

DIS Case Number: 18-1349-EL-AGG

Section A: Application Information

Section B: Applicant Managerial Capability and Experience

Section C: Applicant Financial Capability and Experience

C-5. Credit report

Provide a copy of the applicant's credit report from Experian, Equifax, TransUnion, Dun and Bradstreet or a similar credit reporting organization. If the applicant is a newly formed entity with no credit report, then provide a personal credit report for the principal owner of the entity seeking certification. At a minimum, the credit report must show summary information and an overall credit score. **Bank/credit account numbers and highly sensitive identification information must be redacted.** If the applicant provides an acceptable credit rating(s) in response to C-4, then the applicant may select 'This does not apply' and provide a response in the box below stating that a credit rating(s) was provided in response to C-4.

File(s) attached

Section D: Applicant Technical Capacity



Public Utilities
Commission

Application Attachments

CreditScoreSM Report

as of: 10/22/20 11:02 ET

Ecom-Energy Of Ca, Inc

Address:	5322 Vista Montana Yorba Linda, CA 92886-5715 United States	Key Personnel:	Owner: Lopez Carlos Secretary: Olivia N Lopez Director: Haugen Wesley
Phone:	714-693-8515	SIC Code:	1711-Plumbing, Heating & A/C Contractors 7389-Business Services, Nec 5999-Retail Stores, Misc, Nec
Website:	ecom-energy.com	NAICS Code:	238220-Plumbing, Heating, And Air- Conditioning Contractors 561499-All Other Business Support Services 453900-Other Miscellaneous Store Retailers Corporation
Experian BIN:	813192270	Business Type:	May 2006
Agent:	Carlos E Lopez II	Experian File Established:	14 Years
Agent Address:	20746 Juniper Ave Yorba Linda, CA	Years in Business:	More than 14 Years
Also is (or has been) operating as: Ecom-Energy Of California, Inc		Total Employees:	4
		Sales:	\$609,000
		Filing Data Provided by:	California
		Date of Incorporation:	07/06/2007

Experian Business Credit Score

84

Business Credit Score



Low 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:

- Number of recently active commercial accounts.
- Ratio of total bal to total high bal across all comm accts.
- 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 84. 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.

2

Financial Stability Risk
Rating



A Financial Stability Risk Rating of 2 indicates a 1.11% potential risk of severe financial distress within the next 12 months.

Key Rating Factors:

- Number of active commercial accounts.
- Risk associated with the company's industry sector.
- 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 2. 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

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.

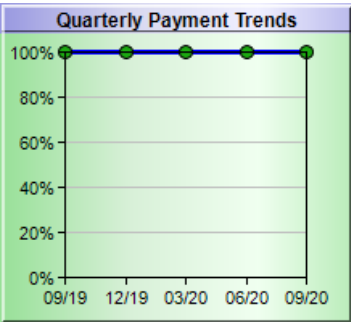
Please refer to Experian's www.BusinessCreditFacts.com website for more information on establishing Payment Tradelines.

Lowest 6 Month Balance:	\$715
Highest 6 Month Balance:	\$5,839
Current Total Account Balance:	\$0
Highest Credit Amount Extended:	\$0

Payment Tradelines (see charts):	1
UCC Filings:	0
✓ Businesses Scoring Worse:	83%
✓ Bankruptcies:	0
✓ Liens:	0
✓ Judgments Filed:	0
✓ Collections:	0

Payment Trend Summary

Insufficient information to produce
Monthly Payment Trends
chart.

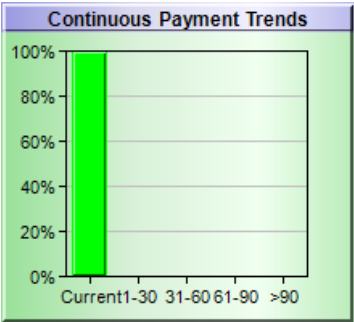


*Percentage of on-time payments by quarter.

Insufficient information to produce
Monthly Payment Trends
table.

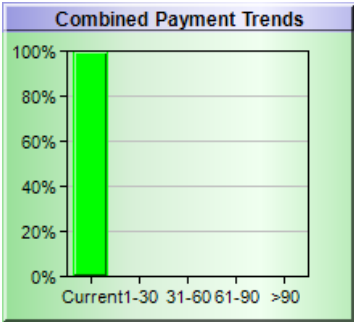
Quarterly Payment Trends - Recent Activity

Date	Current	Up to 30 DBT	31-60 DBT	61-90 DBT	>90 DBT
09/19	100%	0%	0%	0%	0%
12/19	100%	0%	0%	0%	0%
03/20	100%	0%	0%	0%	0%
06/20	100%	0%	0%	0%	0%
09/20	100%	0%	0%	0%	0%



*Continuous distribution with DBT.

Insufficient information to produce
Newly Reported Payment Trends
chart.



*Combined distribution with DBT.

* The information herein is furnished in confidence for your exclusive use for legitimate business purposes and shall not be reproduced, disclosed, or shared to any third party per the restrictions in the Terms and Conditions that you accepted. Neither Experian nor its sources or distributors warrant such information nor shall they be liable for your use or reliance upon it. (Ref#:375475)

This foregoing document was electronically filed with the Public Utilities

Commission of Ohio Docketing Information System on

10/22/2020 11:09:13 AM

in

Case No(s). 18-1349-EL-AGG

Summary: In the Matter of the Application of Ecom-Energy of California, Inc