

**JAMES R. KING LLC**  
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November 29, 2018

Public Utilities Commission of Ohio  
Docketing Division  
11<sup>th</sup> Floor  
180 East Broad Street  
Columbus, Ohio 43215

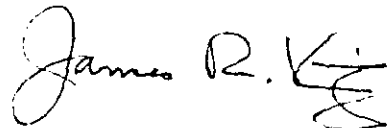
RE: Case Number 14-2137-GA-AGG  
In the Matter of the Application of North Coast Energy, Inc.

Dear Sir or Madam:

Enclosed for filing is the Motion of North Coast Energy, Inc. for extension of its Certificate, along with its Renewal Application.

If any further information is required please contact the undersigned.

Very truly yours,



James R. King, Esq.

PUCO

2018 DEC -3 PM 2:58

RECEIVED-DOCKETING DIV

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Technician AK Date Processed 12/3/18



# Public Utilities Commission

PUCO USE ONLY – Version 1.08		
Date Received	Renewal Certification Number	ORIGINAL AGG Case Number
		14 - 2137 - 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 North Coast Energy, Inc.  
Address 3967 Encell Drive, Copley, OH 44321  
Telephone No. (330) 576-6365 Web site Address  
Current PUCO Certificate No. 14-404G(2) Effective Dates 12/25/2016 - 12/25/2018

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

Name North Coast Energy, Inc.  
Address 3967 Encell Drive, Copley, OH 44321  
Web site Address Telephone No. (330) 576-6365

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

North Coast Energy, Inc.

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

Name Sean Kennedy Title Vice President  
Business Address 3967 Encell Drive, Copley, OH 44321  
Telephone No. (330) 576-6365 Fax No. (330) 576-6451 Email Address seanmkennedy@ymail.com

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

Customer service address 3967 Encell Drive, Copley, OH 44321

Toll-Free Telephone No. (330) 576-6365

Fax No. (330) 576-6451

Email Address seanmkennedy@ymail.com

**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 Sean Kennedy

Title Vice President

Business address 3967 Encell Drive, Copley, OH 44321

Telephone No. (330) 576-6365

Fax No. (330) 576-6451

Email Address seanmkennedy@ymail.com

**A-9 Applicant's federal employer identification number 30-0760681****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.)**

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

Name Sean Kennedy

Title Vice President

Business address 3967 Encell Drive, Copley, OH 44321

<input checked="" type="checkbox"/> Columbia Gas of Ohio	<input checked="" type="checkbox"/> Residential	<input checked="" type="checkbox"/> Small Commercial	<input checked="" type="checkbox"/> Large Commercial / Industrial
<input checked="" type="checkbox"/> Dominion East Ohio	<input checked="" type="checkbox"/> Residential	<input checked="" type="checkbox"/> Small Commercial	<input checked="" type="checkbox"/> Large Commercial / Industrial
<input checked="" type="checkbox"/> Duke Energy Ohio	<input checked="" 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 checked="" 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 type="checkbox"/> Small Commercial	Beginning Date of Service	End Date
<input 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 type="checkbox"/> Small Commercial	Beginning Date of Service	End Date
<input 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 type="checkbox"/> Small Commercial	Beginning Date of Service	End Date
<input 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 type="checkbox"/> Small Commercial	Beginning Date of Service	End Date
<input 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
<input type="checkbox"/>	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 Experian, Dun and Bradstreet, or a similar organization. An applicant that provides an investment grade credit rating for Exhibit C-6 may enter “N/A” for Exhibit C-7.



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

### 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

*Sean Kennedy, V.P.*

Sworn and subscribed before me this 29 day of November Month 2018 Year

Signature of official administering oath

*[Signature]*

Print Name and Title

*Daniel's G. K...*

My commission expires on

*MA*  
*Allen*





**Exhibit A-14 "Principal Officers, Directors & Partners"**

- Michael Kennedy
  - President
  - 2604 N Chateau Drive, Port Clinton, OH 43452
  - (216) 577-8977
- Sean Kennedy
  - Vice President
  - 3967 Encell Drive, Copley, OH 44321
  - (330) 576-6365

**Exhibit A-15 "Company History"**

North Coast Energy, Inc. was formed by Michael and Sean Kennedy in 2012 to ultimately negotiate electric and natural gas supply contracts for medium and large commercial and industrial customers through certified suppliers throughout Ohio.

**Exhibit A-16 "Articles of Incorporation and Bylaws"**

Contents of the originally filed documents have not changed since the initial application.

**Exhibit A-17 "Secretary of State"**

This page intentionally left blank. See next page.



DATE:	DOCUMENT ID	DESCRIPTION	FILING	EXPED	PENALTY	CERT	COPY
12/17/2012	201234900548	DOMESTIC FOR PROFIT CORP - ARTICLES (ARF)	125.00	.00		.00	.00

**Receipt**

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

LEGALZOOM.COM, INC.  
100 W BROADWAY, SUITE 100  
PO BOX 29096  
GLENDALE, CA 91209

# STATE OF OHIO CERTIFICATE

**Ohio Secretary of State, Jon Husted****2158061**

It is hereby certified that the Secretary of State of Ohio has custody of the business records for  
**NORTH COAST ENERGY INC.**

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

Document(s):

**DOMESTIC FOR PROFIT CORP - ARTICLES**

Document No(s):

**201234900548**

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 12th day of December,  
A.D. 2012.

**Ohio Secretary of State**

**Exhibit B-1 "Jurisdictions of Operation"**

North Coast Energy, Inc. is authorized by certified suppliers to provide retail natural gas services throughout all of Ohio where permitted.



### **Exhibit B-2 "Experience & Plans"**

Michael Kennedy worked at The East Ohio Gas Company as a sales manager prior to them being purchased by Dominion. He built a network of large industrial natural gas users and still remains in contact with them today. Michael understands the market and how natural gas is traded extremely well. Sean Kennedy has learned over the years from Michael and is constantly learning from him today.

We plan to visit customers face-to-face to speak with them regarding their electric and natural gas needs and goals. We then plan to take that information to certified suppliers to find a supplier who will meet their needs. Once a supply price is agreed upon, we will deliver the contract to the customer for their signature and acceptance of the already agreed upon supply contract. The certified supplier will provide billing statements on a monthly basis to the customer. We will respond to customer inquiries and complaints within 24 hours in a professional and courteous manner and work diligently to resolve the issue with the customer and supplier.

### Exhibit B-3 "Summary of Experience"

Our experience comes from the gas market, with Michael Kennedy having the experience providing supply services to large industrial customer when the natural gas market first became deregulated only to large industrial customers. We will continue our relationship with these large industrial customers by providing electric and natural gas supply contracts to them.

- Approximately 25 industrial customers (in the heat treating industry, forging industry, fabricating industry and manufacturing industry)
- Most of the customers are in the Dominion territory; however we have customers in the Vectren, Columbia and Duke Territories.
- The load will average roughly 3 bcf/year

**Exhibit B-4 "Disclosure of Liabilities and Investigations"**

- There are no 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 we are seeking to be certified to provide.

**Exhibit B-5 “Disclosure of Consumer Protection Violations”**

- North Coast Energy, Inc., its affiliates, predecessors or any principle officer of North Coast Energy, Inc. has not been convicted or held liable for fraud or for violation of any consumer protection or antitrust laws within the past five years.

**Exhibit B-6 "Disclosure of Certification Denial, Curtailment, Suspension, or Revocation"**

- North Coast Energy, Inc. or a predecessor of North Coast Energy, Inc. has not had any certification, license, or application to provide retail natural gas, or retail/wholesale electric service denied, curtailed, suspended, or revoked. North Coast Energy, Inc. or a predecessor has also not been terminated from any of Ohio's Natural Gas Choice programs, or been in default for failure to deliver natural gas.

**Exhibits C-1 “Annual Reports” and C-2 “SEC Filings”**

Both exhibits are not applicable because North Coast Energy is a privately held company.

**Exhibit C-3 "Financial Statements"**

See following pages.

10:56 AM

09/27/18

Accrual Basis

## Summary Balance Sheet

As of December 31, 2016

	Dec 31, 16
<b>ASSETS</b>	
Current Assets	
Checking/Savings	2,753.94
Total Current Assets	2,753.94
Fixed Assets	7,352.13
<b>TOTAL ASSETS</b>	<b>10,106.07</b>
<b>LIABILITIES &amp; EQUITY</b>	
Equity	10,106.07
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>10,106.07</b>



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09/27/18

Accrual Basis

## Summary Balance Sheet

As of December 31, 2017

	Dec 31, 17
<b>ASSETS</b>	
Current Assets	
Checking/Savings	28,580.26
<b>Total Current Assets</b>	<b>28,580.26</b>
Fixed Assets	7,352.13
<b>TOTAL ASSETS</b>	<b>35,932.39</b>
<b>LIABILITIES &amp; EQUITY</b>	
Equity	35,932.39
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>35,932.39</b>

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Accrual Basis

# Profit & Loss

## January through December 2016

	Jan - Dec 16
<b>Ordinary Income/Expense</b>	
<b>Income</b>	
Commission Income	167,878.06
Fees Billed	-2.00
Refunds-Allowances	28.73
<b>Total Income</b>	167,904.79
<b>Expense</b>	
Bank Charges	34.74
Charitable Contributions	730.00
Depreciation Expense	3,968.00
Dues & Subscriptions	1,306.31
Gross Wages	108,048.79
Legal & Professional Fees	207.69
Office Expenses	
Coffee	158.50
Landscaping	1,627.99
Mailing/Postage	185.01
Office Cleaning	1,063.00
Office Supplies	2,063.58
Office Expenses - Other	444.37
<b>Total Office Expenses</b>	5,542.45
Other General and Admin Expense	
Dry Cleaning	182.89
Haircut	170.00
<b>Total Other General and Admin Expense</b>	352.89
Promotional	92.78
Promotional Meals	961.92
Simple IRA	26,418.00
Stationery & Printing	91.64
Subcontractors	8,659.12
Travel	
Fuel	32.00
Licenses and Registration	99.89
Maintenance	261.56
Mileage Sean	8,458.56
Tolls	604.41
<b>Total Travel</b>	9,456.42
Utilities	5,479.37
Website hosting	
Website Maintenance	135.27
Website hosting - Other	743.88
<b>Total Website hosting</b>	879.15
<b>Total Expense</b>	172,229.27
<b>Net Ordinary Income</b>	-4,324.48
<b>Net Income</b>	-4,324.48

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Accrual Basis

# Profit & Loss

## January through December 2017

	Jan - Dec 17
Ordinary Income/Expense	
Income	
Commission Income	235,204.66
Refunds-Allowances	289.04
Total Income	235,493.70
Expense	
Bank Charges	65.79
Commission Overpayment Repay	1,754.13
Computers	2,896.23
Dues & Subscriptions	1,180.05
Equipment	520.28
Gross Wages	134,964.22
Insurance	687.96
Legal & Professional Fees	884.32
Office Expenses	
Coffee	329.24
Landscaping	2,771.04
Mailing/Postage	167.70
Office Cleaning	1,586.57
Office Supplies	1,910.34
Security	240.00
Office Expenses - Other	646.12
Total Office Expenses	7,651.01
Other General and Admin Expense	
Dry Cleaning	189.63
Haircut	166.19
Other General and Admin Expense - Other	35.36
Total Other General and Admin Expense	391.18
Promotional	2,401.18
Promotional Meals	1,448.92
Repair & Maintenance	1,153.71
Simple IRA	28,043.50
Stationery & Printing	102.48
Subcontractors	3,224.78
Taxes & Licenses	100.00
Travel	
Fuel	69.00
Hotel	508.11
Licenses and Registration	289.78
Maintenance	2,303.41
Mileage Mike	237.15
Mileage Sean	1,079.48
Tolls	454.27
Total Travel	4,941.20
Utilities	5,837.66
Website hosting	743.88
Total Expense	198,992.48
Net Ordinary Income	36,501.22
Net Income	36,501.22

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# Statement of Cash Flows

January through December 2016

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	Jan - Dec 18
OPERATING ACTIVITIES	
Net Income	-4,324.48
Net cash provided by Operating Activities	-4,324.48
INVESTING ACTIVITIES	
Accumulated Depreciation	3,968.00
Net cash provided by Investing Activities	3,968.00
Net cash increase for period	-356.48
Cash at beginning of period	3,110.42
Cash at end of period	2,753.94

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09/27/18

# Statement of Cash Flows

January through December 2017

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	Jan - Dec 17
<b>OPERATING ACTIVITIES</b>	
<i>Net Income</i>	36,501.22
Net cash provided by Operating Activities	36,501.22
<b>FINANCING ACTIVITIES</b>	
Partner Distributions: Michael Kennedy	-10,674.90
Net cash provided by Financing Activities	-10,674.90
Net cash increase for period	25,826.32
Cash at beginning of period	2,753.94
Cash at end of period	<u>28,580.26</u>

**Exhibit C-4 "Financial Arrangements"**

This is not applicable because North Coast Energy, Inc. is not taking title to the natural gas.

**Exhibit C-5 "Forecasted Financial Statements"**

	<b><u>2019</u></b>	<b><u>2020</u></b>
Revenue	\$105,000.00	\$105,000.00
Expenses	\$35,000.00	\$40,000.00
Net Income	\$70,000.00	\$65,000.00

Prepared by:  
Sean Kennedy  
North Coast Energy, Inc.  
3967 Encell Drive, Copley, OH 44321  
(330) 576-6365  
[seanmkennedy@ymail.com](mailto:seanmkennedy@ymail.com)

**Exhibit C-6 "Credit Rating"**

North Coast Energy, Inc. is not rated by a Rating Agency.



**Exhibit C-7 "Credit Report"**

See following pages.



## CREDIT REPORT

---

SEAN [REDACTED]

Report Confirmation

[REDACTED] 5302

[REDACTED]

# 1. Summary

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

Report Date	Feb 27, 2018
Credit File Status	File Blocked For Promotional Purposes
Alert Contacts	0 Records Found
Average Account Age	9 Years
Length of Credit History	15 Years, 9 Months
Accounts with Negative Information	0
Oldest Account	CAPITAL ONE (Opened May 27, 2002)
Most Recent Account	SUNTRUST BANK (Opened Aug 12, 2015)

## Credit Accounts

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

Account Type	Open	Closed	Current Balance	Payment History	High Credit Limit	Utilization Rate	Monthly Payment
Revolving	2	1	\$4,883	\$9,617	\$14,500	34.0%	\$48
Mortgage	1	1	\$169,460	\$65,340	\$234,800	72.0%	\$1,744
Installment	1	1	\$48,747	\$6,253	\$55,000	89.0%	\$431
Other	1	0	\$0	\$1,403	\$1,403	0.0%	\$0
Total	5	3	\$223,090	\$82,613	\$305,703	73.0%	\$2,223

## 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	5 Items Found
Inquiries	1 Inquiries Found
Public Records	0 Records Found
Collections	0 Collections Found



SEAN [REDACTED] | Feb 27, 2018

## 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 MACYS/DSNB

#### 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	\$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	Month	Balance
------	-------	---------

2016

2017

2018

##### Available Credit

Year	Month	Available Credit
------	-------	------------------

2016

2017

2018

##### Scheduled Payment

Year	Month	Scheduled Payment
------	-------	-------------------

2016

2017

2018

### Actual Payment

12	11	10	9	8	7	6	5	4	3	2	1	0	12	11	10	9	8	7	6	5	4	3	2	1	0
----	----	----	---	---	---	---	---	---	---	---	---	---	----	----	----	---	---	---	---	---	---	---	---	---	---

2016

2017

2018

### High Credit

12	11	10	9	8	7	6	5	4	3	2	1	0	12	11	10	9	8	7	6	5	4	3	2	1	0
----	----	----	---	---	---	---	---	---	---	---	---	---	----	----	----	---	---	---	---	---	---	---	---	---	---

2016

2017

2018

### Credit Limit

12	11	10	9	8	7	6	5	4	3	2	1	0	12	11	10	9	8	7	6	5	4	3	2	1	0
----	----	----	---	---	---	---	---	---	---	---	---	---	----	----	----	---	---	---	---	---	---	---	---	---	---

2016

2017

2018

### Amount Past Due

12	11	10	9	8	7	6	5	4	3	2	1	0	12	11	10	9	8	7	6	5	4	3	2	1	0
----	----	----	---	---	---	---	---	---	---	---	---	---	----	----	----	---	---	---	---	---	---	---	---	---	---

2016

2017

2018

### Activity Designator

12	11	10	9	8	7	6	5	4	3	2	1	0	12	11	10	9	8	7	6	5	4	3	2	1	0
----	----	----	---	---	---	---	---	---	---	---	---	---	----	----	----	---	---	---	---	---	---	---	---	---	---

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.

	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓ 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			SSS 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	\$164	Owner	UNDESIGNATED
Credit Limit	\$500	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Jul 01, 2005
Amount Past Due		Date Reported	Feb 17, 2018
Actual Payment Amount		Date of Last Payment	Oct 01, 2015
Date of Last Activity		Scheduled Payment Amount	
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	Charge Account	Date Closed	
Date of First Delinquency			

## Comments

## Contact

MACYS/DSNB  
PO Box 8218  
Mason, OH 45040-8218  
1-800-627-2909

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SEAN [REDACTED] Feb 27, 2018

## 2.2 CAPITAL ONE

### 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	\$4,883
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	35%
Available Credit	\$14,000		

### 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

2016	\$578	\$1,519	\$3,445	\$2,427	\$2,981	\$2,349	\$2,828	\$2,241	\$4,094	\$3,381	\$2,937	
2017	\$2,306	\$2,941	\$4,712	\$4,429	\$3,940	\$4,149	\$2,289	\$3,536	\$3,391	\$3,447	\$2,901	\$5,652
2018	\$3,181											

#### Available Credit

Year	Month	Available Credit	High Credit	Credit Limit	Amount Past Due	Activity Designator	Comments
2016							
2017							
2018							

#### Scheduled Payment

Year	Month	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
2016		\$25	\$25	\$34	\$25	\$29	\$25	\$28	\$25	\$40	\$33	\$29
2017	\$25	\$29	\$47	\$44	\$39	\$41	\$25	\$35	\$33	\$34	\$29	\$56
2018	\$31											

#### Actual Payment

Year	Month	Actual Payment	High Credit	Credit Limit	Amount Past Due	Activity Designator	Comments
2016							
2017							
2018							

2016

2017

2018

### High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016		\$6,332	\$6,332	\$6,332	\$6,747	\$6,747	\$6,747	\$6,747	\$6,747	\$6,747	\$7,227	\$7,227
2017	\$7,227	\$7,227	\$7,487	\$7,631	\$7,631	\$7,631	\$7,631	\$7,631	\$7,631	\$7,631	\$7,631	\$7,935
2018	\$8,426											

### Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016		\$6,000	\$6,000	\$6,000	\$9,000	\$9,000	\$9,000	\$9,000	\$9,000	\$9,000	\$9,000	\$9,000
2017	\$9,000	\$9,000	\$9,000	\$9,000	\$9,000	\$9,000	\$9,000	\$9,000	\$14,000	\$14,000	\$14,000	\$14,000
2018	\$14,000											

### 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												

### 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		✓	8000	8000	8000	8000	8000	8000	8000	8000	8000	8000

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SEAN [REDACTED] Feb 27, 2018



2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	8887	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓ 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	XXX 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	\$9,127	Owner	UNDESIGNATED
Credit Limit	\$14,000	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$4,883	Date Opened	May 27, 2002
Amount Past Due		Date Reported	Feb 14, 2018
Actual Payment Amount		Date of Last Payment	Feb 01, 2018
Date of Last Activity		Scheduled Payment Amount	\$48
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	Flexible Spending Credit Card	Date Closed	
Date of First Delinquency			

## Comments

## Contact

CAPITAL ONE  
PO Box 30281  
Salt Lake City, UT 84130-0281  
1-800-695-6950

## 2.3 FIRST PREMIER (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	\$475		

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	\$309	Owner	INDIVIDUAL
Credit Limit	\$475	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Nov 01, 2006
Amount Past Due		Date Reported	Nov 01, 2008
Actual Payment Amount		Date of Last Payment	Aug 01, 2008
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	23	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	Jul 01, 2008
Date of First Delinquency			

## Comments

Account closed at consumer's request

## Contact

FIRST PREMIER  
3820 N Louise Ave  
Tape Only  
Sioux Falls, SD 57107-0145  
1-605-357-3440

### 3. Mortgage Accounts

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

#### 3.1 THIRD FEDERAL S & L

##### 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 5731	Reported Balance	\$169,460
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	72%
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	\$188,094	\$187,353	\$186,609	\$185,862	\$185,112	\$184,359	\$183,603	\$182,844	\$182,082	\$181,317	\$180,548	\$179,777
2017	\$179,002	\$178,225	\$177,444	\$176,660	\$175,873	\$175,082	\$174,289	\$173,492	\$172,692	\$171,889	\$171,083	\$170,273
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	\$1,742	\$1,748	\$1,748	\$1,748	\$1,748	\$1,748	\$1,748	\$1,748	\$1,748	\$1,748	\$1,748	\$1,748
2017	\$1,748	\$1,744	\$1,744	\$1,744	\$1,744	\$1,744	\$1,744	\$1,744	\$1,744	\$1,744	\$1,744	\$1,744
2018												

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SEAN [REDACTED] Feb 27, 2010

ENCLOSURE

### Actual Payment

Year	1	2	3	4	5	6	7	8	9	10	11	12
2016	\$2,271	\$2,008	\$2,010	\$2,010	\$2,272	\$2,010	\$2,010	\$2,010	\$2,010	\$2,010	\$2,010	\$2,010
2017	\$2,272	\$2,010	\$2,006	\$2,006	\$2,006	\$2,006	\$2,006	\$2,006	\$2,006	\$2,268	\$2,006	\$2,006
2018												

### High Credit

Year	1	2	3	4	5	6	7	8	9	10	11	12
2016	\$234,800	\$234,800	\$234,800	\$234,800	\$234,800	\$234,800	\$234,800	\$234,800	\$234,800	\$234,800	\$234,800	\$234,800
2017	\$234,800	\$234,800	\$234,800	\$234,800	\$234,800	\$234,800	\$234,800	\$234,800	\$234,800	\$234,800	\$234,800	\$234,800
2018												

### Credit Limit

Year	1	2	3	4	5	6	7	8	9	10	11	12
2016												
2017												
2018												

### Amount Past Due

Year	1	2	3	4	5	6	7	8	9	10	11	12
2016												
2017												
2018												

### Activity Designator

Year	1	2	3	4	5	6	7	8	9	10	11	12
2016												
2017												
2018												

### Comments 1

Year	1	2	3	4	5	6	7	8	9	10	11	12
01/2016	Fannie mae account											

02/2016	Fannie mae account
03/2016	Fannie mae account
04/2016	Fannie mae account
05/2016	Fannie mae account
06/2016	Fannie mae account
07/2016	Fannie mae account
08/2016	Fannie mae account
09/2016	Fannie mae account
10/2016	Fannie mae account
11/2016	Fannie mae account
12/2016	Fannie mae account
01/2017	Fannie mae account
02/2017	Fannie mae account
03/2017	Fannie mae account
04/2017	Fannie mae account
05/2017	Fannie mae account
06/2017	Fannie mae account
07/2017	Fannie mae account
08/2017	Fannie mae account
09/2017	Fannie mae account
10/2017	Fannie mae account
11/2017	Fannie mae account
12/2017	Fannie mae account

#### Comments 2

01/2016	Fixed rate
02/2016	Fixed rate
03/2016	Fixed rate
04/2016	Fixed rate

EQUIFAX

SEAN [REDACTED] Feb 27, 2010

[REDACTED]

Month	Rate
-------	------

05/2016	Fixed rate
06/2016	Fixed rate
07/2016	Fixed rate
08/2016	Fixed rate
09/2016	Fixed rate
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

## 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	✓	8000	8000	8000	8000	8000	8000	8000	8000	8000	8000	8000
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

2014	<del>NO</del>	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓ 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	<del>NO</del> 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	\$234,800	Owner	JOINT_CONTRACTUAL_LIABILITY
Credit Limit		Account Type	MORTGAGE
Terms Frequency	MONTHLY	Term Duration	360
Balance	\$169,460	Date Opened	Jun 02, 2009
Amount Past Due		Date Reported	Feb 01, 2018
Actual Payment Amount	\$2,268	Date of Last Payment	Jan 01, 2018
Date of Last Activity		Scheduled Payment Amount	\$1,744
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

Fannie mae account  
Fixed rate

## Contact

THIRD FEDERAL S & L  
7007 Broadway Ave  
Cleveland, OH 44105-1441  
1-216-441-6000

EQUIFAX

SEAN [REDACTED] 17, 2018



### 3.2 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	xxxxx 8151	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	\$142,400	Owner	JOINT_CONTRACTUAL_LIABILITY
Credit Limit		Account Type	MORTGAGE
Terms Frequency	MONTHLY	Term Duration	360
Balance	\$0	Date Opened	Feb 01, 2007
Amount Past Due		Date Reported	May 01, 2008
Actual Payment Amount		Date of Last Payment	May 01, 2008
Date of Last Activity		Scheduled Payment Amount	\$1,180
Months Reviewed	14	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	May 01, 2008
Date of First Delinquency			

## Comments

## Contact

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

## 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 SUNTRUST BANK

#### 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	xxxxxxxxxxx 0755	Reported Balance	\$48,747
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	89%
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	Month	Balance	High Credit	Credit Limit	Amount Past Due	Activity Designator	Comments						
2016		\$53,877	\$53,667	\$53,449	\$53,237	\$53,017	\$52,804	\$52,589	\$52,367	\$52,150	\$51,926	\$51,708	
2017		\$51,489	\$51,249	\$51,029	\$50,801	\$50,579	\$50,349	\$50,125	\$49,899	\$49,667	\$49,440	\$49,205	\$48,977
2018													

##### Available Credit

Year	Month	Available Credit	High Credit	Credit Limit	Amount Past Due	Activity Designator	Comments
2016							
2017							
2018							

##### Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov
2016	\$431	\$431	\$431	\$431	\$431	\$431	\$431	\$431	\$431	\$431	\$431
2017	\$431	\$431	\$431	\$431	\$431	\$431	\$431	\$431	\$431	\$431	\$431
2018											

**Actual Payment**

	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027
2016		\$431	\$431	\$431	\$431	\$431	\$431	\$431	\$431	\$431	\$431	\$431
2017	\$431	\$431	\$431	\$431	\$431	\$431	\$431	\$431	\$431	\$431	\$431	\$431
2018												

**High Credit**

	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027
2016		\$55,000	\$55,000	\$55,000	\$55,000	\$55,000	\$55,000	\$55,000	\$55,000	\$55,000	\$55,000	\$55,000
2017	\$55,000	\$55,000	\$55,000	\$55,000	\$55,000	\$55,000	\$55,000	\$55,000	\$55,000	\$55,000	\$55,000	\$55,000
2018												

**Credit Limit**

	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027
2016												
2017												
2018												

**Amount Past Due**

	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027
2016												
2017												
2018												

**Activity Designator**

	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027
2016												
2017												
2018												

**Comments 1**

	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027
02/2016												

Fixed rate

Month	Rate
-------	------

03/2016	Fixed rate
04/2016	Fixed rate
05/2016	Fixed rate
06/2016	Fixed rate
07/2016	Fixed rate
08/2016	Fixed rate
09/2016	Fixed rate
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

## Payment History

50

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.

2015	9501	9503	9504	9505	9506	9507	9508	✓	✓	✓	✓	✓
✓ 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	9999 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	\$55,000	Owner	JOINT_CONTRACTUAL_LIABILITY
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	180
Balance	\$48,747	Date Opened	Aug 12, 2015
Amount Past Due		Date Reported	Jan 31, 2018
Actual Payment Amount	\$431	Date of Last Payment	Jan 01, 2018
Date of Last Activity		Scheduled Payment Amount	\$431
Months Reviewed	29	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Recreational Merchandise	Date Closed	
Date of First Delinquency			

## Comments

Fixed rate

## Contact

SUNTRUST BANK  
PO Box 85526  
Cr Bur Disp CS-RVW7955  
Richmond, VA 23285-5526  
1-877-596-5407

EQUIFAX

SEAN [REDACTED] Feb 27, 2018

[REDACTED]

## 4.2 NISSAN MOTOR ACCEPTANCE (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	xxxxxxxxxx 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

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.

	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2013	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓ 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	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	\$7,500	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	60

Balance	\$0	Date Opened	Nov 19, 2013
Amount Past Due		Date Reported	Apr 06, 2017
Actual Payment Amount	\$2,137	Date of Last Payment	Apr 01, 2017
Date of Last Activity		Scheduled Payment Amount	\$140
Months Reviewed	40	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	Apr 01, 2017
Date of First Delinquency			

**Comments****Contact**

NISSAN MOTOR ACCEPTANCE  
TX  
1-800-456-6622

EQUIFAX

SEAN [REDACTED] Feb 27, 2018



### 4.3 SUNTRUST 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	xxxxxxxxxxx 5386	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

	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000
2015	✓	✓	✓	✓	✓	✓	8000	8700	8000	8000	8000	8000	8000	8000	8000	8000
2014	8000	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2013	8000	8000	8000	8000	8000	8000	8000	8000	8000	8000	8000	8000	8000	8000	8000	8000
2012	8000	8000	8000	8000	8000	8000	8000	8000	8000	8000	8000	8000	8000	8000	8000	8000
✓ 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		8000 No Data Available									

Amount Past Due		Date Reported	Jul 31, 2015
Actual Payment Amount	\$32,585	Date of Last Payment	Jul 01, 2015
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	Recreational Merchandise	Date Closed	Jul 01, 2015
Date of First Delinquency			

### Comments

Fixed rate

### Contact

SUNTRUST BANK  
PO Box 85526  
Cr Bur Disp CS-RVW7955  
Richmond, VA 23285-5526  
1-877-596-5407

EQUIFAX

SEAN [REDACTED] +5427, 2018

## 4.4 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	\$17,000	Owner	UNDESIGNATED
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	60
Balance	\$0	Date Opened	Nov 08, 2010
Amount Past Due		Date Reported	Sep 30, 2012
Actual Payment Amount	\$8,490	Date of Last Payment	Sep 01, 2012
Date of Last Activity		Scheduled Payment Amount	\$321
Months Reviewed	22	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	Sep 01, 2012
Date of First Delinquency			

## Comments

## Contact

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

EQUIFAX

SEAN [REDACTED] Feb 7, 2018

[REDACTED]

## 4.5 CHASE AUTO (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	xxxxxxxxxx 0501	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	\$13,155	Owner	JOINT_CONTRACTUAL_LIABILITY
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	60
Balance	\$0	Date Opened	Jan 01, 2010
Amount Past Due		Date Reported	Jan 01, 2011
Actual Payment Amount	\$4,764	Date of Last Payment	Jan 01, 2011
Date of Last Activity		Scheduled Payment Amount	\$244
Months Reviewed	12	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	Jan 01, 2011
Date of First Delinquency			

## Comments

## Contact

CHASE AUTO  
PO Box 901003  
Ft Worth, TX 76101-2003  
1-800-336-6675

EQUIFAX

SEAN [REDACTED] APR 27, 2018

[REDACTED]

## 4.6 WELLS FARGO DEALER SERVICE (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	xxxxxxx 0338	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	\$4.982	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	60
Balance	\$0	Date Opened	Aug 01, 2007
Amount Past Due		Date Reported	Jul 01, 2008
Actual Payment Amount		Date of Last Payment	Jul 01, 2008
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	10	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	Jul 01, 2008
Date of First Delinquency			

EQUIFAX

SEAN [REDACTED] Feb 27, 2018

## Comments

## Contact

WELLS FARGO DEALER SERVICE  
NC  
1-800-289-8004

EQUIFAX

SEAN [REDACTED] Feb 27, 2018

[REDACTED]



## 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 AMERICAN EXPRESS

#### 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	
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	N/A
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	\$1,403	Owner	UNDESIGNATED
Credit Limit		Account Type	OTHER
Terms Frequency	UNKNOWN	Term Duration	0
Balance		Date Opened	Aug 03, 2008
Amount Past Due		Date Reported	Feb 21, 2012
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	5	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	

EQUIFAX

SEAN [REDACTED] Feb 27, 2018

[REDACTED]

Loan Type

Credit Card

Date Closed

Date of First Delinquency

Comments

Contact

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

EQUIFAX

SEAN [REDACTED] Feb 27, 2018  
[REDACTED]

## 5.2 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			

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	\$664	Owner	INDIVIDUAL
Credit Limit		Account Type	OTHER
Terms Frequency	UNKNOWN	Term Duration	0
Balance	\$0	Date Opened	Mar 01, 2009
Amount Past Due		Date Reported	Feb 01, 2010
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	Feb 01, 2010
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

EQUIFAX

SEAN [REDACTED] Feb 27, 2018  
[REDACTED]

## 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

SEAN [REDACTED]

Formerly known as

Social Security Number

XXXX [REDACTED]

Age or Date of Birth

[REDACTED]

### 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	Type	Effective Date
[REDACTED]	Current	Feb 27, 2018
[REDACTED]	Former	Mar 20, 2012
[REDACTED]	Former	Mar 20, 2012
[REDACTED]	Former	Mar 28, 2011

### 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.

EQUIFAX

SEAN [REDACTED] Feb 27, 2018

[REDACTED]

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

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## 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.

Oct 16, 2017

EQUIFAX CONSUMER SERVICES

Direct to Consumer Report

EQUIFAX

SEAN [REDACTED] Feb 27, 2018



## 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**

Contact

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

4. **Creditors Subject to Surface Transportation Board**

Contact

Office of Proceedings, Surface Transportation Board Department of Transportation  
395 E Street, SW  
Washington, DC 20423

5. **Creditors Subject to Packers and Stockyards Act, 1921**

Contact

Nearest Packers and Stockyards Administration area supervisor

6. **Small Business Investment Companies**

Contact

Associate Deputy Administrator for Capital Access United States Small Business Administration  
409 Third Street, SW, 8th Floor  
Washington, DC 20416

7. **Brokers and Dealers**

Contact

Securities and Exchange Commission  
100 F Street NE  
Washington, DC 20549

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

Contact

Farm Credit Administration  
1501 Farm Credit Drive  
McLean, VA 22102-5090

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 OHIO - NOTICE TO CONSUMERS

### Ohio Consumers Have the Right to Obtain a Security Freeze

You may obtain a security freeze on your credit report to protect your privacy and ensure that credit is not granted in your name without your knowledge. You have a right to place a "security freeze" on your credit report pursuant to Ohio law. The security freeze will prohibit a consumer credit reporting agency from releasing any information in your credit report without your express authorization or approval. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. When you place a security freeze on your credit report, within five business days you will be provided a personal identification number or password to use if you choose to remove the security freeze on your credit report or to temporarily authorize the release of your credit report for a specific party or parties or for a specific period of time after the security freeze is in place. To provide that authorization, you must contact the consumer credit reporting agency and provide all of the following:

1. Information generally considered sufficient to identify the consumer;
2. The unique personal identification number or password provided by the consumer credit reporting agency;
3. The proper information regarding the third party who is to receive the consumer credit report or the time period for which the credit report shall be available to users of the credit report.

A consumer credit reporting agency that receives a request from a consumer to temporarily lift a security freeze on a credit report shall comply with the request not later than fifteen minutes after receiving the request.

A security freeze does not apply to circumstances in which you have an existing account relationship and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud control, or similar activities

If you are actively seeking credit, you should understand that the procedures involved in lifting a 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, a few days before actually applying for new credit.

To place a security freeze on your Equifax credit report, send your request via certified mail or other comparable service where a receipt of delivery is provided 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 you submit a copy of a valid police report related to the violation of section 2913.49 of the Revised Code, no fee will be charged. Include your complete name, complete address, social security number, date of birth and payment, if applicable.

Written confirmation of the security freeze will be sent within 5 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 party or specific period of time.

**Exhibit C-8 "Bankruptcy Information"**

Not applicable.



**Exhibit C-9 "Merger Information"**

Not applicable.

**Exhibit C-10 “Corporate Structure”**

North Coast Energy, Inc. is a stand-alone entity with no affiliate or subsidiary companies.

### **Exhibit D-1 "Operations"**

North Coast Energy, Inc. is managed through multiple business functions, each responsible for certain aspects of the business. The Vice President reports directly to the president for each function. The President and Vice President are also responsible for marketing, which is responsible for sales, generating customer demand and understanding customer wants and needs. The President and Vice President both are responsible for managing cash flow and balance reports.

**Exhibit D-2 "Operations Expertise"**

Michael Kennedy is the President of North Coast Energy, Inc. and Sean Kennedy is the Vice President. Michael has worked in a corporate structure in the natural gas business for The East Ohio Gas Company and understands the hierarchy for a structured, successful business. Sean Kennedy earned his degree in Business Marketing at Kent State University with a specialization in Computer Information Systems, which assists the company in keeping accurate digital records of reports, income and revenue.

### Exhibit D-3 "Key Technical Personnel"

#### Michael Kennedy

- President
- [michaeldkennedy@yahoo.com](mailto:michaeldkennedy@yahoo.com)
- (216) 577-8977
- See Exhibits B-2, B-3 and D-2 for background experience

#### Sean Kennedy

- Vice President
- [seanmkennedy@ymail.com](mailto:seanmkennedy@ymail.com)
- (330) 576-6365
- See Exhibits B-2, B-3 and D-2 for background experience