

January 3, 2019

Public Utilities Commission of Ohio
Docketing Division
180 East Broad Street
Columbus, OH 43215-3798

CASE Number 14-1933-EL-AGG

Attached is amendment for Exhibit C-7 to be included with Options Consulting Services, LLC application for renewal as a Retail Electric Broker. Here is a copy of the Owner's Credit Report that was requested.

Gwyneth Minicozzi
Director of Finance and Administration
Options Consulting Services, LLC
409 Adams St
Toledo, OH 43604

douglas teskey's Credit Report

Provided by TransUnionTM

Overview

Your Credit Score



Account Mix

Credit Cards	7
Real Estate	2
Auto	9
Student	0
Other Loans	1
Total Accounts:	19

Employer Reported

SELFEMPLOYED

CONSUMER CHOICE MAR
TOLEDO OH

Date Reported

May 15, 2014

Mar 21, 2014

Accounts

SYNCB/ARTVAN

\$0

Account Details

Last Reported	Dec 20, 2018
Creditor Name	SYNCB/ARTVAN
Account Type	Charge Account
Account Status	Closed - Paid
Opened Date	Jul 20, 2017
Closed Date	Nov 13, 2018
Limit	\$4,000
Term	--
Monthly Payment	\$0
Responsibility	Individual
Balance	\$0
Highest Balance	\$2,000
Payment Status	Current
Worst Payment Status	Current
Date of Last Payment	Jul 22, 2018
Amount Past Due	\$0
Times 30/60/90 Days Late	0/0/0
Remarks	Account closed by consumer

Payment History

Latest Status: Current

2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017							✓	✓	✓	✓	✓
	J	F	M	A	M	J	J	A	S	O	N
											D

Credit Utilization* 0.00%

Creditor Contact Details

SYNCB/ART VAN FURNITURE
PO BOX 965036
ORLANDO, FL
32896
(866) 396-8254

CHASE CARD

\$2,343
47% of Credit Limit*

Account Details

Last Reported **Dec 07, 2018**
 Creditor Name **CHASE CARD**
 Account Type **Flexible Spending Credit Card**
 Account Status **Open**
 Opened Date **Oct 07, 2013**
 Closed Date **--**
 Limit **\$5,000**
 Term **--**
 Monthly Payment **\$83**
 Responsibility **Individual**
 Balance **\$2,343**
 Highest Balance **\$5,092**
 Payment Status **Current**
 Worst Payment Status **Current**
 Date of Last Payment **Nov 04, 2018**
 Amount Past Due **\$0**
 Times 30/60/90 Days Late **0/0/0**
 Remarks **--**

Payment History

Latest Status: Current

2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
2014											✓	
	J	F	M	A	M	J	J	A	S	O	N	D

Credit Utilization* 46.86%

Creditor Contact Details

CHASE CARD
 PO BOX 15298
 WILMINGTON, DE
 19850
 (800) 945-2000

CROGHAN COL

\$473,787

Account Details

Last Reported **Nov 30, 2018**
 Creditor Name **CROGHAN COL**
 Account Type **Conventional Real Estate Mortgage**
 Account Status **Open**
 Opened Date **Dec 20, 2013**
 Closed Date **--**
 Limit **--**
 Term **360 Months**
 Monthly Payment **\$2,461**
 Responsibility **Joint**
 Balance **\$473,787**
 Highest Balance **\$507,970**
 Payment Status **Current**
 Worst Payment Status **Current**
 Date of Last Payment **Oct 25, 2018**
 Amount Past Due **\$0**
 Times 30/60/90 Days Late **0/0/0**
 Remarks **--**

Payment History

Latest Status: Current

2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
2014											✓	
	J	F	M	A	M	J	J	A	S	O	N	D

Creditor Contact Details

CROGHAN COLONIAL BANK
 323 CROGHAN
 FREMONT, OH
 43420

\$30,337

Account Details

Last Reported	Nov 30, 2018
Creditor Name	CROGHAN COL
Account Type	Automobile
Account Status	Open
Opened Date	Jun 05, 2018
Closed Date	--
Limit	--
Term	60 Months
Monthly Payment	\$601
Responsibility	Individual
Balance	\$30,337
Highest Balance	\$32,660
Payment Status	Current
Worst Payment Status	Current
Date of Last Payment	Nov 08, 2018
Amount Past Due	\$0
Times 30/60/90 Days Late	0/0/0
Remarks	--

Payment History

Latest Status: Current

2018 ✓ ✓ ✓ ✓ ✓
J F M A M J J A S O N D

Creditor Contact Details

CROGHAN COLONIAL BANK
323 CROGHAN
FREMONT, OH
43420

\$0

Account Details

Last Reported	Nov 30, 2018
Creditor Name	GMFINANCIAL
Account Type	Auto Lease
Account Status	Closed
Opened Date	Sep 22, 2015
Closed Date	Nov 30, 2018
Limit	--
Term	39 Months
Monthly Payment	\$672
Responsibility	Joint
Balance	\$0
Highest Balance	\$26,246
Payment Status	Current
Worst Payment Status	Current
Date of Last Payment	Nov 19, 2018
Amount Past Due	\$0
Times 30/60/90 Days Late	0/0/0
Remarks	--

Payment History

Latest Status: Current

	J	F	M	A	M	J	J	A	S	O	N	D
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015									✓	✓	✓	✓

Creditor Contact Details

GMFINANCIAL
PO BOX 1181145
ARLINGTON, TX
76096
(800) 429-5512

BMW FIN SVC**\$21,270****Account Details**

Last Reported Nov 30, 2018
Creditor Name BMW FIN SVC
Account Type Automobile
Account Status Open
Opened Date Jan 13, 2015
Closed Date --
Limit --
Term 72 Months
Monthly Payment \$825
Responsibility Individual
Balance \$21,270
Highest Balance \$52,785
Payment Status Current
Worst Payment Status Current
Date of Last Payment Oct 30, 2018
Amount Past Due \$0
Times 30/60/90 Days Late 0/0/0
Remarks --

Payment History

Latest Status: Current

2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	J	F	M	A	M	J	J	A	S	O	N	D

Creditor Contact Details

BMW FINANCIAL SERVICES
PO BOX 3608
DUBLIN, OH
43016
(800) 578-5000

CROGHAN COL**\$40,388****Account Details**

Last Reported Nov 30, 2018
Creditor Name CROGHAN COL
Account Type Automobile
Account Status Open
Opened Date Nov 08, 2018
Closed Date --
Limit --
Term 66 Months
Monthly Payment \$689
Responsibility Individual
Balance \$40,388
Highest Balance \$40,265
Payment Status Current
Worst Payment Status Unknown
Date of Last Payment --
Amount Past Due \$0
Times 30/60/90 Days Late 0/0/0
Remarks --

Payment History

Latest Status: Current

No payment history has been reported by this creditor.

Creditor Contact Details

CROGHAN COLONIAL BANK
323 CROGHAN
FREMONT, OH
43420

SYNCB/BANANA

\$0

Account Details

Last Reported **Dec 04, 2017**
 Creditor Name **SYNCB/BANANA**
 Account Type **Charge Account**
 Account Status **Closed - Paid**
 Opened Date **Aug 22, 2013**
 Closed Date **Aug 06, 2017**
 Limit **\$700**
 Term **--**
 Monthly Payment **\$0**
 Responsibility **Individual**
 Balance **\$0**
 Highest Balance **\$632**
 Payment Status **Current**
 Worst Payment Status **Current**
 Date of Last Payment **Jul 14, 2015**
 Amount Past Due **\$0**
 Times 30/60/90 Days Late **0/0/0**
 Remarks **Inactive account**

Payment History

Latest Status: Current

Year	J	F	M	A	M	J	J	A	S	O	N	D
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2013												✓

Credit Utilization¹ 0.00%

Creditor Contact Details

SYNCB/BANANA REPUBLIC
 PO BOX 965005
 ORLANDO, FL
 32896
 (800) 234-7455

SYNCB/LOW

\$0

Account Details

Last Reported **Apr 19, 2017**
 Creditor Name **SYNCB/LOW**
 Account Type **Charge Account**
 Account Status **Closed - Paid**
 Opened Date **Oct 14, 2014**
 Closed Date **Aug 03, 2016**
 Limit **\$5,000**
 Term **--**
 Monthly Payment **\$0**
 Responsibility **Authorized User**
 Balance **\$0**
 Highest Balance **\$3,534**
 Payment Status **Current**
 Worst Payment Status **Current**
 Date of Last Payment **Aug 02, 2016**
 Amount Past Due **\$0**
 Times 30/60/90 Days Late **0/0/0**
 Remarks **Account closed by consumer**

Payment History

Latest Status: Current

Year	J	F	M	A	M	J	J	A	S	O	N	D
2017	✓	✓	✓									
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014										✓	✓	✓

Credit Utilization¹ 0.00%

Creditor Contact Details

SYNCB/LOWES
 PO BOX 966005
 ORLANDO, FL
 32896
 (800) 444-1408

PREFCUSTJEWL

\$0

Account Details

Last Reported Feb 05, 2017
 Creditor Name PREFCUSTJEWL
 Account Type Charge Account
 Account Status Closed - Paid
 Opened Date Oct 30, 2014
 Closed Date Oct 19, 2016
 Limit \$13,200
 Term --
 Monthly Payment \$0
 Responsibility Individual
 Balance \$0
 Highest Balance \$13,225
 Payment Status Current
 Worst Payment Status Current
 Date of Last Payment Apr 27, 2015
 Amount Past Due \$0
 Times 30/60/90 Days Late 0/0/0
 Remarks Canceled by credit grantor

Payment History

Latest Status: Current

2017 ✓
 2016 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓
 2015 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓
 2014 ✓ ✓
 J F M A M J J A S O N D

Credit Utilization* 0.00%

Creditor Contact Details

WFFNB/PREFERRED CARD
 PO BOX 14517
 DES MOINES, IA
 50306
 (800) 231-5089

CROGHAN COL

\$0

Account Details

Last Reported Oct 28, 2016
 Creditor Name CROGHAN COL
 Account Type Recreational Merchandise
 Account Status Closed
 Opened Date Aug 12, 2011
 Closed Date Oct 28, 2016
 Limit --
 Term 180 Months
 Monthly Payment \$0
 Responsibility Individual
 Balance \$0
 Highest Balance \$34,988
 Payment Status Current
 Worst Payment Status Current
 Date of Last Payment Oct 28, 2016
 Amount Past Due \$0
 Times 30/60/90 Days Late 0/0/0
 Remarks Closed

Payment History

Latest Status: Current

2016 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓
 2015 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓
 2014 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓
 2013 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓
 2012 ✓ ✓ ✓
 J F M A M J J A S O N D

Creditor Contact Details

CROGHAN COLONIAL BANK
 323 CROGHAN
 FREMONT, OH
 43420

AMER HONDA

\$0

Account Details

Last Reported Aug 18, 2016
 Creditor Name AMER HONDA
 Account Type Auto Lease
 Account Status Closed
 Opened Date May 15, 2014
 Closed Date Aug 18, 2016
 Limit --
 Term 36 Months
 Monthly Payment \$248
 Responsibility Individual
 Balance \$0
 Highest Balance \$8,928
 Payment Status Current
 Worst Payment Status Current
 Date of Last Payment Sep 14, 2016
 Amount Past Due \$0
 Times 30/60/90 Days Late 0/0/0
 Remarks Dispute resolved;
 reported by grantor

Payment History

Latest Status: Current

Year	J	F	M	A	M	J	J	A	S	O	N	D
2016	✓	✓	✓	✓	✓	✓	✓					
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014						✓	✓	✓	✓	✓	✓	✓

Creditor Contact Details

AMERICAN HONDA FINANCE
 2170 POINT BV 100
 ELGIN, IL
 60123
 (800) 542-6632

BK OF AMER

\$0

Account Details

Last Reported Sep 29, 2015
 Creditor Name BK OF AMER
 Account Type Automobile
 Account Status Closed
 Opened Date Mar 21, 2014
 Closed Date Sep 29, 2015
 Limit --
 Term 60 Months
 Monthly Payment \$0
 Responsibility Individual
 Balance \$0
 Highest Balance \$26,496
 Payment Status Current
 Worst Payment Status Current
 Date of Last Payment Sep 28, 2015
 Amount Past Due \$0
 Times 30/60/90 Days Late 0/0/0
 Remarks Closed

Payment History

Latest Status: Current

Year	J	F	M	A	M	J	J	A	S	O	N	D
2015	✓	✓	✓	✓	✓	✓	✓	✓				
2014			✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Creditor Contact Details

BANK OF AMERICA NA
 PO BOX 45144
 JACKSONVILLE, FL
 32231
 (800) 215-6195

CROGHAN COL

\$0

Account Details

Last Reported Jul 27, 2015
 Creditor Name CROGHAN COL
 Account Type Conventional Real Estate Mortgage
 Account Status Closed
 Opened Date Oct 29, 2010
 Closed Date Jul 27, 2015
 Limit --
 Term 360 Months
 Monthly Payment \$0
 Responsibility Individual
 Balance \$0
 Highest Balance \$182,400
 Payment Status Current
 Worst Payment Status Current
 Date of Last Payment Jul 27, 2015
 Amount Past Due \$0
 Times 30/60/90 Days Late 0/0/0
 Remarks Closed

Payment History

Latest Status: Current

Year	J	F	M	A	M	J	J	A	S	O	N	D
2015	✓	✓	✓	✓	✓	✓						
2014	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2013	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2012	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2011							✓	✓	✓	✓	✓	✓

Creditor Contact Details

CROGHAN COLONIAL BANK
 323 CROGHAN
 FREMONT, OH
 43420

CCB/IDLING

\$0

Account Details

Last Reported Apr 17, 2015
 Creditor Name CCB/IDLING
 Account Type Charge Account
 Account Status Closed
 Opened Date Feb 21, 2015
 Closed Date Mar 26, 2015
 Limit \$7,500
 Term --
 Monthly Payment \$0
 Responsibility Individual
 Balance \$0
 Highest Balance \$0
 Payment Status Current
 Worst Payment Status Current
 Date of Last Payment --
 Amount Past Due \$0
 Times 30/60/90 Days Late 0/0/0
 Remarks Account closed by consumer

Payment History

Latest Status: Current

Year	J	F	M	A	M	J	J	A	S	O	N	D
2015		✓										

Credit Utilization* 0.00%

Creditor Contact Details

COMENITYCAPITAL/IDLING
 PO BOX 182120
 COLUMBUS, OH
 43218

CHASE AUTO

\$0

Account Details

Last Reported Jan 25, 2015
 Creditor Name CHASE AUTO
 Account Type Automobile
 Account Status Closed
 Opened Date Mar 10, 2014
 Closed Date Jan 25, 2015
 Limit --
 Term 60 Months
 Monthly Payment \$1,113
 Responsibility Individual
 Balance \$0
 Highest Balance \$62,700
 Payment Status Current
 Worst Payment Status Current
 Date of Last Payment Jan 21, 2015
 Amount Past Due \$0
 Times 30/60/90 Days Late 0/0/0
 Remarks Closed

Payment History

Latest Status: Current

2014 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓
 J F M A M J J A S O N D

Creditor Contact Details

CHASE AUTO FINANCE
 PO BOX 901003
 FORT WORTH, TX
 76101
 (800) 336-6675

BK OF AMER

\$0

Account Details

Last Reported Jul 08, 2014
 Creditor Name BK OF AMER
 Account Type Automobile
 Account Status Closed
 Opened Date Feb 10, 2012
 Closed Date Jul 08, 2014
 Limit --
 Term 60 Months
 Monthly Payment \$959
 Responsibility Individual
 Balance \$0
 Highest Balance \$47,857
 Payment Status Current
 Worst Payment Status Current
 Date of Last Payment Jul 07, 2014
 Amount Past Due \$0
 Times 30/60/90 Days Late 0/0/0
 Remarks Closed

Payment History

Latest Status: Current

2014 ✓ ✓ ✓ ✓ ✓ ✓
 2013 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓
 2012 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓
 J F M A M J J A S O N D

Creditor Contact Details

BANK OF AMERICA NA
 PO BOX 45144
 JACKSONVILLE, FL
 32231
 (800) 215-6195

CAPITAL ONE

\$0

Account Details

Last Reported **Apr 13, 2013**
 Creditor Name **CAPITAL ONE**
 Account Type **Credit Card**
 Account Status **Closed - Paid**
 Opened Date **Apr 03, 2007**
 Closed Date **Oct 19, 2009**
 Limit **\$300**
 Term **--**
 Monthly Payment **\$0**
 Responsibility **Individual**
 Balance **\$0**
 Highest Balance **\$349**
 Payment Status **Current**
 Worst Payment Status **Current**
 Date of Last Payment **Mar 17, 2010**
 Amount Past Due **\$0**
 Times 30/60/90 Days Late **0/0/0**
 Remarks **Account closed by consumer**

Payment History

Latest Status: Current

2013 ✓ ✓ ✓
 2012 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓
 2011 04 01 05 08 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓
 2010 ✓ ✓ ✓ ✓ ✓ 07 08 09 10 11 12 13
 2009 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓
 J F M A M J J A S O N D

Unknown

Credit Utilization* 0.00%

Creditor Contact Details

CAPITAL ONE
 PO BOX 30253
 SALT LAKE CITY, UT
 84130
 (800) 477-6000

NTL BK OAKHB

\$0

Account Details

Last Reported **Jul 05, 2012**
 Creditor Name **NTL BK OAKHB**
 Account Type **Automobile**
 Account Status **Closed**
 Opened Date **Jun 23, 2011**
 Closed Date **Jul 05, 2012**
 Limit **--**
 Term **66 Months**
 Monthly Payment **\$599**
 Responsibility **Individual**
 Balance **\$0**
 Highest Balance **\$31,500**
 Payment Status **Current**
 Worst Payment Status **Current**
 Date of Last Payment **Jul 05, 2012**
 Amount Past Due **\$0**
 Times 30/60/90 Days Late **0/0/0**
 Remarks **Closed**

Payment History

Latest Status: Current

2012 ✓ ✓ ✓ ✓ ✓ ✓
 2011 ✓ ✓ ✓ ✓ ✓ ✓
 J F M A M J J A S O N D

Creditor Contact Details

NATL BK OAK HARBOR
 147 W WATER
 OAK HARBOR, OH
 43449
 (419) 898-5741

*Calculated using reported balance and credit limit on account.

Credit Inquiries

ONSITE MANAG

Creditor Contact Details

ONSITE MANAGER
2445 LATHAM ST 3RD 301
MOUNTAIN VIEW, CA 94040

Inquiry Date: Jul 21, 2017
Removed By: Aug 2019
Inquiry Type: Misc.

CBCINNOVIS

Creditor Contact Details

CBCINNOVIS
875 GREENTREE RD
PITTSBURGH, PA 15220
(877) 237-8317

Inquiry Date: Aug 31, 2018
Removed By: Oct 2020
Inquiry Type: Credit Union

CROGHAN COLO

Creditor Contact Details

CROGHAN COLONIAL BANK
323 CROGHAN ST
FREEMONT, OH 43420
(419) 332-7301

Inquiry Date: Nov 5, 2018
Removed By: Dec 2020
Inquiry Type: Bank

CROGHAN COLO

Creditor Contact Details

CROGHAN COLONIAL BANK
323 CROGHAN ST
FREEMONT, OH 43420
(419) 332-7301

Inquiry Date: May 21, 2018
Removed By: Jun 2020
Inquiry Type: Bank

*Estimated based on the date of your inquiry and an assumed 2 year expiration period.

Collections



As of Dec 30, 2018, you had no collections accounts on your credit report.

Public Records



As of Dec 30, 2018, you had no public records on your credit report.

How to Read Your Credit Report

Your full credit report is divided into five important sections:



Personal and Employment Information

This section contains names, addresses and employers included on your credit report. This sort of information is added to your report after it's been used on credit applications. Review this section for any information you don't recognize.



Accounts

This section contains details on each credit account on your credit report, including both open and closed accounts. Details include payment history, current status and reported balances. Review this section to ensure that your lenders have been properly reporting your activity, and to look for any accounts that you didn't open.



Credit Inquiries

This section contains details on each hard credit inquiry on your credit report. Hard inquiries are typically added to your report when you apply for new lines of credit. Review this section to verify that each inquiry is correct and authorized by you, and to find our approximation of when each inquiry will be removed from your report.



Collections

This section contains information about any accounts reported as in collections. If you've fallen behind on payments and have outstanding debts, a lender could send your account to collections. Review this section to check the accuracy of information about each collections account and to find contact information for your collections agencies.



Public Records

This section contains details on any public record information included in your credit report. Public records include bankruptcies, civil judgments and tax liens. Review this section to ensure that each item is reported accurately. If there is incorrect information, you could file a dispute directly with the credit bureaus.

If you anticipate changes to your report over time, you can get an update to your credit report once a week through Credit Karma to check if new information has been added and old information has been updated. Because lenders typically only report information to the bureau once a month, it may take time for these updates to appear. View your report online to find highlights of information that could be important to your credit health.

This foregoing document was electronically filed with the Public Utilities

Commission of Ohio Docketing Information System on

1/3/2019 11:55:26 AM

in

Case No(s). 14-1933-EL-AGG, 14-1932-GA-AGG

Summary: Exhibit C-7 electronically filed by Mrs. Gwyneth A Minicozzi on behalf of Options Consulting Services and Mrs. Gwyneth A Minicozzi