

DIS Case Number: 12-3112-EL-AGG

Section A: Application Information

A-1. Provider type:

☒ Power Broker
 ☐ Aggregator
 ☐ Retail Generation Provider
 ☐ Power Marketer

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

Legal Name: Onyx Power & Gas Consulting LLC

Country: United States

Phone: 9725303013 **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
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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



Public Utilities Commission

AEP Ohio
Duke Energy Ohio
FirstEnergy - Cleveland Electric Illuminating
FirstEnergy - Ohio Edison
FirstEnergy - Toledo Edison
AES Ohio

Class of customer selection

Commercial
Industrial

A-11. Start date

Indicate the approximate start date the applicant began/will begin offering services: 01-01-2021

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

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 list that includes many of the US largest utility providers.



Public Utilities Commission

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

A-14. Secretary of State

Secretary of State Link:

Section B: Applicant Managerial Capability and Experience

B-1. Jurisdiction of operations

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 14-0671

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



Public Utilities Commission

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..

File Attached

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

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 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.

Stand-alone entity with no affiliate or subsidiary companies

Section D: Applicant Technical Capacity

D-1. Operations

Power brokers/aggregators: Include details of the applicant's business operations and plans for arranging and/or aggregating for the supply of electricity 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

201229800663

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

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 B-4 "Disclosure of Liabilities and Investigations

Not applicable

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, 2020



Prepared on

December 9, 2022

Table of Contents

Profit and Loss3

Balance Sheet.....4

Profit and Loss

January - December 2020

	Total
INCOME	
Services	858,659.16
Total Income	858,659.16
GROSS PROFIT	858,659.16
EXPENSES	
Advertising	20,418.73
Automobile Expense	9,310.11
Bank Charges	327.17
Charitable Contribution	300.00
Commissions & Fees	307,919.81
Depreciation Expense	10,854.42
Dues & Subscriptions	2,167.00
Gifts	411.34
Insurance	16,034.53
Interest Expense	9,419.81
Meals and Entertainment	7,318.26
Office Expenses	45,048.85
Office Supplies	1,151.07
Payroll Expenses	-16,810.14
Company Contributions	
Health Insurance	11,158.98
Total Company Contributions	11,158.98
Officer Compensation	50,000.08
Taxes	37,358.73
Wages	235,971.03
Total Payroll Expenses	317,678.68
Postage	186.45
Professional Fees	9,370.16
Promotional	731.76
Rebates Payable	93.17
Rent or Lease	3,593.23
Repair & Maintenance	4,056.87
Shipping Expense	101.22
Software Expense	22,025.63
Taxes & Licenses	9,565.15
Travel	6,137.34
Travel Meals	251.87
Utilities	2,408.61
Total Expenses	806,881.24
NET OPERATING INCOME	51,777.92
NET INCOME	\$51,777.92

Balance Sheet

As of December 31, 2020

	Total
ASSETS	
Current Assets	
Bank Accounts	
BUSINESSSELECT CHKG	113,151.49
InTouch Business Regular Checking -943	1,126.83
InTouch Business Savings -940	5.00
InTouch Main Savings -901	5.00
Total Bank Accounts	114,288.32
Accounts Receivable	
Accounts Receivable (A/R)	3,636.83
Total Accounts Receivable	3,636.83
Other Current Assets	
KG Loan	28,320.55
Total Other Current Assets	28,320.55
Total Current Assets	146,245.70
Fixed Assets	
Accumulated Depreciation	-77,941.29
Autos	94,222.41
Total Fixed Assets	16,281.12
TOTAL ASSETS	\$162,526.82
LIABILITIES AND EQUITY	
Liabilities	
Current Liabilities	
Accounts Payable	
Accounts Payable	459.31
Total Accounts Payable	459.31
Credit Cards	
Onyx Credit Card	21,225.46
Total Credit Cards	21,225.46
Other Current Liabilities	
Chase LOC	25,597.57
Direct Deposit Payable	-111.93
Payroll Liabilities	0.00
Federal Taxes (941/944)	949.59
Federal Unemployment (940)	462.00
Total Payroll Liabilities	1,411.59
Total Other Current Liabilities	26,897.23
Total Current Liabilities	48,582.00
Long-Term Liabilities	
N/P In Touch Credit Union	34,209.91
PPP Loan	75,555.00

	Total
Total Long-Term Liabilities	109,764.91
Total Liabilities	158,346.91
Equity	
Common Stock	1,000.00
Kevin Contribution	1,136.83
Kevin Draw	-45,449.53
Retained Earnings	-4,285.31
Net Income	51,777.92
Total Equity	4,179.91
TOTAL LIABILITIES AND EQUITY	\$162,526.82

Management Report

Onyx Power & Gas Consulting LLC

For the period ended December 31, 2021



Prepared on

December 9, 2022

Table of Contents

Profit and Loss3

Balance Sheet.....5

Profit and Loss

January - December 2021

	Total
INCOME	
Services	824,767.98
Uncategorized Income	524.68
Total Income	825,292.66
GROSS PROFIT	825,292.66
EXPENSES	
Advertising	17,797.68
Automobile Expense	13,348.12
Bank Charges	355.80
Charitable Contribution	1,221.30
Commissions & Fees	345,851.68
Depreciation Expense	14,354.43
Dues & Subscriptions	786.94
Gifts	1,504.86
Insurance	11,506.84
Interest Expense	6,528.84
Meals and Entertainment	12,073.42
Office Expenses	8,767.35
Office Supplies	281.90
Payroll Expenses	0.00
Company Contributions	
Health Insurance	2,945.22
Total Company Contributions	2,945.22
Taxes	21,949.50
Wages	276,679.87
Total Payroll Expenses	301,574.59
Postage	203.40
Professional Fees	9,186.00
Rent or Lease	13,278.13
Repair & Maintenance	9,053.05
Shipping Expense	511.90
Software Expense	23,821.71
Taxes & Licenses	20,345.22
Travel	4,089.73
Uncategorized Expense	1,724.80
Utilities	3,612.45
Total Expenses	821,780.14
NET OPERATING INCOME	3,512.52
OTHER INCOME	
Interest Earned	0.12
Other Income	75,555.00
Total Other Income	75,555.12

	Total
OTHER EXPENSES	
Miscellaneous	79.28
Penalties & Settlements	480.04
Uncollectible Contractor Advances	2,125.99
Total Other Expenses	2,685.31
NET OTHER INCOME	72,869.81
NET INCOME	\$76,382.33

Balance Sheet

As of December 31, 2021

	Total
ASSETS	
Current Assets	
Bank Accounts	
BUSINESSSELECT CHKG	81,126.77
InTouch Business Regular Checking -943	1,126.95
InTouch Business Savings -940	5.00
InTouch Main Savings -901	5.00
Total Bank Accounts	82,263.72
Accounts Receivable	
Accounts Receivable (A/R)	3,302.76
Total Accounts Receivable	3,302.76
Other Current Assets	
KG Loan	62,546.06
Total Other Current Assets	62,546.06
Total Current Assets	148,112.54
Fixed Assets	
Accumulated Depreciation	-92,295.72
Autos	94,222.41
FFE (Furniture, Fixtures, & Equipment)	3,500.00
Total Fixed Assets	5,426.69
TOTAL ASSETS	\$153,539.23
LIABILITIES AND EQUITY	
Liabilities	
Current Liabilities	
Accounts Payable	
Accounts Payable	8,438.51
Total Accounts Payable	8,438.51
Credit Cards	
Onyx Credit Card	21,524.61
Total Credit Cards	21,524.61
Other Current Liabilities	
Chase LOC	21,301.48
Direct Deposit Payable	766.43
Payroll Liabilities	0.00
Federal Taxes (941/944)	3,089.08
Federal Unemployment (940)	671.54
TX Unemployment Tax	5.31
Total Payroll Liabilities	3,765.93
Total Other Current Liabilities	25,833.84
Total Current Liabilities	55,796.96
Long-Term Liabilities	

	Total
N/P In Touch Credit Union	22,091.61
Notes Payable - QuickBooks Capital	36,329.60
Total Long-Term Liabilities	58,421.21
Total Liabilities	114,218.17
Equity	
Common Stock	1,000.00
Kevin Contribution	-11,769.04
Kevin Draw	-29,472.14
Retained Earnings	3,179.91
Net Income	76,382.33
Total Equity	39,321.06
TOTAL LIABILITIES AND EQUITY	\$153,539.23

Exhibit D-2 Operations expertise and key technical personnel

As a national energy management and procurement firm, Onyx helps business leaders implement energy strategies that lead to more affordable, efficient energy usage. We educate our clients on the ever-changing energy landscape and provide expertise that saves time and money.

As a Minority Owned Small Business with HUBZone certification, Onyx is committed to excellence and creating innovative and flexible solutions for our Commercial & Industrial clients.

What sets Onyx apart from the competition?

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

Core Capabilities

Our energy professionals analyze, research, design, & implement solutions in the area of:

- Energy Procurement Consulting
- Energy Efficiency
- Managed Services

Consulting

Our Consulting Services focus on solutions designed to enhance the performance of your business. By incorporating industry best practices into your business processes and management strategies, we help you to stay ahead of the volatile energy market. Our services include:

Energy Procurement

- Energy Market Intelligence (EMI)
- Strategic Planning & Risk Assessment
- Vendor Sourcing & Contract Negotiations

- Data Management & Reporting
- Bill Auditing

Energy Efficiency

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

State Certification

Texas (HUB)

Non-Government

NMSDC-The Minority Supplier Development Council - (MBE)

Sample - Clients

Commercial & Industrial
Boardman ISD / Boardman Local School District
Fogo de Chao
Half Price Books, Records, & Magazines, Inc.
Le-Ax Water District
Nexion Health Management
Texas Instruments

North American Industry Classification System (NAICS)

541690 – Energy Consulting Services

541350 – Energy Efficiency Inspection Services

Sample - Partners/Authorized Reseller



General Information

Registered Company Name: Onyx Power & Gas Consulting LLC

Year Incorporated: October 7, 2011

State of Incorporation: Texas

Corporation Type: Domestic Limited Liability (LLC)

CONTACT INFORMATION

Kevin Gooden, President

Voice: (972) 530-3013

Fax: (214) 242-2828

Email: keving@onyxpg.com

Web: www.onyxpg.com

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CONTACT INFORMATION

Kevin Gooden, President

Voice: (972) 530-3013

Fax: (214) 242-2828

Email: keving@onyxpg.com

Web: www.onyxpg.com

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

I, Frank LaRose, do hereby certify that I am the duly elected, qualified and present acting Secretary of State for the State of Ohio, and as such have custody of the records of Ohio and Foreign business entities; that said records show ONYX POWER & GAS CONSULTING LLC, a Texas Limited Liability Company, Registration Number 2146008, was registered in the State of Ohio on October 24, 2012, is currently authorized to transact business in this state.



*Witness my hand and the seal of the
Secretary of State at Columbus, Ohio
this 9th day of December, A.D. 2022.*

A handwritten signature in blue ink, appearing to read "Frank LaRose".

Ohio Secretary of State

Validation Number: 202234302156

Onyx Power & Gas Consulting LLC

Forecasted Income Statement based solely upon Ohio Electric brokering activities

	Current Year (Estimated) 2022	Forecast Year 1 2023	Forecast Year 2 2024
Revenues			
Ohio Electric Brokering Revenue	\$ 201,302	\$ 221,432	\$ 254,646
Expenses			
Total Expenses	\$ 12,730	\$ 12,900	\$ 12,540
Net Income (Loss)	\$ 188,572	\$ 208,532	\$ 242,106

Forecast prepared by:
Kevin Gooden
President
Three Galleria Tower
13155 Noel Rd. Ste. 900
Dallas, TX 75240
keving@onyxpge.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 increases in expenses.

Competitive Retail Electric 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, gross earnings, and sales of kilowatt-hours of electricity pursuant to Sections 4905.10(A), 4911.18(A), and 4928.06(F), Ohio Revised Code.
3. The applicant will timely pay any assessment made pursuant to Sections 4905.10, 4911.18, and 4928.06(F), Ohio Revised Code.
4. The 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. The 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. The applicant will fully comply with Section 4928.09, Ohio Revised Code regarding consent to the jurisdiction of Ohio Courts and the service of process.
7. The applicant will comply with all state and/or federal rules and regulations concerning consumer protection, the environment, and advertising/promotions.
8. The applicant will use its best efforts to verify that any entity with whom it has a contractual relationship to purchase power is in compliance with all applicable licensing requirements of the Federal Energy Regulatory Commission and the Public Utilities Commission of Ohio.
9. The applicant 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, 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.
11. The 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.

12. 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.

13. Affiant further sayeth naught.

Ken Bocan

Signature of Affiant & Title

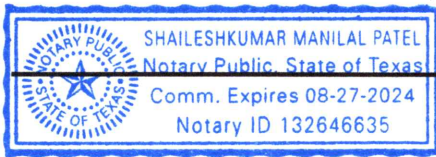
Sworn and subscribed before me this 9TH day of DEC., 2022
Month Year

Shailesh Kumar Patel

Signature of official administering oath

SHAILESHKUMAR PATEL, NOTARY PUBLIC
Print Name and Title

My commission expires on 08/27/2024





CREDIT REPORT

KEVIN GOODEN

Report Confirmation

2843374446



Dear KEVIN GOODEN:

Thank you for requesting your Equifax credit report. Your credit report contains information received primarily from companies which have granted you credit. Great care has been taken to report this information correctly. Please help us in achieving even greater accuracy by reviewing all of the enclosed material carefully.

If there are items you believe to be incorrect, you may

- Initiate an investigation request via the Internet 24 hours a day, 7 days a week at:
<https://www.equifax.com/personal/credit-report-services/credit-dispute/>
- Please mail the dispute information to:
**Equifax Information Services LLC
P.O. Box 740241
Atlanta, GA 30374**
- Call us at **866-349-5186**

Please note, when you provide documents, including a letter, to Equifax as part of your dispute, the documents may be submitted to one or more companies whose information are the subject of your dispute.

You have the right to request and obtain a copy of your credit score. To obtain a copy of your credit score, please call our automated ordering system at: **1-877-SCORE-11**.

1. Summary

Review this summary for a quick view of key information contained in your Equifax Credit Report.

Report Date	Dec 09, 2022
Credit File Status	Security Freeze in Place
Alert Contacts	0 Records Found
Average Account Age	7 Years, 10 Months
Length of Credit History	24 Years
Accounts with Negative Information	0
Oldest Account	SYNCB/CAR CARE DISC TIRE (Opened Dec 15, 1998)
Most Recent Account	WF/TEMPUR-PEDIC (Opened Sep 05, 2022)

Credit Accounts

Your credit report includes information about activity on your credit accounts that may affect your credit score and rating.

Account Type	Open	With Balance	Total Balance	Available	Credit Limit	Debt-to-Credit	Payment
Revolving	7	6	\$37,716	\$46,584	\$84,300	45.0%	\$1,242
Mortgage	3	3	\$459,409	\$170,840	\$630,249	73.0%	\$6,069
Installment	2	2	\$95,767	\$8,284	\$104,051	92.0%	\$1,713
Other							
Total	12	11	\$592,892	\$225,708	\$818,600	45.0%	\$9,024

Other Items

Your credit report includes your Personal Information and, if applicable, Consumer Statements, and could include other items that may affect your credit score and rating.

Consumer Statements	0 Statements Found
Personal Information	8 Items Found
Inquiries	57 Inquiries Found
Most Recent Inquiry	EQUIFAX CONSUMER SERVICES Dec 09, 2022
Public Records	0 Records Found
Collections	0 Collections Found

2. Revolving Accounts

Revolving accounts are those that generally include a credit limit and require a minimum monthly payment, such as credit cards.

2.1 INTOUCH CREDIT UNION

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxxx 3410	Reported Balance	\$11,803
Account Status	PAYS_AS_AGREED	Available Credit	

Account History

The tables below show up to 3 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												\$7,042
2021	\$6,645	\$6,535	\$6,459	\$6,061	\$5,661	\$6,158	\$6,425	\$10,825	\$10,812			\$10,165
2022	\$10,054	\$9,745	\$9,912		\$9,951		\$9,217	\$9,076	\$8,833	\$11,890	\$12,154	

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												\$140
2021	\$132	\$130	\$129	\$122	\$113	\$124	\$126	\$190	\$193			\$181
2022	\$177	\$203	\$205		\$209		\$203	\$199	\$200	\$249	\$261	

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												\$430
2021	\$430	\$430	\$430	\$1,266	\$430	\$430	\$430	\$430	\$430			\$430
2022	\$430	\$430	\$430		\$430		\$430	\$430	\$430	\$430	\$430	

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												\$14,880
2021	\$14,880	\$14,880	\$14,880	\$14,880	\$14,880	\$14,880	\$14,880	\$14,880	\$14,880			\$12,811
2022	\$12,811	\$12,811	\$12,811		\$12,811		\$12,811	\$12,811	\$12,811	\$12,811	\$12,811	

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												\$15,000
2021	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000			\$15,000
2022	\$15,000	\$15,000	\$15,000		\$15,000		\$15,000	\$15,000	\$15,000	\$15,000	\$15,000	

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	⊗
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	✓
2017	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2016	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗

✓ Paid on Time **30** 30 Days Past Due **60** 60 Days Past Due **90** 90 Days Past Due **120** 120 Days Past Due
150 150 Days Past Due **180** 180 Days Past Due **V** Voluntary Surrender **F** Foreclosure **C** Collection Account
CO Charge-Off **B** Included in Bankruptcy **R** Repossession **TN** Too New to Rate ⊗ No Data Available

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$12,811	Owner	JOINT_CONTRACTUAL_LIABILITY
Credit Limit	\$15,000	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$11,803	Date Opened	Mar 11, 2011
Amount Past Due		Date Reported	Dec 07, 2022
Actual Payment Amount	\$430	Date of Last Payment	Dec 01, 2022
Date of Last Activity		Scheduled Payment Amount	\$258
Months Reviewed	99	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Credit Card	Date Closed	
Date of First Delinquency			

Comments

Contact

INTOUCH CREDIT UNION
 5640 DEMOCRACY DR
 PLANO, TX 75024

2.2 SYNCB/PPC

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxxx 9788	Reported Balance	\$2,400
Account Status	PAYS_AS_AGREED	Available Credit	

Account History

The tables below show up to 3 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020											\$221	\$1,236
2021	\$0		\$2,839	\$1,893		\$900	\$1,462	\$516	\$1,200	\$600	\$1,102	\$1,527
2022	\$926	\$326	\$5,278			\$2,116			\$2,200	\$3,400		

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020											\$27	\$29
2021		\$29	\$29		\$29	\$29	\$29	\$29	\$29	\$29	\$29	
2022	\$29	\$29	\$52			\$30			\$30	\$34		

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020											\$443	\$221

2021		\$946	\$946		\$946	\$900	\$946	\$516	\$600	\$600	\$600
2022	\$600	\$600					\$2,116	\$1,000			

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020											\$4,800	\$4,800
2021	\$4,800		\$4,800	\$4,800		\$4,800	\$4,800	\$4,800	\$4,800	\$4,800	\$4,800	\$4,800
2022	\$4,800	\$4,800	\$5,278			\$5,278			\$5,278	\$5,278		

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020											\$5,500	\$5,500
2021	\$5,500		\$5,500	\$5,500		\$5,500	\$6,800	\$6,800	\$6,800	\$6,800	\$6,800	\$6,800
2022	\$6,800	\$6,800	\$6,800			\$6,800			\$6,800	\$6,800		

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	⊗
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	⊗	⊗	⊗	⊗	✓	✓	✓	✓	✓	✓	✓	✓
2018	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2017	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2016	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗

✓ Paid on Time

30 30 Days Past Due

60 60 Days Past Due

90 90 Days Past Due

120 120 Days Past Due

150 150 Days Past Due

180 180 Days Past Due

V Voluntary Surrender

F Foreclosure

C Collection Account

CO Charge-Off

B Included in Bankruptcy

R Repossession

TN Too New to Rate

⊗ No Data Available

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$5,278	Owner	INDIVIDUAL
Credit Limit	\$8,100	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$2,400	Date Opened	Jun 27, 2014
Amount Past Due		Date Reported	Dec 02, 2022
Actual Payment Amount	\$1,000	Date of Last Payment	Nov 01, 2022
Date of Last Activity		Scheduled Payment Amount	\$30
Months Reviewed	43	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Credit Card	Date Closed	
Date of First Delinquency			

Comments

Contact

SYNCB/PPC
PO BOX 965005
ORLANDO, FL 32896
1-844-373-4961

2.3 WF/TEMPUR-PEDIC

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxxx 7376	Reported Balance	\$8,730
Account Status	PAYS_AS_AGREED	Available Credit	

Account History

The tables below show up to 3 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022										\$9,127	\$8,730	

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022										\$396	\$396	

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												

2021													
2022											\$396	\$396	

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022										\$9,523	\$9,523	

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022										\$26,800	\$26,800	

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												


Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	✓	✓	⌘⌘⌘	⌘⌘⌘
<div>✓ Paid on Time</div> <div>30 30 Days Past Due</div> <div>60 60 Days Past Due</div> <div>90 90 Days Past Due</div> <div>120 120 Days Past Due</div>												

150 150 Days Past Due
 180 180 Days Past Due
 V Voluntary Surrender
 F Foreclosure
 C Collection Account
CO Charge-Off
B Included in Bankruptcy
R Repossession
TN Too New to Rate
 No Data Available

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$9,523	Owner	INDIVIDUAL
Credit Limit	\$26,800	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$8,730	Date Opened	Sep 05, 2022
Amount Past Due		Date Reported	Nov 23, 2022
Actual Payment Amount	\$396	Date of Last Payment	Nov 01, 2022
Date of Last Activity		Scheduled Payment Amount	\$396
Months Reviewed	2	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Charge Account	Date Closed	
Date of First Delinquency			

Comments

Contact

WF/TEMPUR-PEDIC
 PO BOX 14517 CBS MAC F8235-01C
 DES MOINES, IA 50306
 1-866-762-4359

2.4 SYNCB/CAR CARE DISC TIRE

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxxx 3329	Reported Balance	\$27
Account Status	PAYS_AS_AGREED	Available Credit	

Account History

The tables below show up to 3 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020					\$800							
2021												
2022						\$747				\$27		

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020					\$41							
2021												
2022						\$38				\$2		

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												

2021

2022

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020					\$1,539							
2021												
2022						\$1,539				\$1,539		

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020					\$1,500							
2021												
2022						\$1,500				\$1,500		

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	⊗⊗⊗	⊗⊗⊗
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	✓
2017	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2016	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗

✓ Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due
150 150 Days Past Due	180 180 Days Past Due	V Voluntary Surrender	F Foreclosure	C Collection Account
CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate	⊗ No Data Available

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$1,539	Owner	INDIVIDUAL
Credit Limit	\$1,500	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$27	Date Opened	Dec 15, 1998
Amount Past Due		Date Reported	Nov 20, 2022
Actual Payment Amount		Date of Last Payment	Oct 01, 2022
Date of Last Activity		Scheduled Payment Amount	\$2
Months Reviewed	99	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Charge Account	Date Closed	
Date of First Delinquency			

Comments

Contact

SYNCB/CAR CARE DISC TIRE
PO BOX 965036 4125 WINDWARD PLAZA
ORLANDO, FL 32896
1-866-396-8254

2.5 WELLS FARGO BANK NA

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxxx 4356	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Available Credit	

Account History

The tables below show up to 3 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												\$5,565
2021	\$4,565	\$7,700		\$7,058	\$6,416	\$5,774	\$5,132	\$4,490	\$3,848	\$3,206	\$2,564	\$1,922
2022	\$1,280	\$638	\$0									

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												\$264
2021	\$264	\$269		\$269	\$269	\$269	\$269	\$269	\$269	\$269	\$269	\$269
2022	\$269	\$269										

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												\$500

2021	\$1,000		\$642	\$642	\$642	\$642	\$642	\$642	\$642	\$642	\$642	
2022	\$642	\$642										

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												\$7,565
2021	\$7,565	\$7,700		\$7,700	\$7,700	\$7,700	\$7,700	\$7,700	\$7,700	\$7,700	\$7,700	\$7,700
2022	\$7,700	\$7,700	\$7,700									

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												\$7,700
2021	\$7,700	\$7,700		\$7,700	\$7,700	\$7,700	\$7,700	\$7,700	\$7,700	\$7,700	\$7,700	\$7,700
2022	\$7,700	\$7,700	\$7,700									

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	⊗⊗⊗	⊗⊗⊗
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

2020	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	✓	✓	✓	✓
✓ Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due								
150 150 Days Past Due	180 180 Days Past Due	V Voluntary Surrender	F Foreclosure	C Collection Account								
CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate	XXXX No Data Available								

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$7,700	Owner	INDIVIDUAL
Credit Limit	\$7,700	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Aug 27, 2020
Amount Past Due		Date Reported	Nov 18, 2022
Actual Payment Amount		Date of Last Payment	Mar 01, 2022
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	26	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Charge Account	Date Closed	
Date of First Delinquency			

Comments

Contact

WELLS FARGO BANK NA
PO BOX 14517 CBS MAC F8235-01C
DES MOINES, IA 50306
1-866-762-4359

2.6 JPMCB - CARD SERVICES

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxxx 1203	Reported Balance	\$14,728
Account Status	PAYS_AS_AGREED	Available Credit	

Account History

The tables below show up to 3 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												\$17,891
2021	\$17,763	\$17,610	\$17,415	\$17,307	\$17,144	\$17,010	\$16,851	\$16,720	\$16,576	\$16,421	\$16,294	\$16,141
2022	\$16,018	\$15,881	\$15,707	\$15,616	\$15,479	\$15,362	\$15,220	\$15,105	\$14,979	\$14,841	\$14,728	

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												\$603
2021	\$625	\$620	\$571	\$609	\$590	\$598	\$580	\$589	\$584	\$565	\$574	\$555
2022	\$564	\$559	\$515	\$552	\$542	\$551	\$533	\$541	\$537	\$520	\$528	

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												

2021

2022

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												\$18,448
2021	\$18,448	\$18,448	\$18,448	\$18,448	\$18,448	\$18,448	\$18,448	\$18,448	\$18,448	\$18,448	\$18,448	\$18,448
2022	\$18,448	\$18,448	\$18,448	\$18,448	\$18,448	\$18,448	\$18,448	\$18,448	\$18,448	\$18,448	\$18,448	

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												\$19,200
2021	\$19,200	\$19,200	\$19,200	\$19,200	\$19,200	\$19,200	\$19,200	\$19,200	\$19,200	\$19,200	\$19,200	\$19,200
2022	\$19,200	\$19,200	\$19,200	\$19,200	\$19,200	\$19,200	\$19,200	\$19,200	\$19,200	\$19,200	\$19,200	

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	⊗⊗⊗	⊗⊗⊗
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	✓
2017	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2016	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗

✓ Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due
150 150 Days Past Due	180 180 Days Past Due	V Voluntary Surrender	F Foreclosure	C Collection Account
CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate	⊗ No Data Available

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$18,448	Owner	INDIVIDUAL
Credit Limit	\$19,200	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$14,728	Date Opened	Aug 31, 2000
Amount Past Due		Date Reported	Nov 15, 2022
Actual Payment Amount		Date of Last Payment	Nov 01, 2022
Date of Last Activity		Scheduled Payment Amount	\$528
Months Reviewed	99	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Flexible Spending Credit Card	Date Closed	
Date of First Delinquency			

Comments

Contact

JPMCB - CARD SERVICES
301 N WALNUT ST, FLOOR 09
WILMINGTON, DE 19801
1-800-945-2000

2.7 SYNCB/RHEEM-KWIK COMFORT

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxxx 4928	Reported Balance	\$28
Account Status	PAYS_AS_AGREED	Available Credit	

Account History

The tables below show up to 3 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022						\$1,823		\$1,105	\$746	\$387	\$28	

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022						\$73		\$45	\$45	\$45	\$28	

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												

2021													
2022						\$359		\$718	\$359	\$359	\$359		

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022						\$2,154		\$2,154	\$2,154	\$2,154	\$2,154	

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022						\$6,000		\$6,000	\$6,000	\$6,000	\$6,000	

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												


Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022	⊗	⊗	⊗	⊗	✓	✓	✓	✓	✓	✓	⊗	⊗
✓ Paid on Time	30 30 Days Past Due			60 60 Days Past Due			90 90 Days Past Due			120 120 Days Past Due		

150 150 Days Past Due
 180 180 Days Past Due
 V Voluntary Surrender
 F Foreclosure
 C Collection Account
CO Charge-Off
B Included in Bankruptcy
R Repossession
TN Too New to Rate
 No Data Available

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$2,154	Owner	INDIVIDUAL
Credit Limit	\$6,000	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$28	Date Opened	May 11, 2022
Amount Past Due		Date Reported	Nov 11, 2022
Actual Payment Amount	\$359	Date of Last Payment	Nov 01, 2022
Date of Last Activity		Scheduled Payment Amount	\$28
Months Reviewed	6	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Charge Account	Date Closed	
Date of First Delinquency			

Comments

Contact

SYNCB/RHEEM-KWIK COMFORT
 C/O P.O. BOX 965036
 ORLANDO, FL 32896
 1-866-396-8254

2.8 SYNCB/SLEEP NUMBER (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxxx 2311	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Available Credit	

Account History

The tables below show up to 3 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												

2021

2022

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2020

2021

2022

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2020

2021

2022

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2020

2021

2022

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2020


2021

2022

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	⊠⊠⊠	✓	✓	✓	✓	✓	✓	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠
✓ Paid on Time	30 30 Days Past Due			60 60 Days Past Due			90 90 Days Past Due			120 120 Days Past Due		

150 150 Days Past Due
 180 180 Days Past Due
 V Voluntary Surrender
 F Foreclosure
 C Collection Account
CO Charge-Off
B Included in Bankruptcy
R Repossession
TN Too New to Rate
 No Data Available

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$0	Owner	INDIVIDUAL
Credit Limit	\$9,200	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Feb 05, 2021
Amount Past Due		Date Reported	Aug 09, 2021
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	6	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Charge Account	Date Closed	May 01, 2021
Date of First Delinquency			

Comments

Account closed at consumer's request

Contact

SYNCB/SLEEP NUMBER
 C/O P.O. BOX 965036
 ORLANDO, FL 32896
 1-866-396-8254

2.9 SYNCHRONY NETWORKS (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxxx 4223	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Available Credit	

The tables below show up to 3 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	✓
2017	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2016	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2015	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2014	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗

✓ Paid on Time

30 30 Days Past Due

60 60 Days Past Due

90 90 Days Past Due

120 120 Days Past Due

150 150 Days Past Due

180 180 Days Past Due

V Voluntary Surrender

F Foreclosure

C Collection Account

CO Charge-Off

B Included in Bankruptcy

R Repossession

TN Too New to Rate

⊗ No Data Available

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$4,696	Owner	INDIVIDUAL
Credit Limit	\$5,500	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0

Balance	\$0	Date Opened	Nov 20, 2014
Amount Past Due		Date Reported	Jan 30, 2020
Actual Payment Amount		Date of Last Payment	Dec 01, 2015
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	62	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Charge Account	Date Closed	Jan 01, 2019
Date of First Delinquency			

Comments

Contact

SYNCHRONY NETWORKS
C/O P.O. BOX 965036
ORLANDO, FL 32896
1-866-396-8254

2.10 SYNCB/HOME DESIGN (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxxx 9306	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Available Credit	

The tables below show up to 3 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

You currently do not have any Payment History in your file.

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$3,270	Owner	INDIVIDUAL
Credit Limit	\$4,000	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Nov 24, 2010
Amount Past Due		Date Reported	Oct 06, 2016
Actual Payment Amount		Date of Last Payment	Jun 01, 2011
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	70	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Charge Account	Date Closed	Jul 01, 2014
Date of First Delinquency			

Comments

Contact

SYNCB/HOME DESIGN
C/O P.O. BOX 965036
ORLANDO, FL 32896
1-866-396-8254

2.11 INTOUCH CREDIT UNION (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxxx 0203	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Available Credit	

The tables below show up to 3 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

You currently do not have any Payment History in your file.

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$14,880	Owner	JOINT_CONTRACTUAL_LIABILITY
Credit Limit	\$15,000	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Mar 11, 2011
Amount Past Due		Date Reported	Mar 07, 2016
Actual Payment Amount		Date of Last Payment	Feb 01, 2015
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	59	Delinquency First Reported	
Activity Designator	TRANSFER_OR_SOLD_OR_PAID	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Credit Card	Date Closed	Feb 01, 2015
Date of First Delinquency			

Comments

Contact

INTOUCH CREDIT UNION
5640 DEMOCRACY DR
PLANO, TX 75024

3. Mortgage Accounts

Mortgage accounts are real estate loans that require payment on a monthly basis until the loan is paid off.

3.1 CROSS COUNTRY MORTGAGE INC

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxx 7254	Reported Balance	\$174,369
Account Status	PAYS_AS_AGREED	Available Credit	

Account History

The tables below show up to 3 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												\$181,406
2021	\$181,123	\$180,838	\$180,554	\$180,268	\$179,981	\$179,694	\$179,406	\$179,116	\$178,826	\$178,535	\$178,243	\$177,951
2022	\$177,657	\$177,363	\$177,067	\$176,771	\$176,474	\$176,176	\$175,877	\$175,577	\$175,276	\$174,975	\$174,672	

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												\$1,522
2021	\$1,522	\$1,522	\$1,593	\$1,593	\$1,593	\$1,593	\$1,593	\$1,593	\$1,593	\$1,593	\$1,593	\$1,593
2022	\$1,593	\$1,593	\$1,635	\$1,610	\$1,610	\$1,610	\$1,610	\$1,610	\$1,610	\$1,610	\$1,610	

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												\$1,522
2021	\$1,522	\$1,522	\$1,522	\$1,593	\$1,593	\$1,593	\$1,593	\$1,593	\$1,593	\$1,593	\$1,593	\$1,593
2022	\$1,593	\$1,593	\$1,593	\$1,905	\$1,610	\$1,610	\$1,610	\$1,610	\$1,610	\$1,610	\$1,610	

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												\$182,250
2021	\$182,250	\$182,250	\$182,250	\$182,250	\$182,250	\$182,250	\$182,250	\$182,250	\$182,250	\$182,250	\$182,250	\$182,250
2022	\$182,250	\$182,250	\$182,250	\$182,250	\$182,250	\$182,250	\$182,250	\$182,250	\$182,250	\$182,250	\$182,250	

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Comments 1

Date	Comment
12/2020	Fannie mae account
01/2021	Fannie mae account

Date	Comment
02/2021	Fannie mae account
03/2021	Fannie mae account
04/2021	Fannie mae account
05/2021	Fannie mae account
06/2021	Fannie mae account
07/2021	Fannie mae account
08/2021	Fannie mae account
09/2021	Fannie mae account
10/2021	Fannie mae account
11/2021	Fannie mae account
12/2021	Fannie mae account
01/2022	Fannie mae account
02/2022	Fannie mae account
03/2022	Fannie mae account
04/2022	Fannie mae account
05/2022	Fannie mae account
06/2022	Fannie mae account
07/2022	Fannie mae account
08/2022	Fannie mae account
09/2022	Fannie mae account
10/2022	Fannie mae account
11/2022	Fannie mae account

Comments 2

Date	Comment
12/2020	Fixed rate
01/2021	Fixed rate
02/2021	Fixed rate
03/2021	Fixed rate
04/2021	Fixed rate

Date	Comment
05/2021	Fixed rate
06/2021	Fixed rate
07/2021	Fixed rate
08/2021	Fixed rate
09/2021	Fixed rate
10/2021	Fixed rate
11/2021	Fixed rate
12/2021	Fixed rate
01/2022	Fixed rate
02/2022	Fixed rate
03/2022	Fixed rate
04/2022	Fixed rate
05/2022	Fixed rate
06/2022	Fixed rate
07/2022	Fixed rate
08/2022	Fixed rate
09/2022	Fixed rate
10/2022	Fixed rate
11/2022	Fixed rate

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	⊗⊗⊗
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	✓	✓	✓	✓
✓ Paid on Time	30 30 Days Past Due			60 60 Days Past Due			90 90 Days Past Due			120 120 Days Past Due		
150 150 Days Past Due	180 180 Days Past Due			V Voluntary Surrender			F Foreclosure			C Collection Account		

CO Charge-Off

B Included in Bankruptcy

R Repossession

TN Too New to Rate

No Data Available

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$182,250	Owner	JOINT_CONTRACTUAL_LIABILITY
Credit Limit		Account Type	MORTGAGE
Terms Frequency	MONTHLY	Term Duration	36
Balance	\$174,369	Date Opened	Aug 19, 2020
Amount Past Due		Date Reported	Dec 05, 2022
Actual Payment Amount	\$1,610	Date of Last Payment	Dec 01, 2022
Date of Last Activity		Scheduled Payment Amount	\$1,610
Months Reviewed	27	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Conventional Real Estate Mortgage	Date Closed	
Date of First Delinquency			

Comments

Fannie mae account
Fixed rate

Contact

CROSS COUNTRY MORTGAGE INC
1 CORPORATE DRIVE STE 360 DMI RESPA
NOTICE OF ERROR
LAKE ZURICH, IL 60047
1-877-538-8790

3.2 FREEDOM MORTGAGE

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxx 3976	Reported Balance	\$206,131
Account Status	PAYS_AS_AGREED	Available Credit	

Account History

The tables below show up to 3 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022					\$215,490	\$213,628	\$211,761	\$209,890	\$208,013	\$206,131		

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022					\$3,786	\$3,786	\$3,786	\$3,786	\$3,786	\$3,786		

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												

2021													
2022					\$3,786	\$3,786	\$3,786	\$3,786	\$3,786	\$3,786	\$3,786		

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022					\$348,000	\$348,000	\$348,000	\$348,000	\$348,000	\$348,000		

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Comments 1

Date	Comment
05/2022	Freddie mac account
06/2022	Freddie mac account
07/2022	Freddie mac account
08/2022	Freddie mac account

Date	Comment
09/2022	Freddie mac account
10/2022	Freddie mac account

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022	⊗	⊗	⊗	⊗	✓	✓	✓	✓	✓	⊗	⊗	⊗
2021	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2020	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2019	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2018	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2017	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2016	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗

✓ Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due
150 150 Days Past Due	180 180 Days Past Due	V Voluntary Surrender	F Foreclosure	C Collection Account
CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate	⊗ No Data Available

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$348,000	Owner	JOINT_CONTRACTUAL_LIABILITY
Credit Limit		Account Type	MORTGAGE
Terms Frequency	MONTHLY	Term Duration	12
Balance	\$206,131	Date Opened	Sep 09, 2015
Amount Past Due		Date Reported	Oct 31, 2022
Actual Payment Amount	\$3,786	Date of Last Payment	Oct 01, 2022
Date of Last Activity		Scheduled Payment Amount	\$3,786
Months Reviewed	5	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN

Deferred Payment Start Date

Charge Off Amount

Balloon Payment Date

Balloon Payment Amount

Loan Type

Conventional Real Estate
Mortgage

Date Closed

Date of First Delinquency

Comments

Freddie mac account

Contact

FREEDOM MORTGAGE
10500 KINCAID DRIVE SUITE 300
FISHERS, IN 46037
1-855-690-5900

3.3 LONE STAR CREDIT UNION

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxx 0001	Reported Balance	\$78,909
Account Status	PAYS_AS_AGREED	Available Credit	

Account History

The tables below show up to 3 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												\$85,821
2021	\$85,529	\$85,198	\$84,903	\$84,594	\$84,296	\$83,984	\$83,683	\$83,381	\$83,065	\$82,760	\$82,442	\$82,135
2022	\$81,826	\$81,480	\$81,168	\$80,843	\$80,528	\$80,200	\$79,883	\$79,563	\$79,231	\$78,909		

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												\$673
2021	\$673	\$673	\$673	\$673	\$673	\$673	\$673	\$673	\$673	\$673	\$673	\$673
2022	\$673	\$673	\$673	\$673	\$673	\$673	\$673	\$673	\$673	\$673		

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												\$673

2021	\$673	\$673	\$673	\$673	\$673	\$673	\$673	\$673	\$673	\$673	\$673	\$673
2022	\$673	\$673	\$673	\$673	\$673	\$673	\$673	\$673	\$673	\$673		

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												\$99,999
2021	\$99,999	\$99,999	\$99,999	\$99,999	\$99,999	\$99,999	\$99,999	\$99,999	\$99,999	\$99,999	\$99,999	\$99,999
2022	\$99,999	\$99,999	\$99,999	\$99,999	\$99,999	\$99,999	\$99,999	\$99,999	\$99,999	\$99,999		

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Comments 1

Date	Comment
12/2020	Fixed rate
01/2021	Fixed rate
02/2021	Fixed rate
03/2021	Fixed rate

Date	Comment
04/2021	Fixed rate
05/2021	Fixed rate
06/2021	Fixed rate
07/2021	Fixed rate
08/2021	Fixed rate
09/2021	Fixed rate
10/2021	Fixed rate
11/2021	Fixed rate
12/2021	Fixed rate
01/2022	Fixed rate
02/2022	Fixed rate
03/2022	Fixed rate
04/2022	Fixed rate
05/2022	Fixed rate
06/2022	Fixed rate
07/2022	Fixed rate
08/2022	Fixed rate
09/2022	Fixed rate
10/2022	Fixed rate

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	⊗⊗⊗	⊗⊗⊗
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	✓

2017	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
2016	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX

✓ Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due
150 150 Days Past Due	180 180 Days Past Due	V Voluntary Surrender	F Foreclosure	C Collection Account
CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate	XXXX No Data Available

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$99,999	Owner	JOINT_CONTRACTUAL_LIABILITY
Credit Limit		Account Type	MORTGAGE
Terms Frequency	MONTHLY	Term Duration	24
Balance	\$78,909	Date Opened	Jun 17, 2016
Amount Past Due		Date Reported	Nov 01, 2022
Actual Payment Amount	\$673	Date of Last Payment	Oct 01, 2022
Date of Last Activity		Scheduled Payment Amount	\$673
Months Reviewed	77	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Second Mortgage	Date Closed	
Date of First Delinquency			

Comments

Fixed rate

Contact

LONE STAR CREDIT UNION
7508 FERGUSON ROAD
DALLAS, TX 75228
1-214-327-9367

3.4 ROUNDPOINT MORTGAGE SERVICING (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxx 8615	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Available Credit	

Account History

The tables below show up to 3 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020											\$248,154	\$246,380
2021	\$244,602	\$242,820	\$241,032	\$239,239	\$237,442	\$235,640	\$233,833	\$232,021	\$230,204	\$228,382	\$227,073	\$224,724
2022	\$222,887	\$221,045	\$219,199									

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020											\$3,849	\$3,849
2021	\$3,849	\$3,849	\$3,849	\$3,849	\$3,849	\$3,849	\$3,849	\$3,849	\$3,786	\$3,786	\$3,786	\$3,786
2022	\$3,786	\$3,786	\$3,786									

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020											\$3,849	\$3,849

2021	\$3,849	\$3,849	\$3,849	\$3,849	\$3,849	\$3,849	\$3,849	\$3,849	\$3,849	\$3,849	\$3,786	\$3,786	\$3,786
2022	\$3,786	\$3,786	\$3,786										

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020											\$348,000	\$348,000
2021	\$348,000	\$348,000	\$348,000	\$348,000	\$348,000	\$348,000	\$348,000	\$348,000	\$348,000	\$348,000	\$348,000	\$348,000
2022	\$348,000	\$348,000	\$348,000									

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Comments 1

Date	Comment
11/2020	Freddie mac account
12/2020	Freddie mac account
01/2021	Freddie mac account
02/2021	Freddie mac account

Date	Comment
03/2021	Freddie mac account
04/2021	Freddie mac account
05/2021	Freddie mac account
06/2021	Freddie mac account
07/2021	Freddie mac account
08/2021	Freddie mac account
09/2021	Freddie mac account
10/2021	Freddie mac account
11/2021	Freddie mac account
12/2021	Freddie mac account
01/2022	Freddie mac account
02/2022	Freddie mac account
03/2022	Freddie mac account

Comments 2

Date	Comment
11/2020	Fixed rate
12/2020	Fixed rate
01/2021	Fixed rate
02/2021	Fixed rate
03/2021	Fixed rate
04/2021	Fixed rate
05/2021	Fixed rate
06/2021	Fixed rate
07/2021	Fixed rate
08/2021	Fixed rate
09/2021	Fixed rate
10/2021	Fixed rate
11/2021	Fixed rate
12/2021	Fixed rate

Date	Comment
01/2022	Fixed rate
02/2022	Fixed rate
03/2022	Fixed rate

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022	✓	✓	✓	✓	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	✓
2017	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2016	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2015	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗

✓ Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due
150 150 Days Past Due	180 180 Days Past Due	V Voluntary Surrender	F Foreclosure	C Collection Account
CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate	⊗ No Data Available

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$348,000	Owner	JOINT_CONTRACTUAL_LIABILITY
Credit Limit		Account Type	MORTGAGE
Terms Frequency	MONTHLY	Term Duration	12
Balance	\$0	Date Opened	Sep 09, 2015
Amount Past Due		Date Reported	May 05, 2022
Actual Payment Amount	\$3,786	Date of Last Payment	Apr 01, 2022
Date of Last Activity		Scheduled Payment Amount	

Months Reviewed	60	Delinquency First Reported	
Activity Designator	TRANSFER_OR_SOLD	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Conventional Real Estate Mortgage	Date Closed	May 01, 2022
Date of First Delinquency			

Comments

Freddie mac account
Fixed rate

Contact

ROUNDPOINT MORTGAGE SERVICING
5032 PARKWAY PLAZA BL STE 200
CORPORATION, NC 28217
1-704-426-8800

3.5 PRIMELENDING,A PLAINSCAPITALCO (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxx 5798	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Available Credit	

The tables below show up to 3 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

You currently do not have any Payment History in your file.

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$348,000	Owner	JOINT_CONTRACTUAL_LIABILITY
Credit Limit		Account Type	MORTGAGE
Terms Frequency	MONTHLY	Term Duration	12
Balance	\$0	Date Opened	Sep 09, 2015
Amount Past Due		Date Reported	May 05, 2017
Actual Payment Amount	\$3,423	Date of Last Payment	Apr 01, 2017
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	18	Delinquency First Reported	
Activity Designator	TRANSFER_OR_SOLD	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Conventional Real Estate Mortgage	Date Closed	Apr 01, 2017
Date of First Delinquency			

Comments

Freddie mac account
Fixed rate

Contact

PRIMELENDING,A PLAINSCAPITALCO
425 PHILLIPS BLVD CENLAR
EWING, NJ 08618
1-609-883-3900

3.6 PRIMELENDING, A PLAINSCAPITAL (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxx 2042	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Available Credit	

The tables below show up to 3 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

You currently do not have any Payment History in your file.

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$348,000	Owner	JOINT_CONTRACTUAL_LIABILITY
Credit Limit		Account Type	MORTGAGE
Terms Frequency	MONTHLY	Term Duration	12
Balance	\$0	Date Opened	Sep 09, 2015
Amount Past Due		Date Reported	Nov 30, 2015
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	2	Delinquency First Reported	
Activity Designator	TRANSFER_OR_SOLD	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Conventional Real Estate Mortgage	Date Closed	Oct 01, 2015
Date of First Delinquency			

Comments

Contact

PRIMELENDING, A PLAINSCAPITAL
18111 PRESTON ROAD, SUITE 900
PRIMELENDING VENTURES
DALLAS, TX 75252
1-800-597-0233

3.7 WELLS FARGO HOME MORTGAGE (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxx 1101	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Available Credit	

The tables below show up to 3 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

You currently do not have any Payment History in your file.

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$370,500	Owner	JOINT_CONTRACTUAL_LIABILITY
Credit Limit		Account Type	MORTGAGE
Terms Frequency	MONTHLY	Term Duration	36
Balance	\$0	Date Opened	Nov 23, 2010
Amount Past Due		Date Reported	Oct 07, 2015
Actual Payment Amount	\$340,100	Date of Last Payment	Sep 01, 2015
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	55	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Conventional Real Estate Mortgage	Date Closed	Sep 01, 2015
Date of First Delinquency			

Comments

Fannie mae account

Contact

WELLS FARGO HOME MORTGAGE
PO BOX 10335
DES MOINES, IA 50306
1-800-288-3212

4. Installment Accounts

Installment accounts are loans that require payment on a monthly basis until the loan is paid off, such as auto or student loans.

4.1 US BANK

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxx 8951	Reported Balance	\$90,009
Account Status	PAYS_AS_AGREED	Available Credit	

Account History

The tables below show up to 3 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022						\$96,180	\$94,956	\$93,728	\$92,489	\$91,255		

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022						\$1,489	\$1,489	\$1,489	\$1,489	\$1,489		

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022						\$1,489	\$1,489	\$1,489	\$1,489	\$1,489		

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022						\$97,103	\$97,103	\$97,103	\$97,103	\$97,103		

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Comments 1

Date	Comment
06/2022	Fixed rate
07/2022	Fixed rate

Date	Comment
08/2022	Fixed rate
09/2022	Fixed rate
10/2022	Fixed rate

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022	XXXX	XXXX	XXXX	✓	✓	✓	✓	✓	✓	✓	XXXX	XXXX
✓ Paid on Time	30 30 Days Past Due			60 60 Days Past Due			90 90 Days Past Due			120 120 Days Past Due		
150 150 Days Past Due	180 180 Days Past Due			V Voluntary Surrender			F Foreclosure			C Collection Account		
CO Charge-Off	B Included in Bankruptcy			R Repossession			TN Too New to Rate			XXXX No Data Available		

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$97,103	Owner	JOINT_CONTRACTUAL_LIABILITY
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	7
Balance	\$90,009	Date Opened	Apr 27, 2022
Amount Past Due		Date Reported	Nov 30, 2022
Actual Payment Amount	\$1,489	Date of Last Payment	Nov 01, 2022
Date of Last Activity		Scheduled Payment Amount	\$1,489
Months Reviewed	7	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Auto	Date Closed	
Date of First Delinquency			

Comments

Fixed rate

Contact

US BANK
425 WALNUT ST
CINCINNATI, OH 45202
1-800-331-4738

4.2 WESTLAKE SERVICE INC

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxx 07	Reported Balance	\$5,758
Account Status	PAYS_AS_AGREED	Available Credit	

Account History

The tables below show up to 3 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022				\$6,784			\$6,277		\$5,933	\$5,758		

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022				\$224			\$224		\$224	\$224		

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												

2021													
2022				\$224			\$224			\$224		\$224	

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022				\$6,948			\$6,948		\$6,948	\$6,948		

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												


Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022	⌘⌘⌘	⌘⌘⌘	✓	✓	✓	✓	✓	✓	✓	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘
<div>✓ Paid on Time</div> <div>30 30 Days Past Due</div> <div>60 60 Days Past Due</div> <div>90 90 Days Past Due</div> <div>120 120 Days Past Due</div>												

150 150 Days Past Due
 180 180 Days Past Due
 V Voluntary Surrender
 F Foreclosure
 C Collection Account
CO Charge-Off
B Included in Bankruptcy
R Repossession
TN Too New to Rate
 No Data Available

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$6,948	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	3
Balance	\$5,758	Date Opened	Mar 09, 2022
Amount Past Due		Date Reported	Oct 31, 2022
Actual Payment Amount	\$224	Date of Last Payment	Oct 01, 2022
Date of Last Activity		Scheduled Payment Amount	\$224
Months Reviewed	7	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Auto	Date Closed	
Date of First Delinquency			

Comments

Contact

WESTLAKE SERVICE INC
 4751 WILSHIRE BLVD SUITE 100
 LOS ANGELES, CA 90010
 1-323-692-4159

4.3 GS LOAN SVCS/SYNOVUS (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxxx 7654	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Available Credit	

Account History

The tables below show up to 3 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021						\$3,083	\$2,467	\$1,850	\$1,233	\$617		
2022												

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												

2021						\$617	\$617	\$617	\$617	\$617		
2022												

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021						\$3,700	\$3,700	\$3,700	\$3,700	\$3,700		
2022												

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Comments 1

Date	Comment
06/2021	Fixed rate
07/2021	Fixed rate
08/2021	Fixed rate
09/2021	Fixed rate

Date	Comment
10/2021	Fixed rate

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022	✓	✓	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2021	⊗	⊗	⊗	⊗	✓	✓	✓	✓	✓	✓	✓	✓
✓ Paid on Time	30 30 Days Past Due			60 60 Days Past Due			90 90 Days Past Due			120 120 Days Past Due		
150 150 Days Past Due	180 180 Days Past Due			V Voluntary Surrender			F Foreclosure			C Collection Account		
CO Charge-Off	B Included in Bankruptcy			R Repossession			TN Too New to Rate			⊗ No Data Available		

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$3,700	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	9
Balance	\$0	Date Opened	Apr 14, 2021
Amount Past Due		Date Reported	Mar 01, 2022
Actual Payment Amount		Date of Last Payment	Nov 01, 2021
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	10	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Unsecured	Date Closed	Feb 01, 2022
Date of First Delinquency			

Comments

Fixed rate

Contact

GS LOAN SVCS/SYNOVUS
1797 NE EXPRESSWAY GS LOAN SERVICES
ATLANTA, GA 30329

4.4 INTOUCH CREDIT UNION (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxx 0003	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Available Credit	

The tables below show up to 3 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

You currently do not have any Payment History in your file.

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$49,688	Owner	JOINT_CONTRACTUAL_LIABILITY
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	7
Balance	\$0	Date Opened	Jul 11, 2013
Amount Past Due		Date Reported	Jun 30, 2018
Actual Payment Amount	\$18,649	Date of Last Payment	May 01, 2017
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	59	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Auto	Date Closed	
Date of First Delinquency			

Comments

Contact

INTOUCH CREDIT UNION
5640 DEMOCRACY DR
PLANO, TX 75024
1-972-605-9700

4.5 BANK OF AMERICA, N.A. (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxx 8642	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Available Credit	

The tables below show up to 3 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

You currently do not have any Payment History in your file.

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$40,364	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	6
Balance	\$0	Date Opened	Jan 14, 2011
Amount Past Due		Date Reported	Apr 30, 2016
Actual Payment Amount	\$726	Date of Last Payment	Apr 01, 2016
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	63	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Auto	Date Closed	Apr 01, 2016
Date of First Delinquency			

Comments

Contact

BANK OF AMERICA, N.A.
PO BOX 45144
JACKSONVILLE, FL 32232
1-800-299-2265

4.6 INTOUCH CREDIT UNION (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxx 0002	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Available Credit	

The tables below show up to 3 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

You currently do not have any Payment History in your file.

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$13,500	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	6
Balance	\$0	Date Opened	Dec 09, 2009
Amount Past Due		Date Reported	Jun 30, 2015
Actual Payment Amount	\$300	Date of Last Payment	Jun 01, 2014
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	66	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Unsecured	Date Closed	
Date of First Delinquency			

Comments

Contact

INTOUCH CREDIT UNION
5640 DEMOCRACY DR
PLANO, TX 75024
1-972-605-9700

5. Other Accounts

Other accounts are those that are not already identified as Revolving, Mortgage or Installment Accounts such as child support obligations or rental agreements.

You currently do not have any Other Accounts in your file.

6. Consumer Statements

Consumer Statements are explanations of up to 100 words you can attach to your credit file to provide more information on an item you may disagree with or would like to provide details on. Consumer statements are voluntary and have no impact on your credit score.

You currently do not have any Consumer Statements in your file.

7. Personal Information

Creditors use your personal information primarily to identify you. This information has no impact on your credit score.

Identification

Identification is the information in your credit file that indicates your current identification as reported to Equifax. It does not affect your credit score or rating.

Name	KEVIN R GOODEN
Formerly known as	
Social Security Number	
Age or Date of Birth	

Other Identification

You currently do not have any Other Identifications in your file.

Alert Contact Information

You currently do not have any Alert Contacts in your file.

Contact Information

Contact information is the information in your credit file that indicates your former and current addresses as reported to Equifax. It does not affect your credit score or rating.

Address	Status	Date Reported
	Current	Dec 09, 2022
14827 PRESTON RD APT 507 DALLAS, TX 75254	Former	Dec 09, 2022
1006 ADDISON ST NEW BOSTON, TX 75570	Former	Jul 22, 2013
619 DOWNING DR RICHARDSON, TX 75080	Former	Mar 10, 2011

Employment History

Employment history is the information in your credit file that indicates your current and former employment as reported to Equifax. It does not affect your credit score or rating.

Company	Occupation
SELF EMPLOYED	
XEROX	
CADILLAC PLASTIC	SALES

8. Inquiries

A request for your credit history is called an inquiry. There are two types of inquiries - those that may impact your credit rating/score and those that do not.

Hard Inquiries

Inquiries that may impact your credit rating/score

These are inquiries made by companies with whom you have applied for a loan or credit. They may remain on your file up to 2 years.

Date	Company	Request Originator
Apr 30, 2022	GM FINANCIAL 801 CHERRY ST STE 3600 FT WORTH, TX 76102	
Mar 09, 2022	PENTAGON FCU 2930 EISENHOWER AVE FOREST GLEN ALEXANDRIA, VA 22314	
Mar 09, 2022	CAPITAL ONE 15000 CAPITAL ONE DRIVE PO# USBNK518211 RICHMOND, VA 23238	
Mar 09, 2022	SUPERIOR SUBARU OF HOUST 17100 NORTHWEST FWY JERSEY VILLAGE, TX 77040 1-346-312-8780	
Mar 09, 2022	ALLY FINANCIAL 500 WOODWARD AVENUE DETROIT, MI 48226 1-800-200-4622	
Mar 09, 2022	WELLS FARGO DEALER SERVICES 1100 CORPORATE CENTER DRIVE, BLDG B, RMC-B03 RALEIGH, NC 27607	

Soft Inquiries

Inquiries that do not impact your credit rating/score

These are inquiries, for example, from companies making promotional offers of credit, periodic account reviews by an existing creditor or your own requests to check your credit file. They may remain on your file for up to 2 years.

Date	Company	Request Originator	Description
Dec 09, 2022	EQUIFAX CONSUMER SERVICES		Direct to Consumer Report
Dec 05, 2022	USBANK N.A.		Account Review Inquiry
Nov 26, 2022	EQUIFAX CONSUMER SERVICES		Direct to Consumer Report
Nov 22, 2022	FREEDOM MORTGAGE		Account Review Inquiry
Nov 21, 2022	DISCOVER FINANCIAL		Promotional Inquiry
Oct 31, 2022	FARMERS INSURANCE GROUP		Insurance Inquiry
Oct 29, 2022	EQUIFAX CONSUMER SERVICES		Direct to Consumer Report
Oct 25, 2022	FREEDOM MORTGAGE		Account Review Inquiry
Oct 21, 2022	DISCOVER FINANCIAL		Promotional Inquiry
Oct 14, 2022	EQUIFAX CONSUMER SERVICES		Direct to Consumer Report
Oct 10, 2022	USBANK N.A.		Account Review Inquiry
Oct 03, 2022	CITI CARDS CBNA		Promotional Inquiry
Oct 01, 2022	EQUIFAX CONSUMER SERVICES		Direct to Consumer Report
Sep 27, 2022	PROGRESSIVE INSURANCE		Promotional Inquiry
Sep 27, 2022	WF CRD SVC		Account Review Inquiry
Sep 27, 2022	FREEDOM MORTGAGE		Account Review Inquiry
Sep 26, 2022	FARMERS INSURANCE GROUP		Insurance Inquiry
Sep 26, 2022	EQUIFAX CONSUMER SERVICES		Direct to Consumer Report
Sep 09, 2022	DISCOVER FINANCIAL		Promotional Inquiry
Sep 05, 2022	EQUIFAX CONSUMER SERVICES		Direct to Consumer Report
Sep 03, 2022	EQUIFAX CONSUMER SERVICES		Direct to Consumer Report
Aug 23, 2022	ALLSTATE INS CO		Promotional Inquiry
Aug 23, 2022	PROGRESSIVE INSURANCE		Promotional Inquiry
Aug 23, 2022	FREEDOM MORTGAGE		Account Review Inquiry
Aug 15, 2022	USBANK N.A.		Account Review Inquiry
Aug 06, 2022	EQUIFAX CONSUMER SERVICES		Direct to Consumer Report
Aug 01, 2022	CITI CARDS CBNA		Promotional Inquiry
Jul 28, 2022	DISCOVER FINANCIAL		Promotional Inquiry

Jul 26, 2022	FREEDOM MORTGAGE	Account Review Inquiry
Jul 09, 2022	EQUIFAX CONSUMER SERVICES	Direct to Consumer Report
Jun 28, 2022	FREEDOM MORTGAGE	Account Review Inquiry
Jun 28, 2022	WF CRD SVC	Account Review Inquiry
Jun 27, 2022	CITI CARDS CBNA	Promotional Inquiry
Jun 17, 2022	DISCOVER FINANCIAL	Promotional Inquiry
Jun 11, 2022	EQUIFAX CONSUMER SERVICES	Direct to Consumer Report
Jun 06, 2022	USBANK N.A.	Account Review Inquiry
May 24, 2022	PROGRESSIVE INSURANCE	Promotional Inquiry
May 24, 2022	FREEDOM MORTGAGE	Account Review Inquiry
May 14, 2022	EQUIFAX CONSUMER SERVICES	Direct to Consumer Report
Apr 30, 2022	EQUIFAX CONSUMER SERVICES	Direct to Consumer Report
Apr 26, 2022	FREEDOM MORTGAGE	Account Review Inquiry
Apr 16, 2022	EQUIFAX CONSUMER SERVICES	Direct to Consumer Report
Mar 29, 2022	FREEDOM MORTGAGE	Account Review Inquiry
Mar 29, 2022	WF CRD SVC	Account Review Inquiry
Mar 09, 2022	DEALERTRACK, INC.	ID Report
Feb 22, 2022	FREEDOM MORTGAGE	Account Review Inquiry
Jan 25, 2022	FREEDOM MORTGAGE	Account Review Inquiry
Jan 22, 2022	EQUIFAX CONSUMER SERVICES	Direct to Consumer Report
Dec 28, 2021	FREEDOM MORTGAGE	Account Review Inquiry
Dec 28, 2021	WF CRD SVC	Account Review Inquiry
Nov 19, 2021	LEXIS NEXIS METLIFE	Credit Report

9. 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

Bankruptcies

Bankruptcies are a legal status granted by a federal court that indicates you are unable to pay off outstanding debt. Bankruptcies stay on your credit report for up to 10 years, depending on the chapter of bankruptcy you file for. They generally have a negative impact on your credit score.

You currently do not have any Bankruptcies in your file.

Judgments

Judgments are a legal status granted by a court that indicates you must pay back an outstanding debt. Judgments stay on your credit report up to 7 years from the date filed and generally have a negative impact on your credit score.

You currently do not have any Judgments in your file.

Liens

A lien is a legal claim on an asset, and Equifax only collects tax related liens. Liens stay on your credit report up to 10 years and generally have a negative impact on your credit score.

You currently do not have any Liens in your file.

10. Collections

Collections are accounts with outstanding debt that have been placed by a creditor with a collection agency. Collections stay on your credit report for up to 7 years from the date the account first became past due. They generally have a negative impact on your credit score.

You currently do not have any Collections in your file.

11. Dispute File Information

If you believe that any of the information found on this report is incorrect, there are 3 ways to launch an investigation about the information in this report.

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.equifax.com/personal/credit-report-services/credit-dispute/>

To check the status or view the results of your dispute please visit <https://www.equifax.com/personal/credit-report-services/credit-dispute/>

12. A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under FCRA. **For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your “file disclosure”). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
 - o a person has taken adverse action against you because of information in your credit report;
 - o you are the victim of identity theft and place a fraud alert in your file;
 - o your file contains inaccurate information as a result of fraud;
 - o you are on public assistance;
 - o you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete, or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need – usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.
- **You may limit “prescreened” offers of credit and insurance you get based on information in your credit report.** Unsolicited “prescreened” offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).

- The following FCRA right applies with respect to nationwide consumer reporting agencies:

CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

You have a right to place a “security freeze” on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, www.consumerfinance.gov/learnmore

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact (see next page):

TYPE OF BUSINESS:	CONTACT:
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	a.Consumer Financial Protection Bureau 1700 G Street, N.W.Washington, DC 20552 b.Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357
2.To the extent not included in item 1 above: a.National banks, federal savings associations, and federal branches and federal agencies of foreign banks b.State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act. c.Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations d.Federal Credit Unions	a.Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050 b.Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480 c.FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106 d.National Credit Union Administration Office of Consumer Financial Protection (OCFP) Division of Consumer Compliance Policy and Outreach 1775 Duke Street Alexandria, VA 22314
3.Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590
4.Creditors Subject to the Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423
5.Creditors Subject to the Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Administration area supervisor
6.Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, S.W., Suite 8200 Washington, DC 20416
7.Brokers and Dealers	Securities and Exchange Commission 100 F Street, N.E. Washington, DC 20549
8.Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9.Retailers, Finance Companies, and All Other Creditors Not Listed Above	Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357

Your Rights Under State Law

State of Texas - Notice to Texas Consumers

You have a right to obtain a copy of your credit file from a consumer credit reporting agency. You may be charged a reasonable fee not exceeding twelve dollars (\$12.00). There is no fee, however, if your request for a copy of your credit file is made not later than the 60th day after the date on which adverse action is taken against you; or made before the expiration of an initial one year security alert. To obtain a copy of your credit file from Equifax call 1-800-685-1111 or write to PO Box 740241, Atlanta, Georgia, 30374-0241.

You have a right to place a "security alert" in your credit file. This notice alerts a recipient of a consumer report involving your credit file that your identity may have been used without your consent to fraudulently obtain goods or services in the your name. Placement or removal of a security alert may be requested by calling 1-800-525-6285 or, you may send a written request to Equifax Information Services, PO Box 105069, Atlanta, GA 30348. With your request, you may include a daytime and evening telephone number so a person who receives a copy of your credit report can verify your identity before approving a transaction.

You have the right to file an action to enforce an obligation of a consumer reporting agency to you under this chapter in any court as provided by the Fair Credit Reporting Act (15 U.S.C. Section 1681 et seq.), as amended, or, if agreed to by both parties, the action may be submitted to binding arbitration after the you have followed all dispute procedures in Section 20.06 of the Texas Business and Commercial Code and have received the notice specified in Section 20.06(f) in the manner provided by the rules of the American Arbitration Association.

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