)

### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number		Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit	\$50,900		

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

### Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017	✓	✓	✓	✓	✓							
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014									✓	✓	✓	✓
2013												
2012												
2011												
2010												

✓ Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due
150 150 Days Past Due	180 180 Days Past Due	V Voluntary Surrender	F Foreclosure	C Collection Account
CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate	No Data Available

### Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$35,943	Owner	INDIVIDUAL
Credit Limit	\$50,900	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	May 01, 1997
Amount Past Due		Date Reported	Jun 06, 2017
Actual Payment Amount		Date of Last Payment	Aug 01, 2016
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	99	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Flexible Spending Credit Card	Date Closed	Feb 01, 2017
Date of First Delinquency			

## Comments

Account closed at consumer's request

## Contact

CITICARDS CBNA  
 PO Box 6241  
 IBS CDV Disputes  
 Sioux Falls, SD 57117-6241  
 1-800-950-5114

## 2.6 SYNCB/CARE CREDIT (CLOSED)

### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number		Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit	\$6,500		

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

### Payment History

You currently do not have any Payment History in your file.

### Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$2,700	Owner	INDIVIDUAL
Credit Limit	\$6,500	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	C
Balance	\$0	Date Opened	Oct 25, 2006
Amount Past Due		Date Reported	Sep 21, 2016
Actual Payment Amount		Date of Last Payment	May 01, 2007
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	99	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Charge Account	Date Closed	Sep 01, 2008
Date of First Delinquency			

Comments

Contact

SYNCB/CARE CREDIT  
PO Box 965036  
Orlando, FL 32896-5036  
1-866-396-8254

## 2.7 Preferred Customer Account (CLOSED)

### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number		Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit	\$6,900		

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

### Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2015												
2014												
2013												
2012												
✓ Paid on Time	30 30 Days Past Due			60 60 Days Past Due			90 90 Days Past Due			120 120 Days Past Due		
150 150 Days Past Due	180 180 Days Past Due			V Voluntary Surrender			F Foreclosure			C Collection Account		
CO Charge-Off	B Included in Bankruptcy			R Repossession			TN Too New to Rate			No Data Available		

### Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$5,387	Owner	INDIVIDUAL
Credit Limit	\$6,900	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Jul 31, 2012



Amount Past Due		Date Reported	Jun 22, 2015
Actual Payment Amount		Date of Last Payment	Aug 01, 2013
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	34	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Charge Account	Date Closed	Feb 01, 2015
Date of First Delinquency			

## Comments

Payment is payroll deductible

## Contact

Preferred Customer Account  
 CSCL Dispute Team  
 MAC N8235-04M, PO Box 14517  
 Des Moines, IA 50306

## 2.8 BARCLAYS BANK DELAWARE (CLOSED)

### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number		Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit	\$15,300		

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

### Payment History

You currently do not have any Payment History in your file.

### Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$89	Owner	INDIVIDUAL
Credit Limit	\$15,300	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Nov 08, 2012
Amount Past Due		Date Reported	Dec 09, 2013
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	13	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Flexible Spending Credit Card	Date Closed	Dec 01, 2012
Date of First Delinquency			

## Comments

Account closed at consumer's request

## Contact

BARCLAYS BANK DELAWARE  
PO Box 8803  
Wilmington, DE 19899-8803  
1-866-370-5931

## 2.9 BARCLAYS BANK DELAWARE (CLOSED)

### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number		Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit	\$7,500		

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

### Payment History

You currently do not have any Payment History in your file.

### Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$2,792	Owner	INDIVIDUAL
Credit Limit	\$7,500	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	C
Balance	\$0	Date Opened	May 02, 2011
Amount Past Due		Date Reported	Nov 25, 2013
Actual Payment Amount		Date of Last Payment	Feb 01, 2012
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	30	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Credit Card	Date Closed	Aug 01, 2013
Date of First Delinquency			

## Comments

Payment is payroll deductible

## Contact

BARCLAYS BANK DELAWARE  
PO Box 8803  
Wilmington, DE 19899-8803  
1-866-370-5931

## 2.10 CAPITAL ONE / BEST BUY (CLOSED)

### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number		Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit	\$7,000		

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

### Payment History

You currently do not have any Payment History in your file.

### Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$6,699	Owner	INDIVIDUAL
Credit Limit	\$7,000	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	C
Balance	\$0	Date Opened	Aug 24, 1994
Amount Past Due		Date Reported	Sep 09, 2013
Actual Payment Amount	\$400	Date of Last Payment	Aug 01, 2013
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	99	Delinquency First Reported	
Activity Designator	TRANSFER_OR_SOLD	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Charge Account	Date Closed	Sep 01, 2013
Date of First Delinquency			

Comments

Contact

CAPITAL ONE / BEST BUY  
PO Box 30253  
Salt Lake City, UT 84130-0253  
1-800-695-6950

2.11 Bank of America (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number		Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit	\$3,000		

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

You currently do not have any Payment History in your file.

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$1,773	Owner	INDIVIDUAL
Credit Limit	\$3,000	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	C
Balance	\$0	Date Opened	Jun 05, 2006
Amount Past Due		Date Reported	Nov 19, 2011
Actual Payment Amount		Date of Last Payment	Sep 01, 2007
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	65	Delinquency First Reported	
Activity Designator	CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Credit Card	Date Closed	
Date of First Delinquency			



**Comments**

Account closed at consumer?s request

**Contact**

Bank of America  
PO Box 982238  
El Paso, TX 79998-2238  
1-800-421-2110

## 2.12 CAPITAL ONE / COMP USA (CLOSED)

### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number		Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	N/A
Available Credit	\$0		

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

### Payment History

You currently do not have any Payment History in your file.

### Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$3,236	Owner	INDIVIDUAL
Credit Limit	\$0	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Dec 01, 2006
Amount Past Due		Date Reported	Oct 01, 2009
Actual Payment Amount		Date of Last Payment	Sep 01, 2007
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	34	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Charge Account	Date Closed	Oct 01, 2009
Date of First Delinquency			

## Comments

## Contact

CAPITAL ONE / COMP USA  
PO Box 5253  
Carol Stream, IL 60197-5253  
1-800-695-6950

## 2.13 CHASE CARD (CLOSED)

### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number		Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit	\$35,000		

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

### Payment History

You currently do not have any Payment History in your file.

### Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$19,964	Owner	INDIVIDUAL
Credit Limit	\$35,000	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	C
Balance	\$0	Date Opened	Mar 01, 2004
Amount Past Due		Date Reported	Sep 01, 2009
Actual Payment Amount		Date of Last Payment	May 01, 2009
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	66	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Credit Card	Date Closed	May 01, 2009
Date of First Delinquency			

## Comments

Account closed at consumer's request

## Contact

CHASE CARD  
PO Box 15298  
Wilmington, DE 19850-5298  
1-800-432-3117

## 2.14 AMERICAN EXPRESS (CLOSED)

### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number		Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit	\$5,000		

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

### Payment History

You currently do not have any Payment History in your file.

### Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$82	Owner	INDIVIDUAL
Credit Limit	\$5,000	Account Type	REVOLVING
Terms Frequency	UNKNOWN	Term Duration	0
Balance	\$0	Date Opened	Feb 01, 2001
Amount Past Due		Date Reported	Jun 01, 2009
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	1	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Credit Card	Date Closed	Mar 01, 2009
Date of First Delinquency			

Comments

Account closed at consumer?s request

Contact

AMERICAN EXPRESS  
PO Box 981537  
El Paso, TX 79998-1537  
1-800-874-2717

## 2.15 DISCOVER BANK (CLOSED)

### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number		Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit	\$7,700		

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

### Payment History

You currently do not have any Payment History in your file.

### Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$7,550	Owner	INDIVIDUAL
Credit Limit	\$7,700	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Feb 01, 2005
Amount Past Due		Date Reported	May 01, 2009
Actual Payment Amount		Date of Last Payment	Dec 01, 2006
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	51	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Credit Card	Date Closed	May 01, 2009
Date of First Delinquency			



## Comments

## Contact

DISCOVER BANK  
PO Box 15316  
Wilmington, DE 19850-5316  
1-800-347-2683

## 2.16 AMERICAN EXPRESS (CLOSED)

### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number		Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit	\$20,000		

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

### Payment History

You currently do not have any Payment History in your file.

### Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$5,996	Owner	INDIVIDUAL
Credit Limit	\$20,000	Account Type	REVOLVING
Terms Frequency	UNKNOWN	Term Duration	0
Balance	\$0	Date Opened	Dec 01, 2001
Amount Past Due		Date Reported	Feb 01, 2009
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	1	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Credit Card	Date Closed	Jan 01, 2009
Date of First Delinquency			

## Comments

Account closed at consumer's request

## Contact

AMERICAN EXPRESS  
PO Box 981537  
El Paso, TX 79998-1537  
1-800-874-2717

### 3. Mortgage Accounts

Mortgage accounts are real estate loans that require payment on a monthly basis until the loan is paid off.

#### 3.1 CAPITOL FEDERAL SAVINGS

##### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxx 6642	Reported Balance	\$329,663
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	56%
Available Credit			

##### Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

##### Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016									\$437,292	\$434,419	\$431,536	\$428,644
2017	\$425,742	\$420,831	\$415,910	\$410,972	\$406,018	\$401,048	\$396,061	\$391,057	\$386,036	\$380,999	\$375,945	\$370,875
2018	\$365,787	\$360,682	\$355,561	\$350,422	\$345,266	\$340,093	\$334,887	\$329,663				

##### Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016												
2017												
2018												

##### Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016									\$5,312	\$5,312	\$5,312	\$5,312
2017	\$5,312	\$5,312	\$5,312	\$5,312	\$5,312	\$5,338	\$5,338	\$5,338	\$5,338	\$5,338	\$5,338	\$5,338
2018	\$5,338	\$5,338	\$5,338	\$5,338	\$5,338	\$5,322	\$5,322	\$5,322				

### Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016									\$5,312	\$5,312	\$5,312	\$5,312
2017	\$5,312	\$7,312	\$7,312	\$7,312	\$7,312	\$7,312	\$7,338	\$7,338	\$7,338	\$7,338	\$7,338	\$7,338
2018	\$7,338	\$7,338	\$7,338	\$7,338	\$7,338	\$7,338	\$7,338	\$7,338				

### High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016									\$585,460	\$585,460	\$585,460	\$585,460
2017	\$585,460	\$585,460	\$585,460	\$585,460	\$585,460	\$585,460	\$585,460	\$585,460	\$585,460	\$585,460	\$585,460	\$585,460
2018	\$585,460	\$585,460	\$585,460	\$585,460	\$585,460	\$585,460	\$585,460	\$585,460				

### Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016												
2017												
2018												

### Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016												
2017												
2018												

### Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016												
2017												
2018												

### Comments 1

Date	Comment
09/2016	Fixed rate

Date	Comment
10/2016	Fixed rate
11/2016	Fixed rate
12/2016	Fixed rate
01/2017	Fixed rate
02/2017	Fixed rate
03/2017	Fixed rate
04/2017	Fixed rate
05/2017	Fixed rate
06/2017	Fixed rate
07/2017	Fixed rate
08/2017	Fixed rate
09/2017	Fixed rate
10/2017	Fixed rate
11/2017	Fixed rate
12/2017	Fixed rate
01/2018	Fixed rate
02/2018	Fixed rate
03/2018	Fixed rate
04/2018	Fixed rate
05/2018	Fixed rate
06/2018	Fixed rate
07/2018	Fixed rate
08/2018	Fixed rate

## Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	✓	✓	✓	✓	✓	✓	✓	100%	100%	100%	100%	100%
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	✓	✓	✓	✓
2013	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2012	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2011	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗

✓ Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due
150 150 Days Past Due	180 180 Days Past Due	V Voluntary Surrender	F Foreclosure	C Collection Account
CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate	No Data Available

## Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$585,460	Owner	JOINT_CONTRACTUAL_LIABILITY
Credit Limit		Account Type	MORTGAGE
Terms Frequency	MONTHLY	Term Duration	12
Balance	\$329,663	Date Opened	Dec 17, 2010
Amount Past Due		Date Reported	Aug 22, 2018
Actual Payment Amount	\$7,338	Date of Last Payment	Aug 01, 2018
Date of Last Activity		Scheduled Payment Amount	\$5,322
Months Reviewed	79	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Conventional Real Estate Mortgage	Date Closed	
Date of First Delinquency			

## Comments

Fixed rate

## Contact

CAPITOL FEDERAL SAVINGS  
700 S Kansas Ave  
Topeka, KS 66603-3809  
1-785-235-1341

## 3.2 CAPITOL FEDERAL SAVINGS

### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number		Reported Balance	\$49,741
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	97%
Available Credit	\$100,000		

### Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

#### Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016												
2017												
2018					\$32,187	\$51,365	\$50,514	\$49,741				

#### Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016												
2017												
2018												

#### Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016												
2017												
2018					\$482	\$470	\$757	\$746				

#### Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----



2016

2017

2018

### High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016												
2017												
2018					\$47,064	\$51,365	\$51,365	\$51,365				

### Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016												
2017												
2018					\$100,000	\$100,000	\$100,000	\$100,000				

### Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016												
2017												
2018												

### Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016												
2017												
2018												

### Comments 1

Date	Comment
05/2018	Variable/adjustable rate
06/2018	Variable/adjustable rate
07/2018	Variable/adjustable rate

Date	Comment
08/2018	Variable/adjustable rate

## Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018			✓	✓	✓	✓	✓					
✓ Paid on Time	30 30 Days Past Due		60 60 Days Past Due		90 90 Days Past Due		120 120 Days Past Due					
150 150 Days Past Due	180 180 Days Past Due		V Voluntary Surrender		F Foreclosure		C Collection Account					
CO Charge-Off	B Included in Bankruptcy		R Repossession		TN Too New to Rate		No Data Available					

## Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$51,365	Owner	JOINT_CONTRACTUAL_LIABILITY
Credit Limit	\$100,000	Account Type	MORTGAGE
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$49,741	Date Opened	Mar 21, 2018
Amount Past Due		Date Reported	Aug 22, 2018
Actual Payment Amount		Date of Last Payment	Aug 01, 2018
Date of Last Activity		Scheduled Payment Amount	\$746
Months Reviewed	5	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type		Date Closed	
Date of First Delinquency			

## Comments

Variable/adjustable rate

## Contact

CAPITOL FEDERAL SAVINGS  
700 S Kansas Ave  
Topeka, KS 66603-3809  
1-785-235-1341

### 3.3 BANK OF AMERICA

#### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxx 2262	Reported Balance	\$341,057
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	83%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

#### Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2013	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2012	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2011	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓ Paid on Time	30 30 Days Past Due			60 60 Days Past Due			90 90 Days Past Due			120 120 Days Past Due		
150 150 Days Past Due	180 180 Days Past Due			V Voluntary Surrender			F Foreclosure			C Collection Account		
CO Charge-Off	B Included in Bankruptcy			R Repossession			TN Too New to Rate			No Data Available		

#### Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$412,000	Owner	INDIVIDUAL
Credit Limit		Account Type	MORTGAGE
Terms Frequency	MONTHLY	Term Duration	36
Balance	\$341,057	Date Opened	Apr 02, 2009
Amount Past Due		Date Reported	Aug 10, 2018
Actual Payment Amount	\$3,027	Date of Last Payment	Jul 01, 2018
Date of Last Activity		Scheduled Payment Amount	\$2,997
Months Reviewed	99	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Conventional Real Estate Mortgage	Date Closed	

Date of First Delinquency

## Comments

Freddie mac account

## Contact

BANK OF AMERICA  
 4909 Savarese Cir Fl 19080147  
 Tampa, FL 33634-2413  
 1-800-669-6607

### 3.4 CAPITOL FEDERAL SAVINGS (CLOSED)

#### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number		Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit	\$41,500		

#### Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

##### Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016									\$25,996	\$24,593	\$23,183	\$36,770
2017	\$34,868	\$34,002	\$33,135	\$32,251	\$40,380	\$39,522	\$38,684	\$37,841	\$37,004	\$36,164	\$35,315	\$34,468
2018	\$33,612	\$32,756										

##### Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016												
2017												
2018												

##### Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016									\$389	\$368	\$347	\$551
2017	\$523	\$510	\$497	\$483	\$605	\$592	\$580	\$567	\$555	\$542	\$529	\$517
2018	\$504	\$491										

##### Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2016

2017

2018

### High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016									\$41,095	\$41,095	\$41,095	\$41,095
2017	\$41,095	\$41,095	\$41,095	\$41,095	\$41,251	\$41,251	\$41,251	\$41,251	\$41,251	\$41,251	\$41,251	\$41,251
2018	\$41,251	\$41,251										

### Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016									\$41,500	\$41,500	\$41,500	\$41,500
2017	\$41,500	\$41,500	\$41,500	\$41,500	\$41,500	\$41,500	\$41,500	\$41,500	\$41,500	\$41,500	\$41,500	\$41,500
2018	\$41,500	\$41,500										

### Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016												
2017												
2018												

### Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016												
2017												
2018												

### Comments 1

Date	Comment
09/2016	Variable/adjustable rate
10/2016	Variable/adjustable rate
11/2016	Variable/adjustable rate

Date	Comment
12/2016	Variable/adjustable rate
01/2017	Variable/adjustable rate
02/2017	Variable/adjustable rate
03/2017	Variable/adjustable rate
04/2017	Variable/adjustable rate
05/2017	Variable/adjustable rate
06/2017	Variable/adjustable rate
07/2017	Variable/adjustable rate
08/2017	Variable/adjustable rate
09/2017	Variable/adjustable rate
10/2017	Variable/adjustable rate
11/2017	Variable/adjustable rate
12/2017	Variable/adjustable rate
01/2018	Variable/adjustable rate
02/2018	Variable/adjustable rate

## Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	✓	✓	120 120 Days Past Due	120 120 Days Past Due	120 120 Days Past Due	120 120 Days Past Due	120 120 Days Past Due	120 120 Days Past Due	120 120 Days Past Due	120 120 Days Past Due	120 120 Days Past Due	120 120 Days Past Due
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	120 120 Days Past Due	120 120 Days Past Due	120 120 Days Past Due	120 120 Days Past Due	120 120 Days Past Due	120 120 Days Past Due	120 120 Days Past Due	120 120 Days Past Due	✓	✓	✓	✓
2013	120 120 Days Past Due	120 120 Days Past Due	120 120 Days Past Due	120 120 Days Past Due	120 120 Days Past Due	120 120 Days Past Due	120 120 Days Past Due	120 120 Days Past Due	120 120 Days Past Due	120 120 Days Past Due	120 120 Days Past Due	120 120 Days Past Due
✓ Paid on Time	30 30 Days Past Due			60 60 Days Past Due			90 90 Days Past Due			120 120 Days Past Due		
150 150 Days Past Due	180 180 Days Past Due			V Voluntary Surrender			F Foreclosure			C Collection Account		
CO Charge-Off	B Included in Bankruptcy			R Repossession			TN Too New to Rate			No Data Available		

## Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$41,251	Owner	JOINT_CONTRACTUAL_LIABILITY
Credit Limit	\$41,500	Account Type	MORTGAGE
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Apr 12, 2013
Amount Past Due		Date Reported	Mar 22, 2018
Actual Payment Amount		Date of Last Payment	Mar 01, 2018
Date of Last Activity		Scheduled Payment Amount	\$50
Months Reviewed	59	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type		Date Closed	Mar 01, 2018
Date of First Delinquency			

## Comments

Variable/adjustable rate

## Contact

CAPITOL FEDERAL SAVINGS  
700 S Kansas Ave  
Topeka, KS 66603-3809  
1-785-235-1341



### 3.5 CITIMORTGAGE (CLOSED)

#### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxx 7937	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

#### Payment History

You currently do not have any Payment History in your file.

#### Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$200,000	Owner	JOINT_CONTRACTUAL_LIABILITY
Credit Limit		Account Type	MORTGAGE
Terms Frequency	MONTHLY	Term Duration	24
Balance	\$0	Date Opened	Feb 08, 2005
Amount Past Due		Date Reported	Jan 31, 2014
Actual Payment Amount	\$138,862	Date of Last Payment	Jan 01, 2014
Date of Last Activity		Scheduled Payment Amount	\$1,480
Months Reviewed	99	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Conventional Real Estate Mortgage	Date Closed	Jan 01, 2014
Date of First Delinquency			

Comments

Fannie mae account

Contact

CITIMORTGAGE  
PO Box 6243  
Sioux Falls, SD 57117-6243  
1-800-283-7918

### 3.6 SUN TRUST MORTGAGE (CLOSED)

#### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxx 0075	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

#### Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2013												
2012				30								
2011												
2010												
2009												
2008												
2007												
2006												
✓ Paid on Time	30 30 Days Past Due			60 60 Days Past Due			90 90 Days Past Due			120 120 Days Past Due		
150 150 Days Past Due	180 180 Days Past Due			V Voluntary Surrender			F Foreclosure			C Collection Account		
CO Charge-Off	B Included in Bankruptcy			R Repossession			TN Too New to Rate			No Data Available		

#### Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$140,848	Owner	JOINT_CONTRACTUAL_LIABILITY
Credit Limit		Account Type	MORTGAGE
Terms Frequency	MONTHLY	Term Duration	36
Balance	\$0	Date Opened	Nov 05, 2004
Amount Past Due		Date Reported	Mar 05, 2013
Actual Payment Amount	\$124,035	Date of Last Payment	Dec 01, 2012
Date of Last Activity		Scheduled Payment Amount	\$1,030
Months Reviewed	98	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Conventional Real Estate Mortgage	Date Closed	Feb 01, 2013

Date of First Delinquency

## Comments

Freddie mac account  
Fixed rate

## Contact

SUN TRUST MORTGAGE  
PO Box 85526  
RICHMOND, VA 23285  
1-877-596-5407

### 3.7 WELLS FARGO HOME MORTGAGE (CLOSED)

#### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxx 9385	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

#### Payment History

You currently do not have any Payment History in your file.

#### Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$219,000	Owner	INDIVIDUAL
Credit Limit		Account Type	MORTGAGE
Terms Frequency	MONTHLY	Term Duration	12
Balance	\$0	Date Opened	Jun 01, 2003
Amount Past Due		Date Reported	Oct 01, 2011
Actual Payment Amount	\$61,874	Date of Last Payment	Sep 01, 2011
Date of Last Activity		Scheduled Payment Amount	\$2,173
Months Reviewed	95	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Conventional Real Estate Mortgage	Date Closed	Oct 01, 2011
Date of First Delinquency			

## Comments

## Contact

WELLS FARGO HOME MORTGAGE  
PO Box 10335  
Des Moines, IA 50306-0335  
1-800-288-3212

### 3.8 WELLS FARGO HOME MORTGAGE (CLOSED)

#### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number		Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit	\$37,000		

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

#### Payment History

You currently do not have any Payment History in your file.

#### Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$20,400	Owner	INDIVIDUAL
Credit Limit	\$37,000	Account Type	MORTGAGE
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Jun 01, 2004
Amount Past Due		Date Reported	Sep 01, 2011
Actual Payment Amount		Date of Last Payment	Jun 01, 2008
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	86	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type		Date Closed	Jun 01, 2009
Date of First Delinquency			

## Comments

Account closed at consumer's request

## Contact

WELLS FARGO HOME MORTGAGE  
1 Home Campus  
Mac X2303-03M  
Des Moines, IA 50328-0001  
1-800-288-3212



### 3.9 CITIMORTGAGE (CLOSED)

#### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxx 0773	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

#### Payment History

You currently do not have any Payment History in your file.

#### Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$25,000	Owner	JOINT_CONTRACTUAL_LIABILITY
Credit Limit		Account Type	MORTGAGE
Terms Frequency	MONTHLY	Term Duration	36
Balance	\$0	Date Opened	Feb 01, 2005
Amount Past Due		Date Reported	Mar 01, 2010
Actual Payment Amount	\$6	Date of Last Payment	Feb 01, 2010
Date of Last Activity		Scheduled Payment Amount	\$174
Months Reviewed	58	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Second Mortgage	Date Closed	Mar 01, 2010
Date of First Delinquency			

## Comments

## Contact

CITIMORTGAGE  
PO Box 6243  
Sioux Falls, SD 57117-6243  
1-800-283-7918

## 4. Installment Accounts

Installment accounts are loans that require payment on a monthly basis until the loan is paid off, such as auto or student loans.

### 4.1 Toyota Financial Services (CLOSED)

#### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxxxx 0001	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

#### Payment History

You currently do not have any Payment History in your file.

#### Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$39,481	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	4
Balance	\$0	Date Opened	Dec 01, 2006
Amount Past Due		Date Reported	Nov 01, 2010
Actual Payment Amount	\$856	Date of Last Payment	Nov 01, 2010
Date of Last Activity		Scheduled Payment Amount	\$873
Months Reviewed	46	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	

Loan Type

Auto

Date Closed

Nov 01, 2010

Date of First Delinquency

Comments

Contact

Toyota Financial Services  
Credit Dispute Research Team  
PO Box 9786  
Cedar Rapids, IA 52409-0004

## 5. Other Accounts

Other accounts are those that are not already identified as Revolving, Mortgage or Installment Accounts such as child support obligations or rental agreements.

### 5.1 CHASE CARD (CLOSED)

#### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number		Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

#### Payment History

You currently do not have any Payment History in your file.

#### Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$18,848	Owner	INDIVIDUAL
Credit Limit		Account Type	OTHER
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Jul 01, 2002
Amount Past Due		Date Reported	Dec 01, 2009
Actual Payment Amount		Date of Last Payment	Nov 01, 2008
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	89	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	

Aug 01, 2009

### Comments

## Contact

Account closed at consumer's request

CHASE CARD  
PO Box 15298  
Wilmington, DE 19850-5298  
1-800-432-3117

## 6. Consumer Statements

Consumer Statements are explanations of up to 100 words (200 words if you live in Maine) you can attach to your credit file to provide more information on an item you may disagree with or would like to provide details on. Consumer statements are voluntary and have no impact on your credit score.

You currently do not have any Consumer Statements in your file.

## 7. Personal Information

Creditors use your personal information primarily to identify you. This information has no impact on your credit score.

### Identification

Identification is the information in your credit file that indicates your current identification as reported to Equifax. It does not affect your credit score or rating.

Name	BRADLEY R LEWIS
Formerly known as	BRADLEY J LEWIS BRADLEY E LEWIS BRAD R LEWIS
Social Security Number	xxxxx 3387
Age or Date of Birth	Jun 01, 1952

### Other Identification

You currently do not have any Other Identifications in your file.

### Alert Contact Information

You currently do not have any Alert Contacts in your file.

### Contact Information

Contact information is the information in your credit file that indicates your former and current addresses as reported to Equifax. It does not affect your credit score or rating.

Address	Status	Date Reported
13900 NICKLAUS DR OVERLAND PARK, KS 66223	Current	Sep 07, 2018
6600 MASTIN ST SHAWNEE MISSION, KS 66203	Former	Oct 29, 2010
11524 HEMLOCK ST OVERLAND PARK, KS 66210	Former	Sep 22, 2016
RT 07 COLUMBIA, MO	Former	Oct 29, 2010

### Employment History



Employment history is the information in your credit file that indicates your current and former employment as reported to Equifax. It does not affect your credit score or rating.

Company	Occupation	Start Date	Status	Address
ENERGY ONE			Current	
UTILICORP UNITED			Previous	
LULOW MCKAY STEVENS PARTNER		Jan 01, 1983	Previous	

## 8. Inquiries

A request for your credit history is called an inquiry. There are two types of inquiries - those that may impact your credit rating/score and those that do not.

### Hard Inquiries

Inquiries that may impact your credit rating/score

These are inquiries made by companies with whom you have applied for a loan or credit. They may remain on your file up to 2 years.

You currently do not have any Hard Inquiries in your file.

### Soft Inquiries

Inquiries that do not impact your credit rating/score

These are inquiries, for example, from companies making promotional offers of credit, periodic account reviews by an existing creditor or your own requests to check your credit file. They may remain on your file for up to 2 years.

Date	Company	Description
Sep 04, 2018	CIC/EXPERIAN ALRTS	Direct to Consumer Report
Aug 28, 2018	BEST BUY / CBNA	Account Review Inquiry
Jun 22, 2018	COMENITYCAPITAL/WINTERSILKS	Promotional Inquiry
Feb 06, 2018	COMENITY BANK	Account Review Inquiry
Jan 02, 2018	WELLS FARGO	Account Review Inquiry
Nov 30, 2017	DISCOVER FINANCIAL	Promotional Inquiry
Oct 31, 2017	DISH NETWORK	Promotional Inquiry
Oct 31, 2017	CITI CARDS CBNA	Promotional Inquiry
Oct 03, 2017	CITI CARDS CBNA	Promotional Inquiry
Oct 03, 2017	DISH NETWORK	Promotional Inquiry

## 9. 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

### Bankruptcies

Bankruptcies are a legal status granted by a federal court that indicates you are unable to pay off outstanding debt. Bankruptcies stay on your credit report for up to 10 years, depending on the chapter of bankruptcy you file for. They generally have a negative impact on your credit score.

You currently do not have any Bankruptcies in your file.

### Judgments

Judgments are a legal status granted by a court that indicates you must pay back an outstanding debt. Judgments stay on your credit report up to 7 years from the date filed and generally have a negative impact on your credit score.

You currently do not have any Judgments in your file.

### Liens

A lien is a legal claim on an asset, and Equifax only collects tax related liens. Liens stay on your credit report up to 10 years and generally have a negative impact on your credit score.

You currently do not have any Liens in your file.

## 10. Collections

Collections are accounts with outstanding debt that have been placed by a creditor with a collection agency. Collections stay on your credit report for up to 7 years from the date the account first became past due. They generally have a negative impact on your credit score.

You currently do not have any Collections in your file.

## 11. Dispute File Information

If you believe that any of the information found on this report is incorrect, there are 3 ways to launch an investigation about the information in this report.

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>

# A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA.

**For more information, including information about additional rights, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.**

## **You must be told if information in your file has been used against you.**

Anyone who uses a Credit Report or another type of Consumer Report to deny your application for credit, insurance, or employment - or to take another adverse action against you - must tell you, and must give you the name, address, and phone number of the agency that provided the information.

## **You have the right to know what is in your file.**

You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:

- a person has taken adverse action against you because of information in your credit file;
- you are the victim of identity theft and place a fraud alert in your file;
- your file contains inaccurate information as a result of fraud;
- you are on public assistance;
- you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) for additional information.

## **You have the right to ask for a credit score.**

Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.

## **You have the right to dispute incomplete or inaccurate information.**

If you identify information in your file that is incomplete or inaccurate, and file it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) for an explanation of dispute procedures.

## **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.**

Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to file information it has verified as accurate.

## **Consumer reporting agencies may not report outdated negative information.**

In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.

## **Access to your file is limited.**

A consumer reporting agency may provide information about you only to people with a valid need -- usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.

## **You must give your consent for reports to be provided to employers.**

A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

**You may limit "prescreened" offers of credit and insurance you get based on information in your credit file.**

Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).

**You may seek damages from violators.**

If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court. Identity theft victims and active duty military personnel have additional rights. For more information, visit [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

**States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. Federal enforcers are:**

- 1a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.**

Contact

Bureau of Consumer Financial Protection  
1700 G Street NW  
Washington, DC 20552

- 1b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB**

Contact

Federal Trade Commission: Consumer Response Center - FCRA  
Washington, DC 20580  
(877) 382-4357

- 2a. To the extent not included in item 1 above: a. National banks, federal savings associations, and federal branches and federal agencies of foreign bank**

Contact

Office of the Comptroller of the Currency Customer Assistance Group  
1301 McKinney Street, Suite 3450  
Houston, TX 77010-9050

- 2b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and insured state branches of foreign banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act**

Contact

Federal Reserve Consumer Help Center  
P.O. Box 1200  
Minneapolis, MN 55480

- 2c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations**

Contact

FDIC Consumer Response Center  
1100 Walnut Street, Box #11  
Kansas City, MO 64106

- 2d. Federal Credit Unions**

Contact

National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO)  
1775 Duke Street  
Alexandria, VA 22314

- 3. Air carriers**

Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation  
1200 New Jersey Avenue, SE  
Washington, DC 20590

## Contact

5. Creditors Subject to Packers and Stockyards Act, 1921

Nearest Packers and Stockyards Administration area supervisor

## Contact

## 7. Brokers and Dealers

## Contact

8a. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations

## Contact

8b. Retailers, Finance Companies, and All Other Creditors Not Listed Above

## Contact

FTC Regional Office for region in which the creditor operates or Federal Trade Commission: Consumer Response Center - FCRA  
Washington, DC 20580  
(877) 382-4357



# Your Rights Under State Law

## State of Kansas - Notice to Consumers

You may request that a security freeze be placed on your Equifax Information Services LLC (Equifax) credit report by sending a request in writing by mail. The security freeze on your credit report will prohibit Equifax from releasing your credit report without your express authorization. The security freeze is designed to prevent the release of your credit report without your consent. However, you should be aware that using a security freeze to take control over who is allowed access to the personal and financial information in your credit report may delay, interfere with or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, government services or payments, rental housing, employment, investment, license, cellular telephone, utilities, digital signature, Internet credit card transaction or other services, including an extension of credit at point of sale. When you place a security freeze on your credit report, you will be provided a personal identification number or password to use if you choose to remove the security freeze from your credit report or to authorize the temporary release of your credit report for a specific period of time while the security freeze is in place. To provide that authorization, you must contact Equifax and provide all the following:

1. Proper identification.
2. The unique personal identification number or password provided by the credit reporting agency.
3. The proper information regarding the time period for which your credit report must be available.
4. Appropriate fee.

Equifax will remove the security freeze from your credit file within 3 business days after receiving the above information.

Equifax will authorize the temporary release of your credit report not later than 3 business days after receiving the above information via your written request and within 15 minutes when your request is received via telephone or internet.

A security freeze does not apply to certain persons, including a person, or collection agencies acting on behalf of a person, with whom you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. A security freeze does not apply to the use of your credit report for insurance underwriting purposes.

If you are actively seeking a new credit, loan, utility, or telephone account, you should understand that the procedures involved in lifting security freeze may slow your own applications for credit. You should plan ahead and lift a freeze, either completely if you are shopping around or specifically for a certain creditor, with enough advance notice before you apply for new credit to enable the lifting to take effect.

To place a security freeze on your Equifax credit report, send your request via certified or regular mail to:

Equifax Security Freeze  
P.O. Box 105788  
Atlanta, Georgia 30348

Or, you may contact us on the web at [equifax.com](http://equifax.com) or call 800-685-1111.

The fee to place a security freeze is \$5.00. If you are a victim of identity theft and submit a copy of a valid police report, investigative report or complaint you filed with a law enforcement agency about the unlawful use of your personal information by another person, no fee will be charged. Include your complete name, complete address, and social security number.

Written confirmation of the security freeze will be sent within 10 business days of receipt of the request via first class mail. It will include your unique personal identification number and instructions for removing the security freeze or authorizing the release of your credit report for a specific period of time.

# Bankruptcy Information

## 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.

Response: None

# Merger Information

## Exhibit C-9

**“Merger Information,”** provide a statement describing any dissolution or merger or acquisition of the applicant within the five most recent years preceding the application.

Response: None

## Corporate Structure

### Exhibit C-10

**Exhibit C-10 "Corporate Structure,"** provide a description of the applicant's corporate structure, 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 and companies that aggregate customers in North America.

Response:

Sole Proprietorship

# Operations

## Exhibit D-1

**“Operations,”** provide a current written description of the operational nature of the applicant’s business functions.

Response:

Operating as advisor/consultant for obtaining deregulated natural gas contracts

## Operations Expertise

### Exhibit D-2

**“Operations Expertise,”** given the operational nature of the applicant’s business, provide evidence of the applicant’s current experience and technical expertise in performing such operations.

#### Response:

Over 35 years in utility/regulatory experience, over 17 years of deregulated consulting experience.

## Key Personnel

### Exhibit D-3

**“Key Technical Personnel,”** provide the names, titles, email addresses, telephone numbers, and background of key personnel involved in the operational aspects of the applicant’s current business.

Response:

Bradley R Lewis