



DIS Case Number: 18-1540-GA-AGG

Section A: Application Information

A-1. Provider type:

☒ Retail Natural Gas
Broker

☐ Retail Natural Gas
Aggregator

☐ Retail Natural Gas
Marketer

A-2. Applicant's legal name and contact information.

Legal Name: Onyx Power & Gas Consulting
LLC

Country: United States

Phone: (972) 530-
3013

**Extension (if
applicable):**

Street: Three Galleria Tower 13155 Noel Rd,
Ste. 900

Website (if any): www.onyxpg.com

City: Dallas

Province/State: TX

Postal Code: 75240

A-3. Names and contact information under which the applicant will do business in Ohio

Provide the names and contact information the business entity will use for business in Ohio. This does not have to be an Ohio address and may be the same contact information given in A-2.

Name	Type	Address	Active?	Proof
Onyx Power & Gas Consulting LLC	Official Name	Three Galleria Tower 13155 Noel Rd, Ste. 900 Dallas, TX 75240	Yes	File

A-4. Names under which the applicant does business in North America

Provide all business names the applicant uses in North America, including the names provided in A-2 and A-3.

Name	Type	Address	Active?	Proof
------	------	---------	---------	-------



A-5. Contact person for regulatory matters

Kevin Gooden
Three Galleria Tower 13155 Noel Rd, Ste. 900
Dallas, TX 75240
US
keving@onyxpg.com
9725303013

A-6. Contact person for PUCO Staff use in investigating consumer complaints

Kevin Gooden
Three Galleria Tower 13155 Noel Rd, Ste. 900
Dallas, TX 75240
US
keving@onyxpg.com
9725303013

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

Phone: (972) 530-3013	Extension (if applicable):	Country: United States
Fax: (214) 242-2828	Extension (if applicable):	Street: Three Galleria Tower 13155 Noel Rd, Ste. 900
Email: keving@onyxpg.com		City: Dallas
		Province/State: TX
		Postal Code: 75240

A-8. Applicant's federal employer identification number

45-3623714

A-9. Applicant's form of ownership

Form of ownership: Limited Liability Company (LLC)

A-10. Identify current or proposed service areas

Identify each service area in which the applicant is currently providing service or intends to provide service and identify each customer class that the applicant is currently serving or intends to serve.

Service area selection

Columbia Gas of Ohio
Dominion Energy Ohio
Duke Energy Ohio
Vectren Energy Delivery of Ohio

Class of customer selection

Industrial
Small Commercial
Large Commercial

A-11. Start date

Indicate the approximate start date the applicant began/will begin offering services: 11-11-2020

A-12. Principal officers, directors, and partners

Please provide all contacts that should be listed as an officer, director or partner.

Name	Email	Title	Address
Kevin Gooden	keving@onyxpg.com	Pres	Three Galleria Tower 13155 Noel Rd, Ste. 900 Dallas, TX 75240 US

A-13. Company history

Exhibit A-15 'Company History,'

Onyx Power & Gas Consulting was formed as a Texas Limited Liability Company Sole Proprietorship under President Kevin Gooden and made effective October 7, 2011 - File Number 801490896. Since 2009, Onyx began serving the needs of consumers from its headquarters in Dallas, TX. Having observed massive industry changes since 2004, Onyx client commitment to educate and to mitigate risk remained steadfast.

When Texas deregulation occurred early 2000, there was a general belief that competitive and open market structures would lead to lower prices. The deregulation of a number of markets occurred during a fundamental shift in the energy industry. As a result, over the past decade the rapid volatility in wholesale energy costs has significantly altered the pricing environment for every individual and business in the United States.

Onyx recognized the need for the development of objective risk management strategies and large-scale hedging programs for natural gas. Over time Onyx has built an impressive client



Public Utilities Commission

list that includes many of the US largest utility providers.

Today Onyx remains focused on continuing its expertise in energy risk management for both utility and retail industrial/commercial customers.

Full Suite Of Energy Management Services

- Energy procurement
- Energy supplier bid analysis and comparison
- Contract evaluation
- Energy audits
- Bill auditing
- Market analysis
- Reverse Auction Platform
- Efficiency programs, and more

Proposed Operations In Ohio

Onyx is applying for a Natural Gas Broker license in the State of Ohio to provide procurement plan consulting and electricity brokerage services to commercial and industrial consumers

A-14. Secretary of State

Secretary of State Link:

A-15. Proof of Ohio Employee and Office

Provide proof of an Ohio Office and Employee in accordance with Section 4929.22 of the Ohio Revised Code. List the designated Ohio employee's name, Ohio office address, telephone number and web site address

Employee Name: Kevin Gooden

Three Galleria Tower 13155 Noel Rd, Ste. 900

Dallas, TX 75240

US

keving@onyxpg.com

9725303013

Section B: Applicant Managerial Capability and Experience

B-1. Jurisdiction of operations



Public Utilities Commission

List all jurisdictions in which the applicant or any affiliated interest of the applicant is certified, licensed, registered or otherwise authorized to provide retail natural gas service or retail/wholesale electric service as of the date of filing the application..

Jurisdiction of Operation: Illinois 14-067
New Hampshire DM 20-107
TX BR190050

B-2. Experience and plans

Describe the applicant's experience in providing the service(s) for which it is applying (e.g., number and type of customers served, utility service areas, amount of load, etc.). Include the 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 Sections 4928.10 and/or 4929.22 of the Ohio Revised Code.

File(s) attached

B-3. Disclosure of liabilities and investigations

For the applicant, affiliate, predecessor of the applicant, or any principal officer of the applicant, describe all existing, pending or past rulings, judgments, findings, contingent liabilities, revocation of authority, regulatory investigations, judicial actions, or other formal or informal notices of violations, or any other matter related to competitive services in Ohio or equivalent services in another jurisdiction..

Liability and Investigations Disclosures: Not Applicable

B-4. Disclosure of consumer protection violations

Has the applicant, affiliate, predecessor of the applicant, or any principal officer of the applicant been convicted or held liable for fraud or for violation of any consumer protection or antitrust laws within the past five years?

No

B-5. Disclosure of certification, denial, curtailment, suspension or revocation



Public Utilities Commission

Has the applicant, affiliate, or a predecessor of the applicant had any certification, license, or application to provide retail natural gas or retail/wholesale electric service denied, curtailed, suspended, revoked, or cancelled or been terminated or suspended from any of Ohio's Natural Gas or Electric Utility's Choice programs within the past two years?

No

Section C: Applicant Financial Capability and Experience

C-1. Financial reporting

Provide a current link to the most recent Form 10-K filed with the Securities and Exchange Commission (SEC) or upload the form. If the applicant does not have a Form 10-K, submit the parent company's Form 10-K. If neither the applicant nor its parent is required to file Form 10-K, state that the applicant is not required to make such filings with the SEC and provide an explanation as to why it is not required.

File(s) attached

C-2. Financial statements

Provide copies of the applicant's two most recent years of audited financial statements, including a 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, provide 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 bank account numbers redacted**.

If the applicant is unable to meet the requirement for two years of financial statements, the Staff reviewer may request additional financial information.

File(s) attached

C-3. Forecasted financial statements

Provide two years of forecasted income statements **based solely on the applicant's anticipated business activities in the state of Ohio**.



Include the following information with the forecast: a list of assumptions used to generate the forecast; a statement indicating that the forecast is based solely on Ohio business activities only; and the name, address, email address, and telephone number of the preparer of the forecast.

The forecast may be in one of two acceptable formats: 1) an annual format that includes the current year and the two years succeeding the current year; or 2) a monthly format showing 24 consecutive months following the month of filing this application broken down into two 12-month periods with totals for revenues, expenses, and projected net incomes for both periods. Please show revenues, expenses, and net income (revenues minus total expenses) that is expected to be earned and incurred in **business activities only in the state of Ohio** for those periods.

If the applicant is filing for both an electric certificate and a natural gas certificate, please provide a separate and distinct forecast for revenues and expenses representing Ohio electric business activities in the application for the electric certificate and another forecast representing Ohio natural gas business activities in the application for the natural gas certificate.

File(s) attached

C-4. Credit rating

Provide a credit opinion disclosing the applicant's credit rating as reported by at least one of the following ratings agencies: Moody's Investors Service, Standard & Poor's Financial Services, Fitch Ratings or the National Association of Insurance Commissioners. If the applicant does not have its own credit ratings, substitute the credit ratings of a parent or an affiliate organization and submit 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 'Not Rated'.

This does not apply

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



Public Utilities Commission

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

C-6. Bankruptcy information

Within the previous 24 months, have any of the following filed for reorganization, protection from creditors or any other form of bankruptcy?

- Applicant
- Parent company of the applicant
- Affiliate company that guarantees the financial obligations of the applicant
- Any owner or officer of the applicant

No

C-7. Merger information

Is the applicant currently involved in any dissolution, merger or acquisition activity, or otherwise participated in such activities within the previous 24 months?

No

C-8. Corporate structure

Provide a graphical depiction of the applicant's corporate structure. Do not provide an internal organizational chart. The graphical depiction should include all parent holding companies, subsidiaries and affiliates as well as 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 the applicant may respond by stating that it is a stand-alone entity with no affiliate or subsidiary companies.

File(s) attached

Section D: Applicant Technical Capacity

D-1. Operations



Retail natural gas brokers/aggregators: Include details of the applicant's business operations and plans for arranging and/or aggregating for the supply of natural gas to retail customers.

File(s) attached

D-2. Operations Expertise & Key Technical Personnel

Given the operational nature of the applicant's business, provide evidence of the applicant's experience and technical expertise in performing such operations. Include the names, titles, e-mail addresses, and background of key personnel involved in the operations of the applicant's business.

File(s) attached



Public Utilities
Commission

Application Attachments

Exhibit B-2 "Experience & Plans,"

Kevin Gooden began his career in 2004 at GSE Consulting where he developed an expertise in the retail energy industry including, but not limited to, procurement for commercial and industrial consumers. In 2005, Kevin served as Director of Business Development for GSE Consulting with substantial experience in the areas of: strategic sales and marketing; budgeting, forecasting and planning; key account acquisition and retention; executive presentation and negotiations; prospecting and lead generation; cross industry marketing and selling; customer relationship management and staff development and management. As Founder and President of Onyx Power & Gas Consulting, Kevin has been involved in every aspect of Onyx's growth. Onyx has become an industry leader in price risk management consulting and execution.

- Spearheads consulting projects involving risk management program objective definition, budget setting, hedge strategy design, and program implementation, execution.
- 14 years experience in developing and implementing risk management strategies.

Education

Associates of Science Degree, Business Management – Texarkana College

Exhibit C-1 “Annual Reports,”

Not applicable. Onyx is a Sole Proprietorship and does not have Shareholders.

Management Report

Onyx Power & Gas Consulting LLC

For the period ended December 31, 2018



Prepared on

October 14, 2020

Table of Contents

Profit and Loss3

Balance Sheet.....4

Profit and Loss

January - December 2018

	Total
INCOME	
Refunds-Allowances	160.00
Services	822,667.06
Total Income	822,827.06
GROSS PROFIT	822,827.06
EXPENSES	
Advertising	5,118.53
Automobile Expense	14,190.15
Bank Charges	1,196.31
Charitable Contribution	1,390.00
Child Support	-92.31
Commissions & Fees	208,669.08
Depreciation Expense	30,152.17
Dues & Subscriptions	1,329.60
Gifts	811.03
Health & Medical	133.77
Insurance	100.00
Interest Expense	10,390.50
Meals and Entertainment	22,908.43
Office Expenses	11,986.88
Payroll Expenses	1,500.00
Company Contributions	
Health Insurance	9,695.77
Total Company Contributions	9,695.77
Taxes	25,532.69
Wages	346,462.64
Total Payroll Expenses	383,191.10
Postage	213.30
Professional Fees	15,412.99
Promotional	1,448.75
Rebates Payable	345.00
Rent or Lease	2,285.62
Repair & Maintenance	3,961.21
Shipping Expense	202.12
Software Expense	20,771.43
Travel	6,994.37
Uncategorized Expense	1,953.67
Utilities	5,735.68
Total Expenses	750,799.38
NET OPERATING INCOME	72,027.68
NET INCOME	\$72,027.68

Balance Sheet

As of December 31, 2018

	Total
ASSETS	
Current Assets	
Bank Accounts	
BUSINESSSELECT CHKG	49,371.99
Total Bank Accounts	49,371.99
Total Current Assets	49,371.99
Fixed Assets	
Accumulated Depreciation	-48,996.17
Autos	94,222.41
Total Fixed Assets	45,226.24
TOTAL ASSETS	\$94,598.23
LIABILITIES AND EQUITY	
Liabilities	
Current Liabilities	
Credit Cards	
Onyx Credit Card	21,821.07
Total Credit Cards	21,821.07
Other Current Liabilities	
Chase LOC	8,730.95
Direct Deposit Payable	193.64
Payroll Liabilities	0.00
BlueCross BlueShield	1,293.26
Child Support AG Case #0011282655	1,592.31
Child Support Case #0010566022	78.46
Federal Taxes (941/944)	1,137.16
Federal Unemployment (940)	210.00
OH Local Tax	276.39
Total Payroll Liabilities	4,587.58
Total Other Current Liabilities	13,512.17
Total Current Liabilities	35,333.24
Long-Term Liabilities	
N/P In Touch Credit Union	57,384.04
Total Long-Term Liabilities	57,384.04
Total Liabilities	92,717.28
Equity	
Common Stock	1,000.00
Kevin Contribution	8,040.76
Kevin Draw	-78,293.97
Retained Earnings	-893.52
Net Income	72,027.68
Total Equity	1,880.95

	Total
TOTAL LIABILITIES AND EQUITY	\$94,598.23

Management Report

Onyx Power & Gas Consulting LLC

For the period ended December 31, 2019



Prepared on

October 14, 2020

Table of Contents

Profit and Loss3

Balance Sheet.....4

Profit and Loss

January - December 2019

	Total
INCOME	
Services	815,503.45
Total Income	815,503.45
GROSS PROFIT	815,503.45
EXPENSES	
Advertising	4,256.27
Automobile Expense	26,361.65
Bank Charges	1,446.50
Charitable Contribution	490.00
Commissions & Fees	244,915.64
Dues & Subscriptions	1,600.00
Gifts	1,043.18
Insurance	15,692.40
Interest Expense	6,885.64
Legal & Professional Fees	525.00
Meals and Entertainment	19,269.21
Office Expenses	16,035.14
Payroll Expenses	
Company Contributions	
Health Insurance	8,413.14
Total Company Contributions	8,413.14
Taxes	28,808.91
Wages	362,665.95
Total Payroll Expenses	399,888.00
Postage	203.40
Professional Fees	15,032.83
Rent or Lease	3,690.56
Repair & Maintenance	8,833.22
Shipping Expense	746.86
Software Expense	20,040.99
Taxes & Licenses	412.35
Training	5,201.59
Travel	6,993.22
Utilities	3,765.11
Total Expenses	803,328.76
NET OPERATING INCOME	12,174.69
NET INCOME	\$12,174.69

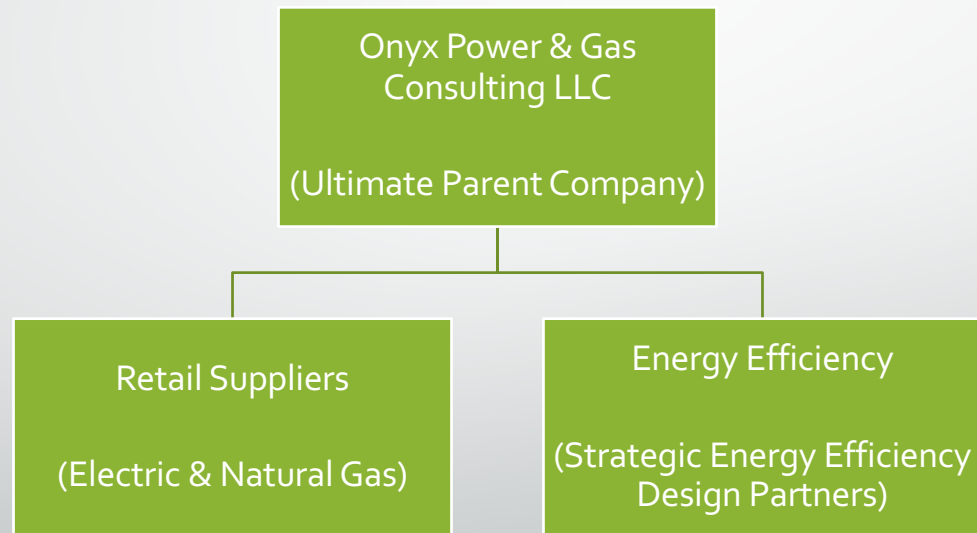
Balance Sheet

As of December 31, 2019

	Total
ASSETS	
Current Assets	
Bank Accounts	
BUSINESSSELECT CHKG	42,845.98
Total Bank Accounts	42,845.98
Accounts Receivable	
Accounts Receivable (A/R)	1,175.20
Total Accounts Receivable	1,175.20
Total Current Assets	44,021.18
Fixed Assets	
Accumulated Depreciation	-48,996.17
Autos	94,222.41
Total Fixed Assets	45,226.24
TOTAL ASSETS	\$89,247.42
LIABILITIES AND EQUITY	
Liabilities	
Current Liabilities	
Accounts Payable	
Accounts Payable	-2,556.21
Total Accounts Payable	-2,556.21
Credit Cards	
Onyx Credit Card	22,006.10
Total Credit Cards	22,006.10
Other Current Liabilities	
Chase LOC	29,516.02
Direct Deposit Payable	5,022.01
Payroll Liabilities	0.00
BlueCross BlueShield	16,985.54
Child Support AG Case #0011282655	1,592.31
Child Support Case #0010566022	-11.86
Federal Taxes (941/944)	3,114.24
Federal Unemployment (940)	252.00
Guardian Dental	925.44
Guardian Vision	178.56
OH Income Tax	35.46
OH Local Tax	276.39
TX Unemployment Tax	-329.72
Total Payroll Liabilities	23,018.36
Total Other Current Liabilities	57,556.39
Total Current Liabilities	77,006.28
Long-Term Liabilities	

	Total
N/P In Touch Credit Union	45,968.09
Total Long-Term Liabilities	45,968.09
Total Liabilities	122,974.37
Equity	
Common Stock	1,000.00
Kevin Contribution	883.93
Kevin Draw	-118,919.73
Retained Earnings	71,134.16
Net Income	12,174.69
Total Equity	-33,726.95
TOTAL LIABILITIES AND EQUITY	\$89,247.42

Corporate Structure Chart of Onyx Power & Gas Consulting LLC



Onyx Power & Gas Consulting LLC

Forecasted Income Statement based solely upon Ohio Electric brokering activities

	Current Year (Estimated) 2020	Forecast Year 1 2021	Forecast Year 2 2022
Revenues			
Ohio Electric Brokering Revenue	\$ 1,200	\$ 1,236	\$ 1,273
Expenses			
Total Expenses	\$ 500	\$ 515	\$ 530
Net Income (Loss)	\$ 700	\$ 721	\$ 743

Forecast prepared by:
Kevin Gooden
President
Three Galleria Tower
13155 Noel Rd. Ste. 900
Dallas, TX 75240
keving@onyxpg.com

Assumptions:

Onyx Power & Gas Consulting LLC used the current year budget as a base forecast and applied a 3% increase to sales and expenses based upon anticipated load growth and expected increaseses in expenses.



Making Energy Make A Difference

Onyx Power & Gas Consulting

Three Galleria Tower
13155 Noel Rd, Ste. 900
Dallas, TX 75240
P: (877) 916-3688
F: (214) 242-2828

We are proud to be an Equal Employment Opportunity and Affirmative Action employer, including females, minorities, protected Veterans, and those with disability.

CAPABILITY STATEMENT

Formed in 2009 and headquartered in Dallas, TX Onyx Power & Gas Consulting is a full-service energy procurement and management consulting firm comprised of knowledgeable energy professionals from leading energy companies across the country. Our robust wholesale trading network and operations allow us to leverage purchasing power across trading regions nationwide. The end result is the most aggressive pricing in the marketplace for maximum savings for our clients.

Energy Procurement

- Energy Market Intelligence (EMI)
- Strategic Planning & Risk Assessment
- Vendor Sourcing & Contract Negotiations
- Data Management & Reporting
- Bill Auditing

Energy Efficiency

- Lighting Retrofit & Control Systems
- Power Factor Correction & Funding
- Predominant Use Studies & Tax Exemption
- Power Quality Studies
- Energy Audits
- Energy Sustainability Projects
- Demand Response

What sets Onyx apart from the competition?

- Nationally Licensed
- Knowledgeable Energy Professionals
- Robust Wholesale Trading Network
- Purchasing Power Across Trading Regions
- Vendor Neutral Approach
- Client Relationship Management
- Commitment to Community

For additional information about Onyx Power & Gas Consulting capabilities, please contact our office at **(877) 916-3688**, email us at info@onyxpg.com, or visit us online at www.onyxpg.com.com.

Company Information

Date Established: February 5, 2009

State of Incorporation: Texas

Corporation Type: Limited Liability (LLC)

EIN: 45-3623714

SBA: SBE

NAICS Codes:

541690 Energy Consulting Services

541350 Energy Efficiency Inspection Services

Business References

Boardman Local Schools

Catos Closet

Fogo de Chao

Half Price Books

Le-Ax Water District

Nexion Health

Once Upon a Child

Texas Instruments

Primary Contact

Kevin Gooden, CEP
President

E: keving@onyxpg.com



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Once Upon a Child

Texas Instruments

Primary Contact

Kevin Gooden, CEP
President

E: keving@onyxpg.com

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Equifax 3-Bureau Credit Report and Scores as of October 14, 2020

Name: KEVIN R GOODEN**Confirmation Number:** 0788563833

Section Title	Section Description
1. Credit Score	Summary, Understanding Your Score, How Lenders See You
2. Credit Report	Personal, Credit, Account, Inquiry, Public and Dispute Information

CREDIT SCORE

Section Title	Section Description
1. Credit Score Summary	Summary of how your score rates
2. Understanding Your Score	Summary of factors that are affecting your score
3. Your Loan Risk Rating	The bottom line on how lenders may view your credit risk

Credit Score Summary

Where You Stand

Equifax	Experian	TransUnion
767 Excellent	757 Very Good	756 Very Good

The Equifax Credit Score™ ranges from 280-850. Higher scores are viewed more favorably.

Your 3 credit scores are calculated by Equifax using the information contained in your Equifax, Experian, and TransUnion credit reports.

Equifax: Your score is considered **excellent**. Based on this score, you should be able to qualify for some of the lowest interest rates available and a wide variety of competitive credit offers should be available to you.

Experian & TransUnion: Your score is considered **very good**. Based on this score, you should be able to qualify for credit with competitive interest rates, and a wide variety of credit offers should be available to you.

				EXP	TU	EFX
	Range	280 - 559	560 - 659	660 - 724	725 - 759	760 - 850
		Poor	Fair	Good	Very Good	Excellent
US Population		12	21	18	12	37

What's Impacting Your Scores

Below are the key areas from these credit reports that are impacting your scores.

	Equifax	Experian	TransUnion
Payment History	Your history of paying bills on time.		

Excellent	Excellent	Excellent
Amount of Debt Your total amount of outstanding debt.		
Good	Very Good	Good
Length of Credit History How long you've had credit		
Very Good	Very Good	Very Good
Amount of New Credit Your recent credit history of new loans or applications		
Good	Fair	Fair
Type of Credit The various types of credit accounts that you have.		
Very Good	Very Good	Fair

Understanding Your Score

Helping your score		Experian	TransUnion
Your payment history is excellent.	+	+	+
You have a good mix of credit accounts.	+	+	
You have a long credit history.	+		+
You do not have too much outstanding debt.		+	

Hurting your score		Experian	TransUnion
Your credit score is high enough to qualify you as "excellent", which means that you do not have significant factors that are hurting your score. You should strive to continue a pattern of excellent credit habits and behaviors.			

What's helping your score

Below are the aspects of your credit profile and history that are helping each of your 3 credit scores. They are listed in order of impact to your scores - the first has the most positive impact, and the last has the least positive impact. You should make an effort to continue these good credit habits.

Your payment history is excellent.

You have an excellent payment history on your accounts, which helps your credit score. Paying your bills on time will continue to benefit your credit score.

	Experian	TransUnion
+	+	+

Your number of accounts that were either 30 days past due in the last 6 months, or in charge-off, repossession, collections, bankruptcy or foreclosure status in the last 2 years: 0.0

Equifax 760+ Club

About 97% of Equifax 760+ Club members have accounts that were neither 30 days past due in the last 6 months nor in charge-off, repossession, collections, bankruptcy or foreclosure status in the last 2 years.

You have a good mix of credit accounts.

You have a variety of credit accounts, such as installment loans and credit cards, which helps your credit score. It is beneficial to show that you are a responsible borrower across various types of credit accounts.



Your percentage of revolving accounts to all credit accounts is: 45%

Equifax 760+ Club

On average, 71% of all accounts for Equifax 760+ Club members are revolving accounts.

You have a long credit history.

You have a relatively long credit history, which helps your credit score. The longer you maintain a track record of responsible credit behaviors, the more your score will benefit.



The age of your oldest credit account is: 262.0

Equifax 760+ Club

About 85% of Equifax 760+ Club members have a credit account that is at least 13.6 years old.

You do not have too much outstanding debt.

You have limited the amount of credit you are utilizing on revolving accounts. If you keep your credit utilization low, it will continue to help your credit score.

**What's hurting your score**

Your credit score is high enough to qualify you as "excellent", which means that you do not have significant factors that are hurting your score. You should strive to continue a pattern of excellent credit habits and behaviors.

Your Loan Risk Rating

767 | Excellent

757 | Very Good

756 | Very Good

- The Equifax Credit Score™ ranges between 280 and 850.
- Higher Scores are viewed more favorably by lenders because they represent a lower risk of delinquency or default.

**The Bottom Line:
Equifax & TransUnion & Experian**

Lenders consider many factors in addition to your score when making credit decisions. However, most lenders would consider you to be a **low risk**. You may qualify for favorable interest rates and offers from lenders and a variety of credit products may be available to you. If you're in the market for credit, this is what you might expect:

Delinquency Rates*

72%

50%

33%

20%

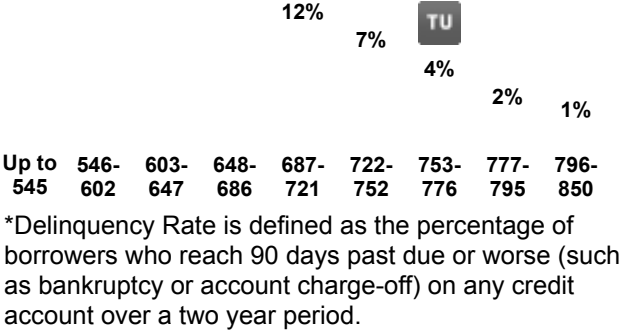
EFX

EXP

You should be able to obtain higher than average credit limits on your credit card.

Many lenders may offer you attractive interest rates and offers.

You may qualify for some special incentives and rewards that aren't always offered to the general public.



It is important to understand that your credit score is not the only factor that lenders evaluate when making credit decisions. Different lenders set their own policies and tolerance for risk, and may consider other elements, such as your income, when analyzing your creditworthiness for a particular loan.

CREDIT REPORT

Section Title	Section Description
1. Credit Summary	Summary of account activity
2. Account Information	Detailed account information
3. Inquiries	Companies that have requested or viewed your credit information
4. Negative information	Bankruptcies, liens, garnishments and other judgements
5. Personal Information	Personal data, addresses, employment history
6. Dispute File Information	How to dispute information found on this credit report



Credit Summary

Your Credit Summary highlights the information in your credit file that is most important in determining your credit standing, distilling key credit information into one easy-to-read summary.

Accounts

Lenders usually take a positive view of individuals with a range of credit accounts - car loan, credit cards, mortgage, etc. -- that have a record of timely payments. However, a high debt to credit ratio on certain types of revolving (credit card) accounts and installment loans will typically have a negative impact.

	Equifax	TransUnion	Experian
Total Mortgage Accounts	3	3	3
Balance	\$520,359	\$520,359	\$520,359
Credit Limit	\$630,249	\$630,249	\$630,249
Debt to Credit Ratio	83%	83%	83%
Total Installment Accounts	0	0	0
Balance	\$0	\$0	\$0
High Balance	N/A	N/A	N/A
Debt to Credit Ratio	N/A	N/A	N/A
Total Revolving Accounts	6	3	6
Balance	\$25,540	\$25,540	\$25,540
Credit Limit	\$51,900	\$39,700	\$51,900
Debt to Credit Ratio	49%	64%	49%

Total Other Accounts	0	0	0
Balance	\$0	\$0	\$0
Total Open Accounts	9	6	9
Total Balance	\$545,899	\$545,899	\$545,899
Total Credit Limit 	\$682,149	\$669,949	\$682,149
Total Debt to Credit Ratio	80%	81%	80%
Total Monthly Payment Amount 	\$6,793	\$6,793	\$6,793
Total Open Accounts with a Balance	5	5	5

Debt by Account Type

Equifax

Transunion

Experian

NOTE: Total may not equal 100% due to rounding

Account Age

Usually it is a good idea to keep your oldest credit account open, as a high average account age generally demonstrates stability to lenders. Also, especially if you have been managing credit for a short time, opening many new accounts will lower your average account age and may have a negative impact.

	Equifax	TransUnion	Experian
Length of Credit History	21 Years, 10 Months	21 Years, 10 Months	21 Years, 10 Months
Average Account Age	8 Years, 11 Months	8 Years, 11 Months	8 Years, 10 Months
Oldest Account	<u>SYNCB/CAR CARE DISC TIRE (Opened 12/1998)</u>	<u>SYNCB/CCDSTR (Opened 12/1998)</u>	<u>SYNCB/CAR CARE DISC (Opened 12/1998)</u>
Most Recent Account	<u>CROSS COUNTRY MORTGAGE INC (Opened 08/2020)</u>	<u>CRSSCTRY MTG (Opened 08/2020)</u>	<u>CROSSCOUNTRY MTG/DOV (Opened 08/2020)</u>

Inquiries - Requests for your Credit History

Numerous inquiries on your credit file for new credit may cause you to appear risky to lenders, so it is usually better to only seek new credit when you need it. Typically lenders distinguish between inquiries for a single loan and many new loans in part by the length of time over which the inquiries occur. So, when rate shopping for a loan it's a good idea to do it within a focused period of time.

	Equifax	TransUnion	Experian
<u>Inquiries in the Last 2 Years</u>	2	4	4
Most Recent Inquiry	<u>FCTUALDATA (Opened 08/2020)</u>	<u>WF BANK NA (Opened 08/2020)</u>	<u>FACTUAL DATA (Opened 08/2020)</u>

Potentially Negative Information

Late payments, collections and public records can have a negative impact on your credit standing. The more severe they are and the more recent they are, the more negative the potential impact.

	Equifax	TransUnion	Experian
<u>Public Records</u>	0	0	0
<u>Negative Accounts</u>	1	1	0

Collections

0

0

0

Mortgage Accounts

Mortgage accounts include first mortgages, home equity loans, and any other loans secured by real estate you own.

Open Accounts

CROSS COUNTRY MORTGAGE INC

	Equifax	TransUnion	Experian
Account Type:	Mortgage	Mortgage	Mortgage
Account Number:	310147056XXXX	310147056XXXX	310147056XXXX
Payment Responsibility:	Joint Contractual Liability	Joint Contractual Liability	Joint Contractual Liability
Date Opened:	08/2020	08/2020	08/2020
Balance Date:	10/2020	10/2020	10/2020
Balance Amount:	\$181,969	\$181,969	\$181,969
Monthly Payment:	\$1,522	\$1,522	\$1,522
High/Limit:	\$182,250	\$182,250	\$182,250
Account Status:	As Agreed	As Agreed	As Agreed
Past Due Amount:	\$0	\$0	\$0
Comments:	FANNIE MAE ACCOUNT REAL ESTATE MORTGAGE		OPEN ACCOUNT THIS IS AN ACCOUNT IN GOOD STANDING LAST PAID: 10/2020

CROSS COUNTRY MORTGAGE INC

1 CORPORATE DRIVE STE 360
DMI RESPA NOTICE OF ERROR
LAKE ZURICH, IL-60047
(877) 538-8790

24-Month Payment History

Equifax																							
No 24-Month Payment Data available for display.																							

TransUnion																							
*	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct
20	20	20	20	20	20	20	20	20	20	19	19	19	19	19	19	19	19	19	19	19	18	18	18

Experian																							
*	*	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov
20	20	20	20	20	20	20	20	20	20	20	19	19	19	19	19	19	19	19	19	19	19	18	18

Seven-Year Payment History

	Equifax	TransUnion	Experian
30 Days Past Due:	0	0	0
60 Days Past Due:	0	0	0
90 Days Past Due:	0	0	0

ENSERCH FCU

	Equifax	TransUnion	Experian
Account Type:	Mortgage	Mortgage	Mortgage
Account Number:	49692364LXXXX	49692364LXXXX	49692364LXXXX
Payment Responsibility:	Joint Contractual Liability	Joint Contractual Liability	Joint Contractual Liability
Date Opened:	06/2016	06/2016	06/2016
Balance Date:	09/2020	09/2020	09/2020
Balance Amount:	\$86,704	\$86,704	\$86,704
Monthly Payment:	\$673	\$673	\$673
High/Limit:	\$99,999	\$99,999	\$99,999
Account Status:	As Agreed	As Agreed	As Agreed
Past Due Amount:	\$0	\$0	\$0
Comments:	SECOND MORTGAGE REAL ESTATE MORTGAGE		OPEN ACCOUNT THIS IS AN ACCOUNT IN GOOD STANDING LAST PAID: 09/2020

ENSERCH FCU

7508 Ferguson Rd
Dallas, TX-752286540
(214) 327-9367

24-Month Payment History

Equifax																							
*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Sep 20	Aug 20	Jul 20	Jun 20	May 20	Apr 20	Mar 20	Feb 20	Jan 20	Dec 19	Nov 19	Oct 19	Sep 19	Aug 19	Jul 19	Jun 19	May 19	Apr 19	Mar 19	Feb 19	Jan 19	Dec 18	Nov 18	Oct 18

TransUnion																							
*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Aug 20	Jul 20	Jun 20	May 20	Apr 20	Mar 20	Feb 20	Jan 20	Dec 19	Nov 19	Oct 19	Sep 19	Aug 19	Jul 19	Jun 19	May 19	Apr 19	Mar 19	Feb 19	Jan 19	Dec 18	Nov 18	Oct 18	Sep 18

Experian																							
*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Sep 20	Aug 20	Jul 20	Jun 20	May 20	Apr 20	Mar 20	Feb 20	Jan 20	Dec 19	Nov 19	Oct 19	Sep 19	Aug 19	Jul 19	Jun 19	May 19	Apr 19	Mar 19	Feb 19	Jan 19	Dec 18	Nov 18	Oct 18

Seven-Year Payment History

	Equifax	TransUnion	Experian
30 Days Past Due:	0	0	0
60 Days Past Due:	0	0	0
90 Days Past Due:	0	0	0

ROUNDPOINT MORTGAGE SERVIC

	Equifax	TransUnion	Experian
Account Type:	Mortgage	Mortgage	Mortgage
Account Number:	596200451XXXX	596200451XXXX	596200451XXXX

Payment Responsibility:	Joint Contractual Liability	Joint Contractual Liability	Joint Contractual Liability
Date Opened:	09/2015	09/2015	09/2015
Balance Date:	10/2020	10/2020	10/2020
Balance Amount:	\$251,686	\$251,686	\$251,686
Monthly Payment:	\$3,849	\$3,849	\$3,849
High/Limit:	\$348,000	\$348,000	\$348,000
Account Status:	As Agreed	As Agreed	As Agreed
Past Due Amount:	\$0	\$0	\$0
Comments:	FREDDIE MAC ACCOUNT REAL ESTATE MORTGAGE	COLLATERAL: FRD153085711 100053601314839340	OPEN ACCOUNT THIS IS AN ACCOUNT IN GOOD STANDING LAST PAID: 09/2020

ROUNDPOINT MORTGAGE SERVIC

5032 Parkway Plaza Blvd
Charlotte, NC-282171918
(704) 426-8800

24-Month Payment History

Equifax																							
*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Oct 20	Sep 20	Aug 20	Jul 20	Jun 20	May 20	Apr 20	Mar 20	Feb 20	Jan 20	Dec 19	Nov 19	Oct 19	Sep 19	Aug 19	Jul 19	Jun 19	May 19	Apr 19	Mar 19	Feb 19	Jan 19	Dec 18	Nov 18

TransUnion																							
*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Sep 20	Aug 20	Jul 20	Jun 20	May 20	Apr 20	Mar 20	Feb 20	Jan 20	Dec 19	Nov 19	Oct 19	Sep 19	Aug 19	Jul 19	Jun 19	May 19	Apr 19	Mar 19	Feb 19	Jan 19	Dec 18	Nov 18	Oct 18

Experian																							
*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Oct 20	Sep 20	Aug 20	Jul 20	Jun 20	May 20	Apr 20	Mar 20	Feb 20	Jan 20	Dec 19	Nov 19	Oct 19	Sep 19	Aug 19	Jul 19	Jun 19	May 19	Apr 19	Mar 19	Feb 19	Jan 19	Dec 18	Nov 18

Seven-Year Payment History

	Equifax	TransUnion	Experian
30 Days Past Due:	0	0	0
60 Days Past Due:	0	0	0
90 Days Past Due:	0	0	0

Closed Accounts**PRIMELENDING,A PLAINSCAPIT**

	Equifax	TransUnion	Experian
Account Type:	Mortgage	Mortgage	Mortgage
Account Number:	300007521XXXX	300007521XXXX	300007521XXXX
Payment Responsibility:	Joint Contractual Liability	Joint Contractual Liability	Joint Contractual Liability
Date Opened:	09/2015	09/2015	09/2015
Balance Date:	05/2017	04/2017	05/2017

Balance Amount:	\$0	\$0	
Monthly Payment:			
High/Limit:	\$348,000	\$348,000	\$348,000
Account Status:	As Agreed	As Agreed	As Agreed
Past Due Amount:	\$0	\$0	\$0
Comments:	FREDDIE MAC ACCOUNT ACCOUNT TRANSFERRED OR SOLD	ACCOUNT TRANSFERRED COLLATERAL: FRD153085711	TRANSFERRED TO ANOTHER LENDER THIS IS AN ACCOUNT IN GOOD STANDING ACCOUNT TRANSFERRED TO ANOTHER OFFICE LAST PAID: 04/2017

PRIMELENDING, A PLAINSCAPIT

425 Phillips Blvd
Cenlar
Ewing, NJ-086181430
(609) 883-3900

24-Month Payment History**Equifax****No 24-Month Payment Data available for display.****TransUnion**

*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	NR	NR	*	*	NR	NR	NR	NR	NR
Mar 17	Feb 17	Jan 17	Dec 16	Nov 16	Oct 16	Sep 16	Aug 16	Jul 16	Jun 16	May 16	Apr 16	Mar 16	Feb 16	Jan 16	Dec 15	Nov 15	Oct 15	Sep 15	Aug 15	Jul 15	Jun 15	May 15	Apr 15

Experian

NR	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	NR	NR	NR	NR	NR
May 17	Apr 17	Mar 17	Feb 17	Jan 17	Dec 16	Nov 16	Oct 16	Sep 16	Aug 16	Jul 16	Jun 16	May 16	Apr 16	Mar 16	Feb 16	Jan 16	Dec 15	Nov 15	Oct 15	Sep 15	Aug 15	Jul 15	Jun 15

Seven-Year Payment History

	Equifax	TransUnion	Experian
30 Days Past Due:	0	0	0
60 Days Past Due:	0	0	0
90 Days Past Due:	0	0	0

PRIMELENDING A PLAINSCAPIT**Equifax****TransUnion****Experian**

Account Type:	Mortgage		Mortgage
Account Number:	372600XXXX		372600XXXX
Payment Responsibility:	Joint Contractual Liability		Joint Contractual Liability
Date Opened:	09/2015		09/2015
Balance Date:	11/2015		10/2015
Balance Amount:	\$0		
Monthly Payment:			
High/Limit:	\$348,000		\$348,000

Account Status:	As Agreed	As Agreed
Past Due Amount:	\$0	\$0
Comments:	REAL ESTATE MORTGAGE ACCOUNT TRANSFERRED OR SOLD	CLOSED ACCOUNT PURCHASED BY ANOTHER LENDER THIS IS AN ACCOUNT IN GOOD STANDING LAST PAID:

PRIMELENDING A PLAINSCAPI

18111 Preston Rd Ste 900
Dallas, TX-752526601
(800) 597-0233

24-Month Payment History

Equifax

No 24-Month Payment Data available for display.

Experian

NR *	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	
Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov
15	15	15	15	15	15	15	15	15	15	14	14	14	14	14	14	14	14	14	14	14	13	13	

Seven-Year Payment History

	Equifax	TransUnion	Experian
30 Days Past Due:	0		0
60 Days Past Due:	0		0
90 Days Past Due:	0		0

WELLS FARGO HOME MORTGAGE

	Equifax	TransUnion	Experian
Account Type:	Mortgage	Mortgage	Mortgage
Account Number:	708037487XXXX	708037487XXXX	708037487XXXX
Payment Responsibility:	Joint Contractual Liability	Joint Contractual Liability	Joint Contractual Liability
Date Opened:	11/2010	11/2010	11/2010
Balance Date:	10/2015	09/2015	09/2015
Balance Amount:	\$0	\$0	
Monthly Payment:			
High/Limit:	\$370,500	\$370,500	\$370,500
Account Status:	As Agreed	As Agreed	As Agreed
Past Due Amount:	\$0	\$0	\$0
Comments:	FANNIE MAE ACCOUNT CLOSED OR PAID ACCOUNT/ZERO BALANCE	CLOSED	PAID THIS IS AN ACCOUNT IN GOOD STANDING LAST PAID: 09/2015

WELLS FARGO HOME MORTGAGE

PO Box 10335
Des Moines, IA-503060335

(800) 288-3212

24-Month Payment History**Equifax****No 24-Month Payment Data available for display.****TransUnion**

*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Aug 15	Jul 15	Jun 15	May 15	Apr 15	Mar 15	Feb 15	Jan 15	Dec 14	Nov 14	Oct 14	Sep 14	Aug 14	Jul 14	Jun 14	May 14	Apr 14	Mar 14	Feb 14	Jan 14	Dec 13	Nov 13	Oct 13	Sep 13

Experian

NR	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Sep 15	Aug 15	Jul 15	Jun 15	May 15	Apr 15	Mar 15	Feb 15	Jan 15	Dec 14	Nov 14	Oct 14	Sep 14	Aug 14	Jul 14	Jun 14	May 14	Apr 14	Mar 14	Feb 14	Jan 14	Dec 13	Nov 13	Oct 13

Seven-Year Payment History

	Equifax	TransUnion	Experian
30 Days Past Due:	0	0	0
60 Days Past Due:	0	0	0
90 Days Past Due:	0	0	0

[↩ Back to Top](#)**Installment Accounts**

Installment accounts are credit accounts in which the amount of the payment and the number of payments are predetermined or fixed, such as a car loan.

Closed Accounts**Bank of America**

	Equifax	TransUnion	Experian
Account Type:	Installment	Installment	Installment
Account Number:	6501002532XXXX	6501002532XXXX	6501002532XXXX
Payment Responsibility:	Individual	Individual	Individual
Date Opened:	01/2011	01/2011	01/2011
Balance Date:	04/2016	04/2016	04/2016
Balance Amount:	\$0	\$0	
Monthly Payment:			
High/Limit:	\$40,364	\$40,364	\$40,364
Account Status:	As Agreed	As Agreed	As Agreed
Past Due Amount:	\$0	\$0	\$0
Comments:	LAST REPORTED DELINQUENCIES: 07/2015=I2 CLOSED OR PAID ACCOUNT/ZERO BALANCE AUTO	LAST REPORTED DELINQUENCIES: 07/2015=I2 CLOSED	CURRENT ACCOUNT/WAS 30 DAYS PAST DUE DATE PAID LAST REPORTED DELINQUENCIES: 07/2015=I2 LAST PAID: 04/2016

Bank of America

PO Box 45144
Jacksonville, FL-322315144
(800) 299-2265

24-Month Payment History

Equifax																							
*	*	*	*	*	*	*	*	*	30	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Mar 16	Feb 16	Jan 16	Dec 15	Nov 15	Oct 15	Sep 15	Aug 15	Jul 15	Jun 15	May 15	Apr 15	Mar 15	Feb 15	Jan 15	Dec 14	Nov 14	Oct 14	Sep 14	Aug 14	Jul 14	Jun 14	May 14	Apr 14

TransUnion																							
*	*	*	*	*	*	*	*	*	30	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Mar 16	Feb 16	Jan 16	Dec 15	Nov 15	Oct 15	Sep 15	Aug 15	Jul 15	Jun 15	May 15	Apr 15	Mar 15	Feb 15	Jan 15	Dec 14	Nov 14	Oct 14	Sep 14	Aug 14	Jul 14	Jun 14	May 14	Apr 14

Experian																							
NR	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Apr 16	Mar 16	Feb 16	Jan 16	Dec 15	Nov 15	Oct 15	Sep 15	Aug 15	Jul 15	Jun 15	May 15	Apr 15	Mar 15	Feb 15	Jan 15	Dec 14	Nov 14	Oct 14	Sep 14	Aug 14	Jul 14	Jun 14	May 14

Seven-Year Payment History

	Equifax	TransUnion	Experian
30 Days Past Due:	1	1	1
60 Days Past Due:	0	0	0
90 Days Past Due:	0	0	0

ENSERCH FCU

	Equifax	TransUnion	Experian
Account Type:	Installment	Installment	Installment
Account Number:	5356315101Z02XXXX	5356315101Z02XXXX	5356315101Z02XXXX
Payment Responsibility:	Individual	Individual	Individual
Date Opened:	02/2008	02/2008	02/2008
Balance Date:	03/2011	01/2011	03/2011
Balance Amount:	\$0	\$0	
Monthly Payment:			
High/Limit:	\$25,000	\$25,000	\$25,000
Account Status:	As Agreed	As Agreed	As Agreed
Past Due Amount:	\$0	\$0	\$0
Comments:	CLOSED OR PAID ACCOUNT/ZERO BALANCE	CLOSED	PAID THIS IS AN ACCOUNT IN GOOD STANDING LAST PAID: 01/2011

ENSERCH FCU

7508 Ferguson Rd
Dallas, TX-752286540
(214) 327-9367

24-Month Payment History

Equifax																							
No 24-Month Payment Data available for display.																							
TransUnion																							
*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Dec 10	Nov 10	Oct 10	Sep 10	Aug 10	Jul 10	Jun 10	May 10	Apr 10	Mar 10	Feb 10	Jan 10	Dec 09	Nov 09	Oct 09	Sep 09	Aug 09	Jul 09	Jun 09	May 09	Apr 09	Mar 09	Feb 09	Jan 09
Experian																							
NR 11	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Mar 11	Feb 11	Jan 11	Dec 10	Nov 10	Oct 10	Sep 10	Aug 10	Jul 10	Jun 10	May 10	Apr 10	Mar 10	Feb 10	Jan 10	Dec 09	Nov 09	Oct 09	Sep 09	Aug 09	Jul 09	Jun 09	May 09	Apr 09

Seven-Year Payment History

	Equifax	TransUnion	Experian
30 Days Past Due:	0	0	0
60 Days Past Due:	0	0	0
90 Days Past Due:	0	0	0

INTOUCH CREDIT UNION

	Equifax	TransUnion	Experian
Account Type:	Installment	Installment	Installment
Account Number:	41890519500XXXX	41890519500XXXX	41890519500XXXX
Payment Responsibility:	Joint Contractual Liability	Joint Contractual Liability	Joint Contractual Liability
Date Opened:	07/2013	07/2013	07/2013
Balance Date:	06/2018	06/2017	06/2017
Balance Amount:	\$0	\$0	
Monthly Payment:			
High/Limit:	\$49,688	\$49,688	\$49,688
Account Status:	As Agreed	As Agreed	As Agreed
Past Due Amount:	\$0	\$0	\$0
Comments:	CLOSED OR PAID ACCOUNT/ZERO BALANCE AUTO	CLOSED	PAID THIS IS AN ACCOUNT IN GOOD STANDING LAST PAID: 05/2017

INTOUCH CREDIT UNION

5640 Democracy Dr
Plano, TX-750243514
(972) 605-9700

24-Month Payment History

Equifax																							
No 24-Month Payment Data available for display.																							
TransUnion																							
*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*

May 17	Apr 17	Mar 17	Feb 17	Jan 17	Dec 16	Nov 16	Oct 16	Sep 16	Aug 16	Jul 16	Jun 16	May 16	Apr 16	Mar 16	Feb 16	Jan 16	Dec 15	Nov 15	Oct 15	Sep 15	Aug 15	Jul 15	Jun 15
--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------

Experian																							
NR	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Jun 17	May 17	Apr 17	Mar 17	Feb 17	Jan 17	Dec 16	Nov 16	Oct 16	Sep 16	Aug 16	Jul 16	Jun 16	May 16	Apr 16	Mar 16	Feb 16	Jan 16	Dec 15	Nov 15	Oct 15	Sep 15	Aug 15	Jul 15

Seven-Year Payment History

	Equifax	TransUnion	Experian
30 Days Past Due:	0	0	0
60 Days Past Due:	0	0	0
90 Days Past Due:	0	0	0

INTOUCH CREDIT UNION

	Equifax	TransUnion	Experian
Account Type:	Installment	Installment	Installment
Account Number:	41890519500XXXX	41890519500XXXX	41890519500XXXX
Payment Responsibility:	Individual	Individual	Individual
Date Opened:	12/2009	12/2009	12/2009
Balance Date:	06/2015	06/2014	06/2014
Balance Amount:	\$0	\$0	
Monthly Payment:			
High/Limit:	\$13,500	\$13,500	\$13,500
Account Status:	As Agreed	As Agreed	As Agreed
Past Due Amount:	\$0	\$0	\$0
Comments:	CLOSED OR PAID ACCOUNT/ZERO BALANCE UNSECURED	CLOSED	PAID THIS IS AN ACCOUNT IN GOOD STANDING LAST PAID: 06/2014

INTOUCH CREDIT UNION

5640 Democracy Dr
Plano, TX-750243514
(972) 605-9700

24-Month Payment History

Equifax																							
No 24-Month Payment Data available for display.																							

TransUnion																							
*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
May 14	Apr 14	Mar 14	Feb 14	Jan 14	Dec 13	Nov 13	Oct 13	Sep 13	Aug 13	Jul 13	Jun 13	May 13	Apr 13	Mar 13	Feb 13	Jan 13	Dec 12	Nov 12	Oct 12	Sep 12	Aug 12	Jul 12	Jun 12

Experian																							
NR	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Jun 14	May 14	Apr 14	Mar 14	Feb 14	Jan 14	Dec 13	Nov 13	Oct 13	Sep 13	Aug 13	Jul 13	Jun 13	May 13	Apr 13	Mar 13	Feb 13	Jan 13	Dec 12	Nov 12	Oct 12	Sep 12	Aug 12	Jul 12

Seven-Year Payment History

	Equifax	TransUnion	Experian
30 Days Past Due:	0	0	0
60 Days Past Due:	0	0	0
90 Days Past Due:	0	0	0

INTOUCH CREDIT UNION

	Equifax	TransUnion	Experian
Account Type:	Installment	Installment	Installment
Account Number:	41890519500XXXX	41890519500XXXX	41890519500XXXX
Payment Responsibility:	Individual	Individual	Individual
Date Opened:	07/2008	07/2008	07/2008
Balance Date:	12/2012	10/2011	10/2011
Balance Amount:	\$0	\$0	
Monthly Payment:			
High/Limit:	\$41,382	\$41,382	\$41,382
Account Status:	As Agreed	As Agreed	As Agreed
Past Due Amount:	\$0	\$0	\$0
Comments:	CLOSED OR PAID ACCOUNT/ZERO BALANCE	CLOSED	PAID THIS IS AN ACCOUNT IN GOOD STANDING LAST PAID: 10/2011

INTOUCH CREDIT UNION

5640 Democracy Dr
Plano, TX-750243514
(972) 605-9700

24-Month Payment History**Equifax**

No 24-Month Payment Data available for display.

TransUnion

* * * * *
 Sep Aug Jul Jun May Apr Mar Feb Jan Dec Nov Oct Sep Aug Jul Jun May Apr Mar Feb Jan Dec Nov Oct
 11 11 11 11 11 11 11 11 11 10 10 10 10 10 10 10 10 10 10 10 09 09 09

Experian

NR * * * * *
 Oct Sep Aug Jul Jun May Apr Mar Feb Jan Dec Nov Oct Sep Aug Jul Jun May Apr Mar Feb Jan Dec Nov
 11 11 11 11 11 11 11 11 11 11 10 10 10 10 10 10 10 10 10 10 09 09

Seven-Year Payment History

	Equifax	TransUnion	Experian
30 Days Past Due:	0	0	0
60 Days Past Due:	0	0	0
90 Days Past Due:	0	0	0

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Revolving Accounts

Revolving accounts are charge accounts that have a credit limit and require a minimum payment each month, such as most credit cards.

Open Accounts

CHASE CARD

	Equifax	TransUnion	Experian
Account Type:	Revolving	Revolving	Revolving
Account Number:	4361XXXXXXXX	4361XXXXXXXX	4361XXXXXXXX
Payment Responsibility:	Individual	Individual	Individual
Date Opened:	08/2000	08/2000	08/2000
Balance Date:	09/2020	09/2020	09/2020
Balance Amount:	\$17,713	\$17,713	\$17,713
Monthly Payment:	\$592	\$592	\$592
High/Limit:	\$19,200	\$19,200	\$19,200
Account Status:	As Agreed	As Agreed	As Agreed
Past Due Amount:	\$0	\$0	\$0
Comments:	CREDIT CARD AMT IN HIGH CREDIT IS CREDIT LIMIT		OPEN ACCOUNT THIS IS AN ACCOUNT IN GOOD STANDING LAST PAID: 09/2020

CHASE CARD

PO Box 15298
Wilmington, DE-198505298
(800) 945-2000

24-Month Payment History

Equifax																							
*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Sep 20	Aug 20	Jul 20	Jun 20	May 20	Apr 20	Mar 20	Feb 20	Jan 20	Dec 19	Nov 19	Oct 19	Sep 19	Aug 19	Jul 19	Jun 19	May 19	Apr 19	Mar 19	Feb 19	Jan 19	Dec 18	Nov 18	Oct 18

TransUnion																							
*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Aug 20	Jul 20	Jun 20	May 20	Apr 20	Mar 20	Feb 20	Jan 20	Dec 19	Nov 19	Oct 19	Sep 19	Aug 19	Jul 19	Jun 19	May 19	Apr 19	Mar 19	Feb 19	Jan 19	Dec 18	Nov 18	Oct 18	Sep 18

Experian																							
*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Sep 20	Aug 20	Jul 20	Jun 20	May 20	Apr 20	Mar 20	Feb 20	Jan 20	Dec 19	Nov 19	Oct 19	Sep 19	Aug 19	Jul 19	Jun 19	May 19	Apr 19	Mar 19	Feb 19	Jan 19	Dec 18	Nov 18	Oct 18

Seven-Year Payment History

	Equifax	TransUnion	Experian
30 Days Past Due:	0	0	0
60 Days Past Due:	0	0	0

90 Days Past Due:	0	0	0
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ENSERCH FCU

	Equifax	TransUnion	Experian
Account Type:	Revolving		Revolving
Account Number:	5356315XXXXXXXXXX		5356315XXXXXXXXXX
Payment Responsibility:	Individual		Individual
Date Opened:	08/2008		08/2008
Balance Date:	01/2013		01/2013
Balance Amount:	\$0		\$0
Monthly Payment:			
High/Limit:	\$3,000		\$3,000
Account Status:	As Agreed		As Agreed
Past Due Amount:	\$0		\$0
Comments:	LINE OF CREDIT AMT IN HIGH CREDIT IS CREDIT LIMIT		INACTIVE ACCOUNT THIS IS AN ACCOUNT IN GOOD STANDING LAST PAID: 06/2010

ENSERCH FCU

7508 Ferguson Rd
Dallas, TX-752286540
(214) 327-9367

24-Month Payment History

Equifax																							
* * * * *	* * * * *	* * * * *	* * * * *	* * * * *	* * * * *	* * * * *	* * * * *	* * * * *	* * * * *	* * * * *	* * * * *	* * * * *	* * * * *	* * * * *	* * * * *	* * * * *	* * * * *	* * * * *	* * * * *	* * * * *	* * * * *	* * * * *	* * * * *
Jan 13	Dec 12	Nov 12	Oct 12	Sep 12	Aug 12	Jul 12	Jun 12	May 12	Apr 12	Mar 12	Feb 12	Jan 12	Dec 11	Nov 11	Oct 11	Sep 11	Aug 11	Jul 11	Jun 11	May 11	Apr 11	Mar 11	Feb 11
13	12	12	12	12	12	12	12	12	12	12	12	12	11	11	11	11	11	11	11	11	11	11	11

Experian																							
* * * * *	* * * * *	* * * * *	* * * * *	* * * * *	* * * * *	* * * * *	* * * * *	* * * * *	* * * * *	* * * * *	* * * * *	* * * * *	* * * * *	* * * * *	* * * * *	* * * * *	* * * * *	* * * * *	* * * * *	* * * * *	* * * * *	* * * * *	* * * * *
Jan 13	Dec 12	Nov 12	Oct 12	Sep 12	Aug 12	Jul 12	Jun 12	May 12	Apr 12	Mar 12	Feb 12	Jan 12	Dec 11	Nov 11	Oct 11	Sep 11	Aug 11	Jul 11	Jun 11	May 11	Apr 11	Mar 11	Feb 11
13	12	12	12	12	12	12	12	12	12	12	12	12	11	11	11	11	11	11	11	11	11	11	11

Seven-Year Payment History

	Equifax	TransUnion	Experian
30 Days Past Due:	0		0
60 Days Past Due:	0		0
90 Days Past Due:	0		0

INTOUCH CREDIT UNION

	Equifax	TransUnion	Experian
Account Type:	Revolving	Revolving	Revolving
Account Number:	516199XXXXXXXXXX	99197800XXXX	516199XXXXXXXXXX
Payment Responsibility:	Joint Contractual Liability	Joint Contractual Liability	Joint Contractual Liability

Date Opened:	03/2011	03/2011	03/2011
Balance Date:	10/2020	10/2020	10/2020
Balance Amount:	\$7,827	\$7,827	\$7,827
Monthly Payment:	\$157	\$157	\$157
High/Limit:	\$15,000	\$15,000	\$15,000
Account Status:	As Agreed	As Agreed	As Agreed
Past Due Amount:	\$0	\$0	\$0
Comments:	CREDIT CARD AMT IN HIGH CREDIT IS CREDIT LIMIT		OPEN ACCOUNT THIS IS AN ACCOUNT IN GOOD STANDING LAST PAID: 10/2020

INTOUCH CREDIT UNION

5640 Democracy Dr
Plano, TX-750243514

24-Month Payment History

Equifax																							
*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Oct 20	Sep 20	Aug 20	Jul 20	Jun 20	May 20	Apr 20	Mar 20	Feb 20	Jan 20	Dec 19	Nov 19	Oct 19	Sep 19	Aug 19	Jul 19	Jun 19	May 19	Apr 19	Mar 19	Feb 19	Jan 19	Dec 18	Nov 18

TransUnion																							
*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Sep 20	Aug 20	Jul 20	Jun 20	May 20	Apr 20	Mar 20	Feb 20	Jan 20	Dec 19	Nov 19	Oct 19	Sep 19	Aug 19	Jul 19	Jun 19	May 19	Apr 19	Mar 19	Feb 19	Jan 19	Dec 18	Nov 18	Oct 18

Experian																							
*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Oct 20	Sep 20	Aug 20	Jul 20	Jun 20	May 20	Apr 20	Mar 20	Feb 20	Jan 20	Dec 19	Nov 19	Oct 19	Sep 19	Aug 19	Jul 19	Jun 19	May 19	Apr 19	Mar 19	Feb 19	Jan 19	Dec 18	Nov 18

Seven-Year Payment History

	Equifax	TransUnion	Experian
30 Days Past Due:	0	0	0
60 Days Past Due:	0	0	0
90 Days Past Due:	0	0	0

SYNCB/CAR CARE DISC TIRE

	Equifax	TransUnion	Experian
Account Type:	Revolving		Revolving
Account Number:	650159XXXXXXXXXX		6501XXXXXXXXXX
Payment Responsibility:	Individual		Individual
Date Opened:	12/1998		12/1998
Balance Date:	09/2020		09/2020
Balance Amount:	\$0		\$0
Monthly Payment:			
High/Limit:	\$1,500		\$1,539

Account Status:	As Agreed	As Agreed
Past Due Amount:	\$0	\$0
Comments:	AMT IN HIGH CREDIT IS CREDIT LIMIT CHARGE	OPEN ACCOUNT THIS IS AN ACCOUNT IN GOOD STANDING LAST PAID: 05/2020

SYNCB/CAR CARE DISC TIRE

PO Box 965068
Orlando, FL-328965036
(866) 396-8254

24-Month Payment History

Equifax																							
*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Sep 20	Aug 20	Jul 20	Jun 20	May 20	Apr 20	Mar 20	Feb 20	Jan 20	Dec 19	Nov 19	Oct 19	Sep 19	Aug 19	Jul 19	Jun 19	May 19	Apr 19	Mar 19	Feb 19	Jan 19	Dec 18	Nov 18	Oct 18

Experian																							
*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Sep 20	Aug 20	Jul 20	Jun 20	May 20	Apr 20	Mar 20	Feb 20	Jan 20	Dec 19	Nov 19	Oct 19	Sep 19	Aug 19	Jul 19	Jun 19	May 19	Apr 19	Mar 19	Feb 19	Jan 19	Dec 18	Nov 18	Oct 18

Seven-Year Payment History

	Equifax	TransUnion	Experian
30 Days Past Due:	0		0
60 Days Past Due:	0		0
90 Days Past Due:	0		0

SYNCB/PPC

	Equifax	TransUnion	Experian
Account Type:	Revolving	Revolving	Revolving
Account Number:	604419XXXXXXXXXX	6044XXXXXXXXXX	6044XXXXXXXXXX
Payment Responsibility:	Individual	Individual	Individual
Date Opened:	06/2014	06/2014	06/2014
Balance Date:	10/2020	10/2020	10/2020
Balance Amount:	\$0	\$0	\$0
Monthly Payment:			
High/Limit:	\$5,500	\$5,500	\$5,500
Account Status:	As Agreed	As Agreed	As Agreed
Past Due Amount:	\$0	\$0	\$0
Comments:	CREDIT CARD AMT IN HIGH CREDIT IS CREDIT LIMIT		OPEN ACCOUNT THIS IS AN ACCOUNT IN GOOD STANDING LAST PAID: 07/2020

SYNCB/PPC

PO BOX 965005
ORLANDO, FL-32896
(844) 373-4961

24-Month Payment History

Equifax																							
*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	NR	NR	NR	NR
Oct 20	Sep 20	Aug 20	Jul 20	Jun 20	May 20	Apr 20	Mar 20	Feb 20	Jan 20	Dec 19	Nov 19	Oct 19	Sep 19	Aug 19	Jul 19	Jun 19	May 19	Apr 19	Mar 19	Feb 19	Jan 19	Dec 18	Nov 18

TransUnion																							
*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	NR	NR	NR	NR
Sep 20	Aug 20	Jul 20	Jun 20	May 20	Apr 20	Mar 20	Feb 20	Jan 20	Dec 19	Nov 19	Oct 19	Sep 19	Aug 19	Jul 19	Jun 19	May 19	Apr 19	Mar 19	Feb 19	Jan 19	Dec 18	Nov 18	Oct 18

Experian																							
*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	NR	NR	NR	NR
Oct 20	Sep 20	Aug 20	Jul 20	Jun 20	May 20	Apr 20	Mar 20	Feb 20	Jan 20	Dec 19	Nov 19	Oct 19	Sep 19	Aug 19	Jul 19	Jun 19	May 19	Apr 19	Mar 19	Feb 19	Jan 19	Dec 18	Nov 18

Seven-Year Payment History

	Equifax	TransUnion	Experian
30 Days Past Due:	0	0	0
60 Days Past Due:	0	0	0
90 Days Past Due:	0	0	0

WELLS FARGO BANK NA

	Equifax	TransUnion	Experian
Account Type:	Revolving		Revolving
Account Number:	577442XXXXXXXXXX		577442XXXXXXXXXX
Payment Responsibility:	Individual		Individual
Date Opened:	08/2020		08/2020
Balance Date:	09/2020		09/2020
Balance Amount:	\$0		\$0
Monthly Payment:			
High/Limit:	\$7,700		\$7,700
Account Status:	As Agreed		As Agreed
Past Due Amount:	\$0		\$0
Comments:	AMT IN HIGH CREDIT IS CREDIT LIMIT CHARGE		OPEN ACCOUNT THIS IS AN ACCOUNT IN GOOD STANDING LAST PAID:

WELLS FARGO BANK NA

PO BOX 14517
CBS MAC F8235-01C
DES MOINES, IA-50306
(866) 762-4359

24-Month Payment History

Equifax																							
---------	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

No 24-Month Payment Data available for display.

Experian																							
*	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Sep 20	Aug 20	Jul 20	Jun 20	May 20	Apr 20	Mar 20	Feb 20	Jan 20	Dec 19	Nov 19	Oct 19	Sep 19	Aug 19	Jul 19	Jun 19	May 19	Apr 19	Mar 19	Feb 19	Jan 19	Dec 18	Nov 18	Oct 18

Seven-Year Payment History

	Equifax	TransUnion	Experian
30 Days Past Due:	0		0
60 Days Past Due:	0		0
90 Days Past Due:	0		0

Closed Accounts**INTOUCH CREDIT UNION**

	Equifax	TransUnion	Experian
Account Type:	Revolving	Revolving	
Account Number:	546668074906XXXX	6807XXXXXXXXXX	
Payment Responsibility:	Joint Contractual Liability	Joint Contractual Liability	
Date Opened:	03/2011	03/2011	
Balance Date:	03/2016	03/2016	
Balance Amount:	\$0	\$0	
Monthly Payment:			
High/Limit:	\$15,000	\$15,000	
Account Status:	As Agreed	As Agreed	
Past Due Amount:	\$0	\$0	
Comments:	CLOSED OR PAID ACCOUNT/ZERO BALANCE ACCOUNT TRANSFERRED OR SOLD	ACCOUNT CLOSED DUE TO TRANSFER	

INTOUCH CREDIT UNION

5640 Democracy Dr
Plano, TX-750243514

24-Month Payment History

Equifax																							
No 24-Month Payment Data available for display.																							

TransUnion																							
*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Feb 16	Jan 16	Dec 15	Nov 15	Oct 15	Sep 15	Aug 15	Jul 15	Jun 15	May 15	Apr 15	Mar 15	Feb 15	Jan 15	Dec 14	Nov 14	Oct 14	Sep 14	Aug 14	Jul 14	Jun 14	May 14	Apr 14	Mar 14

Seven-Year Payment History

	Equifax	TransUnion	Experian
30 Days Past Due:	0	0	

60 Days Past Due:	0	0
90 Days Past Due:	0	0

SYNCB/CCDSTR

	Equifax	TransUnion	Experian
Account Type:	Revolving		
Account Number:	6501XXXXXXXX		
Payment Responsibility:	Individual		
Date Opened:	12/1998		
Balance Date:	09/2020		
Balance Amount:	\$0		
Monthly Payment:			
High/Limit:	\$1,539		
Account Status:	As Agreed		
Past Due Amount:	\$0		
Comments:			

SYNCB/CCDSTR

C O PO BOX 965036
ORLANDO, FL-32896
(866) 657-0376

24-Month Payment History

TransUnion																							
*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep
20	20	20	20	20	20	20	20	19	19	19	19	19	19	19	19	19	19	19	19	18	18	18	18

Seven-Year Payment History

	Equifax	TransUnion	Experian
30 Days Past Due:		0	
60 Days Past Due:		0	
90 Days Past Due:		0	

SYNCB/HH GREGG

	Equifax	TransUnion	Experian
Account Type:	Revolving	Revolving	Revolving
Account Number:	6501XXXXXXXX	6501XXXXXXXX	6501XXXXXXXX
Payment Responsibility:	Individual	Individual	Individual
Date Opened:	11/2014	11/2014	11/2014
Balance Date:	01/2020	01/2020	01/2019
Balance Amount:	\$0	\$0	
Monthly Payment:			
High/Limit:	\$5,500	\$5,500	\$5,500
Account Status:	As Agreed	As Agreed	As Agreed

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SYNCB/HOME DESIGN

PO Box 965036
Orlando, FL-328965036
(866) 396-8254

24-Month Payment History

Equifax																							
No 24-Month Payment Data available for display.																							

TransUnion																							
*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Sep 16	Aug 16	Jul 16	Jun 16	May 16	Apr 16	Mar 16	Feb 16	Jan 16	Dec 15	Nov 15	Oct 15	Sep 15	Aug 15	Jul 15	Jun 15	May 15	Apr 15	Mar 15	Feb 15	Jan 15	Dec 14	Nov 14	Oct 14

Experian																							
NR	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Jul 14	Jun 14	May 14	Apr 14	Mar 14	Feb 14	Jan 14	Dec 13	Nov 13	Oct 13	Sep 13	Aug 13	Jul 13	Jun 13	May 13	Apr 13	Mar 13	Feb 13	Jan 13	Dec 12	Nov 12	Oct 12	Sep 12	Aug 12

Seven-Year Payment History

	Equifax	TransUnion	Experian
30 Days Past Due:	0	0	0
60 Days Past Due:	0	0	0
90 Days Past Due:	0	0	0

WF BANK NA

	Equifax	TransUnion	Experian
Account Type:	Revolving		
Account Number:	5774XXXXXXXX		
Payment Responsibility:	Individual		
Date Opened:	08/2020		
Balance Date:	09/2020		
Balance Amount:	\$0		
Monthly Payment:			
High/Limit:	\$7,700		
Account Status:	As Agreed		
Past Due Amount:	\$0		
Comments:			

WF BANK NA

PO BOX 14517
DES MOINES, IA-50306
(877) 302-6157

24-Month Payment History

No 24-Month Payment Data available for display.

Seven-Year Payment History

	Equifax	TransUnion	Experian
30 Days Past Due:		0	
60 Days Past Due:		0	
90 Days Past Due:		0	

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Other Accounts

These are all accounts that do not fall into the other categories and can include 30-day accounts such as American Express.

You have no other accounts on file

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Payment History Key

Meaning	Symbol	Meaning	Symbol
Pays or Paid as Agreed:	*	Collection Account:	CA
30-59 Days Past Due:	30	Foreclosure:	F
60-89 Days Past Due:	60	Voluntary Surrender:	VS
90-119 Days Past Due:	90	Repossession:	R
120-149 Days Past Due:	120	Charge Off:	CO
150-179 Days Past Due:	150	Not Reported:	NR
180+ Days Past Due:	180		

Inquiries

A request for your credit history is called an inquiry. Inquiries remain on your credit report for up to two years. These inquiries are made by companies with whom you have applied for a loan or credit.

Equifax

Name of Company	Date of Inquiry	Type of Business
FCTUALDATA	08/17/20	Miscellaneous And Public Record

FCTUALDATA

PO Box 1667
Pittsburgh, PA 152301667
(877) 237-8317

FCTUALDATA	04/20/20	Miscellaneous And Public Record
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FCTUALDATA

PO Box 1667
Pittsburgh, PA 152301667
(877) 237-8317

TransUnion

Name of Company	Date of Inquiry	Type of Business
-----------------	-----------------	------------------

WF BANK NA	08/27/20	Home Furnishing
WF BANK NA PO BOX 14517 DES MOINES, IA 50306 (800) 642-4720		
CROSSCOUNTRY	08/17/20	Finance
CROSSCOUNTRY 6850 MILLER ROAD BRECKSVILLE, OH 44141 (440) 845-3700		
CROSSCOUNTRY	04/17/20	Finance
CROSSCOUNTRY 6850 MILLER ROAD BRECKSVILLE, OH 44141 (440) 845-3700		
INTOUCH CU	05/01/19	Finance
INTOUCH CU 5640 DEMOCRACY PLANO, TX 75024 (972) 604-9610		

Experian

Name of Company	Date of Inquiry	Type of Business
FACTUAL DATA	08/17/20	Finance
FACTUAL DATA 875 GREENTREE RD PITTSBURGH, PA 15220 (877) 237-8317		
FACTUAL DATA	04/17/20	Finance
FACTUAL DATA 875 GREENTREE RD PITTSBURGH, PA 15220 (877) 237-8317		
BMW FINANCIAL SERVIC	12/04/19	Finance
BMW FINANCIAL SERVIC 5515 PARKCENTER CIR DUBLIN, OH 43017 (800) 578-5000		
BMW OF DALLAS	12/04/19	Automotive
BMW OF DALLAS		

2536 FOREST LN
DALLAS, TX 75234
(972) 884-9370

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Negative Accounts

Accounts that contain a negative account status.

Closed Accounts

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Collections

A collection is an account that has been turned over to a collection agency by one of your creditors because they believe the account has not been paid as agreed.

You have no collections on file

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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

You have no public records on file

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Personal Information

The following information is added to your file either when creditors enter requests to view your credit history, or when you report it to the three nationwide credit reporting agencies directly.

Registration Information

Name: KEVIN GOODEN

Address: 14827 PRESTON RD DALLAS, TX 752549102

Social Security Number: XXX-XX-2553

Identification Information

	Equifax	TransUnion	Experian
Name:	KEVIN R GOODEN	KEVIN R GOODEN	KEVIN GOODEN
Social Security Number:	XXX-XX-2553	XXX-XX-2553	XXX-XX-2553
Age or Date of Birth:	04/1969	04/1969	

Address Information

	Equifax	TransUnion	Experian
Address:	2302 FARRINGTON GARLAND TX 75044	2302 FARRINGTON GARLAND TX 75044	2302 FARRINGTON GARLAND TX 75044
Date Reported:	10/2020	01/2011	07/2017
Address:	14827 PRESTON APT 507 DALLAS TX 75254	14827 PRESTON APT 1305 DALLAS TX 75254	14827 PRESTON APT 1305 DALLAS TX 75254
Date Reported:	09/2018	09/2002	01/2010

Address:	1006 ADDISON	1006 ADDISON	1006 ADDISON
	NEW BOSTON TX 75570	NEW BOSTON TX 75570	NEW BOSTON TX 75570
Date Reported:	07/2013		05/1998

Employment Information

	Equifax	TransUnion	Experian
Employer:	XEROX	ONYX POWER GAS	GULF STATES ENERGY INC
Address:			
Date Reported:		11/2006	11/2006
Employer:	CADILLAC PLASTIC	CSE CONSULTING LP	WALMART
Address:			
Date Reported:		10/1997	10/1997
		Not Reported	Not Reported
Employer:	EXCEL TEL		
Address:			
Date Reported:			

Consumer Statement

Equifax

You have no Consumer Statement on file.

TransUnion

You have no Consumer Statement on file.

Experian

You have no Consumer Statement on file.

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Dispute File Information

The 3-in-1 Credit Report provides a valuable comparative review of your credit report based on information from the three major credit reporting agencies. As you review your 3-in-1 Credit Report, you may find potential inaccuracies in the information provided by one or all of the credit reporting agencies. The information below outlines how you may dispute the information with the appropriate credit reporting company using your 3-in-1 Credit Report.

Equifax

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>

TransUnion

Online

Go to <http://www.transunion.com/dispute> to begin an online investigation of information found in your file. No confirmation number is required.

By Mail

Write to TransUnion at Po Box 2000 Chester, PA 19016-2000. No confirmation number is required.

Experian

Online

Go to **<http://www.experian.com/rs/equifaxinvestigations.html>** to begin an online investigation of information found in your file. No confirmation number is required.

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Competitive Retail Natural Gas Service Affidavit

County of Dallas :

State of Texas :

Kevin Gooden, Affiant, being duly sworn/affirmed, hereby states that:

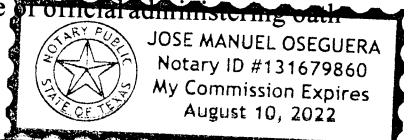
1. The information provided within the certification or certification renewal application and supporting information is complete, true, and accurate to the best knowledge of affiant, and that it will amend its application while it is pending if any substantial changes occur regarding the information provided.
2. The applicant will timely file an annual report of its intrastate gross receipts and sales of hundred cubic feet of natural gas pursuant to Sections 4905.10(A), 4911.18(A), and 4929.23(B), Ohio Revised Code.
3. The applicant will timely pay any assessment made pursuant to Sections 4905.10 and 4911.18(A), Ohio Revised Code.
4. Applicant will comply with all applicable rules and orders adopted by the Public Utilities Commission of Ohio pursuant to Title 49, Ohio Revised Code.
5. Applicant 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. Applicant will comply with Section 4929.21, Ohio Revised Code, regarding consent to the jurisdiction of the Ohio courts and the service of process.
7. Applicant will comply with all state and/or federal rules and regulations concerning consumer protection, the environment, and advertising/promotions.
8. Applicant will inform the Public Utilities Commission of Ohio 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 consumer complaints.
9. The facts set forth above are true and accurate 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.
10. Affiant further sayeth naught.

Kevin Gooden
Signature of Affiant & Title

Sworn and subscribed before me this 19 day of October, 2020
Month Year

[Signature]

Signature of official administering oath



notary public, Jose Oseguera
Print Name and Title

My commission expires on August 10, 2022

201229800663

DATE:	DOCUMENT ID	DESCRIPTION	FILING	EXPED	PENALTY	CERT	COPY
10/24/2012	201229800663	REGISTRATION OF FOREIGN FOR PROFIT LLC (LFP)	125.00	100.00	.00	.00	.00

Receipt

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

ONYX POWER & GAS CONSULTING LLC
13155 NOEL RD., STE. 900
THREE GALLERIA TOWER
DALLAS, TX 75240

**STATE OF OHIO
CERTIFICATE**

Ohio Secretary of State, Jon Husted

2146008

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

ONYX POWER & GAS CONSULTING LLC

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

Document(s):

REGISTRATION OF FOREIGN FOR PROFIT LLC

Document No(s):

201229800663



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
24th day of October, A.D. 2012.

A handwritten signature in dark ink that reads "Jon Husted".

Ohio Secretary of State

This foregoing document was electronically filed with the Public Utilities

Commission of Ohio Docketing Information System on

11/16/2020 11:24:13 AM

in

Case No(s). 18-1540-GA-AGG

Summary: In the Matter of the Application of Onyx Power & Gas Consulting LLC