

20-0529-EL-AGG

31



**Public Utilities
Commission**

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Date Received	Case Number	Version
	- EL-AGG	May 2016

INITIAL CERTIFICATION APPLICATION FOR ELECTRIC AGGREGATORS/ POWER BROKERS

Please print or type all required information. Identify all attachments with an exhibit label and title (Example: Exhibit A-12 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 input information directly onto the form.
You may also download the form, by saving it to your local disk, for later use.

A. APPLICANT INFORMATION

A-1 Applicant intends to be certified as: (check all that apply)

☒ Power Broker ☐ Aggregator

A-2 Applicant's legal name, address, telephone number and web site address

Legal Name Don Frontone DBA The Stone River Group
Address 9668 Crossbow Dr. Bloomington, Illinois 61705
Telephone # (217) 737-5811 Web site address (if any) stoneivergroup.com

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

Legal Name DBA The Stone River Group
Address 9668 crossbow dr. Bloomington, Illinois 61705
Telephone # (800) 828-6719 Web site address (if any) stoneivergroup.com

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

The Stone River Group

A-5 Contact person for regulatory or emergency matters

Name Don Frontone
Title owner

2020 FEB 27 PM 12:06

PUCO

This is to certify that the images appearing are an accurate and complete reproduction of a case file document delivered in the regular course of business.
Technician A Date Processed 2/27/20

Business address 9668 Crossbow Dr. Bloomington IL 61705
Telephone # (217) 737-5811 Fax # (866) 900-8141
E-mail address stonelivergroup@aol.com

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

Name Don Frontone
Title owner
Business address 9668 crossbow dr. Bloomington, Ill 61705
Telephone # _____ Fax # _____
E-mail address _____

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

Customer Service address 9668 crossbow dr. Bloomington, Ill 61705
Toll-free Telephone # (800) 828-6119 Fax # (866) 900-8141
E-mail address stonelivergroup@aol.com

A-8 Applicant's federal employer identification number # _____

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

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

A-10 (Check all that apply) Identify each electric distribution utility certified territory in which the applicant intends to provide service, including identification of each customer class that the applicant intends to serve, for example, residential, small commercial, mercantile commercial, and industrial. (A mercantile customer, as defined in (A) (19) of Section 4928.01 of the Revised Code, is a commercial customer who consumes more than 700,000 kWh/year or is part of a national account in one or more states).

- | | | | | |
|--|--------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|
| <input type="checkbox"/> First Energy | | | | |
| <input type="checkbox"/> Ohio Edison | <input type="checkbox"/> Residential | <input type="checkbox"/> Commercial | <input type="checkbox"/> Mercantile | <input type="checkbox"/> Industrial |
| <input type="checkbox"/> Toledo Edison | <input type="checkbox"/> Residential | <input type="checkbox"/> Commercial | <input type="checkbox"/> Mercantile | <input type="checkbox"/> Industrial |
| <input type="checkbox"/> Cleveland Electric Illuminating | <input type="checkbox"/> Residential | <input type="checkbox"/> Commercial | <input type="checkbox"/> Mercantile | <input type="checkbox"/> Industrial |
| <input type="checkbox"/> Duke Energy | <input type="checkbox"/> Residential | <input type="checkbox"/> Commercial | <input type="checkbox"/> Mercantile | <input type="checkbox"/> Industrial |
| <input type="checkbox"/> Monongahela Power | <input type="checkbox"/> Residential | <input type="checkbox"/> Commercial | <input type="checkbox"/> Mercantile | <input type="checkbox"/> Industrial |
| <input type="checkbox"/> American Electric Power | | | | |
| <input type="checkbox"/> Ohio Power | <input type="checkbox"/> Residential | <input type="checkbox"/> Commercial | <input type="checkbox"/> Mercantile | <input type="checkbox"/> Industrial |
| <input type="checkbox"/> Columbus Southern Power | <input type="checkbox"/> Residential | <input type="checkbox"/> Commercial | <input type="checkbox"/> Mercantile | <input type="checkbox"/> Industrial |
| <input type="checkbox"/> Dayton Power and Light | <input type="checkbox"/> Residential | <input type="checkbox"/> Commercial | <input type="checkbox"/> Mercantile | <input type="checkbox"/> Industrial |

- A-11 Provide the approximate start date that the applicant proposes to begin delivering services
March 24, 2020

PROVIDE THE FOLLOWING AS SEPARATE ATTACHMENTS AND LABEL AS INDICATED:

- A-12 **Exhibit A-12 "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-13 **Exhibit A-13 "Company History,"** provide a concise description of the applicant's company history and principal business interests.
- A-14 **Exhibit A-14 "Articles of Incorporation and Bylaws,"** if applicable, provide the articles of incorporation filed with the state or jurisdiction in which the Applicant is incorporated and any amendments thereto.
- A-15 **Exhibit A-15 "Secretary of State,"** provide evidence that the applicant has registered with the Ohio Secretary of the State.

B. APPLICANT MANAGERIAL CAPABILITY AND EXPERIENCE

PROVIDE THE FOLLOWING AS SEPARATE ATTACHMENTS AND LABEL AS INDICATED:

- B-1 **Exhibit B-1 "Jurisdictions of Operation,"** provide a list of all jurisdictions in which the applicant or any affiliated interest of the applicant is, at the date of filing the application, certified, licensed, registered, or otherwise authorized to provide retail or wholesale electric services including aggregation services.
- B-2 **Exhibit B-2 "Experience & Plans,"** provide a description of the applicant's experience and plan for contracting with customers, providing contracted services, providing billing statements, and responding to customer inquiries and complaints in accordance with Commission rules adopted pursuant to Section 4928.10 of the Revised Code.

B-3 **Exhibit B-3 "Summary of Experience,"** provide a concise summary of the applicant's experience in providing aggregation service(s) including contracting with customers to combine electric load and representing customers in the purchase of retail electric services. (e.g. number and types of customers served, utility service areas, amount of load, etc.).

B-4 **Exhibit B-4 "Disclosure of Liabilities and Investigations,"** provide a description of all existing, pending or past rulings, judgments, contingent liabilities, revocation of authority, regulatory investigations, or any other matter that could adversely impact the applicant's financial or operational status or ability to provide the services it is seeking to be certified to provide.

B-5 Disclose whether the applicant, a predecessor of the applicant, or any principal officer of the applicant have ever been convicted or held liable for fraud or for violation of any consumer protection or antitrust laws within the past five years.

☒ No ☐ Yes

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

B-6 Disclose whether the applicant or a predecessor of the applicant has had any certification, license, or application to provide retail or wholesale electric service including aggregation service denied, curtailed, suspended, revoked, or cancelled within the past two years.

☐ No ☒ Yes *Address change/oversight*

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.

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 in Exhibit C-1 or indicate that Exhibit C-1 is not applicable and why. (This is generally only applicable to publicly traded companies who publish annual reports)

C-2 **Exhibit C-2 "SEC Filings,"** provide the most recent 10-K/8-K Filings with the SEC. If the applicant does not have such filings, it may submit those of its parent company. An applicant may submit a current link to the filings or provide them in paper form. If the applicant does not have such filings, then the applicant may indicate in Exhibit C-2 that the applicant is not required to file with the SEC and why.

C-3 Exhibit C-3 “Financial Statements,” provide copies of the applicant’s two most recent years of audited financial statements (balance sheet, income statement, and cash flow statement). If audited financial statements are not available, provide officer certified financial statements. If the applicant has not been in business long enough to satisfy this requirement, it shall file audited or officer certified financial statements covering the life of the business. If the applicant does not have a balance sheet, income statement, and cash flow statement, the applicant may provide a copy of its two most recent years of tax returns (with social security numbers and account numbers redacted).

C-4 Exhibit C-4 “Financial Arrangements,” provide copies of the applicant’s financial 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 **ELECTRIC related business activities in the state of Ohio Only**, along with a list of assumptions, and the name, address, email address, and telephone number of the preparer. The forecasts should be in an annualized format for the two years succeeding the Application year.

- C-6 **Exhibit C-6 "Credit Rating,"** provide a statement disclosing the applicant's credit rating as reported by two of the following organizations: Duff & Phelps, Dun and Bradstreet Information Services, Fitch IBCA, Moody's Investors Service, Standard & Poors, or a similar organization. In instances where an applicant does not have its own credit ratings, it may substitute the credit ratings of a parent or affiliate organization, provided the applicant submits a statement signed by a principal officer of the applicant's parent or affiliate organization that guarantees the obligations of the applicant. If an applicant or its parent does not have such a credit rating, enter "N/A" in Exhibit C-6.
- C-7 **Exhibit C-7 "Credit Report,"** provide a copy of the applicant's credit report from Experian, Dun and Bradstreet or a similar organization. An applicant that provides an investment grade credit rating for Exhibit C-6 may enter "N/A" for Exhibit C-7.
- C-8 **Exhibit C-8 "Bankruptcy Information,"** provide a list and description of any reorganizations, protection from creditors or any other form of bankruptcy filings made by the applicant, a parent or affiliate organization that guarantees the obligations of the applicant or any officer of the applicant in the current year or within the two most recent years preceding the application.
- C-9 **Exhibit C-9 "Merger Information,"** provide a statement describing any dissolution or merger or acquisition of the applicant within the two most recent years preceding the application.
- C-10 **Exhibit C-10 "Corporate Structure,"** provide a description of the applicant's corporate structure, not an internal organizational chart, including a graphical depiction of such structure, and a list of all affiliate and subsidiary companies that supply retail or wholesale electricity or natural gas to customers in North America. If the applicant is a stand-alone entity, then no graphical depiction is required and applicant may respond by stating that they are a stand-alone entity with no affiliate or subsidiary companies.



Signature of Applicant & Title

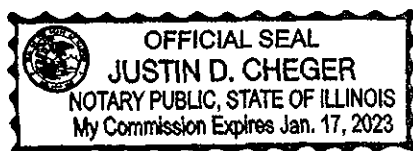
Sworn and subscribed before me this 24 day of February, 2020



Signature of official administering oath

Month Year
JUSTIN CHEGER NOTARY
Print Name and Title

My commission expires on JAN 17 2023



AFFIDAVIT

State of ILLINOIS :

BLOOMINGTON ss.
(Town)

County of McLean :

Don Frontone, Affiant, being duly sworn/affirmed according to law, deposes and says that:

He/She is the Pres/owner (Office of Affiant) of THE STONE RIVER GROUP (Name of Applicant);

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

1. The Applicant herein, attests under penalty of false statement that all statements made in the application for certification are true and complete and that it will amend its application while the application is pending if any substantial changes occur regarding the information provided in the application.
2. The Applicant herein, attests it will timely file an annual report with the Public Utilities Commission of Ohio of its intrastate gross receipts, gross earnings, and sales of kilowatt-hours of electricity pursuant to Division (A) of Section 4905.10, Division (A) of Section 4911.18, and Division (F) of Section 4928.06 of the Revised Code.
3. The Applicant herein, attests that it will timely pay any assessments made pursuant to Sections 4905.10, 4911.18, or Division F of Section 4928.06 of the Revised Code.
4. The Applicant herein, attests that it will comply with all Public Utilities Commission of Ohio rules or orders as adopted pursuant to Chapter 4928 of the Revised Code.
5. The Applicant herein, attests that it will cooperate fully with the Public Utilities Commission of Ohio, and its Staff on any utility matter including the investigation of any consumer complaint regarding any service offered or provided by the Applicant.
6. The Applicant herein, attests that it will fully comply with Section 4928.09 of the Revised Code regarding consent to the jurisdiction of Ohio Courts and the service of process.
7. The Applicant herein, attests that it will comply with all state and/or federal rules and regulations concerning consumer protection, the environment, and advertising/promotions.
8. The Applicant herein, attests that it will use its best efforts to verify that any entity with whom it has a contractual relationship to purchase power is in compliance with all applicable licensing requirements of the Federal Energy Regulatory Commission and the Public Utilities Commission of Ohio.
9. The Applicant herein, attests that it will cooperate fully with the Public Utilities Commission of Ohio, the electric distribution companies, the regional transmission entities, and other electric suppliers in the event of an emergency condition that may jeopardize the safety and reliability of the electric service in accordance with the emergency plans and other procedures as may be determined appropriate by the Commission.
10. If applicable to the service(s) the Applicant will provide, the Applicant herein, attests that it will adhere to the reliability standards of (1) the North American Electric Reliability Council (NERC), (2) the appropriate regional reliability council(s), and (3) the Public Utilities Commission of Ohio. (Only applicable if pertains to the services the Applicant is offering)

11. The Applicant herein, attests that it will inform the Commission of any material change to the information supplied in the application within 30 days of such material change, including any change in contact person for regulatory purposes or contact person for Staff use in investigating customer complaints.

That the facts above set forth are true and correct to the best of his/her knowledge, information, and belief and that he/she expects said Applicant to be able to prove the same at any hearing hereof.

[Signature] President
Signature of Affiant & Title

Sworn and subscribed before me this 12th day of February, 2020
Month Year

[Signature]
Signature of official administering oath

JUSTIN CHEGER, NOTARY PUBLIC
Print Name and Title

My commission expires on Jan 17, 2023

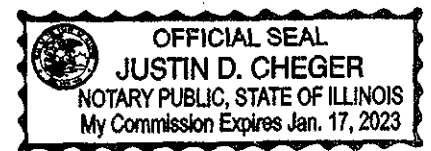


Exhibit A-12 Corporate Structure

Applicant is a sole proprietorship. It has no affiliates in existence.

Don Frontone is the sole proprietor.

Exhibit A-13 Company History

Applicant has been providing energy broker, aggregation, and consulting services to commercial customers in Illinois since August 2011. (Licensed ABC No. 11-0511)

Exhibit A-14 Articles of Incorporation/ Bylaws

Not applicable; Applicant is a sole proprietorship.

Exhibit A-15 Secretary of State

Applicant is registered with the Ohio Secretary of State, effective December 8, 2014. See attached



DATE	DOCUMENT ID	DESCRIPTION	FILING	EXPED	CERT	COPY
02/19/2020	202004903564	TRADE NAME REGISTRATION (RNO)	39.00	0.00	0.00	0.00

Receipt

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

DON FRONTONE DBA THE STONE RIVER GROUP
 DON FRONYONE
 9668 CROSSBOW DR
 BLOOMINGTON, IL 61705

**STATE OF OHIO
 CERTIFICATE**

**Ohio Secretary of State, Frank LaRose
 4437896**

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

THE STONE RIVER GROUP

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

Document(s)

TRADE NAME REGISTRATION

Effective Date: 02/18/2020

Document No(s):

202004903564

Date of First Use: 12/08/2014

Expiration Date: 02/18/2025

DON FRONTONE
 9668 CROSSBOW DR
 BLOOMINGTON, IL 61705



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
 19th day of February, A.D. 2020.

Frank LaRose
 Ohio Secretary of State

Form 534A Prescribed by:



Toll Free: 877.767.3453

Central Ohio: 614.466.3910

OhioSoS.gov

business@OhioSoS.gov

File online or for more information: OhioBusinessCentral.gov

Mail this form to one of the following:

Regular Filing (no expedite)

P.O. Box 670

Columbus, OH 43216

Expedite Filing (Two business day processing time.
Requires an additional \$100.00)

P.O. Box 1390

Columbus, OH 43216

For screen readers, follow instructions located at this path.

Name Registration

Filing Fee: \$39

Form Must Be Typed

CHECK ONLY ONE (1) Box

☒ Trade Name
(167-RNO)

Date of first use:

12/08/2014

MM/DD/YYYY

☐ Fictitious Name
(169-NFO)

The Stone River Group

Name being Registered or Reported

Don Frontone

Name of the Registrant

Note: If the registrant is a partnership, please provide the name of the partnership. Individual partner names are not permitted but are required on page 2 of the form.

Registrant's Entity Number (if registered with Ohio Secretary of State):

All registrants must complete the information in this section

The general nature of business conducted by the registrant:

We are Consultants in the Energy Industry. We had a letter of good standing but had moved and didn't get the renewal letter. Our first attempt was rejected due to not have "first day of use" filled in. Please help.

Business address:

9668 Crossbow Dr.

Mailing Address

Bloomington

City

IL

State

61705

ZIP Code

Complete the information in this section if registrant is a partnership NOT registered in Ohio pursuant to ORC 1776, if partnership is registered, provide registration number on page one.

Provide the name and address of at least one general partner:

Name

Address

NOTE: Pursuant to OAG 89-081, if a general partner is a foreign corporation/limited liability company, it must be licensed to transact business in Ohio; if a general partner is a foreign corporation/limited liability company licensed in Ohio under an assumed name, please provide the assumed name and the name as registered in its jurisdiction of formation.

By signing and submitting this form to the Ohio Secretary of State, the undersigned hereby certifies that he or she has the requisite authority to execute this document.

Required

Application must be signed by the registrant or an authorized representative.

Signature

If authorized representative is an individual, then they must sign in the "signature" box and print their name in the "Print Name" box.

By (if applicable)

Print Name

If authorized representative is a business entity, not an individual, then please print the business name in the "signature" box, an authorized representative of the business entity must sign in the "By" box and print their name in the "Print Name" box.

UNITED STATES OF AMERICA
STATE OF OHIO
OFFICE OF THE SECRETARY OF STATE

I, Frank LaRose, do hereby certify that I am the duly elected, qualified and present acting Secretary of State for the State of Ohio, and as such have custody of the records of Ohio and Foreign business entities; that said records show a Trade Name Registration for THE STONE RIVER GROUP, Registration Number 4437896, filed in this office on February 18, 2020, filed by Don Frontone, 9668 Crossbow Dr, Bloomington, IL 61705, under section 1329.01 of the Ohio Revised Code, and is currently in FULL FORCE AND EFFECT upon the records of this office.



*Witness my hand and the seal of the
Secretary of State at Columbus, Ohio
this 24th day of February, A.D. 2020.*

A handwritten signature in cursive script, appearing to read "Frank LaRose".

Ohio Secretary of State

Validation Number: 202005502998

Exhibit B-2 Experience & Plans

Applicant will leverage a vast prior experience in business and almost 11 years of experience as a licensed retail energy broker for both electricity and natural gas, in the State of Illinois, building a customer base more than 44,000 strong. See Resume of President, Don Frontone. Applicant has also offered cost segregation and alternative funding services to its Illinois customer base. Mr. Frontone began in the retail energy industry by selling electricity as an exclusive agent for Ameren Energy Marketing in Illinois, developing successful affinity programs that are still in place today. He works closely with EPI, the Energy Professionals of Illinois Association, which helps develop retail energy laws and regulations.

Mr. Frontone leverages his strong relationships from previous sales experience in the banking and finance industry. Most of Applicant's customers are gained through partnerships formed with retail banks and municipal Chambers of Commerce throughout the State of Illinois (nearly 200 businesses); a similar relationship-building approach is planned for the State of Ohio. Applicant currently represents 25 communities as their consultant for C&I and Municipal Aggregation bidding, as well as the CBAI, Community Bankers Association of Illinois. More than 160 banks have formed a large purchasing group to take advantage of bulk purchase pricing, Representing a total portfolio that is approaching 1,000 Megawatt hours.

Applicant maintains strong relationships with its customers by responding to customer inquiries And complaints in a timely and efficient manner.

Applicant's role is to advise the customer regarding supply options and facilitate a potential Transaction between the customer and the applicable Competitive Retail Electricity Supplier. Applicant will not provide any billing statements; all billing will be done by the applicable CRES with whom the customer will contract directly.

Exhibit B-3 Summary of Experience

Since being licensed as a broker/aggregator in the State of Illinois, Applicant has established Relationships with the following suppliers: First Energy, Centerpoint Energy, Constellation, Liberty Power, NextEra Energy, Mid-American Energy, Direct Energy, IGS, Vistra, Nordic Energy, Vanguard, ECS (Energy Curtailment Specialists), and Homefield. Many of these suppliers are active in Ohio and Applicant would expand its base to serve customers from additional Ohio-based supplier territories.

Applicant has been involved in brokering and aggregating retail load in the following Illinois Municipalities: Bloomington, Normal, Roxana, Lexington, Pawnee, Carthage, Girard, Randolph Township, Staunton, Livingston, Mt. Zion, Middletown, Petersburg, Chillicothe, Bunker Hill and Athens.

DON I. FRONTONE
9668 Crossbow Dr. Bloomington, Ill 61705
217-737-5811 (Cell)
Frontone@aol.com

Sales Executive with over 29 years of sales experience including the Banking industry for the past 17 years, Insurance Industry for 7 years, and the past 3 years in the Energy Industry. I am a leader who encourages and motivates others to achieve top performances. I have strong industry contacts, with strong relationships in the banking and financial markets industry. I am Self-Motivated and earned a reputation for integrity and customer service. I am currently building a company that sells energy through Banks and Chambers of Commerce and Municipalities.

Sales Achievements:

- Multiple Presidents club winner. 1999, 2001, 2002, 2003, 2007
- 2011 Second Largest Broker for Ameren Energy Marketing
- 2008 Regional Director Business Development - MoneyVue
- 2007 Vice President of Sales Promotion - BancVue
- 2007 Presidents Club Cruise
- 2002 Ranked # 5 in company, #1 in my division. - PBI
- 2000 District Manager- PBI
- 1999 Ranked #1 Sales Rep. out of 126 reps. Revenue - PBI
- 1998 Vice-President designation - PBI
- 1998,99 Diamond Club - PBI
- 1998 Grand Slam Award - PBI
- 1997 Triple Million Dollar Club - PBI
- 1991 Ranked #1 in Division for Net Gain Percentage CCH
- 1991 Highest Weekly Sales Average in Division - CCH
- 1990 Ranked in Top Five Percent for sales force in Region for New Sales, Gross Renewals, and Weekly Averages - CCH
- 1985 Ranked Fifteenth Nationally for Sales in Life insurance in Second Contract Year - NML
- 1985 National Quality Award - NML
- 1984 Bronze Sales Achievement Award -NML

EMPLOYMENT

President/CEO

The Stone River Group

April 2009 – Present Bloomington, Illinois

- Electric and Gas Sales
- Providing Partnership Aggregation Solutions for Commercial Businesses and Cities.
- Built a large customer base with over 44,000 accounts in 10 years.
- Signed Partnership agreement with the Community Bankers Association of Illinois and Ameren Energy Marketing

resume(1)

- Built Aggregation purchase program for several Chamber of Commerce Cities in Illinois
- Cost Segregation Services
- Alternative Funding Services

Regional Director Business Development

MONEYVUE

January 10 – April 2010 sales division closed

Austin, Texas

- Bank Sales and Business Development to C- level Executives
- Help build Methodology and training for a New Payables Program.
- Sold the first banks on the program in 2009
- Signed the First City on the MoneyVue program.
- Created a commissioned sales program for electricity sales And built relationships with Large Energy Suppliers

Vice President of Sales

BANCVUE

August 06 – December 2009

Austin, Texas

- Bank Sales – 3 State Territory (Illinois, Indiana, and Michigan). Bank Checking Account software and Website development sales to C-level Executives and Boards of Directors. I was one of the early hires at the company sales team. I was able to help build the foundation for the new products being sold at this time. I leveraged my close ties with the CBAI (The Community Bankers Association of Illinois) to impact initial sales for BancVue.
- Signed 39 New Bank Clients first 15 months with Company

Bank Sales/Vice-President

GOLDLEAF FINANCIAL SOLUTIONS (formerly PBIZ)

August 05 – August 06

Brentwood, Tennessee

- Bank Sales- 7 state territory. Bank Core Systems, remote deposit, remote capture, Business and Medical Receivable Financing, Leasing, and Bank Marketing Solutions.

Business Development and Bank relationships

LSQ FUNDING

Orlando, Florida

Sept. 04- July 05

- Sales Territory-Illinois & St. Louis
- Developed new territory and revenue

Business Development Manager/Vice-President

PBIZ, INC.

Brentwood, Tennessee

1995 – 2004 (Aug.)

- Promoted to District Manager in 2000
- I finished at PBI in Business Development having been Number #1 out of 126 Business Development officers.
- Managed Bank Relationships with approximately 20 banks n

- North Central Illinois, down to Southern Illinois, Indiana, and Missouri.
- Pat True Sr. VP and I built a sales model that improved the average sales size at the company, resulting in millions of dollars in new sales.
- Built and managed large portfolio. Met with C-level Executives at Banks to determine revenue goals and Marketing strategy's
- Ranked in the top 5% of company in sales through my career
- Manage approx. 40 lenders, 16 program directors, and 8 processors.

Sales Representative/ Portfolio Manager

COMMERCE CLEARING HOUSE Chicago, Illinois

1988 – 1995

- Top Salesman in our division 1994
- Manage a territory of eight counties in Central Illinois.
A total account value of \$550, 000
- Responsible for new sales, service, and renewals of accounts, selling topical law reporters and research software.
- Ranked in the top 5% of the company in sales

Insurance Agent

NORTHWESTERN MUTUAL LIFE, Milwaukee, Wisconsin

1983 – 1988

- Responsible for counselor selling by gathering facts to Establish a need, amount, and type of life insurance needed
- Sold Group Health contracts to small businesses
- Worked with Pension Plans
- Ranked in the top 10% of my peers.

Salesman

COMBINED INSURANCE COMPANY OF AMERICA

1983

- Organized a new sales territory; collected renewals
- Sold accident and health insurance door-to-door

Owner / Manager / Landscaper / Designer

SONSET LANDSCAPING & MAINTENANCE CO.

1978 – 1982

- Responsible for the firm's operation, supervising five Employee's.

Laborer

SOUTHWEST CONSTRUCTION

1977-1978

- Block Layer and laborer

AFFILIATIONS

- Lincoln Youth Center Volunteer 2004-2008
- Soccer Coach 2005-2008
- Christian Coalition spokesman of Logan Cty 1993-96

- Missionary Trips (5) to Puerto Rico (Youth Prisons) and to (1) Russia (Medical Supplies). Venezuela (1)
- Youth Pastor 1984 –85
- Church Assistant Youth Director 1979 –81

EDUCATION

Horticulture Science Bachelor's Degree Programs
 ARIZONA STATE UNIVERSITY, Tempe, Arizona
 1981 – 1982
 MESA COMMUNITY COLLEGE, Mesa, Arizona
 1979 – 1981
 - Academic minor in Speech Communications

CONTINUING EDUCATION

- EFFECTIVE NEGOTIATING-KARRASS, 2007
- SPIN SELLING, 2000
- XEROX TRAINING PROGRAM, Two weeks, 1990, Chicago, Ill
- CAREER SCHOOL, Two weeks, 1986, Milwaukee, Wis.
- COUNSELOR SELLING, Two weeks, 1986, Springfield, Ill.

Other Involvements

- Associate Director Phenom Features Non-for-Profit Movie Making Company located in Lincoln, Illinois
- Trumpet Player for 36 years

REFERENCES

Upon Request

Exhibit B-4 Liabilities and Investigations

None.

B-6

Had my Ohio electricity Brokers license cancelled due to new address. I had moved and didn't get the renewal, although I paid the invoice 11/15/2019 of \$100 for the annual assessment.

I am putting in a new application due to the oversight of not updating our new address.

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Exhibit C-1 Annual Reports

Not applicable; Applicant is a sole proprietorship. Most recent Schedule C tax filing and balance sheet is enclosed as Exhibit C-3.

Exhibit C-2 SEC Filings

Not applicable. As a sole proprietorship, Applicant is not required to make any filings with the SEC.

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Exhibit C-4 Financial Arrangements

Applicant maintains sufficient financial resources to continue operations as a broker in the State of Ohio. Applicant will not be taking title to electricity on behalf of customers.

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Exhibit C-6 Credit Rating

Not applicable; as a sole proprietorship, Applicant does not maintain a public credit rating.

None.

Exhibit C-7 Credit Report

Exhibit C-8 Bankruptcy Information

None.

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Exhibit C-9 Merger Information

None.