

DIS Case Number: 19-1573-GA-AGG

Section A: Application Information

A-1. Provider type:

☒ Retail Natural Gas
Broker

☒ Retail Natural Gas
Aggregator

☐ Retail Natural Gas
Marketer

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

Legal Name: Brilliant Source Energy

Country: United States

Phone: 4409737199 **Extension (if applicable):**

Street: 46 Front Street

Website (if any):

City: Berea

Province/State: OH

Postal Code: 44017

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
Brilliant Source Energy	Official Name	46 Front Street Berea, OH 44017	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



Public Utilities Commission

Dawn Paytosh
46 Front Street
Berea, OH 44017
US
dawn@mybrilliantsource.com
4409737199

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

Dawn Paytosh
46 Front Street
Berea, OH 44017
US
dawn@mybrilliantsource.com
4409737199

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

Phone: 4409737199	Extension (if applicable):	Country: United States
Fax:	Extension (if applicable):	Street: 46 Front Street
Email: info@mybrilliantsource.com		City: Berea
		Province/State: OH
		Postal Code: 44017

A-8. Applicant's federal employer identification number

82-1042149

A-9. Applicant's form of ownership

Form of ownership: Limited Liability Company (LLC)

A-10. Identify current or proposed service areas

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

Service area selection

Columbia Gas of Ohio
Dominion Energy Ohio



Public Utilities Commission

Duke Energy Ohio
CenterPoint Energy Ohio

Class of customer selection

Industrial
Residential
Small Commercial
Large Commercial

A-11. Start date

Indicate the approximate start date the applicant began/will begin offering services: 10-01-2019

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
Dawn Paytosh	dawn@mybrilliantsource.com		46 Front Street Berea, OH 44017 US

A-13. Company history

Brilliant Source Energy provides energy consulting for commercial and industrial organizations. Operating as a consultant, Dawn Paytosh, President and owner, was the Senior Vice President of Sales over a CRES for years prior, lending 10 years of industry experience.

A-14. Secretary of State

Secretary of State Link:

A-15. Proof of Ohio Employee and Office

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



Public Utilities Commission

Employee Name: Dawn Paytosh

46 Front Street

Berea, OH 44017

US

dawn@mybrilliantsource.com

4409737199

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: Ohio

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: BSE has office hours from 9 am to 5 pm Monday – Friday. BSE also has a dedicated office line and info@BrilliantSourceEnergy.com email which is on our website to provide contracting services, billing statements, and timely responses to customer inquiries and/ or complaints in accordance to Section 4928.10 of the Revised Code.

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: None

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.

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



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

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

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

Operations Description: Brilliant Source Energy LLC will provide electric and natural gas opt-out services for both residential and commercial accounts, including but not limited to preparation and management of opt-out notices, obtaining, and identifying eligible customer lists, and the supervision and management of all other notices and publications in compliance with the PUCO. Brilliant Source Energy LLC will perform education and marketing services according to best practices established for electrical and natural gas aggregation consulting services. Services include marketing support, development of Opt-Out Notification Forms, Load Data Collection and Verification, Energy Savings Estimates, Energy Buying and Regulatory Consultation, RFP to Energy Supplier, Filing of PUCO Reports, Monitor Energy Cost Savings and Provide Quarterly Reports to customers.

D-2. Operations Expertise & Key Technical Personnel



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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: Key Personnel:

Dawn M. Paytosh, President

46 Front Street, Berea OH 44017

Direct Ph# 216-496-6480

Office Ph# 440-973-7199

As the Founder and CEO of Brilliant Source Energy LLC, Dawn brings over 10 years of industry experience.

Dawn is an entrepreneur and leader, passionate about advancing the financial health of businesses and communities through expense reduction solutions.

Dawn is supported by an amazing team of expert consultants, auditors and engineers blending local

expertise with national resources. Dawn and her team specialize in utility management of commercial,

industrial, municipal, and non-profit establishments through procurement, tariff analysis, innovative

financing, grant writing, and sustainable resources.



Public Utilities
Commission

Application Attachments

Brilliant Source Energy LLC

Profit and Loss

January - December 2021

	JAN 2021	FEB 2021	MAR 2021	APR 2021	MAY 2021	JUN 2021	JUL 2021	AUG 2021	SEP 2021	OCT 2021	NOV 2021	DEC 2021	TOTAL
Income													
Sales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	\$0.00
Audit	2,916.93	0.00	1,460.05	1,517.59	0.00	3,979.27	2,696.72	5,147.26	1,508.41	2,382.33	1,609.33	11,300.99	\$34,518.88
Efficiency Consulting	0.00	4,122.00	0.00	0.00	2,772.88	800.00	1,386.00	1,386.00	4,386.00	1,386.00	1,386.00	1,386.00	\$19,010.88
Procurement Commission	38,767.47	19,027.23	105,307.04	50,050.57	47,794.55	47,202.38	73,717.56	41,454.39	21,992.09	34,631.88	44,689.55	133,677.08	\$658,311.79
Total Sales	41,684.40	23,149.23	106,767.09	51,568.16	50,567.43	51,981.65	77,800.28	47,987.65	27,886.50	38,400.21	47,684.88	146,364.07	\$711,841.55
Unapplied Cash Payment Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	\$0.00
Total Income	\$41,684.40	\$23,149.23	\$106,767.09	\$51,568.16	\$50,567.43	\$51,981.65	\$77,800.28	\$47,987.65	\$27,886.50	\$38,400.21	\$47,684.88	\$146,364.07	\$711,841.55
Cost of Goods Sold													
Cost of Goods Sold	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	\$0.00
Administrative Contractor	1,080.00	1,080.00	1,620.00	1,080.00	1,080.00	1,080.00	1,080.00	1,080.00	1,620.00	1,080.00	1,080.00	1,080.00	\$14,040.00
Agent Contractor	17,337.94	12,172.71	21,059.42	16,003.78	34,570.68	16,170.98	14,006.29	23,993.54	16,933.12	9,253.22	16,716.03	36,993.88	\$235,211.59
Supplies & Materials - COGS	0.00	0.00	0.00	13,255.77	0.00	0.00	0.00	0.00	3,000.00	0.00	0.00	0.00	\$16,255.77
Total Cost of Goods Sold	18,417.94	13,252.71	22,679.42	30,339.55	35,650.68	17,250.98	15,086.29	25,073.54	21,553.12	10,333.22	17,796.03	38,073.88	\$265,507.36
Total Cost of Goods Sold	\$18,417.94	\$13,252.71	\$22,679.42	\$30,339.55	\$35,650.68	\$17,250.98	\$15,086.29	\$25,073.54	\$21,553.12	\$10,333.22	\$17,796.03	\$38,073.88	\$265,507.36
GROSS PROFIT	\$23,266.46	\$9,896.52	\$84,087.67	\$21,228.61	\$14,916.75	\$34,730.67	\$62,713.99	\$22,914.11	\$6,333.38	\$28,066.99	\$29,888.85	\$108,290.19	\$446,334.19
Expenses													
Administration Wages	3,223.39	3,223.39	3,223.38	4,835.09	3,223.39	3,223.39	3,223.39	3,223.38	4,839.23	3,226.15	3,226.15	3,226.15	\$41,916.48
Payroll Taxes	1,026.61	1,022.45	959.31	1,375.48	916.99	916.99	916.99	917.00	1,371.34	914.23	914.23	914.23	\$12,165.85
Total Administration Wages	4,250.00	4,245.84	4,182.69	6,210.57	4,140.38	4,140.38	4,140.38	4,140.38	6,210.57	4,140.38	4,140.38	4,140.38	\$54,082.33
Advertising and Marketing	1,725.00	1,000.00	0.00	0.00	2,000.00	1,000.00	1,000.00	2,500.00	1,000.00	1,000.00	1,300.00	7,500.00	\$20,025.00
Automotive Expense	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	\$0.00
Auto Payment - 2019 GMC Truck	1,122.45	1,122.45	1,122.45	1,122.45	1,122.45	1,122.45	1,122.45	1,122.45	1,122.45	1,122.45	1,122.45	1,122.45	\$13,469.40
Gas - Truck	111.08	105.56	150.99	112.58	301.91	302.22	403.12	199.74	308.00	370.43	88.78	382.97	\$2,837.38
Maintenance - Truck	0.00	18.00	0.00	0.00	151.10	0.00	94.66	167.11	18.00	228.97	0.00	0.00	\$677.84
Mileage - Car	149.30	220.07	207.98	297.35	672.17	1,534.76	1,299.78	964.00	948.93	1,042.78	591.18	1,397.45	\$9,325.75
Total Automotive Expense	1,382.83	1,466.08	1,481.42	1,532.38	2,247.63	2,959.43	2,920.01	2,453.30	2,397.38	2,764.63	1,802.41	2,902.87	\$26,310.37
Bank Charges	559.00	6.00	25.00	28.00	120.00	0.00	0.00	0.00	113.47	0.00	3.00	0.00	\$854.47
Charitable Contribution	251.80	251.80	251.80	251.80	251.80	251.80	1,200.00	352.23	252.23	252.23	252.23	252.23	\$4,071.95
Dues and Subscriptions	219.55	252.81	518.20	93.20	93.20	93.20	139.80	99.68	99.68	315.67	99.68	149.52	\$2,174.19
Employee Benefits	134.47	159.00	209.00	159.00	159.00	175.20	160.08	171.00	185.08	159.00	223.80	171.00	\$2,065.63
Gifts	0.00	0.00	102.23	0.00	0.00	0.00	50.00	0.00	0.00	0.00	123.43	2,514.98	\$2,790.64
Health Insurance Premium	812.93	812.93	812.93	812.93	812.93	812.93	812.93	812.93	812.93	812.93	812.93	469.42	\$9,411.65
Insurance	0.00	0.00	1,166.00	1,834.00	0.00	0.00	428.00	0.00	0.00	0.00	0.00	0.00	\$3,428.00
Legal & Professional Fees	450.00	0.00	1,500.00	239.99	0.00	0.00	0.00	65.00	0.00	2,044.88	896.04	0.00	\$5,195.91
Meals - 100	343.73	149.91	415.22	496.14	491.29	118.43	648.25	106.04	289.61	314.02	958.56	151.89	\$4,483.09
Medical	120.15	260.42	972.22	109.22	1,002.40	1,872.27	988.88	931.40	1,618.22	535.20	326.03	4,064.47	\$12,800.88
Office Expenses	147.98	153.84	128.81	10.84	327.44	427.68	277.45	54.28	1,140.10	758.66	1,790.16	410.90	\$5,628.14
Equipment & Furniture	0.00	0.00	0.00	80.88	0.00	2,657.48	0.00	0.00	0.00	0.00	0.00	0.00	\$2,738.36
Home Office Expense	349.41	956.14	892.14	2,962.03	371.92	326.44	427.21	493.99	1,061.43	863.23	1,720.65	873.41	\$11,298.00
Total Office Expenses	497.39	1,109.98	1,020.95	3,053.75	699.36	3,411.60	704.66	548.27	2,201.53	1,621.89	3,510.81	1,284.31	\$19,664.50
Postage & Shipping	0.00	0.00	0.00	15.12	0.00	0.00	3.45	0.00	0.00	18.22	210.92	12.05	\$259.76
Rent	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	\$2,400.00
Software	2,377.46	4,271.83	5,525.56	2,899.30	3,330.81	3,693.84	3,613.84	1,920.82	2,239.25	2,494.27	2,734.75	3,604.05	\$38,705.78
Telephone & Internet	486.32	487.68	487.30	487.38	488.38	468.33	468.22	540.72	508.22	508.04	540.54	508.04	\$5,979.17
Training	1,000.00	0.00	0.00	0.00	0.00	87.00	0.00	0.00	2,229.68	0.00	0.00	0.00	\$3,316.68

Brilliant Source Energy LLC

Profit and Loss

January - December 2021

	JAN 2021	FEB 2021	MAR 2021	APR 2021	MAY 2021	JUN 2021	JUL 2021	AUG 2021	SEP 2021	OCT 2021	NOV 2021	DEC 2021	TOTAL
Travel	1,321.90	309.95	1,298.64	56.99	187.71	146.67	558.74	53.09	357.14	1,092.30	108.09	448.08	\$5,939.30
Accommodations	3,150.00	3,000.00	3,600.00	1,209.00	3,900.00	1,500.00	1,650.00	2,550.00	1,350.00	2,100.00	1,050.00	4,650.00	\$29,709.00
Total Travel	4,471.90	3,309.95	4,898.64	1,265.99	4,087.71	1,646.67	2,208.74	2,603.09	1,707.14	3,192.30	1,158.09	5,098.08	\$35,648.30
Total Expenses	\$19,282.53	\$17,984.23	\$23,769.16	\$19,688.77	\$20,124.89	\$20,931.08	\$19,687.24	\$17,444.86	\$22,064.99	\$20,373.66	\$19,293.60	\$33,023.29	\$253,668.30
NET OPERATING INCOME	\$3,983.93	\$ -8,087.71	\$60,318.51	\$1,539.84	\$ -5,208.14	\$13,799.59	\$43,026.75	\$5,469.25	\$ -15,731.61	\$7,693.33	\$10,595.25	\$75,266.90	\$192,665.89
Other Income													
EIDL Advance Loan Forgiveness	0.00	0.00	0.00	1,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	\$1,000.00
PPP 1 Cares Act Forgiveness Of Debt Income	0.00	0.00	0.00	68,995.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	\$68,995.00
PPP 2 Cares Act Forgiveness of Debt Income	0.00	0.00	0.00	0.00	0.00	0.00	31,251.00	0.00	0.00	0.00	0.00	0.00	\$31,251.00
Total Other Income	\$0.00	\$0.00	\$0.00	\$69,995.00	\$0.00	\$0.00	\$31,251.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$101,246.00
Other Expenses													
Taxes	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16,250.00	\$16,250.00
Total Other Expenses	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$16,250.00	\$16,250.00
NET OTHER INCOME	\$0.00	\$0.00	\$0.00	\$69,995.00	\$0.00	\$0.00	\$31,251.00	\$0.00	\$0.00	\$0.00	\$0.00	\$ -16,250.00	\$84,996.00
NET INCOME	\$3,983.93	\$ -8,087.71	\$60,318.51	\$71,534.84	\$ -5,208.14	\$13,799.59	\$74,277.75	\$5,469.25	\$ -15,731.61	\$7,693.33	\$10,595.25	\$59,016.90	\$277,661.89

Brilliant Source Energy LLC
Profit and Loss

2 Year Forecast for Natural Gas related activities in the State of Ohio

	Current Year 2022	Forecasted Year 1 2023	Forecasted Year 2 2024
Income			
Natural Gas Procurement Commission	133,610	136,282	139,008
Total Income	133,610	136,282	139,008
Cost of Goods Sold			
Agent Contractors	45,025	45,925	46,844
Total Cost of Goods Sold	45,025	45,925	46,844
Gross Profit	88,585	90,357	92,164
Total Expenses	50,333	51,340	52,366
Net Operating Income Before Taxes	38,252	39,017	39,798
Provision for Income Taxes	7,650	7,803	7,960
Net Income	30,601	31,214	31,838

Forecast prepared by:

Brilliant Source Energy LLC

46 Front Street

Berea, Ohio 44017

440-973-7199

info@mybrilliantsource.com

Assumptions: Brilliant Source Energy LLC used the current year budget as a base forecast and applied a 2% increase to sales and expenses based upon anticipated growth and expected increase in expenses.

Brilliant Source Energy LLC

Profit and Loss

January - December 2022

	JAN 2022	FEB 2022	MAR 2022	APR 2022	MAY 2022	JUN 2022	JUL 2022	AUG 2022	SEP 2022	OCT 2022	NOV 2022	DEC 2022	TOTAL
Income													
Sales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	\$0.00
Audit	0.00	1,959.29	6,387.64	0.00	1,540.84	3,799.58	11,260.55	12,063.50	19,080.98	5,406.85	5,525.41	7,977.79	\$75,002.43
EFEC	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15,500.00	0.00	0.00	\$15,500.00
Efficiency Consulting	1,386.00	0.00	2,772.88	1,386.44	1,386.44	1,386.44	1,386.44	1,386.44	1,386.44	4,886.44	358.23	0.00	\$17,722.19
Procurement Commission	48,102.66	36,530.75	87,366.78	61,420.85	52,239.61	66,290.55	60,055.62	94,602.36	52,566.31	42,770.14	49,500.34	75,850.65	\$727,296.62
Total Sales	49,488.66	38,490.04	96,527.30	62,807.29	55,166.89	71,476.57	72,702.61	108,052.30	73,033.73	68,563.43	55,383.98	83,828.44	\$835,521.24
Total Income	\$49,488.66	\$38,490.04	\$96,527.30	\$62,807.29	\$55,166.89	\$71,476.57	\$72,702.61	\$108,052.30	\$73,033.73	\$68,563.43	\$55,383.98	\$83,828.44	\$835,521.24
Cost of Goods Sold													
Cost of Goods Sold	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	285.40	\$285.40
Administrative Contractor	2,160.00	2,160.00	3,240.00	2,160.00	2,160.00	2,160.00	2,160.00	3,240.00	2,160.00	2,160.00	2,160.00	2,160.00	\$28,080.00
Agent Contractor	9,753.57	18,454.16	14,358.12	26,070.17	18,426.30	18,790.83	31,861.57	35,740.28	15,630.90	78,898.37	14,712.77	11,827.22	\$294,524.26
Audit Contractor	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,031.99	2,983.15	986.22	1,084.34	1,799.96	\$7,885.66
Supplies & Materials - COGS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,500.00	0.00	0.00	0.00	\$3,500.00
Total Cost of Goods Sold	11,913.57	20,614.16	17,598.12	28,230.17	20,586.30	20,950.83	34,021.57	40,012.27	24,274.05	82,044.59	17,957.11	16,072.58	\$334,275.32
Total Cost of Goods Sold	\$11,913.57	\$20,614.16	\$17,598.12	\$28,230.17	\$20,586.30	\$20,950.83	\$34,021.57	\$40,012.27	\$24,274.05	\$82,044.59	\$17,957.11	\$16,072.58	\$334,275.32
GROSS PROFIT	\$37,575.09	\$17,875.88	\$78,929.18	\$34,577.12	\$34,580.59	\$50,525.74	\$38,681.04	\$68,040.03	\$48,759.68	\$ -13,481.16	\$37,426.87	\$67,755.86	\$501,245.92
Expenses													
Administration Wages	3,233.39	3,233.39	4,850.08	3,233.39	3,233.39	3,233.39	3,233.39	3,233.38	4,850.09	3,233.39	3,233.39	3,233.39	\$42,034.06
Payroll Taxes	980.07	975.91	1,377.49	906.99	906.99	906.99	906.99	907.00	1,360.48	906.99	906.99	906.99	\$11,949.88
Total Administration Wages	4,213.46	4,209.30	6,227.57	4,140.38	4,140.38	4,140.38	4,140.38	4,140.38	6,210.57	4,140.38	4,140.38	4,140.38	\$53,983.94
Advertising and Marketing	1,100.00	1,100.00	1,237.22	4,350.00	1,117.55	1,100.00	1,216.47	1,100.00	1,100.00	1,100.00	1,100.00	1,100.00	\$16,721.24
Automotive Expense	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	\$0.00
Auto Payment - 2019 GMC Truck	1,122.45	1,122.45	1,122.45	1,122.45	1,122.45	1,122.45	1,122.45	1,122.45	1,122.45	1,122.45	1,122.45	1,122.45	\$13,469.40
Gas - Truck	128.30	337.61	334.37	218.42	352.26	0.00	347.72	93.51	46.90	50.00	36.52	0.00	\$1,945.61
Maintenance - Truck	151.65	848.73	24.00	0.00	15.00	0.00	13.00	0.00	0.00	88.52	7.00	0.00	\$1,147.90
Mileage - Car	1,567.34	1,416.30	136.53	1,040.06	403.00	693.00	1,291.00	613.00	1,398.00	931.45	490.84	1,243.36	\$11,223.88
Total Automotive Expense	2,969.74	3,725.09	1,617.35	2,380.93	1,892.71	1,815.45	2,774.17	1,828.96	2,567.35	2,192.42	1,656.81	2,365.81	\$27,786.79
Bank Charges	695.00	0.00	-490.49	0.00	95.00	0.00	0.00	0.00	59.00	0.00	0.00	0.00	\$358.51
Charitable Contribution	252.23	252.23	252.23	252.23	252.23	252.23	252.23	252.23	252.23	252.23	752.23	252.23	\$3,526.76
Dues and Subscriptions	180.51	533.68	109.68	99.68	99.68	99.68	302.51	105.66	112.66	105.66	105.66	269.09	\$2,124.15
Employee Benefits	171.00	270.14	303.75	234.60	234.60	255.00	159.00	255.28	159.00	159.00	209.00	234.60	\$2,644.97
Gifts	0.00	0.00	0.00	0.00	0.00	96.42	0.00	56.56	46.90	0.00	113.40	2,347.11	\$2,660.39
Health Insurance Premium	485.45	485.45	485.45	485.45	485.45	485.45	485.45	485.45	485.45	485.45	485.45	485.45	\$5,825.40
Insurance	0.00	0.00	0.00	0.00	0.00	0.00	428.00	0.00	0.00	0.00	0.00	0.00	\$428.00
Legal & Professional Fees	0.00	0.00	0.00	239.99	-239.99	0.00	0.00	0.00	0.00	5,043.21	0.00	1,000.00	\$6,043.21
LTC Insurance	0.00	0.00	0.00	0.00	0.00	5,731.99	0.00	0.00	0.00	0.00	0.00	0.00	\$5,731.99
Meals - 100	392.17	235.05	521.05	257.78	0.00	703.01	205.29	636.38	236.19	988.93	138.29	554.51	\$4,868.65
Medical	622.74	748.74	402.55	280.24	1,927.29	193.95	21.73	31.91	6,783.05	0.00	158.71	374.07	\$11,544.98
Office Expenses	0.00	62.22	64.28	206.14	687.69	169.39	1,036.26	78.24	735.87	120.00	2,781.14	6.75	\$5,947.98
Home Office Expense	515.98	523.03	976.85	425.39	451.64	423.08	462.01	483.00	797.38	478.00	443.69	429.60	\$6,409.65
Office Renovation	0.00	0.00	0.00	0.00	0.00	3,000.00	8,500.00	2,743.00	0.00	0.00	0.00	0.00	\$14,243.00
Total Office Expenses	515.98	585.25	1,041.13	631.53	1,139.33	3,592.47	9,998.27	3,304.24	1,533.25	598.00	3,224.83	436.35	\$26,600.63
Postage & Shipping	0.00	4.36	16.50	0.00	0.00	0.00	118.70	0.00	69.96	0.00	3.44	6.54	\$219.50
Rent	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	\$2,400.00
Software	3,737.19	3,645.54	3,883.91	4,646.42	4,117.44	4,136.31	3,768.54	4,072.31	3,970.08	3,939.56	4,135.54	2,682.83	\$46,735.67
Telephone & Internet	507.76	507.76	529.75	529.64	529.74	531.74	461.83	532.50	532.62	533.15	492.75	626.33	\$6,315.57
Training	0.00	1,000.00	0.00	1,500.00	0.00	400.00	400.00	400.00	400.00	400.00	421.59	5,000.00	\$9,921.59

Brilliant Source Energy LLC

Profit and Loss

January - December 2022

	JAN 2022	FEB 2022	MAR 2022	APR 2022	MAY 2022	JUN 2022	JUL 2022	AUG 2022	SEP 2022	OCT 2022	NOV 2022	DEC 2022	TOTAL
Travel	624.37	504.87	738.91	2,915.53	389.09	1,010.81	2,628.79	2,591.35	518.77	1,307.14	569.02	229.47	\$14,028.12
Accommodations	975.00	2,100.00	1,725.00	1,800.00	2,250.00	1,998.68	1,725.00	450.00	225.00	825.00	750.00	1,125.00	\$15,948.68
Total Travel	1,599.37	2,604.87	2,463.91	4,715.53	2,639.09	3,009.49	4,353.79	3,041.35	743.77	2,132.14	1,319.02	1,354.47	\$29,976.80
Total Expenses	\$17,642.60	\$20,107.46	\$18,801.56	\$24,944.40	\$18,630.50	\$26,743.57	\$29,286.36	\$20,443.21	\$25,462.08	\$22,270.13	\$18,657.10	\$23,429.77	\$266,418.74
NET OPERATING INCOME	\$19,932.49	\$ -2,231.58	\$60,127.62	\$9,632.72	\$15,950.09	\$23,782.17	\$9,394.68	\$47,596.82	\$23,297.60	\$ -35,751.29	\$18,769.77	\$44,326.09	\$234,827.18
Other Expenses													
Taxes	17,500.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	35,746.00	0.00	\$53,246.00
Total Other Expenses	\$17,500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$35,746.00	\$0.00	\$53,246.00
NET OTHER INCOME	\$ -17,500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$ -35,746.00	\$0.00	\$ -53,246.00
NET INCOME	\$2,432.49	\$ -2,231.58	\$60,127.62	\$9,632.72	\$15,950.09	\$23,782.17	\$9,394.68	\$47,596.82	\$23,297.60	\$ -35,751.29	\$ -16,976.23	\$44,326.09	\$181,581.18



DATE	DOCUMENT ID	DESCRIPTION	FILING	OVER PAYMENT	EXPED	CERT	COPY
03/23/2017	201708105190	DOMESTIC FOR PROFIT LLC - ARTICLES OF ORG (LCP)	99.00	0.00	0.00	0.00	0.00

Receipt

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

SHORT & SHEPHERD
24461 DETROIT ROAD, SUITE 340
WESTLAKE, OH 44145

**STATE OF OHIO
CERTIFICATE**

Ohio Secretary of State, Jon Husted
4008108

It is hereby certified that the Secretary of State of Ohio has custody of the business records for
BRILLIANT SOURCE ENERGY LLC

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

Document(s)

DOMESTIC FOR PROFIT LLC - ARTICLES OF ORG
Effective Date: 03/22/2017

Document No(s):

201708105190



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
23rd day of March, A.D. 2017.

Jon Husted

Ohio Secretary of State



Form 533A Prescribed by:
Ohio Secretary of State
JON HUSTED
Ohio Secretary of State
Central Ohio: (614) 466-3910
Toll Free: (877) SOS-FILE (767-3453)
www.OhioSecretaryofState.gov
Busserv@OhioSecretaryofState.gov

Date Electronically Filed: 3/22/2017

Articles of Organization for a Domestic Limited Liability Company

Filing Fee: \$99

CHECK ONLY ONE (1) BOX

(1) ☒ Articles of Organization for Domestic
For-Profit Limited Liability Company
(115-LCA)

(2) ☐ Articles of Organization for Domestic
Nonprofit Limited Liability Company
(115-LCA)

Name of Limited Liability Company

BRILLIANT SOURCE ENERGY LLC

Name must include one of the following words or abbreviations: "limited liability company," "limited," "LLC," "L.L.C.," "Ltd.," or "Ltd"

Effective Date
(Optional)

3/22/2017

mm/dd/yyyy

(The legal existence of the limited liability company begins upon the filing
of the articles or on a later date specified that is not more than ninety days
after filing)

This limited liability company shall exist for
(Optional)

Period of Existence

Purpose
(Optional)

ANY PURPOSE OR PURPOSES FOR WHICH INDIVIDUALS LAWFULLY MAY ASSOCIATE
THEMSELVES.

****Note for Nonprofit LLCs**

The Secretary of State does not grant tax exempt status. Filing with our office is not sufficient to obtain state or federal tax exemptions. Contact the Ohio Department of Taxation and the Internal Revenue Service to ensure that the nonprofit limited liability company secures the proper state and federal tax exemptions. These agencies may require that a purpose clause be provided.

ORIGINAL APPOINTMENT OF AGENT

The undersigned authorized member(s), manager(s) or representative(s) of

BRILLIANT SOURCE ENERGY LLC

Name of Limited Liability Company

hereby appoint the following to be Statutory Agent upon whom any process, notice or demand required or permitted by statute to be served upon the limited liability company may be served. The name and address of the agent is

DAWN PAYTOSH

Name of Agent

46 FRONT STREET, UP SUITE

Mailing Address

BEREA

City

OH

State

44017

ZIP Code

ACCEPTANCE OF APPOINTMENT

The undersigned, _____ named herein as the statutory agent

DAWN PAYTOSH

Statutory Agent Name

for

BRILLIANT SOURCE ENERGY LLC

Name of Limited Liability Company

hereby acknowledges and accepts the appointment of agent for said limited liability company

Statutory Agent Signature

DAWN PAYTOSH

Individual Agent's Signature / Signature on Behalf of Business Serving as Agent

By signing and submitting this form to the Ohio Secretary of State, the undersigned hereby certifies that he or she has the requisite authority to execute this document.

Required

Articles and original appointment of agent must be signed by a member, manager or other representative.

If authorized representative is an individual, then they must sign in the "signature" box and print their name in the "Print Name" box.

If authorized representative is a business entity, not an individual, then please print the business name in the "signature" box, an authorized representative of the business entity must sign in the "By" box and print their name in the "Print Name" box.

DAWN PAYTOSH

Signature

AUTHORIZED REPRESENTATIVE

By (if applicable)

Print Name

Signature

By (if applicable)

Print Name

Signature

By (if applicable)

Print Name

Brilliant Source Energy LLC

Balance Sheet

As of December 31, 2022

		TOTAL
ASSETS		
Current Assets		
Bank Accounts		
BSE Checking 6030	68,700.49	
BSE Money Market	160,000.00	
Total Bank Accounts	\$228,700.49	
Other Current Assets		
Undeposited Funds	0.00	
Total Other Current Assets	\$0.00	
Total Current Assets	\$228,700.49	
TOTAL ASSETS	\$228,700.49	
LIABILITIES AND EQUITY		
Liabilities		
Current Liabilities		
Credit Cards		
AMEX Credit Card 1007	538.87	
Capital One SPARK	14,958.48	
Total Credit Cards	\$15,497.35	
Other Current Liabilities		
Ohio Department of Taxation Payable	0.00	
Total Other Current Liabilities	\$0.00	
Total Current Liabilities	\$15,497.35	
Long-Term Liabilities		
SBA Loan	118,191.00	
SBA Loan 2	9,000.00	
SBA Loan 3	350,000.00	
Total Long-Term Liabilities	\$477,191.00	
Total Liabilities	\$492,688.35	
Equity		
Opening Balance Equity	0.00	
Owner's Contribution	298,450.21	
Owner's Draw	-1,473,998.18	
Retained Earnings	729,978.93	
Net Income	181,581.18	
Total Equity	\$ -263,987.86	
TOTAL LIABILITIES AND EQUITY	\$228,700.49	

Brilliant Source Energy LLC

Balance Sheet

As of December 31, 2021

	TOTAL
ASSETS	
Current Assets	
Bank Accounts	
BSE Checking 6030	402,282.34
Total Bank Accounts	\$402,282.34
Other Current Assets	
Undeposited Funds	0.00
Total Other Current Assets	\$0.00
Total Current Assets	\$402,282.34
TOTAL ASSETS	\$402,282.34
LIABILITIES AND EQUITY	
Liabilities	
Current Liabilities	
Credit Cards	
AMEX Credit Card 1007	795.27
Capital One SPARK	17,286.60
Total Credit Cards	\$18,081.87
Total Current Liabilities	\$18,081.87
Long-Term Liabilities	
SBA Loan	144,783.00
SBA Loan 2	9,000.00
SBA Loan 3	350,000.00
Total Long-Term Liabilities	\$503,783.00
Total Liabilities	\$521,864.87
Equity	
Opening Balance Equity	0.00
Owner's Contribution	232,272.61
Owner's Draw	-1,081,834.07
Retained Earnings	452,317.04
Net Income	277,661.89
Total Equity	\$ -119,582.53
TOTAL LIABILITIES AND EQUITY	\$402,282.34



Personal Credit Report for Dawn Paytosh

Report Date: 07/14/2021

Source: TransUnion

File Number: 316609674

Personal Information

You have been on our files since 07/01/1995

SSN: XXX-XX-1020

Your SSN has been masked for your protection.

Date of Birth: 11/18/1976

Names Reported: DAWN M. PAYTOSH and M PAYTOSH DAWN

Addresses Reported:

Address

455 WEST ST, BERE, OH 44017-2356
 25573 ELM ST, OLMSTED FALLS, OH 44138-1607
 455 WEST, BERE, OH 44017
 292 BEELER DR, BERE, OH 44017-1439

Date Reported

09/01/2005
 04/21/2007
 09/01/2000

Telephone Numbers Reported:

(216) 496-6480 (440) 243-7654 (216) 844-3722 (440) 235-3221 (440) 239-9718 (440) 243-9654 (216) 239-9718
 (216) 235-3221

Employment Data Reported:

Adjustable Rate Mortgage Information

The information regarding adjustable rate mortgages was obtained from public records and appears on your report. TransUnion uses a vendor to collect Adjustable Rate Mortgage ("ARM") information from public record sources. This ARM data may be included in your report when it is requested by TransUnion customers qualified to receive it. The information was obtained from the Recorder's Office in the jurisdiction and state specified. None of these items contains adverse information; they are simply a listing of the information filed in the Recorder's Office concerning your adjustable rate mortgage.

MORTGAGE DETAILS FROM PUBLIC RECORD

Origination Date:	10/2006	Loan Amount:	\$118,900
Initial Rate Adjustment:	11/2011	Initial Interest Rate:	7.625%
Next Rate Change Date:	11/2021	Rate Calculation Change:	2.7500%
Rate Change Frequency:	Monthly	Change Percent Limit:	1.0%
Rate Change Interval:	6	First Rate Change Cap:	0.0000%
Index Type:	LIBOR	Maximum Rate:	12.6250%
		Combined Loan to Value:	66.100%

MORTGAGE DETAILS FROM PUBLIC RECORD

Origination Date:	10/2006	Loan Amount:	\$55,900
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Account Information

Typically, creditors report any changes made to your account information monthly. This means that some accounts listed below may not reflect the most recent activity until the creditor's next reporting. This information may include things such as balances, payments, dates, remarks, ratings, etc. The rating key is provided to help you understand some of the account information that could be reported. Pay Status represents the current status of accounts and indicates how you are currently paying. For accounts that have been paid and closed, sold, or transferred, Pay Status represents the last reported status of the account.

You have no Account Information reported.

Account Information

Typically, creditors report any changes made to your account information monthly. This means that some accounts listed below may not reflect the most recent activity until the creditor's next reporting. This information may include things such as balances, payments, dates, remarks, ratings, etc. The rating key is provided to help you understand some of the account information that could be reported. Pay Status represents the current status of accounts and indicates how you are currently paying. For accounts that have been paid and closed, sold, or transferred, Pay Status represents the last reported status of the account.

Rating Key

Some creditors report the timeliness of your payments each month in relation to your agreement with them. The ratings in the key below describe the payments that may be reported by your creditors. Please note: Some but not all of these ratings may be present in your credit report.

N/R	X	OK	30	60	90	120	COL	VS	RPC	C/O	FC
Not Reported	Unknown	Current	30 days late	60 days late	90 days late	120+ days late	Collection	Voluntary Surrender	Repo-session	Charge Off	Foreclosure

Accounts with Adverse Information

Adverse information typically remains on your credit file for up to 7 years from the date of the delinquency. To help you understand what is generally considered adverse, we have added >brackets< to those items in this report. For your protection, your account numbers have been partially masked, and in some cases scrambled. Please note: Accounts are reported as "Current; Paid or paying as agreed" if paid within 30 days of the due date. Accounts reported as Current may still incur late fees or interest charges if not paid on or before the due date.

DEPT OF ED / NELNET #90000002110****

PO BOX 82561
LINCOLN, NE 68501
(888) 486-4722

Date Opened:	02/23/2009	Date Updated:	09/04/2020	Pay Status:	Paid, Closed; was Paid as agreed
Responsibility:	Individual Account	Payment Received:	\$5	Terms:	\$0 per month, paid Monthly for 120 months
Account Type:	Installment Account	Last Payment Made:	09/04/2020	Date Closed:	09/04/2020
Loan Type:	STUDENT LOAN				>Maximum Delinquency of 90 days in 11/2014 and in 02/2015<

High Balance: High balance of \$3,500 from 01/2019 to 09/2020

Remarks: CLOSED

	09/2020	08/2020	07/2020	06/2020	05/2020	04/2020	03/2020	02/2020	01/2020	12/2019
Balance	\$0	\$5	\$79	\$154	\$229	\$303	\$377	\$417	\$458	\$498
Scheduled Payment	\$0	\$0	\$0	\$0	\$0	\$0	\$42	\$42	\$42	\$42
Amount Paid	\$5	\$74	\$74	\$74	\$74	\$72	\$42	\$42	\$42	\$42
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	11/2019	10/2019	09/2019	08/2019	07/2019	06/2019	05/2019	04/2019	03/2019	02/2019
Balance	\$538	\$578	\$618	\$657	\$696	\$734	\$772	\$810	\$847	\$885
Scheduled Payment	\$42	\$42	\$42	\$42	\$42	\$42	\$42	\$42	\$42	\$42
Amount Paid	\$42	\$42	\$42	\$42	\$41	\$41	\$41	\$41	\$43	\$41
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	01/2019	12/2018	11/2018	10/2018	09/2018	08/2018	07/2018	06/2018	05/2018	04/2018
Balance	\$923									
Scheduled Payment	\$42									
Amount Paid	\$41									
Past Due	\$0									
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	03/2018	02/2018	01/2018	12/2017	11/2017	10/2017	09/2017	08/2017	07/2017	06/2017
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	07/2016	06/2016	05/2016	04/2016	03/2016	02/2016	01/2016	12/2015	11/2015	10/2015
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	09/2015	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015	12/2014
Rating	OK	OK	OK	OK	OK	OK	OK	90	90	90

	11/2014	10/2014	09/2014	08/2014	07/2014	06/2014	05/2014	04/2014	03/2014	02/2014
Rating	90	OK	OK	OK	OK	OK	OK	OK	OK	N/R

	01/2014	12/2013	11/2013
Rating	N/R	N/R	OK

DEPT OF ED / NELNET #90000002110****

PO BOX 82561
LINCOLN, NE 68501
(888) 486-4722

Date Opened: 10/10/2008
Responsibility: Individual Account
Account Type: Installment Account

Date Updated: 09/04/2020
Payment Received: \$5
Last Payment Made: 09/04/2020

Pay Status: Paid, Closed; was Paid as agreed
Terms: \$0 per month, paid Monthly for 120 months

Loan Type: STUDENT LOAN

Date Closed: 09/04/2020
>Maximum Delinquency of 90 days in 11/2014 and in 02/2015<

High Balance: High balance of \$3,184 from 01/2019 to 09/2020
Remarks: CLOSED

	09/2020	08/2020	07/2020	06/2020	05/2020	04/2020	03/2020	02/2020	01/2020	12/2019
Balance	\$0	\$5	\$76	\$146	\$217	\$288	\$358	\$397	\$435	\$473
Scheduled Payment	\$0	\$0	\$0	\$0	\$0	\$0	\$40	\$40	\$40	\$40
Amount Paid	\$5	\$70	\$70	\$70	\$70	\$68	\$40	\$40	\$40	\$40
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	11/2019	10/2019	09/2019	08/2019	07/2019	06/2019	05/2019	04/2019	03/2019	02/2019
Balance	\$511	\$549	\$587	\$624	\$661	\$697	\$733	\$769	\$804	\$841
Scheduled Payment	\$40	\$40	\$40	\$40	\$40	\$40	\$40	\$40	\$40	\$40
Amount Paid	\$40	\$40	\$40	\$40	\$39	\$39	\$39	\$39	\$41	\$39
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	01/2019	12/2018	11/2018	10/2018	09/2018	08/2018	07/2018	06/2018	05/2018	04/2018
Balance	\$876									
Scheduled Payment	\$40									
Amount Paid	\$39									
Past Due	\$0									
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	03/2018	02/2018	01/2018	12/2017	11/2017	10/2017	09/2017	08/2017	07/2017	06/2017
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	07/2016	06/2016	05/2016	04/2016	03/2016	02/2016	01/2016	12/2015	11/2015	10/2015
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	09/2015	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015	12/2014
Rating	OK	OK	OK	OK	OK	OK	OK	90	90	90

	11/2014	10/2014	09/2014	08/2014	07/2014	06/2014	05/2014	04/2014	03/2014	02/2014
Rating	90	OK	OK	OK	OK	OK	OK	OK	OK	N/R

	01/2014	12/2013	11/2013
Rating	N/R	N/R	OK

DEPT OF ED / NELNET #90000022239****

PO BOX 82561
LINCOLN, NE 68501
(888) 486-4722

Date Opened: 03/18/2011
Responsibility: Individual Account
Account Type: Installment Account

Date Updated: 10/06/2020
Payment Received: \$128
Last Payment Made: 10/06/2020

Pay Status: Paid, Closed; was Paid as agreed
Terms: \$0 per month, paid Monthly for 120 months

Loan Type: STUDENT LOAN

Date Closed: 10/06/2020
>Maximum Delinquency of 90 days in 11/2014 and in 02/2015<

High Balance: High balance of \$1,579 from 01/2019 to 10/2020
Remarks: CLOSED

	10/2020	09/2020	08/2020	07/2020	06/2020	05/2020	04/2020	03/2020	02/2020	01/2020
Balance	\$0	\$128	\$296	\$329	\$363	\$396	\$429	\$465	\$481	\$498
Scheduled Payment	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$19	\$19	\$19
Amount Paid	\$128	\$168	\$33	\$33	\$33	\$33	\$33	\$19	\$19	\$19
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	12/2019	11/2019	10/2019	09/2019	08/2019	07/2019	06/2019	05/2019	04/2019	03/2019
Balance	\$514	\$530	\$546	\$562	\$578	\$594	\$610	\$625	\$640	\$655
Scheduled Payment	\$19	\$19	\$19	\$19	\$19	\$19	\$19	\$19	\$19	\$19
Amount Paid	\$19	\$19	\$19	\$19	\$19	\$18	\$18	\$18	\$18	\$19
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	02/2019	01/2019	12/2018	11/2018	10/2018	09/2018	08/2018	07/2018	06/2018	05/2018
Balance	\$671	\$686								
Scheduled Payment	\$19	\$19								
Amount Paid	\$18	\$18								
Past Due	\$0	\$0								
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	04/2018	03/2018	02/2018	01/2018	12/2017	11/2017	10/2017	09/2017	08/2017	07/2017
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	06/2017	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	08/2016	07/2016	06/2016	05/2016	04/2016	03/2016	02/2016	01/2016	12/2015	11/2015
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	10/2015	09/2015	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015
Rating	OK	OK	OK	OK	OK	OK	OK	OK	90	90

	12/2014	11/2014	10/2014	09/2014	08/2014	07/2014	06/2014	05/2014	04/2014	03/2014
Rating	90	90	OK	OK	OK	OK	OK	OK	OK	OK

	02/2014	01/2014	12/2013
Rating	N/R	N/R	N/R

DEPT OF ED / NELNET #90000002110****

PO BOX 82561
LINCOLN, NE 68501
(888) 486-4722

Date Opened: 02/23/2009
Responsibility: Individual Account
Account Type: Installment Account

Date Updated: 06/30/2021
Payment Received: \$0
Last Payment Made: 06/28/2021

Pay Status: Current Account
Terms: \$0 per month, paid Monthly for 120 months
>Maximum Delinquency of 90 days in 11/2014 and in 02/2015<

Loan Type: STUDENT LOAN
High Balance: High balance of \$2,750 from 01/2019 to 06/2021

	06/2021	05/2021	04/2021	03/2021	02/2021	01/2021	12/2020	11/2020	10/2020	09/2020
Balance	\$237	\$237	\$237	\$237	\$237	\$237	\$237	\$237	\$237	\$263
Scheduled Payment	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$25	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	08/2020	07/2020	06/2020	05/2020	04/2020	03/2020	02/2020	01/2020	12/2019	11/2019
Balance	\$263	\$263	\$263	\$263	\$263	\$265	\$294	\$323	\$352	\$381
Scheduled Payment	\$0	\$0	\$0	\$0	\$0	\$30	\$30	\$30	\$30	\$30
Amount Paid	\$0	\$0	\$0	\$0	\$1	\$30	\$30	\$30	\$30	\$30
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	10/2019	09/2019	08/2019	07/2019	06/2019	05/2019	04/2019	03/2019	02/2019	01/2019
Balance	\$410	\$439	\$467	\$495	\$523	\$550	\$577	\$604	\$632	\$659
Scheduled Payment	\$30	\$30	\$30	\$30	\$30	\$30	\$30	\$30	\$30	\$30
Amount Paid	\$30	\$30	\$30	\$29	\$29	\$29	\$29	\$30	\$29	\$30
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	12/2018	11/2018	10/2018	09/2018	08/2018	07/2018	06/2018	05/2018	04/2018	03/2018
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	02/2018	01/2018	12/2017	11/2017	10/2017	09/2017	08/2017	07/2017	06/2017	05/2017
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016	07/2016
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	06/2016	05/2016	04/2016	03/2016	02/2016	01/2016	12/2015	11/2015	10/2015	09/2015
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015	12/2014	11/2014
Rating	OK	OK	OK	OK	OK	OK	90	90	90	90

	10/2014	09/2014	08/2014
Rating	OK	OK	OK

DEPT OF ED / NELNET #90000002110****

PO BOX 82561
LINCOLN, NE 68501
(888) 486-4722

Date Opened: 10/10/2008 **Date Updated:** 06/30/2021
Responsibility: Individual Account **Payment Received:** \$0
Account Type: Installment Account **Last Payment Made:** 06/28/2021

Pay Status: Current Account
Terms: \$0 per month, paid Monthly for 120 months

>Maximum Delinquency of 90 days in 11/2014 and in 02/2015<

Loan Type: STUDENT LOAN
High Balance: High balance of \$2,750 from 01/2019 to 06/2021

	06/2021	05/2021	04/2021	03/2021	02/2021	01/2021	12/2020	11/2020	10/2020	09/2020
Balance	\$237	\$237	\$237	\$237	\$237	\$237	\$237	\$237	\$237	\$263
Scheduled Payment	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$25	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	08/2020	07/2020	06/2020	05/2020	04/2020	03/2020	02/2020	01/2020	12/2019	11/2019
Balance	\$263	\$263	\$263	\$263	\$263	\$265	\$294	\$323	\$352	\$381
Scheduled Payment	\$0	\$0	\$0	\$0	\$0	\$30	\$30	\$30	\$30	\$30
Amount Paid	\$0	\$0	\$0	\$0	\$1	\$30	\$30	\$30	\$30	\$30
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	10/2019	09/2019	08/2019	07/2019	06/2019	05/2019	04/2019	03/2019	02/2019	01/2019
Balance	\$410	\$439	\$467	\$495	\$523	\$550	\$577	\$604	\$632	\$659
Scheduled Payment	\$30	\$30	\$30	\$30	\$30	\$30	\$30	\$30	\$30	\$30
Amount Paid	\$30	\$30	\$30	\$29	\$29	\$29	\$29	\$30	\$29	\$30
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	12/2018	11/2018	10/2018	09/2018	08/2018	07/2018	06/2018	05/2018	04/2018	03/2018
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	02/2018	01/2018	12/2017	11/2017	10/2017	09/2017	08/2017	07/2017	06/2017	05/2017
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016	07/2016
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	06/2016	05/2016	04/2016	03/2016	02/2016	01/2016	12/2015	11/2015	10/2015	09/2015
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015	12/2014	11/2014
Rating	OK	OK	OK	OK	OK	OK	90	90	90	90

	10/2014	09/2014	08/2014
Rating	OK	OK	OK

DEPT OF ED / NELNET #90000022239****

PO BOX 82561
LINCOLN, NE 68501
(888) 486-4722

Date Opened: 03/18/2011 **Date Updated:** 06/30/2021
Responsibility: Individual Account **Payment Received:** \$0
Account Type: Installment Account **Last Payment Made:** 06/28/2021

Pay Status: Current Account
Terms: \$0 per month, paid Monthly for 120 months

>Maximum Delinquency of 90 days in 11/2014 and in 02/2015<

Loan Type: STUDENT LOAN
High Balance: High balance of \$1,375 from 01/2019 to 06/2021

	06/2021	05/2021	04/2021	03/2021	02/2021	01/2021	12/2020	11/2020	10/2020	09/2020
Balance	\$363	\$363	\$363	\$363	\$363	\$363	\$363	\$363	\$363	\$363
Scheduled Payment	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	08/2020	07/2020	06/2020	05/2020	04/2020	03/2020	02/2020	01/2020	12/2019	11/2019
Balance	\$363	\$363	\$363	\$363	\$363	\$365	\$379	\$392	\$405	\$419
Scheduled Payment	\$0	\$0	\$0	\$0	\$0	\$14	\$14	\$14	\$14	\$14
Amount Paid	\$0	\$0	\$0	\$0	\$1	\$14	\$14	\$14	\$14	\$14
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	10/2019	09/2019	08/2019	07/2019	06/2019	05/2019	04/2019	03/2019	02/2019	01/2019
Balance	\$432	\$445	\$458	\$471	\$484	\$497	\$509	\$522	\$535	\$547
Scheduled Payment	\$14	\$14	\$14	\$14	\$14	\$14	\$14	\$14	\$14	\$14
Amount Paid	\$14	\$14	\$14	\$14	\$14	\$14	\$14	\$14	\$14	\$14
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	12/2018	11/2018	10/2018	09/2018	08/2018	07/2018	06/2018	05/2018	04/2018	03/2018
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	02/2018	01/2018	12/2017	11/2017	10/2017	09/2017	08/2017	07/2017	06/2017	05/2017
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016	07/2016
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	06/2016	05/2016	04/2016	03/2016	02/2016	01/2016	12/2015	11/2015	10/2015	09/2015
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015	12/2014	11/2014
Rating	OK	OK	OK	OK	OK	OK	90	90	90	90

	10/2014	09/2014	08/2014
Rating	OK	OK	OK

OCWEN LOAN SVCG LLC #713137****

1 Mortgage Way
Mount Laurel, NJ 08054
(561) 682-8000

Date Opened: 10/16/2006**Responsibility:** Individual Account**Account Type:** Mortgage Account**Loan Type:** CONVENTIONAL REAL
ESTATE MTG**Date Updated:** 06/01/2019**Payment Received:** \$0**Last Payment Made:** 05/16/2019**Pay Status:** Current Account**Terms:** \$0 per month, paid Monthly for
372 months**Date Closed:** 06/01/2019>Maximum Delinquency of 120 days in 10/2014
for \$84,239 and in 04/2016 for \$68,985<**High Balance:** High balance of \$118,900 from 01/2019 to 04/2019; \$118,900 from 06/2019 to 06/2019

	06/2019	05/2019	04/2019	03/2019	02/2019	01/2019	12/2018	11/2018	10/2018	09/2018
Balance	\$0		\$129,199	\$129,599	\$138,204	\$138,618				
Scheduled Payment	\$0		\$961	\$961	\$961	\$961				
Amount Paid	\$0		\$1,200	\$1,200	\$1,200	\$1,200				
Past Due	\$0		\$0	\$0	\$0	\$0				
Remarks	TRL		LMD	LMD	LMD	LMD				
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	08/2018	07/2018	06/2018	05/2018	04/2018	03/2018	02/2018	01/2018	12/2017	11/2017
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	10/2017	09/2017	08/2017	07/2017	06/2017	05/2017	04/2017	03/2017	02/2017	01/2017
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	12/2016	11/2016	10/2016	09/2016	08/2016	07/2016	06/2016	05/2016	04/2016	03/2016
Rating	OK	OK	OK	OK	OK	OK	OK	OK	120	120

	02/2016	01/2016	12/2015	11/2015	10/2015	09/2015	08/2015	07/2015	06/2015	05/2015
Rating	120	120	120	120	120	120	120	120	120	120

	04/2015	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014
Rating	120	120	120	120	120	120	120

Satisfactory Accounts

The following accounts are reported with no adverse information. For your protection, your account numbers have been partially masked, and in some cases scrambled. Please note: Accounts are reported as "Current; Paid or paying as agreed" if paid within 30 days of the due date. Accounts reported as Current may still incur late fees or interest charges if not paid on or before the due date.

ACS/JP MORGAN CHASE #R06391****

P O BOX 7013
INDIANAPOLIS, IN 46207
(800) 489-5005

Date Opened: 06/18/2008
Responsibility: Individual Account
Account Type: Installment Account

Balance: \$0
Date Updated: 04/30/2017
Payment Received: \$0
Last Payment Made: 04/27/2017
High Balance: \$5,250

Pay Status: Paid, Closed; was Paid as agreed
Terms: \$0 per month, paid Monthly for 120 months
Date Closed: 04/30/2017

Loan Type: STUDENT LOAN
Remarks: CLOSED

	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016	07/2016	06/2016
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	05/2016	04/2016	03/2016	02/2016	01/2016	12/2015	11/2015	10/2015	09/2015	08/2015
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	09/2014	08/2014	07/2014	06/2014	05/2014	04/2014	03/2014	02/2014	01/2014	12/2013
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	11/2013	10/2013	09/2013	08/2013	07/2013	06/2013	05/2013	04/2013	03/2013	02/2013
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	01/2013	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012	05/2012	04/2012
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	03/2012	02/2012	01/2012	12/2011	11/2011	10/2011	09/2011	08/2011	07/2011	06/2011
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	05/2011	04/2011	03/2011	02/2011	01/2011	12/2010	11/2010	10/2010	09/2010	08/2010
Rating	X	X	X	X	X	OK	OK	OK	OK	OK

	07/2010	06/2010
Rating	OK	OK

AFFILIATED ACCEPTANCE CO #591696****

PO BOX 790001
SUNRISE BEACH, MO 65079-9001
(573) 374-9970

Date Opened:	08/20/2013	Balance:	\$0	Pay Status:	Current Account
Responsibility:	Individual Account	Date Updated:	07/11/2014	Terms:	\$0 per month, paid Monthly for 11 months
Account Type:	Installment Account	Payment Received:	\$149	Date Closed:	07/11/2014
		Last Payment Made:	07/10/2014		
Loan Type:	INSTALLMENT SALES CONTRACT	High Balance:	\$159		

Remarks: CLOSED BY CREDIT GRANTOR; CLOSED

	06/2014	05/2014	04/2014	03/2014	02/2014	01/2014	12/2013	11/2013	10/2013
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

AFFILIATED ACCEPTANCE CO #591696****

PO BOX 790001
SUNRISE BEACH, MO 65079-9001
(573) 374-9970

Date Opened:	11/18/2014	Balance:	\$0	Pay Status:	Current Account
Responsibility:	Individual Account	Date Updated:	10/19/2015	Terms:	\$0 per month, paid Monthly for 11 months
Account Type:	Installment Account	Payment Received:	\$69	Date Closed:	10/19/2015
		Last Payment Made:	10/19/2015		
Loan Type:	INSTALLMENT SALES CONTRACT	High Balance:	\$759		

Remarks: Account closed at consumer's request; CLOSED BY CREDIT GRANTOR; CLOSED

	09/2015	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

AFFILIATED ACCEPTANCE CO #591696****

PO BOX 790001
SUNRISE BEACH, MO 65079-9001
(573) 374-9970

Date Opened:	08/16/2017	Balance:	\$0	Pay Status:	Current Account
Responsibility:	Individual Account	Date Updated:	07/13/2018	Terms:	\$0 per month, paid Monthly for 11 months
Account Type:	Installment Account	Payment Received:	\$53	Date Closed:	07/13/2018
		Last Payment Made:	07/12/2018		
Loan Type:	INSTALLMENT SALES CONTRACT	High Balance:	\$79		
		Original Creditor:	FIGHT FIT		

Remarks: CLOSED BY CREDIT GRANTOR; CLOSED

	06/2018	05/2018	04/2018	03/2018	02/2018	01/2018	12/2017	11/2017	10/2017
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

ALLY FINANCIAL #1092074****

P.O. BOX 380901
BLOOMINGTON, MN 55438
(888) 925-2559

Date Opened: 08/31/2013 **Balance:** \$0 **Pay Status:** Paid, Closed; was Paid as agreed
Responsibility: Individual Account **Date Updated:** 01/15/2019
Account Type: Installment Account **Payment Received:** \$0 **Terms:** \$0 per month, paid Monthly for 72 months
Loan Type: AUTOMOBILE **Last Payment Made:** 01/15/2019 **Date Closed:** 01/15/2019
Remarks: CLOSED **High Balance:** \$22,876

	12/2018	11/2018	10/2018	09/2018	08/2018	07/2018	06/2018	05/2018	04/2018	03/2018
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	02/2018	01/2018	12/2017	11/2017	10/2017	09/2017	08/2017	07/2017	06/2017	05/2017
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016	07/2016
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	06/2016	05/2016	04/2016	03/2016	02/2016	01/2016	12/2015	11/2015	10/2015	09/2015
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015	12/2014	11/2014
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	10/2014	09/2014	08/2014	07/2014	06/2014	05/2014	04/2014	03/2014	02/2014	01/2014
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	12/2013	11/2013	10/2013	09/2013
Rating	OK	OK	OK	OK

ALLY FINANCIAL #62892461****

P.O. BOX 380901
BLOOMINGTON, MN 55438
(888) 925-2559

Date Opened: 02/29/2016 **Date Updated:** 06/26/2019 **Pay Status:** Paid, Closed; was Paid as agreed
Responsibility: Joint Account **Payment Received:** \$0 **Terms:** \$0 per month, paid Monthly for 72 months
Account Type: Installment Account **Last Payment Made:** 06/26/2019 **Date Closed:** 06/26/2019
Loan Type: AUTOMOBILE
High Balance: High balance of \$18,144 from 01/2019 to 06/2019
Remarks: CLOSED

	06/2019	05/2019	04/2019	03/2019	02/2019	01/2019	12/2018	11/2018	10/2018	09/2018
Balance	\$0	\$2,959	\$5,927	\$8,854	\$9,259	\$9,660				
Scheduled Payment	\$0	\$304	\$304	\$304	\$304	\$304				
Amount Paid	\$0	\$3,000	\$3,000	\$450	\$450	\$450				
Past Due	\$0	\$0	\$0	\$0	\$0	\$0				
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	08/2018	07/2018	06/2018	05/2018	04/2018	03/2018	02/2018	01/2018	12/2017	11/2017
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	10/2017	09/2017	08/2017	07/2017	06/2017	05/2017	04/2017	03/2017	02/2017	01/2017
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	12/2016	11/2016	10/2016	09/2016	08/2016	07/2016	06/2016	05/2016	04/2016	03/2016
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

AMERICAN EXPRESS #349991998270****

PO BOX 981537
EL PASO, TX 79998
(800) 874-2717

Date Opened: 01/05/2013
Responsibility: Individual Account
Account Type: Open Account
Loan Type: CREDIT CARD
High Balance: High balance of \$10,941 from 01/2019 to 06/2021

Date Updated: 06/25/2021

Pay Status: Current Account
Terms: Paid Monthly

	06/2021	05/2021	04/2021	03/2021	02/2021	01/2021	12/2020	11/2020	10/2020	09/2020
Balance	\$1,290	\$1,700	\$224	\$2,520	\$318	\$1,845	\$2,029	\$4,265	\$5,898	\$2,670
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	08/2020	07/2020	06/2020	05/2020	04/2020	03/2020	02/2020	01/2020	12/2019	11/2019
Balance	\$4,418	\$544	\$965	\$962	\$472	\$5,268	\$1,883	\$3,016	\$3,586	\$7,194
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	10/2019	09/2019	08/2019	07/2019	06/2019	05/2019	04/2019	03/2019	02/2019	01/2019
Balance	\$7,824	\$7,067	\$2,950	\$10,048	\$9,243	\$191	\$0	\$1,208	\$1,111	\$583
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	12/2018	11/2018	10/2018	09/2018	08/2018	07/2018	06/2018	05/2018	04/2018	03/2018
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	02/2018	01/2018	12/2017	11/2017	10/2017	09/2017	08/2017	07/2017	06/2017	05/2017
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016	07/2016
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	06/2016	05/2016	04/2016	03/2016	02/2016	01/2016	12/2015	11/2015	10/2015	09/2015
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015	12/2014	11/2014
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	10/2014	09/2014	08/2014
Rating	OK	OK	OK

BANK OF AMERICA #552433208207****

PO BOX 982238
EL PASO, TX 79998-2235
(800) 421-2110

Date Opened: 05/04/2001
Responsibility: Individual Account
Account Type: Revolving Account
Loan Type: CREDIT CARD
High Balance: High balance of \$24,650 from 01/2019 to 06/2021
Credit Limit: Credit limit of \$5,900 from 01/2019 to 06/2021

Date Updated: 06/12/2021
Last Payment Made: 06/07/2021

Pay Status: Current Account
Terms: \$25 per month; paid Monthly

	06/2021	05/2021	04/2021	03/2021	02/2021	01/2021	12/2020	11/2020	10/2020	09/2020
Balance	\$83	\$33	\$1,072	\$387	\$566	\$0	\$0	\$0	\$119	\$80
Scheduled Payment	\$25	\$25	\$25	\$25	\$25				\$25	\$25
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Remarks										
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	08/2020	07/2020	06/2020	05/2020	04/2020	03/2020	02/2020	01/2020	12/2019	11/2019
Balance	\$426	\$348	\$79	\$0	\$0	\$57	\$57	\$258	\$680	\$518
Scheduled Payment	\$25	\$25	\$25			\$25	\$25	\$25	\$25	\$25
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Remarks										
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	10/2019	09/2019	08/2019	07/2019	06/2019	05/2019	04/2019	03/2019	02/2019	01/2019
Balance	\$1,151	\$3,162	\$1,744	\$57	\$542	\$1,978	\$962	\$0	\$973	\$1,078
Scheduled Payment	\$25	\$31	\$25	\$0	\$25	\$25	\$25		\$25	\$25
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Remarks			DRG	AID			DRG	AID		
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	12/2018	11/2018	10/2018	09/2018	08/2018	07/2018	06/2018	05/2018	04/2018	03/2018
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	02/2018	01/2018	12/2017	11/2017	10/2017	09/2017	08/2017	07/2017	06/2017	05/2017
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016	07/2016
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	06/2016	05/2016	04/2016	03/2016	02/2016	01/2016	12/2015	11/2015	10/2015	09/2015
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015	12/2014	11/2014
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	10/2014	09/2014	08/2014
Rating	OK	OK	OK

BANK OF AMERICA, N.A. #2350****

4909 SAVARESE CIRCLE
FL1-908-01-47
Tampa, FL 33634
(800) 669-6607

Date Opened: 08/12/2005
Responsibility: Individual Account
Account Type: Mortgage Account
Loan Type: CONVENTIONAL REAL ESTATE MTG

Balance: \$0
Date Updated: 03/31/2014
Payment Received: \$950
Last Payment Made: 03/18/2014
High Balance: \$137,600

Pay Status: Transferred; was Paying as agreed
Terms: \$0 per month, paid Monthly for 360 months
Date Closed: 03/31/2014

Remarks: TRANSFERRED TO ANOTHER LENDER; TRANSFERRED TO ANOTHER OFFICE

	02/2014	01/2014	12/2013	11/2013	10/2013	09/2013	08/2013	07/2013	06/2013	05/2013
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	04/2013	03/2013	02/2013	01/2013	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	06/2012	05/2012	04/2012	03/2012	02/2012	01/2012	12/2011	11/2011	10/2011	09/2011
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	08/2011	07/2011	06/2011	05/2011	04/2011	03/2011	02/2011	01/2011	12/2010	11/2010
Rating	OK	OK	OK	OK	OK	OK	OK	OK	X	X

	10/2010
Rating	X

BANK OF AMERICA, N.A. #2223****

4909 SAVARESE CIRCLE
FL1-908-01-47
Tampa, FL 33634
(800) 669-6607

Date Opened: 10/16/2006
Responsibility: Individual Account
Account Type: Line of Credit Account

Balance: \$0
Date Updated: 10/10/2018
Payment Received: \$10,386
Last Payment Made: 09/14/2018
High Balance: \$49,211
Credit Limit: \$55,000

Pay Status: Paid, Closed; was Paid as agreed
Terms: Paid Monthly
Date Closed: 11/01/2011
Date Paid: 09/14/2018

Remarks: CLOSED

	09/2018	08/2018	07/2018	06/2018	05/2018	04/2018	03/2018	02/2018	01/2018	12/2017
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	11/2017	10/2017	09/2017	08/2017	07/2017	06/2017	05/2017	04/2017	03/2017	02/2017
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016	07/2016	06/2016	05/2016	04/2016
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	03/2016	02/2016	01/2016	12/2015	11/2015	10/2015	09/2015	08/2015	07/2015	06/2015
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	05/2015	04/2015	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014	09/2014	08/2014
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	07/2014	06/2014	05/2014	04/2014	03/2014	02/2014	01/2014	12/2013	11/2013	10/2013
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	09/2013	08/2013	07/2013	06/2013	05/2013	04/2013	03/2013	02/2013	01/2013	12/2012
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012	05/2012	04/2012	03/2012	02/2012
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	01/2012	12/2011
Rating	OK	OK

BEST BUY/CBNA #603535131027****

5800 South Corporate Place
SIOUX FALLS, SD 57108
Phone number not available

Date Opened: 05/15/2021
Responsibility: Individual Account
Account Type: Revolving Account
Loan Type: CHARGE ACCOUNT

Balance: \$2,657
Date Updated: 06/12/2021
High Balance: \$2,657
Credit Limit: \$4,000

Pay Status: Current Account
Terms: \$29 per month; paid Monthly

CAPITAL ONE BANK USA NA**#415417859778******P O Box 31293
Salt Lake City, UT 84131
(800) 955-7070**Date Opened:** 08/03/2017
Responsibility: Individual Account
Account Type: Revolving Account
Loan Type: BUSINESS CREDIT CARD**Date Updated:** 07/10/2021
Last Payment Made: 07/05/2021**Pay Status:** Current Account
Terms: \$49 per month; paid Monthly**High Balance:** High balance of \$18,683 from 01/2019 to 06/2019; \$18,683 from 08/2019 to 07/2021**Credit Limit:** Credit limit of \$20,000 from 01/2019 to 06/2019; \$20,000 from 08/2019 to 07/2021

	07/2021	06/2021	05/2021	04/2021	03/2021	02/2021	01/2021	12/2020	11/2020	10/2020
Balance	\$4,946	\$4,495	\$2,261	\$5,168	\$5,812	\$5,413	\$1,887	\$3,816	\$2,768	\$1,824
Scheduled Payment	\$49	\$44	\$22	\$51	\$58	\$54	\$18	\$38	\$27	\$18
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	09/2020	08/2020	07/2020	06/2020	05/2020	04/2020	03/2020	02/2020	01/2020	12/2019
Balance	\$6,241	\$5,640	\$3,994	\$1,728	\$1,435	\$1,802	\$8,165	\$4,275	\$3,298	\$3,249
Scheduled Payment	\$62	\$56	\$39	\$17	\$15	\$18	\$81	\$42	\$32	\$32
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	11/2019	10/2019	09/2019	08/2019	07/2019	06/2019	05/2019	04/2019	03/2019	02/2019
Balance	\$3,105	\$7,482	\$8,058	\$745		\$49	\$227	\$352	\$6,942	\$111
Scheduled Payment	\$31	\$74	\$80	\$15		\$15	\$15	\$15	\$69	\$15
Past Due	\$0	\$0	\$0	\$0		\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	X	OK	OK	OK	OK	OK

	01/2019	12/2018	11/2018	10/2018	09/2018	08/2018	07/2018	06/2018	05/2018	04/2018
Balance	\$434									
Scheduled Payment	\$15									
Past Due	\$0									
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	03/2018	02/2018	01/2018	12/2017	11/2017	10/2017	09/2017
Rating	OK	OK	OK	OK	OK	OK	OK

COMENITY BANK/BUCKLE**#585637080916******6939 AMERICANA PARKWAY
REYNOLDSBURG, OH 43068
Phone number not available**Date Opened:** 08/21/2009
Responsibility: Individual Account
Account Type: Revolving Account
Loan Type: CHARGE ACCOUNT**Balance:** \$0
Date Updated: 01/27/2018
Payment Received: \$0
Last Payment Made: 04/16/2013
High Balance: \$563
Credit Limit: \$1,080**Pay Status:** Current Account
Terms: Paid Monthly
Date Closed: 01/22/2018
Date Paid: 04/16/2013**Remarks:** CLOSED BY CREDIT GRANTOR; CLOSED

	12/2017	11/2017	10/2017	09/2017	08/2017	07/2017	06/2017	05/2017	04/2017	03/2017
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016	07/2016	06/2016	05/2016
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	04/2016	03/2016	02/2016	01/2016	12/2015	11/2015	10/2015	09/2015	08/2015	07/2015
Rating	OK	OK	OK	N/R	N/R	N/R	N/R	N/R	N/R	N/R

	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014	09/2014
Rating	N/R	N/R	N/R	N/R	N/R	N/R	N/R	N/R	N/R	N/R

	08/2014	07/2014	06/2014	05/2014	04/2014	03/2014	02/2014	01/2014	12/2013	11/2013
Rating	N/R	N/R	N/R	N/R	N/R	N/R	N/R	N/R	N/R	N/R

	10/2013	09/2013	08/2013	07/2013	06/2013	05/2013	04/2013	03/2013	02/2013	01/2013
Rating	N/R	N/R	N/R	N/R	OK	OK	OK	OK	OK	OK

	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012	05/2012	04/2012	03/2012
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	02/2012	01/2012	12/2011	11/2011	10/2011	09/2011	08/2011	07/2011	06/2011	05/2011
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	04/2011	03/2011
Rating	OK	OK

COMENITY BANK/VCTRSSC**#539176137223******6939 AMERICANA PARKWAY
REYNOLDSBURG, OH 43068
(800) 695-9478**Date Opened:** 07/02/1997 **Date Updated:** 06/12/2021**Responsibility:** Individual Account **Payment Received:** \$0**Account Type:** Revolving Account **Last Payment Made:** 07/31/2019**Loan Type:** CHARGE ACCOUNT**High Balance:** High balance of \$667 from 01/2019 to 07/2020; \$667 from 09/2020 to 06/2021**Credit Limit:** Credit limit of \$560 from 01/2019 to 07/2020; \$560 from 09/2020 to 06/2021**Pay Status:** Current Account**Terms:** Paid Monthly**Date Paid:** 07/31/2019

	06/2021	05/2021	04/2021	03/2021	02/2021	01/2021	12/2020	11/2020	10/2020	09/2020
Balance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Scheduled Payment										
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$169
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	08/2020	07/2020	06/2020	05/2020	04/2020	03/2020	02/2020	01/2020	12/2019	11/2019
Balance		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Scheduled Payment										
Amount Paid		\$169	\$169	\$169	\$169	\$169	\$169	\$169	\$169	\$169
Past Due		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	10/2019	09/2019	08/2019	07/2019	06/2019	05/2019	04/2019	03/2019	02/2019	01/2019
Balance	\$0	\$0	\$0	\$169	\$123	\$0	\$0	\$0	\$0	\$0
Scheduled Payment				\$25	\$0					
Amount Paid	\$169	\$169	\$169	\$0	\$0	\$0	\$133	\$133	\$133	\$133
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	12/2018	11/2018	10/2018	09/2018	08/2018	07/2018	06/2018	05/2018	04/2018	03/2018
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	02/2018	01/2018	12/2017	11/2017	10/2017	09/2017	08/2017	07/2017	06/2017	05/2017
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016	07/2016
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	06/2016	05/2016	04/2016	03/2016	02/2016	01/2016	12/2015	11/2015	10/2015	09/2015
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015	12/2014	11/2014
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	10/2014	09/2014	08/2014
Rating	OK	OK	OK

FIFTH THIRD BANK NA #42391****

5050 KINGSLEY DR
M/D 1MOCP
CINCINNATI, OH 45263
(513) 358-4801

Date Opened: 09/10/2018
Responsibility: Individual Account
Account Type: Mortgage Account
Loan Type: CONVENTIONAL REAL ESTATE MTG

Date Updated: 08/22/2019
Payment Received: \$136,313
Last Payment Made: 08/22/2019

Pay Status: Paid, Closed; was Paid as agreed
Terms: \$0 per month, paid Monthly for 360 months
Date Closed: 08/22/2019

High Balance: High balance of \$136,400 from 01/2019 to 08/2019

Remarks: CLOSED

	08/2019	07/2019	06/2019	05/2019	04/2019	03/2019	02/2019	01/2019	12/2018	11/2018
Balance	\$0	\$134,897	\$135,067	\$135,236	\$135,404	\$135,572	\$135,739	\$135,905		
Scheduled Payment	\$0	\$1,182	\$1,182	\$1,182	\$1,182	\$1,141	\$1,141	\$1,141		
Amount Paid	\$136,313	\$1,182	\$1,182	\$1,182	\$1,141	\$1,141	\$1,142	\$1,142		
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0		
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	10/2018	09/2018
Rating	OK	OK

HARRIS T & S #990866****

PO BOX 755
CHICAGO, IL 60690-0755
(888) 340-2265

Date Opened: 03/11/2020
Responsibility: Individual Account
Account Type: Installment Account

Date Updated: 04/30/2021
Payment Received: \$1,885
Last Payment Made: 04/26/2021

Pay Status: Current Account
Terms: \$942 per month, paid Monthly for 72 months

Loan Type: AUTOMOBILE
High Balance: High balance of \$60,890 from 03/2020 to 04/2021

	04/2021	03/2021	02/2021	01/2021	12/2020	11/2020	10/2020	09/2020	08/2020	07/2020
Balance	\$50,913	\$52,639	\$53,437	\$53,258	\$54,994	\$54,832	\$55,578	\$56,360	\$58,094	\$58,861
Scheduled Payment	\$942	\$942	\$942	\$942	\$942	\$942	\$942	\$942	\$942	\$942
Amount Paid	\$1,885	\$942	\$0	\$1,885	\$0	\$942	\$942	\$942	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	06/2020	05/2020	04/2020	03/2020
Balance	\$58,659	\$59,432	\$60,180	\$60,890
Scheduled Payment	\$942	\$942	\$942	\$942
Amount Paid	\$942	\$942	\$942	\$0
Past Due	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK

HUNTINGTON MTG GROUP #203007060****

P O BOX 1558
DEPT EAW25
COLUMBUS, OH 43216
(800) 323-9865

Date Opened: 08/17/2019
Responsibility: Individual Account
Account Type: Mortgage Account
Loan Type: CONVENTIONAL REAL ESTATE MTG

Date Updated: 11/20/2020
Payment Received: \$130,431
Last Payment Made: 11/20/2020

Pay Status: Paid, Closed; was Paid as agreed
Terms: \$0 per month, paid Monthly for 180 months
Date Closed: 11/20/2020

High Balance: High balance of \$140,000 from 09/2019 to 11/2020
Remarks: CLOSED

	11/2020	10/2020	09/2020	08/2020	07/2020	06/2020	05/2020	04/2020	03/2020	02/2020
Balance	\$0	\$129,751	\$130,969	\$132,479	\$133,397	\$134,605	\$135,211	\$135,865	\$136,919	\$137,042
Scheduled Payment	\$0	\$1,581	\$1,581	\$1,451	\$1,451	\$1,451	\$1,451	\$1,451	\$1,451	\$1,451
Amount Paid	\$130,431	\$2,181	\$2,051	\$2,051	\$2,051	\$1,451	\$1,451	\$1,451	\$1,451	\$1,451
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	01/2020	12/2019	11/2019	10/2019	09/2019
Balance	\$137,620	\$138,217	\$138,813	\$139,407	\$140,000
Scheduled Payment	\$1,451	\$1,451	\$1,451	\$1,451	\$1,451
Amount Paid	\$1,451	\$1,451	\$1,451	\$1,451	\$1,708
Past Due	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK

HUNTINGTON MTG GROUP #203501133****

P O BOX 1558
DEPT EAW25
COLUMBUS, OH 43216
(800) 323-9865

Date Opened: 12/18/2020
Responsibility: Individual Account
Account Type: Line of Credit Account

Date Updated: 06/21/2021
Payment Received: \$0
Last Payment Made: 01/29/2021

Pay Status: Current Account
Terms: Paid Monthly
Date Paid: 01/29/2021

Loan Type: HOME EQUITY LOAN
High Balance: High balance of \$0 from 01/2021 to 06/2021
Credit Limit: Credit limit of \$59,800 from 01/2021 to 06/2021

	06/2021	05/2021	04/2021	03/2021	02/2021	01/2021
Balance	\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid	\$0	\$0	\$0	\$0	\$60	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK

HUNTINGTON MTG GROUP #203240008****

P O BOX 1558
DEPT EAW25
COLUMBUS, OH 43216
(800) 323-9865

Date Opened: 11/14/2020
Responsibility: Individual Account
Account Type: Installment Account

Date Updated: 07/06/2021
Payment Received: \$1,219
Last Payment Made: 06/21/2021

Pay Status: Current Account
Terms: \$969 per month, paid Monthly for 180 months

Loan Type: HOME EQUITY LOAN
High Balance: High balance of \$140,389 from 12/2020 to 07/2021

	07/2021	06/2021	05/2021	04/2021	03/2021	02/2021	01/2021	12/2020
Balance	\$134,274	\$135,127	\$136,011	\$136,882	\$137,784	\$138,651	\$139,538	\$140,389
Scheduled Payment	\$969	\$969	\$969	\$969	\$969	\$969	\$969	\$969
Amount Paid	\$1,219	\$1,219	\$1,219	\$1,219	\$1,219	\$1,219	\$1,219	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK

HUNTINGTON MTG GROUP #203007111****

P O BOX 1558
DEPT EAW25
COLUMBUS, OH 43216
(800) 323-9865

Date Opened: 01/28/2021
Responsibility: Individual Account
Account Type: Mortgage Account
Loan Type: CONVENTIONAL REAL ESTATE MTG

Date Updated: 07/06/2021
Payment Received: \$580
Last Payment Made: 07/06/2021

Pay Status: Current Account
Terms: \$580 per month, paid Monthly for 180 months

High Balance: High balance of \$79,100 from 02/2021 to 07/2021

	07/2021	06/2021	05/2021	04/2021	03/2021	02/2021
Balance	\$77,466	\$77,795	\$78,123	\$78,450	\$78,775	\$79,100
Scheduled Payment	\$580	\$580	\$580	\$580	\$580	\$580
Amount Paid	\$580	\$580	\$580	\$580	\$580	\$33
Past Due	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK

JPMCB CARD SERVICES #414740027315****

PO BOX 15369
WILMINGTON, DE 19850
(800) 945-2000

Date Opened: 12/20/2019
Responsibility: Individual Account
Account Type: Revolving Account
Loan Type: FLEXIBLE SPENDING CREDIT CARD

Date Updated: 06/18/2021
Last Payment Made: 06/16/2021

Pay Status: Current Account
Terms: \$35 per month; paid Monthly

Credit Limit: Credit limit of \$15,000 from 01/2020 to 03/2020; \$21,000 from 04/2020 to 03/2021; \$24,500 from 04/2021 to 06/2021

	06/2021	05/2021	04/2021	03/2021	02/2021	01/2021	12/2020	11/2020	10/2020	09/2020
Balance	\$2,923	\$3,824	\$4,450	\$19,798	\$3,334	\$2,711	\$1,913	\$2,934	\$4,522	\$3,616
Scheduled Payment	\$35	\$38	\$44	\$197	\$35	\$35	\$35	\$35	\$45	\$36
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
High Balance	\$20,128	\$20,128	\$20,128	\$19,798	\$10,998	\$10,998	\$10,998	\$10,998	\$10,998	\$10,998
Remarks					DRG					
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	08/2020	07/2020	06/2020	05/2020	04/2020	03/2020	02/2020	01/2020
Balance	\$5,278	\$4,296	\$926	\$1,056	\$2,279	\$199	\$1,312	\$4,985
Scheduled Payment	\$52	\$42	\$35	\$35	\$35	\$35	\$35	\$49
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
High Balance	\$10,998	\$10,998	\$10,998	\$10,998	\$10,998	\$10,998	\$5,773	\$4,985
Rating	OK	OK	OK	OK	OK	OK	OK	OK

JPMCB HOME LENDING #156070028****

700 KANSAS LANE
MAIL CODE LA4-6945
MONROE, LA 71203
(800) 848-9136

Date Opened: 05/25/2005
Responsibility: Individual Account
Account Type: Mortgage Account
Loan Type: CONVENTIONAL REAL ESTATE MTG

Balance: \$0
Date Updated: 08/01/2018
Payment Received: \$855
Last Payment Made: 07/06/2018
High Balance: \$95,100

Pay Status: Current Account
Terms: \$0 per month, paid Monthly for 372 months
Date Closed: 08/01/2018

Remarks: TRANSFERRED TO ANOTHER LENDER

	07/2018	06/2018	05/2018	04/2018	03/2018	02/2018	01/2018	12/2017	11/2017	10/2017
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	09/2017	08/2017	07/2017	06/2017	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	11/2016	10/2016	09/2016	08/2016	07/2016	06/2016	05/2016	04/2016	03/2016	02/2016
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	01/2016	12/2015	11/2015	10/2015	09/2015	08/2015	07/2015	06/2015	05/2015	04/2015
Rating	OK	OK	OK	OK	OK	OK	N/R	OK	OK	OK

	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014	09/2014	08/2014	07/2014	06/2014
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	05/2014	04/2014	03/2014	02/2014	01/2014	12/2013	11/2013	10/2013	09/2013	08/2013
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	07/2013	06/2013	05/2013	04/2013	03/2013	02/2013	01/2013	12/2012	11/2012	10/2012
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	09/2012	08/2012	07/2012	06/2012	05/2012	04/2012	03/2012	02/2012	01/2012	12/2011
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	11/2011	10/2011
Rating	OK	OK

KOHL'S DEPARTMENT STORE #639305028485****

PO BOX 3115
MILWAUKEE, WI 53201
(800) 564-5740

Date Opened: 03/08/1999
Responsibility: Individual Account
Account Type: Revolving Account
Loan Type: CHARGE ACCOUNT

Balance: \$0
Date Updated: 01/09/2015
Payment Received: \$0
Last Payment Made: 12/16/2011
High Balance: \$482
Credit Limit: \$1,000

Pay Status: Current Account
Terms: Paid Monthly
Date Closed: 12/31/2014
Date Paid: 12/16/2011

Remarks: INACTIVE ACCOUNT; CLOSED

	12/2014	11/2014	10/2014	09/2014	08/2014	07/2014	06/2014	05/2014	04/2014	03/2014
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	02/2014	01/2014	12/2013	11/2013	10/2013	09/2013	08/2013	07/2013	06/2013	05/2013
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	04/2013	03/2013	02/2013	01/2013	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	06/2012	05/2012	04/2012	03/2012	02/2012	01/2012	12/2011	11/2011	10/2011	09/2011
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	08/2011	07/2011	06/2011	05/2011	04/2011	03/2011	02/2011	01/2011	12/2010	11/2010
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	10/2010	09/2010	08/2010	07/2010	06/2010	05/2010	04/2010	03/2010	02/2010	01/2010
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	12/2009	11/2009	10/2009	09/2009	08/2009	07/2009	06/2009	05/2009	04/2009	03/2009
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	02/2009	01/2009	12/2008	11/2008	10/2008	09/2008	08/2008	07/2008	06/2008	05/2008
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	04/2008	03/2008
Rating	OK	OK

NISSAN-INFINITI LT #2900969****

PO BOX 660366
DALLAS, TX 75266-0366
(800) 456-6622

Date Opened: 11/23/2013
Responsibility: Individual Account
Account Type: Installment Account

Balance: \$0
Date Updated: 04/03/2017
Payment Received: \$0
Last Payment Made: 02/15/2017
High Balance: \$23,322

Pay Status: Current Account
Terms: \$0 per month, paid Monthly for 39 months
Date Closed: 04/03/2017

Loan Type: AUTO LEASE
Remarks: EARLY TERMINATION/OBLIG SATIS; CLOSED

	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016	07/2016	06/2016
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	05/2016	04/2016	03/2016	02/2016	01/2016	12/2015	11/2015	10/2015	09/2015	08/2015
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	09/2014	08/2014	07/2014	06/2014	05/2014	04/2014	03/2014	02/2014	01/2014	12/2013
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	11/2013
Rating	OK

NISSAN-INFINITI LT #2900993****

PO BOX 660366
DALLAS, TX 75266-0366
(800) 456-6622

Date Opened: 12/30/2016
Responsibility: Individual Account
Account Type: Installment Account

Date Updated: 08/31/2020
Payment Received: \$426
Last Payment Made: 08/07/2020

Pay Status: Current Account
Terms: \$0 per month, paid Monthly for 39 months
Date Closed: 08/31/2020

Loan Type: AUTO LEASE
High Balance: High balance of \$25,227 from 01/2019 to 02/2020; \$27,245 from 03/2020 to 08/2020

	08/2020	07/2020	06/2020	05/2020	04/2020	03/2020	02/2020	01/2020	12/2019	11/2019
Balance	\$0	\$426	\$426	\$426	\$1,290	\$0	\$646	\$1,293	\$1,940	\$2,587
Scheduled Payment	\$0	\$698	\$698	\$698	\$698	\$698	\$646	\$646	\$646	\$646
Amount Paid	\$426	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Remarks	FTO CLO	>FTB<	>FTB<	>FTB<	>FTB<					
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	10/2019	09/2019	08/2019	07/2019	06/2019	05/2019	04/2019	03/2019	02/2019	01/2019
Balance	\$3,234	\$3,881	\$4,527	\$5,174	\$5,821	\$5,821	\$6,468	\$7,115	\$7,762	\$8,409
Scheduled Payment	\$646	\$646	\$646	\$646	\$646	\$646	\$646	\$646	\$646	\$646
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	12/2018	11/2018	10/2018	09/2018	08/2018	07/2018	06/2018	05/2018	04/2018	03/2018
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	02/2018	01/2018	12/2017	11/2017	10/2017	09/2017	08/2017	07/2017	06/2017	05/2017
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	04/2017	03/2017	02/2017	01/2017
Rating	OK	OK	OK	OK

PHH MORTGAGE ICE CENTER #954713137****

1 MORTGAGE WAY
SV09
MOUNT LAUREL, NJ 08054
(800) 330-0423

Date Opened: 10/16/2006 **Date Updated:** 06/10/2021 **Pay Status:** Current Account
Responsibility: Individual Account **Payment Received:** \$992 **Terms:** \$992 per month, paid Monthly
Account Type: Mortgage Account **Last Payment Made:** 06/01/2021 for 360 months
Loan Type: CONVENTIONAL REAL ESTATE MTG

High Balance: High balance of \$118,900 from 06/2019 to 06/2021

	06/2021	05/2021	04/2021	03/2021	02/2021	01/2021	12/2020	11/2020	10/2020	09/2020
Balance	\$124,356	\$124,547	\$124,738	\$124,928	\$125,451	\$125,306	\$125,495	\$125,683	\$125,870	\$126,057
Scheduled Payment	\$992	\$992	\$992	\$994	\$994	\$994	\$994	\$994	\$994	\$994
Amount Paid	\$992	\$992	\$994	\$994	\$994	\$994	\$994	\$994	\$994	\$994
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Remarks	LMD	LMD	LMD	LMD	LMD	LMD	LMD	LMD	LMD	LMD
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	08/2020	07/2020	06/2020	05/2020	04/2020	03/2020	02/2020	01/2020	12/2019	11/2019
Balance	\$126,319	\$126,429	\$126,614	\$126,799	\$126,983	\$127,568	\$127,350	\$127,533	\$127,715	\$127,897
Scheduled Payment	\$994	\$994	\$994	\$994	\$994	\$976	\$976	\$976	\$976	\$976
Amount Paid	\$994	\$994	\$994	\$994	\$976	\$976	\$976	\$976	\$976	\$976
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Remarks	LMD	LMD	LMD	LMD	LMD	LMD	LMD	LMD	LMD	LMD
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	10/2019	09/2019	08/2019	07/2019	06/2019
Balance	\$128,078	\$128,259	\$128,439	\$128,711	\$128,798
Scheduled Payment	\$976	\$976	\$976	\$976	\$976
Amount Paid	\$976	\$976	\$976	\$976	\$0
Past Due	\$0	\$0	\$0	\$0	\$0
Remarks	LMD	LMD	LMD	LMD	LMD
Rating	OK	OK	OK	OK	OK

SELECT PORTFOLIO SVCG #277002342****

10401 DEERWOOD PARK BV
JACKSONVILLE, FL 32256
(800) 258-8602

Date Opened: 05/25/2005
Responsibility: Individual Account
Account Type: Mortgage Account
Loan Type: CONVENTIONAL REAL ESTATE MTG

Date Updated: 02/01/2021
Payment Received: \$41,995
Last Payment Made: 02/01/2021

Pay Status: Paid, Closed; was Paid as agreed
Terms: \$0 per month, paid Monthly for 372 months
Date Closed: 02/01/2021

High Balance: High balance of \$95,100 from 01/2019 to 02/2021

	02/2021	01/2021	12/2020	11/2020	10/2020	09/2020	08/2020	07/2020	06/2020	05/2020
Balance	\$0	\$40,308	\$40,243	\$40,456	\$40,669	\$40,880	\$41,161	\$41,692	\$41,510	\$41,718
Scheduled Payment	\$0	\$741	\$741	\$741	\$741	\$703	\$703	\$703	\$703	\$703
Amount Paid	\$41,995	\$741	\$741	\$741	\$703	\$703	\$703	\$703	\$703	\$703
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Remarks	CLO									
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	04/2020	03/2020	02/2020	01/2020	12/2019	11/2019	10/2019	09/2019	08/2019	07/2019
Balance	\$41,925	\$42,184	\$42,337	\$42,542	\$42,746	\$42,948	\$43,151	\$43,352	\$43,552	\$43,752
Scheduled Payment	\$703	\$703	\$703	\$703	\$703	\$703	\$703	\$753	\$753	\$753
Amount Paid	\$703	\$703	\$703	\$703	\$703	\$703	\$753	\$753	\$753	\$855
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Remarks			LMN	LMN	LMN	LMN	LMN	LMN	LMN	LMN
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	06/2019	05/2019	04/2019	03/2019	02/2019	01/2019	12/2018	11/2018	10/2018	09/2018
Balance	\$44,051	\$44,051	\$44,350	\$44,942	\$45,237	\$45,530				
Scheduled Payment	\$753	\$753	\$753	\$753	\$753	\$753				
Amount Paid	\$0	\$855	\$1,710	\$855	\$855	\$855				
Past Due	\$0	\$0	\$0	\$0	\$0	\$0				
Remarks	LMN	LMN	LMN	LMN	LMN	LMN				
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	X

	08/2018
Rating	X

SPECIALIZED LOAN SVCG #100804****

6200 S QUEBEC STREET
GREENWOOD VILLAGE, CO 80111
(720) 241-7200

Date Opened: 08/12/2005
Responsibility: Individual Account
Account Type: Mortgage Account
Loan Type: CONVENTIONAL REAL ESTATE MTG

Balance: \$0
Date Updated: 09/14/2018
Payment Received: \$108,175
Last Payment Made: 08/24/2018
High Balance: \$137,600

Pay Status: Paid, Closed; was Paid as agreed
Terms: \$0 per month, paid Monthly for 360 months
Date Closed: 09/14/2018

Remarks: CLOSED

	08/2018	07/2018	06/2018	05/2018	04/2018	03/2018	02/2018	01/2018	12/2017	11/2017
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	10/2017	09/2017	08/2017	07/2017	06/2017	05/2017	04/2017	03/2017	02/2017	01/2017
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	12/2016	11/2016	10/2016	09/2016	08/2016	07/2016	06/2016	05/2016	04/2016	03/2016
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	02/2016	01/2016	12/2015	11/2015	10/2015	09/2015	08/2015	07/2015	06/2015	05/2015
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	04/2015	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014	09/2014	08/2014	07/2014
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	06/2014	05/2014	04/2014
Rating	X	X	X

SYNCB/BANAREPDC #447993126242****

PO BOX 965005
ORLANDO, FL 32896-5005
(866) 450-2330

Date Opened: 03/26/2019 **Date Updated:** 06/27/2021 **Pay Status:** Current Account
Responsibility: Individual Account **Payment Received:** \$0 **Terms:** Paid Monthly
Account Type: Revolving Account **Date Closed:** 03/29/2021
Loan Type: CREDIT CARD

High Balance: High balance of \$0 from 03/2019 to 03/2021; \$0 from 06/2021 to 06/2021

Credit Limit: Credit limit of \$2,900 from 03/2019 to 02/2020; \$1,024 from 03/2020 to 03/2021; \$1,024 from 06/2021 to 06/2021

	06/2021	05/2021	04/2021	03/2021	02/2021	01/2021	12/2020	11/2020	10/2020	09/2020
Balance	\$0			\$0	\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid	\$0			\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0			\$0	\$0	\$0	\$0	\$0	\$0	\$0
Remarks	INA CLO			INA CLO						
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	08/2020	07/2020	06/2020	05/2020	04/2020	03/2020	02/2020	01/2020	12/2019	11/2019
Balance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	10/2019	09/2019	08/2019	07/2019	06/2019	05/2019	04/2019	03/2019
Balance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK

SYNCB/CARE CREDIT #601918342415****

C/O PO BOX 965036
ORLANDO, FL 32896-5036
(866) 396-8254

Date Opened: 10/27/2015 **Balance:** \$0 **Pay Status:** Current Account
Responsibility: Joint Account **Date Updated:** 04/30/2018 **Terms:** Paid Monthly
Account Type: Revolving Account **Payment Received:** \$0 **Date Closed:** 10/31/2017
Loan Type: CHARGE ACCOUNT **Last Payment Made:** 06/16/2017 **Date Paid:** 06/16/2017
High Balance: \$6,244
Credit Limit: \$1,500

Remarks: CLOSED BY CREDIT GRANTOR; CLOSED

	03/2018	02/2018	01/2018	12/2017	11/2017	10/2017	09/2017	08/2017	07/2017	06/2017
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	07/2016	06/2016	05/2016	04/2016	03/2016	02/2016	01/2016	12/2015	11/2015	10/2015
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

SYNCB/LOWES #798192636502****

PO BOX 965005
ORLANDO, FL 32896
(800) 444-1408

Date Opened: 01/17/2016 **Date Updated:** 03/23/2021 **Pay Status:** Current Account
Responsibility: Individual Account **Payment Received:** \$0 **Terms:** Paid Monthly
Account Type: Revolving Account **Last Payment Made:** 10/11/2016 **Date Closed:** 11/23/2020
Loan Type: CHARGE ACCOUNT **Date Paid:** 10/11/2016

High Balance: High balance of \$794 from 01/2019 to 11/2020; \$794 from 03/2021 to 03/2021

Credit Limit: Credit limit of \$1,000 from 01/2019 to 11/2020; \$1,000 from 03/2021 to 03/2021

	03/2021	02/2021	01/2021	12/2020	11/2020	10/2020	09/2020	08/2020	07/2020	06/2020
Balance	\$0				\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid	\$0				\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0				\$0	\$0	\$0	\$0	\$0	\$0
Remarks	INA CLO				INA CLO					
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	05/2020	04/2020	03/2020	02/2020	01/2020	12/2019	11/2019	10/2019	09/2019	08/2019
Balance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	07/2019	06/2019	05/2019	04/2019	03/2019	02/2019	01/2019	12/2018	11/2018	10/2018
Balance	\$0	\$0	\$0	\$0	\$0	\$0	\$0			
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0			
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0			
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	09/2018	08/2018	07/2018	06/2018	05/2018	04/2018	03/2018	02/2018	01/2018	12/2017
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	11/2017	10/2017	09/2017	08/2017	07/2017	06/2017	05/2017	04/2017	03/2017	02/2017
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016	07/2016	06/2016	05/2016	04/2016
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	03/2016	02/2016	01/2016
Rating	OK	OK	OK

Regular Inquiries

Regular Inquiries are posted when someone accesses your credit information from TransUnion. The presence of an inquiry means that the company listed received your credit information on the dates specified. These inquiries will remain on your credit file for up to 2 years.

HUNTINGTON MORTGAGE VIA FDHUNTINGTONNATLBANK

PO BOX 1667
PITTSBURGH, PA 15230
(877) 237-8317
Requested On: 11/16/2020
InquiryType: Individual
Permissible Purpose: CREDIT TRANSACTION

BMO HARRIS BK N.A.

111 W MONROE
CHICAGO, IL 60603
(888) 340-2265
Requested On: 02/06/2020
InquiryType: Individual

GMFINANCIAL

801 CHERRY STREET
FORT WORTH, TX 76102
(800) 284-2271
Requested On: 08/20/2019
InquiryType: Individual

HUNTINGTON NATIONAL

HM3190
7575 HUNTINGTON PARK DR
COLUMBUS, OH 43235
(614) 480-2519
Requested On: 11/14/2020, 08/19/2020
InquiryType: Individual

JPMCB CARD SERVICES

PO BOX 15077
WILMINGTON, DE 19850
(800) 453-9719
Requested On: 12/20/2019
InquiryType: Individual

FREEMAN BUICK GMC VIA ODEFREEMAN PONTIAC BUICK

501 W HIGHWAY 114 W
GRAPEVINE, TX 76051
Phone number not available
Requested On: 08/20/2019
InquiryType: Individual
Permissible Purpose: CREDIT TRANSACTION

Promotional Inquiries

The companies listed below received your name, address and other limited information about you so they could make a firm offer of credit or insurance. They did not receive your full credit report. These inquiries are not seen by anyone but you and do not affect your score.

JP MORGAN CHASE BANK

301 N WALNUT STREET

WILMINGTON, DE 19801
(800) 432-3117
Requested On: 07/27/2020

Account Review Inquiries

The listing of a company's inquiry in this section means that they obtained information from your credit file in connection with an account review or other business transaction with you. These inquiries are not seen by anyone but you and will not be used in scoring your credit file (except insurance companies may have access to other insurance company inquiries, certain collection companies may have access to other collection company inquiries, and users of a report for employment purposes may have access to other employment inquiries, where permitted by law).

CAPITAL ONE, N.A.

P O Box 31293

Salt Lake City, UT 84131
(800) 955-7070

Requested On: 06/22/2021

HARRIS N.A.

3800 GOLF ROAD
SUITE 300
ROLLING MEADOW, IL 60008
(877) 859-9189

Requested On: 04/17/2021

SYNCB/BANAREPDC

PO BOX 965005

ORLANDO, FL 32896-5005
(866) 450-2330

Requested On: 03/09/2021

AMERICAN EXPRESS

PO BOX 981537

EL PASO, TX 79998
(800) 874-2717

Requested On: 09/24/2020

FACTACT FREE DISCLOSURE

P O BOX 1000
CHESTER, PA 19016
(800) 888-4213

Requested On: 07/14/2021, 08/27/2019

DAWN PAYTOSH VIA CREDITWISE CAPONETUI

1680 CAPITAL ONE DRIVE
MCLEAN, VA 22012
(877) 383-4802

Requested On: 06/17/2021, 05/13/2021, 04/15/2021, 03/19/2021, 02/19/2021, 01/22/2021, 01/06/2021, 12/09/2020, 11/16/2020, 11/06/2020, 10/08/2020, 09/10/2020, 08/10/2020, 07/27/2020, 06/10/2020, 05/13/2020, 04/27/2020, 04/08/2020

545077924 VIA TRANSUNION INTERACTIVE

100 CROSS STREET 202
SAN LUIS OBISPO, CA 93401
(800) 493-2392

Requested On: 06/15/2021, 02/09/2021, 01/23/2021, 12/09/2020, 04/02/2020

DATA VERIFY INC.

1400 ELBRIDGE PAYNE RD
CHESTERFIELD, MO 63017
(636) 532-9797

Requested On: 01/04/2021, 10/30/2020, 08/21/2020, 08/12/2019

VITAL RECOVERY SERVICES

3795 DATA DRIVE
PEACHTREE CORNERS, GA 30092
(800) 732-6606

Requested On: 07/07/2020

FANNIE MAE

3900 WISCONSIN AVE NW
8H 707
WASHINGTON, DC 20016
(202) 752-4863

Requested On: 01/27/2020

TU INTERACTIVE

100 CROSS ST
202
SAN LUIS OBISPO, CA 93401
(844) 580-6816

Requested On: 08/27/2019

BANK OF AMERICA

PO BOX 982238

EL PASO, TX 79998
(800) 421-2110

Requested On: 06/21/2021

SYNCB/SYNCB

C/O PO BOX 965036

ORLANDO, FL 32896-5036
(866) 396-8254

Requested On: 03/26/2021

SYNCB/LOWES

PO BOX 965005

ORLANDO, FL 32896
(800) 444-1408

Requested On: 11/02/2020

DAWN PAYTOSH VIA TRANSUNION INTERACTIVE IN

100 CROSS ST
STE 202
SAN LUIS OBISPO, CA 93401
(855) 681-3196

Requested On: 07/14/2021, 07/14/2021, 07/14/2021, 08/27/2019

DAWN PAYTOSH VIA TRANSUNION INTERACTIVE

100 CROSS STREET 202
SAN LUIS OBISPO, CA 93401
(800) 493-2392

Requested On: 07/10/2021, 06/10/2021, 05/03/2021, 04/03/2021, 03/03/2021, 02/03/2021, 01/03/2021, 12/03/2020, 11/03/2020, 10/03/2020, 09/03/2020, 08/03/2020, 07/06/2020, 07/03/2020, 06/06/2020, 06/03/2020, 05/06/2020, 04/06/2020, 03/06/2020, 02/06/2020, 01/06/2020

565419926 VIA CREDITWISE CAPONETUI

1680 CAPITAL ONE DRIVE
MCLEAN, VA 22102
(877) 383-4802

Requested On: 06/15/2021

FREDDIE MAC

8200 JONES BRANCH DRIVE
MCLEAN, VA 22102
(800) 373-3343

Requested On: 01/28/2021

TRANSUNION INTERACTIVE

100 CROSS STREET 202
SAN LUIS OBISPO, CA 93401
(800) 493-2392

Requested On: 11/16/2020, 11/14/2020, 08/19/2020, 02/06/2020

CAREPAYMENT LLC 1 VIA CAREPAYMENT LLC

9600 SW NIMBUS AVE
SUITE 260
BEAVERTON, OR 97008
(503) 419-3585

Requested On: 06/10/2020

BCRCSEXELON CORPORATION

10 S DEARBORN STREET
48TH FLOOR
CHICAGO, IL 60680
(713) 652-5525

Requested On: 12/16/2019

Credit Report Messages

Your credit report contains the following messages.

PROMOTIONAL OPT-OUT: This file has been opted out of promotional lists supplied by TransUnion.
(Note: This opt-out has no expiration date.)

SHOULD YOU WISH TO CONTACT TRANSUNION, YOU MAY DO SO,

Online:

To report an inaccuracy, please visit: dispute.transunion.com
For answers to general questions, please visit: www.transunion.com

By Mail:

TransUnion Consumer Relations
P.O. Box 2000
Chester, PA 19016-2000

By Phone:

(800) 916-8800
You may contact us between the hours of 8:00 a.m. and 11:00 p.m. Eastern Time,
Monday through Friday, except major holidays.

For all correspondence, please have your TransUnion file number available (located at the top of this report).

Consumer Rights

Para informacion en espanol, visite www.consumerfinance.gov o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W. Washington, DC 20552.

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). **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 disclosure if:
 - a person has taken adverse action against you because of information in your credit report;
 - you are the victim of identity theft and place a fraud alert on your file;
 - your file contains inaccurate information as a result of fraud;
 - you are on public assistance;
 - 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 more 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 1-888-567-8688 (888-5OPTOUT).
- **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.

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.
- **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.
- **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. You may also have the right to file suit under state law.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit 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:

TYPE OF BUSINESS:	CONTACT:
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates	Bureau of Consumer Financial Protection 1700 G Street NW Washington, DC 20552
b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	Federal Trade Commission Consumer Response Center - FCRA Washington, DC 20580 1-877-382-4357
2. To the extent not included in item 1 above:	Office of the Comptroller of the Currency
a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks	Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050
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	Federal Reserve Consumer Help (FRCH) PO Box 1200 Minneapolis, MN 55480 1-888-851-1920
c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and Insured state savings associations	FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106
d. Federal Credit Unions	National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 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 1-202-366-1306
4. Creditors Subject to Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423
5. Creditors subject to 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, SW, 8th Floor Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street NE 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	FTC Regional Office for region in which the creditor operates or Federal Trade Commission: Consumer Response Center-FCRA Washington, DC 20580 1-877-382-4357

Fraud Victim Rights

SUMMARY OF RIGHTS UNDER THE FCRA OF VICTIMS OF IDENTITY THEFT

Para informacion en espanol, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W. Washington, DC 20552

Remedying the Effects of Identity Theft

You are receiving this information because you have notified a consumer reporting agency that you believe you are a victim of identity theft. Identity theft occurs when someone uses your name, Social Security Number, date of birth, or other identifying information, without authority, to commit fraud. For example, someone may have committed identity theft by using your personal information to open a credit card account or get a loan in your name. For more information, visit www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

The Fair Credit Reporting Act (FCRA) gives you specific rights when you are, or believe you that you are, a victim of identity theft. Here is a brief summary of the rights designed to help you recover from identity theft.

You have the 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.

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.

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.

To place either of these alerts, a consumer reporting agency will require you to provide appropriate proof of your identity, which may include your Social Security Number. If you ask for an extended alert, you will have to provide an identity theft report. An identity theft report includes a copy of a report you have filed with a federal, state, or local law enforcement agency, and additional information a consumer reporting agency may require you to submit. For more detailed information about the identity theft report, visit www.consumerfinance.gov/learnmore.

You may place a fraud alert in your file by calling just one of the three nationwide credit reporting agencies. As soon as that agency processes your alert, it will notify the other two, which then must also place fraud alerts in your file.

- Equifax: 1-800-525-6285; www.equifax.com
- Experian: 1-888-397-3742; www.experian.com
- TransUnion: 1-800-680-7289; www.transunion.com

You have the right to free copies of the information in your file (your "file disclosure"). An initial fraud alert entitles you to a copy of all information in your file at each of the three nationwide agencies, and an extended alert entitles you to two free file disclosures in a 12-month period following the placing of the alert. These additional disclosures may help you detect signs of fraud, for example, whether fraudulent accounts have been opened in your name or whether someone has reported a change in your address. Once a year, you also have the right to a free copy of the information in your file at any consumer reporting agency, if you believe it has inaccurate information due to fraud, such as identity theft. You also have the ability to obtain additional free file disclosures under other provisions of the FCRA. See www.consumerfinance.gov/learnmore

You have the right to obtain documents relating to fraudulent transactions made or accounts opened using your personal information. A creditor or other business must give you copies of applications and other business records relating to transactions and accounts that resulted from the theft of your identity, if you ask for them in writing. A business may ask you for proof of your identity, a police report, and an affidavit before giving you the documents. It also may specify an address for you to send your request. Under certain circumstances, a business can refuse to provide you with these documents. See www.consumerfinance.gov/learnmore.

You have the right to obtain information from a debt collector. If you ask, a debt collector must provide you with certain information about the debt you believe was incurred in your name by an identity thief - like the name of the creditor and the amount of the debt.

If you believe information in your file results from identity theft, you have the right to ask that a consumer reporting agency block that information from your file. An identity thief may run up bills in your name and not pay them. Information about the unpaid bills may appear on your consumer report. Should you decide to ask a consumer reporting agency to block the reporting of this information, you must identify the information to block, and provide the consumer reporting agency with proof of your identity and a copy of your identity theft report. The

consumer reporting agency can refuse or cancel your request for a block if, for example, you don't provide the necessary documentation or where the block results from an error or a material misrepresentation of fact made by you. If the agency declines or rescinds the block, it must notify you. Once a debt resulting from identity theft has been blocked, a person or business with notice of the block may not sell, transfer or place the debt for collection.

You may also prevent businesses from reporting information about you to consumer reporting agencies if you believe the information is a result of identity theft. To do so, you must send your request to the address specified by the business that reports the information to the consumer reporting agency. The business will expect you to identify what information you do not want reported and to provide an identity theft report.

To learn more about identity theft and how to deal with its consequences, visit www.consumerfinance.gov/learnmore, or write to the Consumer Financial Protection Bureau. You may have additional rights under state law. For more information, contact your local consumer protection agency or your state Attorney General.

In addition to the new rights and procedures to help consumers deal with the effects of identity theft, the FCRA has many other important consumer protections. They are described in more detail at www.consumerfinance.gov/learnmore.

Competitive Retail Natural Gas Service Affidavit

County of Cuyahoga:

State of Ohio :

Dawn Paytosk, Affiant, being duly sworn/affirmed, hereby states that:

1. The information provided within the certification or certification renewal application and supporting information is complete, true, and accurate to the best knowledge of affiant, and that it will amend its application while it is pending if any substantial changes occur regarding the information provided.
2. The applicant will timely file an annual report of its intrastate gross receipts and sales of hundred cubic feet of natural gas pursuant to Sections 4905.10(A), 4911.18(A), and 4929.23(B), Ohio Revised Code.
3. The applicant will timely pay any assessment made pursuant to Sections 4905.10 and 4911.18(A), Ohio Revised Code.
4. Applicant will comply with all applicable rules and orders adopted by the Public Utilities Commission of Ohio pursuant to Title 49, Ohio Revised Code.
5. Applicant will cooperate fully with the Public Utilities Commission of Ohio and its staff on any utility matter including the investigation of any consumer complaint regarding any service offered or provided by the applicant.
6. Applicant will comply with Section 4929.21, Ohio Revised Code, regarding consent to the jurisdiction of the Ohio courts and the service of process.
7. Applicant will comply with all state and/or federal rules and regulations concerning consumer protection, the environment, and advertising/promotions.
8. Applicant will inform the Public Utilities Commission of Ohio of any material change to the information supplied in the application within 30 days of such material change, including any change in contact person for regulatory purposes or contact person for Staff use in investigating consumer complaints.
9. The facts set forth above are true and accurate to the best of his/her knowledge, information, and belief and that he/she expects said applicant to be able to prove the same at any hearing hereof.
10. Affiant further sayeth naught.

Dawn Paytosk, CEO
Signature of Affiant & Title

Sworn and subscribed before me this 4 day of August, 2023

[Signature]
Signature of official administering oath

Month Year
My Comm. Expires Feb. 28, 2026



SANDRA MICHELLE JAMES
Notary Public, State of Ohio
My Comm. Expires Feb. 28, 2026

My commission expires on _____

**This foregoing document was electronically filed with the Public Utilities
Commission of Ohio Docketing Information System on**

8/4/2023 1:55:44 PM

in

Case No(s). 19-1573-GA-AGG

Summary: In the Matter of the Application of Brilliant Source Energy