



DIS Case Number: 11-0486-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: Integrity Energy LTD **Country:** United States
Phone: 2165024410 **Extension (if applicable):** **Street:** 5711 Grant Ave
Website (if any): www.integrityenergy.com **City:** Cleveland **Province/State:** OH
Postal Code: 44105

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
Integrity Energy, LTD	Official Name	5711 Grant Avenue Cleveland, OH 44105	Yes	Link

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
Integrity Energy, LTD	Official Name	5711 Grant Avenue Cleveland, OH 44105	Yes	Link

A-5. Contact person for regulatory matters



Public Utilities Commission

Mike Naughton
5711 Grant Ave
Cleveland, OH 44105
US
mnaughton@integenergy.com
2165024409

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

Mike Naughton
5711 Grant Ave
Cleveland, OH 44105
US
mnaughton@integenergy.com
2165024409

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

Phone: 866-495-9700	Extension (if applicable):	Country: United States
Fax: 216-441-4923	Extension (if applicable):	Street: 5711 Grant Avenue
Email: mike@integritenergy.com	City: Cleveland	Province/State: OH
	Postal Code: 44105	

A-8. Applicant's federal employer identification number

27-2217792

A-9. Applicant's form of ownership

Form of ownership: Corporation

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

Duke Energy Ohio

FirstEnergy - Cleveland Electric Illuminating
FirstEnergy - Ohio Edison
FirstEnergy - Toledo Edison
AES Ohio
American Electric Power (AEP)

Class of customer selection

Commercial
Industrial
Mercantile
Residential

A-11. Start date

Indicate the approximate start date the applicant began/will begin offering services: 05-04-2015

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
Renee Sanders	rsanders@integrityenergy.com	Director of Sales	5711 Grant Ave Cleveland, OH 44105 US
Mike Naughton	mnaughton@integenergy.com	CEO	5711 Grant Ave Cleveland, OH 44105 US

A-13. Company history

Integrity Communications was formed in May 2002 with the sole intention of promoting SBC network based services to commercial accounts. We strived to offer reliable telecommunication services that are competitively priced with one point of contact for sales and customer service. Since our inception in 2002 Integrity Communications has performed far above all expectations set forth by SBC/AT&T. Our company started with a single office in Cleveland Ohio and 5 employees, today we own a 36,000 square foot building and have grown to approximately 100 employees.

In May of 2008 Integrity was approached by a top 5 alternative supplier to offer their services to the small and medium sized choice customers. We started our energy campaign in Ohio and sold natural gas for the first 6 month's. Since then we have branched out into multiple states

and offer electricity as well. Integrity Energy was created and has also gained one additional alternative supplier as a client and currently sells for them both. We have highly trained, professional, and sophisticated employee's that contact commercial accounts and have the ability to offer them a choice in their electricity supplier.

A-14. Secretary of State

Secretary of State Link: <https://businesssearch.ohiosos.gov?=businessDetails/1923765>

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..

File Attached

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.

Application Experience and Plan Description: Integrity Energy has been contracting new and renewing existing electricity and gas contracts for over 15 years. We do this primarily over the phone with DocuSign verified contracts, but occasionally have inked signatures as well.

B-3. Disclosure of liabilities and investigations

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

Liability and Investigations Disclosures: N/A

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.

Does not apply

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.

Preferred to file this information confidentially

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.

Preferred to file confidentially

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



Public Utilities Commission

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.

Operations Description: Our company uses marketing, outbound reach, and its existing customer base to educate the customer and contract electricity for its retail customers. Thousands of these commercial customers are repeat customers who have been with Integrity Energy through multiple contracts.

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.

Operations Expertise & Personnel Description: Mike Naughton

President

mike@integrityenergy.com

216-502-4409

15 years of sales, sales management, and operational expertise in Retail Energy

Renee Sanders

Director of Sales



rsanders@integrityenergy.com

15 years of sales and sales management experience in Retail Energy all with Integrity Energy
216-502-4413



Public Utilities
Commission

Application Attachments

Competitive Retail Electric Service Affidavit

County of Cuyahoga:

State of Ohio :

Michael Naughton, 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.

[Signature] President
Signature of Affiant & Title

Sworn and subscribed before me this 18th day of January, 2023
Month Year

[Signature]
Signature of official administering oath

LEAH MCNEA, NOTARY
Print Name and Title

My commission expires on 8/22/24



LEAH MCNEA
Notary Public, State of Ohio
My Commission Expires
August 22, 2024

MICHAEL [REDACTED] NAUGHTON

Calculated using VantageScore 3.0

Provided by TransUnion

Personal Information

NAMES REPORTED

MICHAEL [REDACTED] NAUGHTON

MIKE NAUGHTON

EMPLOYMENT INFO

INTEGRITY COMMUNICATIONS LTD

CLARKLFIT OF CLEVELAND

ADDRESSES REPORTED

📍 [REDACTED]
[REDACTED] OH
[REDACTED]

📍 [REDACTED]
[REDACTED], OH
[REDACTED]

📍 [REDACTED]
[REDACTED]
[REDACTED]

Accounts

Here's every account on your TransUnion report. Click on the account name for more details.

See an error?

You can submit a dispute without leaving Credit Karma. Look for Direct Dispute™ in the details of the account.

CREDIT CARDS

[Redacted]

Reported: Jan. 10, 2023

[Redacted]

In good standing

Overview

You're currently using **38%** of your account's limit.

Balance

[Redacted]

Credit limit

[Redacted]

Monthly payment

Opened

Nov. 24, 2007 (15 yrs, 1 mo)

Payment History

You've made **100%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓ Current ✗ Late ● Unknown												

Last payment

Jan. 07, 2023

Current Payment Status

Current

Amount past due

\$0

Worst Payment Status

Current

Account Details

Account status	Open
Type	Flexible spending credit card
Responsibility	Individual
Remarks	No Info
Times 30/60/90 days late	0/0/0
Closed	No Info

see an error?**DIRECT DISPUTE™**

If there's an error on your report, you can submit a dispute without leaving Credit Karma.

DISPUTE AN ERROR**Creditor Information**

[REDACTED]
[REDACTED]
[REDACTED]

[REDACTED]

[REDACTED] CARD SERVICES

Reported: Jan. 06, 2023

[REDACTED]
In good standing

Overview

You're currently using **8%** of your account's limit.

Balance

[REDACTED]

Credit limit

[REDACTED]

Monthly payment \$40

Opened May 08, 2006 (16 yrs, 8 mos)

Payment History

You've made **100%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current ✗ Late ● Unknown

Last payment Jan. 04, 2023

Current Payment Status Current

Amount past due \$0

Worst Payment Status Current

Account Details

Account status Open

Type Flexible spending credit card

Responsibility Individual

Remarks No Info

Times 30/60/90 days late 0/0/0

Closed No Info

see an error?

DIRECT DISPUTE™

If there's an error on your report, you can submit a dispute without leaving Credit Karma.

DISPUTE AN ERROR

Creditor Information

[REDACTED]
 [REDACTED]
 [REDACTED]
 [REDACTED]

[REDACTED]
 Reported: Jul. 15, 2016

\$0.00
 Closed

Overview

You're currently using 0% of your account's limit.

Balance
 \$0

Credit limit

Monthly payment

\$0

Opened

Nov. 24, 2004 (18 yrs, 1 mo)

Payment History

You've made 100% of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2016	●	●	●	●	●	●						
2015	●	●	●	●	●	●	●	●	●	●	●	●
2014	✓	✓	✓	✓	✓	✓	●	●	●	●	●	●
2013	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current ✗ Late ● Unknown

Last payment

No Info

Current Payment Status

Current

Amount past due

\$0

Worst Payment Status

Current

Account Details

Account status

Transferred

Type

Credit Card

Responsibility

Individual

Remarks

Purchased by another lender

Times 30/60/90 days late

0/0/0

Closed

Jun. 17, 2016

see an error?**DIRECT DISPUTE™**

If there's an error on your report, you can submit a dispute without leaving Credit Karma.

DISPUTE AN ERROR**Creditor Information**

AMERICAN EXPRESS

PO BOX 98155

EL PASO, TX 79938

[REDACTED]

[Hide closed \(1\)](#)**OTHER LOANS**

[REDACTED]

Reported: May 19, 2021

\$0.00

Closed**Overview**

You have **0%** left to pay on this loan.

Balance

\$0

Highest Balance

Monthly payment

\$0

Opened

Sep. 30, 2020 (2 yrs, 3 mos)

Term

60 months

Payment HistoryYou've made **100%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2021	✓	✓	✓	✓								
2020										✓	✓	✓
✓ Current ✕ Late ● Unknown												

Last payment

May 19, 2021

Current Payment Status

Current

Worst Payment Status

Current

Account Details

Account status

Closed

Type

Secured loan

Responsibility

Individual

Remarks

Closed

Times 30/60/90 days late

0/0/0

Closed

May 19, 2021

see an error?**DIRECT DISPUTE™**

If there's an error on your report, you can submit a dispute without leaving Credit Karma.

DISPUTE AN ERROR

Creditor Information

RECAP BANK
1001 124th
HAWAII, HI 96802
(808) 555-1234

REAL ESTATE LOANS

FIRST HORIZON BANK/COVEN

Reported: Jan. 05, 2023

\$ 956,208.00
In good standing

Overview

You have \$956,208 left to pay on this real estate loan.

Balance	Highest Balance
\$956,208	\$2,137,500
Monthly payment	\$1,772
Opened	Sep 10, 2021 (14 mos)
Term	60 months

Payment History

You've made 100% of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021										✓	✓	✓
✓ Current ✗ Late ● Unknown												

Last payment	Dec. 12, 2022
Current Payment Status	Current
Worst Payment Status	Current

Account Details

Account status	Open
Type	Conventional real estate mortgage
Responsibility	Joint
Remarks	No Info
Times 30/60/90 days late	0/0/0
Closed	No Info

see an error?

DIRECT DISPUTE™

If there's an error on your report, you can submit a dispute without leaving Credit Karma.

DISPUTE AN ERROR

Creditor Information

FIRST HORIZON BANK/DOVER
CORPORATE BR/ SUITE 300
LAKE ZURICH, IL 60047

1-800-735-3000

BERA BANK

Reported: Sep. 01, 2021

\$0.00

Closed

Overview

You have 0% left to pay on this real estate loan.

Balance

\$0

Highest Balance

[REDACTED]

Monthly payment	\$0
Opened	Sep. 16, 2020 (2 yrs, 4 mos)
Term	360 months

Payment History

You've made **100%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2021	✓	✓	✓	✓	✓	✓	✓	✓				
2020										✓	✓	✓
✓ Current	✗ Late	● Unknown										

Last payment	Sep. 01, 2021
Current Payment Status	Current
Worst Payment Status	Current

Account Details

Account status	Transferred
Type	Conventional real estate mortgage
Responsibility	Joint
Remarks	Transferred to another lender
Times 30/60/90 days late	0/0/0
Closed	Sep. 01, 2021

see an error?

DIRECT DISPUTE™

If there's an error on your report, you can submit a dispute without leaving Credit Karma.

DISPUTE AN ERROR

Creditor Information

IBER BANK
1001 LA 70562
NEW ORLEANS, LA 70562
NEW ORLEANS, LA 70562

SENIO PORTFOLIO SERVICE

Reported: Oct. 02, 2019

\$0.00

Closed

Overview

You have 0% left to pay on this real estate loan.

Balance

\$0

Highest Balance

Monthly payment

\$0

Opened

Aug. 14, 2009 (13 yrs, 5 mos)

Term

360 months

Payment History

You've made 100% of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓			
2018										✓	✓	✓
✓ Current	✗ Late	● Unknown										

Last payment

Oct. 02, 2019

Current Payment Status

Current

Worst Payment Status

Current

Account Details

Account status	Closed
Type	Conventional real estate mortgage
Responsibility	Individual
Remarks	Loan Modified NonGovt
Times 30/60/90 days late	0/0/0
Closed	Oct. 02, 2019

see an error?**DIRECT DISPUTE™**

If there's an error on your report, you can submit a dispute without leaving Credit Karma.

DISPUTE AN ERROR**Creditor Information**

SUBJECT PORTFOLIO SERVICE
10101 DEERWOOD PARK BLVD
JACKSONVILLE, FL 32213
(904) 555-8600

CAPITAL ONE NA

Reported: Aug. 01, 2018

\$0.00

Closed**Overview**

You have **0%** left to pay on this real estate loan.

Balance
\$0

Highest Balance

\$11,400.00

Monthly payment	\$0
Opened	Aug. 14, 2009 (13 yrs, 5 mos)
Term	360 months

Payment History

You've made **100%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2018	✓	✓	✓	✓	✓	✓	✓					
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓

✓ Current ✕ Late ● Unknown

Last payment	Jul. 10, 2018
Current Payment Status	Current
Worst Payment Status	Current

Account Details

Account status	Transferred
Type	Conventional real estate mortgage
Responsibility	Individual
Remarks	Transferred to another lender
Times 30/60/90 days late	0/0/0
Closed	Aug. 01, 2018

see an error?

DIRECT DISPUTE™

If there's an error on your report, you can submit a dispute without leaving Credit Karma.

DISPUTE AN ERROR

Creditor Information

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

[REDACTED]
Reported: Aug. 01, 2018

\$0.00
Closed -

Overview

You have 0% left to pay on this real estate loan.

Balance \$0 Highest Balance [REDACTED]

Monthly payment \$0

Opened Sep. 21, 2004 (18 yrs, 3 mos)

Term No Info

Payment History

You've made 100% of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2018	✓	✓	✓	✓	✓	✓	✓					
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current ✗ Late ● Unknown

Last payment Jul. 11, 2018

Current Payment Status Current

Worst Payment Status

Current

Account Details

Account status

Paid

Type

Home equity

Responsibility

Joint

Remarks

Closed

Times 30/60/90 days late

0/0/0

Closed

Jul. 11, 2018

see an error?**DIRECT DISPUTE™**

If there's an error on your report, you can submit a dispute without leaving Credit Karma.

DISPUTE AN ERROR**Creditor Information**

THIRD FEDERAL SAVINGS

7001 E. CADWALL AVENUE

CLEVELAND OH 44103

[REDACTED]

WELLS FARGO BANK, N.A.

Reported: May 31, 2015

\$0.00

Closed

Overview

You have 0% left to pay on this real estate loan.

Balance

\$0

Highest Balance

[REDACTED]

Monthly payment	\$0
Opened	Sep. 29, 2005 (17 yrs, 3 mos)
Term	No Info

Payment History

You've made **100%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2015	✓	✓	●	●								
2014	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2013	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2012	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current ✕ Late ● Unknown

Last payment	Mar. 09, 2015
Current Payment Status	Current
Worst Payment Status	Current

Account Details

Account status	Paid
Type	Home equity
Responsibility	Joint
Remarks	Account closed by consumer
Times 30/60/90 days late	0/0/0
Closed	Mar. 10, 2015

see an error?

DIRECT DISPUTE™

If there's an error on your report, you can submit a dispute without leaving Credit Karma.

DISPUTE AN ERROR

Creditor Information

WELLS FARGO BANK NA
PO BOX 10365
DES MOINES, IA 50306
(515) 261-1111

\$0.00
Closed

Reported: Mar. 09, 2015

Overview

You have 0% left to pay on this real estate loan.

Balance \$0 Highest Balance

Monthly payment \$0

Opened Sep. 29, 2005 (17 yrs, 3 mos)

Term 360 months

Payment History

You've made 100% of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2015	✓	✓										
2014	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2013	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2012	●	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current ✗ Late ● Unknown

Last payment Mar. 05, 2015

Current Payment Status Current

Worst Payment Status	Current
Account Details	
Account status	Closed
Type	Conventional real estate mortgage
Responsibility	Joint
Remarks	Closed
Times 30/60/90 days late	0/0/0
Closed	Mar. 09, 2015

see an error?

DIRECT DISPUTE™

If there's an error on your report, you can submit a dispute without leaving Credit Karma.

DISPUTE AN ERROR

Creditor Information

WELLS FARGO HOME MORTGAGE
PO BOX 10036
DES MOINES, IA 50304
[REDACTED]

Hide closed (6)

Hard Inquiries

When you apply for a new credit account, a hard inquiry will usually get added to your report, which can make a small dent in your score. Here are the inquiries on your TransUnion report.

FACTUAL DATA

Inquiry: Sep. 17, 2021

Credit Union
(877) 237-8317

Find out how to [dispute a hard inquiry](#)

Institution Information

FACTUAL DATA
PO BOX 530091
ATLANTA, GA
30353
[\(877\) 237-8317](#)

STERLING LAKEWOOD COUNTRY

Inquiry: Apr. 21, 2021

Personal Services Other Than
Medical

(440) 247-1600

See an error?

Find out how to [dispute a hard inquiry](#)

Institution Information

STERLING LAKEWOOD COUNTRY
2010 BRADLEY RD
LAKEWOOD, OH
44145
[\(440\) 247-1600](#)

Collections

If you've fallen behind on payments, your account could be sent to a collections agency. This can have a big impact on your credit score.

Clean slate! As of Jan. 16, 2023, you have no collection accounts on your credit report.

Public Records

Things like bankruptcies and legal judgments against you can show up on your credit report and do some damage to your score.

Lookin' good! As of Jan. 16, 2023, you have no public records on your report.

Business Licenses Detail Report

Entity	Jurisdiction	License	Number	Department	Fee	Frequency	Submit By	Renewal	Filed / Approved	Status
Integrity Energy, LTD (CT)	State of Connecticut	Electric Aggregator	10-04-18	Public Utilities Regulatory Authority						Complete
Integrity Energy, LTD (OH)	State of Ohio	Electric Broker	11-339E(5)	Public Utilities Commission		Every 2 Years	03/11/2023	04/11/2023	3/11/2021 4/11/2021	Complete
Integrity Energy, LTD (PA)	State of Pennsylvania	Natural Gas Broker	A-2018-3002875	Public Utility Commission	\$350.00	Every Year		04/30/2022	3/24/2021 7/23/2021	Renewal Pending
Integrity Energy, LTD (DC)	State of District of Columbia	Electric Broker License	EA2021-10	Public Service Commission		Every 5 Years		08/11/2026	5/17/2021 9/2/2021	Complete
Integrity Energy, LTD (DC)	State of District of Columbia	Natural Gas Broker License	GA2021-07	Public Service Commission		Every 5 Years		08/11/2026	5/17/2021 9/2/2021	Complete
Integrity Energy, LTD (OH)	State of Ohio	Natural Gas Broker	15-444G(3)	Public Utilities Commission		Every 2 Years	06/03/2023	07/03/2023	6/1/2021 7/22/2021	Complete
Integrity Energy, LTD (MA)	State of Massachusetts	Electric Broker	EB-164	Department of Public Utilities		Every Year	07/01/2023	07/01/2023	6/1/2021 11/17/2022	Complete
Integrity Energy, LTD (DC)	State of District of Columbia	Business Tax Registration	260-001365458	Office of Tax Revenue		Every Year		12/31/2021	7/8/2021 7/27/2021	Expired
Integrity Energy, LTD (NH)	State of New Hampshire	Electric Broker License	EA 21-011	Public Utilities Commission		Every Year		09/02/2023	8/13/2021 12/21/2021	Complete
Integrity Energy, LTD (DC)	State of District of Columbia	Business Tax Registration	260-001365458	Office of Tax Revenue		Every Year		12/31/2022		Missing Prerequisite
Integrity Energy, LTD (IL)	State of Illinois	Electric Broker	10-0425	Illinois Commerce Commission		Every Year	03/31/2023	03/31/2023	3/30/2022 7/6/2022	Complete
Integrity Energy, LTD (MD)	State of Maryland	Electric Broker	IR-1985	Public Service Commission		Every Year	04/15/2022	04/15/2023	4/6/2022	Complete
Integrity Energy, LTD (NH)	State of New Hampshire	Foreign Qualification	876811	Department of State, Corporations Division		Every Year		04/01/2023	2/21/2022 2/21/2022	Complete
Integrity Energy, LTD (OH)	State of Ohio	Electric Broker Annual Report	11-339E(5)	Public Utility Commission		Every Year	04/01/2022	03/01/2023	2/28/2022 4/7/2022	Complete
Integrity Energy, LTD (OH)	State of Ohio	Electric Broker Quarterly Report	11-339E(5)	Public Utility Commission		Quarterly	03/11/2023	04/11/2023	4/7/2022 5/26/2022	Complete
Integrity Energy, LTD (OH)	State of Ohio	Natural Gas Broker Annual Report	15-444G(3)	Public Utility Commission		Every Year	04/01/2022	07/03/2023	5/26/2022	Complete
Integrity Energy, LTD (VA)	State of Virginia	Electric Aggregator	A-71	State Corporation Commission	\$100.00	Every Year	03/31/2022	03/31/2023	4/18/2022 6/22/2022	Complete
Integrity Energy, LTD (PA)	State of Pennsylvania	Electric Broker	A-2010-2175245	Public Utility Commission	\$350.00	Every Year	04/30/2023	04/30/2023	3/25/2022 12/6/2022	Complete
Integrity Energy, LTD (PA)	State of Pennsylvania	Natural Gas Broker	A-2018-3002875	Public Utility Commission	\$350.00	Every Year		04/30/2023	3/25/2022	Filed
Integrity Energy, LTD (ME)	State of Maine	Electric Broker	2010-315	Public Utilities Commission		Every Year	07/01/2023	07/01/2023	6/2/2022 6/2/2022	Complete
Integrity Energy, LTD (TX)	State of Texas	Electric Broker	BR190166	Public Utility Commission		Every 3 Years	07/01/2025	07/01/2025	6/25/2022 8/12/2022	Complete
Integrity Energy, LTD (NJ)	State of New Jersey	Energy Agent	EA-0331	Board of Public Utilities	\$201.50	Every Year	12/12/2023	01/12/2024	11/28/2022 1/13/2023	Complete
Integrity Energy, LTD (RI)	State of Rhode Island	Electric Broker	D-96-6(M4)	Public Utilities Commission	\$100.00	Every Year	10/31/2023	12/31/2023	9/30/2022 10/12/2022	Complete

**This foregoing document was electronically filed with the Public Utilities
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Case No(s). 11-0486-EL-AGG

Summary: In the Matter of the Application of Integrity Energy LTD