

Ohio

Public Utilities Commission

Original AGG Case Number	Version
12-1749-EL-AGG	May 2016

RENEWAL APPLICATION FOR ELECTRIC AGGREGATORS/POWER BROKERS

Please print or type all required information. Identify all attachments with an exhibit label and title (Example: Exhibit C-10 Corporate Structure). All attachments should bear the legal name of the Applicant. Applicants should file completed applications and all related correspondence with the Public Utilities Commission of Ohio, Docketing Division; 180 East Broad Street, Columbus, Ohio 43215-3793.

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

A. RENEWAL INFORMATION

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

☒ Power Broker ☐ Aggregator

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

Legal Name America Approved Commercial LLC
 Address 5122 Atlantic Court, Cape Coral FL 33904 (as of May 4, 2020)
 PUCO Certificate # and Date Certified 12-1749-EL-AGG, July 6, 2012
 Telephone # (239) 215-9855 Web site address (if any) www.americaapproved.co

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

Legal Name same
 Address _____
 Telephone # _____ Web site address (if any) _____

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

n/a _____

A-5 Contact person for regulatory or emergency matters

Name Paula Lewis
 Title COO
 Business address 5122 Atlantic Court, Cape Coral FL 33904
 Telephone # (239) 215-9855 Fax # (866) 751-6466
 E-mail address plewis@americaapproved.co

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 DLH Date Processed 5-19-20

PUCO
2020 MAY 19 PM 1:36

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

Name Paula Lewis
 Title COO
 Business address 5122 Atlantic Court Cape Coral FL 33904
 Telephone # (239) 215-9855 Fax # (866) 751-6466
 E-mail address plewis@americaapproved.co

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

Customer Service address same
 Toll-free Telephone # _____ Fax # _____
 E-mail address _____

A-8 Applicant's federal employer identification number # 22291448**A-9 Applicant's form of ownership (check one)**

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

PROVIDE THE FOLLOWING AS SEPARATE ATTACHMENTS AND LABEL AS INDICATED:

- A-10 Exhibit A -10 "Principal Officers, Directors & Partners"** provide the names, titles, addresses and telephone numbers of the applicant's principal officers, directors, partners, or other similar officials.

B. APPLICANT MANAGERIAL CAPABILITY AND EXPERIENCE

PROVIDE THE FOLLOWING AS SEPARATE ATTACHMENTS AND LABEL AS INDICATED:

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

B-3 **Exhibit B-3 "Disclosure of Liabilities and Investigations,"** provide a description of all existing, pending or past rulings, judgments, contingent liabilities, revocation of authority, regulatory investigations, or any other matter that could adversely impact the applicant's financial or operational status or ability to provide the services it is seeking to be certified to provide.

B-4 Disclose whether the applicant, a predecessor of the applicant, or any principal officer of the applicant have ever been convicted or held liable for fraud or for violation of any consumer protection or antitrust laws within the past five years.

☐ No ☐ Yes *See attached*

If yes, provide a separate attachment labeled as **Exhibit B-4 "Disclosure of Consumer Protection Violations"** detailing such violation(s) and providing all relevant documents.

B-5 Disclose whether the applicant or a predecessor of the applicant has had any certification, license, or application to provide retail or wholesale electric service including aggregation service denied, curtailed, suspended, revoked, or cancelled within the past two years.

☐ No ☐ Yes *See attached*

If yes, provide a separate attachment labeled as **Exhibit B-5 "Disclosure of Certification Denial, Curtailment, Suspension, or Revocation"** detailing such action(s) and providing all relevant documents.

C. FINANCIAL CAPABILITY AND EXPERIENCE

PROVIDE THE FOLLOWING AS SEPARATE ATTACHMENTS AND LABEL AS INDICATED:

C-1 **Exhibit C-1 "Annual Reports,"** provide the two most recent Annual Reports to Shareholders. If applicant does not have annual reports, the applicant should provide similar information in Exhibit C-1 or indicate that Exhibit C-1 is not applicable and why. (This is generally only applicable to publicly traded companies who publish annual reports.)

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

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

C-4 Exhibit C-4 “Financial Arrangements,” provide copies of the applicant's financial arrangements to conduct CRES as a business activity (e.g., guarantees, bank commitments, contractual arrangements, credit agreements, etc.).

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

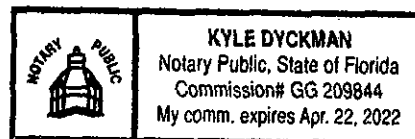
First time applicants or applicants whose certificate has expired as well as renewal applicants can meet the requirement by one of the following methods:

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

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

- C-5 **Exhibit C-5 "Forecasted Financial Statements,"** provide two years of forecasted income statements for the applicant's **ELECTRIC related business activities in the state of Ohio Only**, along with a list of assumptions, and the name, address, email address, and telephone number of the preparer. The forecasts should be in an annualized format for the two years succeeding the Application year.
- C-6 **Exhibit C-6 "Credit Rating,"** provide a statement disclosing the applicant's credit rating as reported by two of the following organizations: Duff & Phelps, Fitch IBCA, Moody's Investors Service, Standard & Poor's, or a similar organization. In instances where an applicant does not have its own credit ratings, it may substitute the credit ratings of a parent or an affiliate organization, provided the applicant submits a statement signed by a principal officer of the applicant's parent or affiliate organization that guarantees the obligations of the applicant. If an applicant or its parent does not have such a credit rating, enter "N/A" in Exhibit C-6.
- C-7 **Exhibit C-7 "Credit Report,"** provide a copy of the applicant's credit report from Experian, Dun and Bradstreet or a similar organization. An applicant that provides an investment grade credit rating for Exhibit C-6 may enter "N/A" for Exhibit C-7.
- C-8 **Exhibit C-8 "Bankruptcy Information,"** provide a list and description of any reorganizations, protection from creditors or any other form of bankruptcy filings made by the applicant, a parent or affiliate organization that guarantees the obligations of the applicant or any officer of the applicant in the current year or within the two most recent years preceding the application.
- C-9 **Exhibit C-9 "Merger Information,"** provide a statement describing any dissolution or merger or acquisition of the applicant within the two most recent years preceding the application.
- C-10 **Exhibit C - 10 "Corporate Structure,"** provide a description of the applicant's corporate structure, not an internal organizational chart, including a graphical depiction of such structure, and a list of all affiliate and subsidiary companies that supply retail or wholesale electricity or natural gas to customers in North America. If the applicant is a stand-alone entity, then no graphical depiction is required and applicant may respond by stating that they are a stand-alone entity with no affiliate or subsidiary companies.

Paula Huris COO
Signature of Applicant & Title



Sworn and subscribed before me this 13 day of May, 2020
Month Year

Kyle Dyckman
Signature of official administering oath

Kyle Dyckman MSR
Print Name and Title

My commission expires on April 22, 2022

AFFIDAVIT

State of Florida :

P. Myers
SS.
(Town)

County of Lee :

Paula Lewis, Affiant, being duly sworn/affirmed according to law, deposes and says that:
He/She is the COO (Office of Affiant) of America Approved Commercial (Name of Applicant);

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

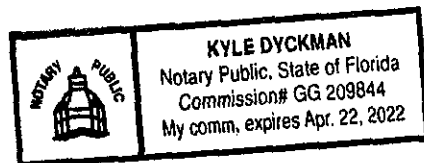
1. The Applicant herein, attests under penalty of false statement that all statements made in the application for certification renewal are true and complete and that it will amend its application while the application is pending if any substantial changes occur regarding the information provided in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

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

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

Paula Flores COO

Signature of Affiant & Title



Sworn and subscribed before me this 13th day of May, 2020
Month Year

Kyle Dyckman

Signature of official administering oath

Kyle Dyckman MSR

Print Name and Title

My commission expires on April 22, 2020

Public Utilities Commission of Ohio
Docketing Division
180 East Broad Street
Columbus, OH 43215-3793

FILING INSTRUCTIONS ATTACHMENTS:

A-10 Exhibit A-10 Principal Officers, Directors & Partners

Jon Gilbert, Owner
America Approved Commercial LLC
5122 Atlantic Court
Cape Coral FL 33904
Office: 239-215-9855

Paula Lewis, COO
America Approved Commercial LLC
5122 Atlantic Court
Cape Coral FL 33904
Office: 239-215-9855

B. APPLICANT MANAGERIAL CAPABILITY AND EXPERIENCE

B-1 Exhibit B-1 – Jurisdictions of Operation

Energy Broker licensed in the following Jurisdictions:

Delaware
Illinois
Maine
Maryland
Massachusetts
New Jersey
Pennsylvania

B-2 Exhibit B-2 Experience & Plans

We will not be billing customers as we are not a supplier

B-3 Exhibit B-3 Disclosure of Liabilities and Investigations

Nothing has changed since the last renewal

B-4 N/A

B-5 N/A

C. FINANCIAL CAPABILITY AND EXPERIENCE

C-1 Exhibit C-1 Annual Reports

We do not have shareholders

C-2 Exhibit C-2 SEC Filings

We are not a public company

Public Utilities Commission of Ohio
Docketing Division
180 East Broad Street
Columbus, OH 43215-3793

FILING INSTRUCTIONS ATTACHMENTS:

- C-3 Exhibit C-3 Financial Statements
See attached financials
- C-4 Exhibit C-4 Financial Arrangements
As a broker we will not be taking on the power
- C-5 Exhibit C-5 Forecasted Financial Statements
We do not have this as part of our normal business operations
- C-6 Exhibit C-6 Credit Rating – see attached report
- C-7 Exhibit C-7 Credit Reporting – see attached report
- C-8 Exhibit C-8 Bankruptcy Information
N/A
- C-9 Exhibit C-9 Merger Information
N/A
- C-10 Exhibit C-10 Corporate Structure

AMERICA APPROVED COMMERCIAL LLC

America Approved Commercial, LLC

BALANCE SHEET

As of December 31, 2018

Exhibit C3
Financial
Statements

10

	TOTAL
ASSETS	
Current Assets	
Bank Accounts	
AAC Encore Commission	1,434.52
AAC Encore Operating	2,522.80
America Approved Commissions Account	-408.53
America Approved Merchant Account	0.00
America Approved Merchant Fund	0.00
America Approved Operating Account	0.00
Capital Bank AAC Commission	0.00
Capital Bank AAC Operating	0.00
Total Bank Accounts	\$3,548.79
Accounts Receivable	
Accounts Receivable (A/R)	0.00
Total Accounts Receivable	\$0.00
Other Current Assets	
Computer Programming & Software	91.50
Loan to Chris W	2,000.00
Total Other Current Assets	\$2,091.50
Total Current Assets	\$5,640.29
Fixed Assets	
Accum. Depreciation	-18,474.33
Computer Equipment	16,674.33
Original Cost	558.38
Total Computer Equipment	17,232.71
Furniture & Fixtures	4,409.47
Total Fixed Assets	\$3,167.85
Other Assets	
Loan - AAICF	3,823.98
Total Other Assets	\$3,823.98
TOTAL ASSETS	\$12,632.12

America Approved Commercial, LLC

BALANCE SHEET

As of December 31, 2018

Exhibit C3
Financial Statements

11

	TOTAL
LIABILITIES AND EQUITY	
Liabilities	
Current Liabilities	
Accounts Payable	
Accounts Payable (A/P)	-6.95
Total Accounts Payable	\$ -6.95
Credit Cards	
American Express - Platinum	-25,389.48
American Express - Plum	-12,199.08
Total Credit Cards	\$ -37,588.56
Other Current Liabilities	
Loan - AACR	10,914.13
Loan - Joe Galluzzo	-700.00
Loan - Peter Jensen	0.00
Loan - Rapid Advance	1,500.22
Loan - Relationship Energy & Services LLC	-66,664.53
loan Dixie Management	673.10
Loan from Gries Investment Fund	3,072.49
Loan from Investors	26,390.00
Loan from Knights	0.00
Loan from Melissa Jensen	-57.50
Loan From Peter Jensen	0.00
Loan from Ray Jensen	5,000.00
Loan to AAEDS	0.00
Loan to Joe Galluzzo	0.00
Total Other Current Liabilities	\$ -19,872.09
Total Current Liabilities	\$ -57,467.60
Long-Term Liabilities	
Loan - AAC	-8,450.00
Seidel Loan	49,601.20
Shareholder Loan	-384,146.36
Total Long-Term Liabilities	\$ -342,995.16
Total Liabilities	\$ -400,462.76
Equity	
Distribution - Jon Gilbert	-132,200.00
Distribution - Peter Jensen	-153,433.85
Opening Balance Equity	-55,823.53
Retained Earnings	594,125.70
Net Income	160,426.56
Total Equity	\$413,094.88
TOTAL LIABILITIES AND EQUITY	\$12,632.12

America Approved Commercial, LLC

PROFIT AND LOSS

January - December 2018

Exhibit C3
Financial
Statements

12

	TOTAL
Income	
Commission Income	670,518.08
Office Expenses Income	4,433.00
Total Income	\$674,951.08
GROSS PROFIT	\$674,951.08
Expenses	
Advertising	82.00
Auto	37,284.63
Bank Charges	40,216.16
Commissions & Fees	144,351.46
Computer Repair & Maintenance	2,232.34
Contract Labor	1,500.00
Dues & Subscriptions	5,709.28
Insurance	30,238.23
Legal & Professional Fees	17,708.39
Marketing Materials	16,479.86
Meals and Entertainment	10,449.28
Office Expenses	11,152.82
Payroll	88,575.42
Postage	1,455.86
Promotional	76.34
Repair & Maintenance	274.07
Supplies	120.82
Taxes & Licenses	6,223.32
Telephone	300.00
Travel	93,905.54
Utilities	550.26
Total Expenses	\$508,886.08
NET OPERATING INCOME	\$166,065.00
Other Expenses	
Reconciliation Discrepancies	5,638.44
Total Other Expenses	\$5,638.44
NET OTHER INCOME	\$ -5,638.44
NET INCOME	\$160,426.56

America Approved Commercial, LLC

PROFIT AND LOSS

January - December 2019

Exhibit C3
Financial
Statements

13

	TOTAL
Income	
Commission Income	481,241.90
Health Insurance Premium	61.35
Total Income	\$481,303.25
GROSS PROFIT	\$481,303.25
Expenses	
Advertising	625.80
Auto	33,279.81
Bank Charges	8,670.38
Commissions & Fees	40,772.96
Computer Repair & Maintenance	5,963.34
Contract Labor	14,340.00
Dues & Subscriptions	3,907.02
Insurance	16,972.39
Legal & Professional Fees	18,661.38
Marketing Materials	4,924.10
Meals and Entertainment	8,182.27
Office Expenses	10,586.11
Payroll	89,188.52
Postage	1,424.86
Reimbursement	632.00
Rent or Lease	9,923.28
Taxes & Licenses	4,518.50
Telephone	9,750.40
Travel	36,648.10
Utilities	317.45
Total Expenses	\$319,288.67
NET OPERATING INCOME	\$162,014.58
NET INCOME	\$162,014.58

America Approved Commercial, LLC

BALANCE SHEET

As of December 31, 2019

Exhibit 03
Financial
Statements

14

	TOTAL
ASSETS	
Current Assets	
Bank Accounts	
AAC Encore Commission	-224.19
AAC Encore Operating	3,907.94
America Approved Commissions Account	-408.53
America Approved Merchant Account	0.00
America Approved Merchant Fund	0.00
America Approved Operating Account	0.00
Capital Bank AAC Commission	0.00
Capital Bank AAC Operating	0.00
Total Bank Accounts	\$3,275.22
Accounts Receivable	
Accounts Receivable (A/R)	0.00
Total Accounts Receivable	\$0.00
Other Current Assets	
Computer Programming & Software	91.50
Loan to Chris W	2,000.00
Total Other Current Assets	\$2,091.50
Total Current Assets	\$5,366.72
Fixed Assets	
Accum. Depreciation	-18,474.33
Computer Equipment	16,674.33
Original Cost	558.38
Total Computer Equipment	17,232.71
Furniture & Fixtures	4,409.47
Total Fixed Assets	\$3,167.85
Other Assets	
Loan - AAICF	3,823.98
Total Other Assets	\$3,823.98
TOTAL ASSETS	\$12,358.55

America Approved Commercial, LLC

BALANCE SHEET As of December 31, 2019

*Exhibit C3
Financial
Statements*

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	TOTAL
LIABILITIES AND EQUITY	
Liabilities	
Current Liabilities	
Accounts Payable	
Accounts Payable (A/P)	-6.95
Total Accounts Payable	\$ -6.95
Credit Cards	
American Express - Platinum	-25,389.48
American Express - Plum	-12,199.08
Total Credit Cards	\$ -37,588.56
Other Current Liabilities	
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Loan - Joe Galluzzo	-700.00
Loan - Peter Jensen	0.00
Loan - Rapid Advance	1,500.22
Loan - Relationship Energy & Services LLC	-66,664.53
loan Dixie Management	673.10
Loan from Gries Investment Fund	3,072.49
Loan from Investors	26,390.00
Loan from Knights	0.00
Loan from Melissa Jensen	-57.50
Loan From Peter Jensen	0.00
Loan from Ray Jensen	5,000.00
Loan to AAEDS	0.00
Loan to Joe Galluzzo	0.00
Total Other Current Liabilities	\$ -19,872.09
Total Current Liabilities	\$ -57,467.60
Long-Term Liabilities	
Loan - AAC	-8,450.00
Seidel Loan	49,601.20
Shareholder Loan	-545,546.76
Total Long-Term Liabilities	\$ -504,395.56
Total Liabilities	\$ -561,863.16
Equity	
Distribution - Jon Gilbert	-132,200.00
Distribution - Peter Jensen	-154,321.60
Opening Balance Equity	-55,823.53
Retained Earnings	754,552.26
Net Income	162,014.58
Total Equity	\$574,221.71
TOTAL LIABILITIES AND EQUITY	\$12,358.55

Exhibits C6 & C7 16
Credit Ratings & Reporting



Report

[Home](#) [My reports](#) [My account](#) [Products](#) [Help](#) [Business services](#) [Logout](#)

For help reading this report, please review our sample report.

Search inquiry: (My company)

CreditScoreSM Report

as of: 05/11/20 11:42 ET

America Approved Commercial, LLC

Address: 13451 McGregor BLVD Ste 29
 Fort Myers, FL 33919-5942
 United States

Phone: 239-689-4337

Website: americaapproved.com

Experian BIN: 939026399

Agent: Gilbert Jon

Agent Address: 13451 McGregor Boulevard
 Fort Myers, FL

Family Linkage:

Ultimate Parent: America Approved Commercial, LLC
 13451 McGregor BLVD Ste 29
 Fort Myers, FL

Branches / Alternative Locations: America Approved Commercial, LLC
 13451 McGregor BLVD Ste 2
 Fort Myers, FL United States

Key Personnel:

President: Gilbert Jon
 President: Peter Jensen
 Angela Mitrisin

SIC Code:

4911-Electric Services

NAICS Code:

221122-Electric Power Distribution

Business Type:

Corporation

Experian File Established:

May 2009

Experian Years on File:

11 Years

Years in Business:

More than 11 Years

Total Employees:

18

Sales:

\$2,738,000

Filing Data Provided by:

Florida

Date of Incorporation:

04/07/2010

Experian Business Credit Score

[Back to top](#)

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Business Credit Score



Low-Medium Risk

The objective of the Experian Business Credit Score is to predict payment behavior. High Risk means that there is a significant probability of delinquent payment. Low Risk means that there is a good probability of on-time payment.

Key Score Factors:

- Low number of recently reported commercial accounts.
- Ratio of total bal to total high bal across all comm accts.
- High maximum commercial account bal in the last 12 mos.
- Length of time on Experian's file.

Business Credit Scores range from a low of 1 to high of 100 with this company receiving a score of 67. Higher scores indicate lower risk. This score predicts the likelihood of serious credit delinquencies within the next 12 months. This score uses tradeline and collections information, public filings as well as other variables to predict future risk.

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Experian Financial Stability Risk Rating

[Back to top](#)**1****Financial Stability Risk
Rating**

Low Risk

A Financial Stability Risk Rating of 1 indicates a
0.55% potential risk of severe financial distress
within the next 12 months.

Key Rating Factors:

- Number of active commercial accounts.
- Balance to high credit ratio for commercial accounts.
- Risk associated with the business type.
- Employee size of business.

Financial Stability Risk Ratings range from a low of 1 to high of 5 with this company receiving a rating of 1. Lower ratings indicate lower risk. Experian categorizes all businesses to fit within one of the five risk segments. This rating predicts the likelihood of payment default and/or bankruptcy within the next 12 months. This rating uses tradeline and collections information, public filings as well as other variables to predict future risk.

Credit Summary[Back to top](#)

This location does not yet have an estimated Days Beyond Terms (DBT), or a Payment Trend Indicator. This is often the result of too few active Payment Tradelines.

Please refer to Experian's www.BusinessCreditFacts.com website for more information on establishing Payment Tradelines.

Lowest 6 Month Balance: \$85
Highest 6 Month Balance: \$86
Current Total Account Balance: \$86
Highest Credit Amount Extended: \$102

Payment Tradelines (see charts): 2
UCC Filings: 0

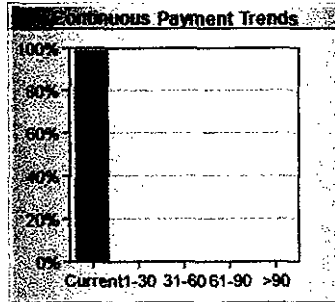
Businesses Scoring Worse: 66%
 ✓ **Bankruptcies:** 0
 ✓ **Liens:** 0
 ✓ **Judgments Filed:** 0
 ✓ **Collections:** 0

Payment Trend Summary

[Back to top](#)

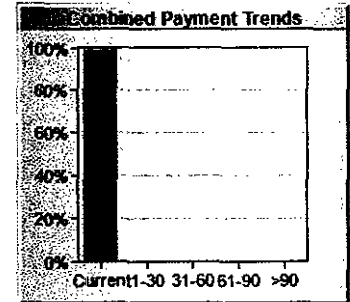
Insufficient information to produce
Monthly Payment Trends
chart.

Insufficient information to produce
Quarterly Payment Trends
chart.



*Continuous distribution with DBT.

Insufficient information to produce
Newly Reported Payment Trends
chart.



*Combined distribution with DBT.

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