



DIS Case Number: 13-1620-EL-AGG

## Section A: Application Information

### A-1. Provider type:

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

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

**Legal Name:** United Power Consultants Inc

**Country:** United States

**Phone:** 8007386159    **Extension (if applicable):**

**Street:** 2001 North Federal Highway, Suite 318

**Website (if any):**  
www.unitedpowerconsultants.com

**City:** Pompano Beach    **Province/State:** FL

**Postal Code:** 33062

### 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
United Power Consultants, Inc.	Official Name	2001 N Federal Hwy, Ste 318 Pompano Beach, FL 33062	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
United Power Consultants, Inc.	Official Name	2001 N Federal Hwy, Ste 318 Pompano Beach, FL 33062	Yes	File

**A-5. Contact person for regulatory matters**

Glinda Rees  
2001 N Federal hwy suite 316  
POMPANO BEACH, FL 33062  
US  
grees@unitedpowerconsultants.com  
9545827300

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

Glinda Rees  
2001 N Federal hwy suite 316  
POMPANO BEACH, FL 33062  
US  
grees@unitedpowerconsultants.com  
9545827300

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

<b>Phone:</b> 800-738-6159	<b>Extension (if applicable):</b>	<b>Country:</b> United States
<b>Fax:</b>	<b>Extension (if applicable):</b>	<b>Street:</b> 2001 N Federal Highway, Suite 318
<b>Email:</b> grees@unitedpowerconsultants.com		<b>City:</b> Pompano Beach <b>Province/State:</b> FL
		<b>Postal Code:</b> 33062

**A-8. Applicant's federal employer identification number**

45-2785458

**A-9. Applicant's form of ownership**

**Form of ownership:** Corporation

**A-10. Identify current or proposed service areas**

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

**Service area selection**

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

**Class of customer selection**

Commercial  
Industrial  
Mercantile  
Residential

**A-11. Start date**

Indicate the approximate start date the applicant began/will begin offering services: 08-16-2023

**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
Glinda Rees	grees@unitedpowerconsultants.com	CRES Contact	2001 N Federal hwy suite 316 POMPANO BEACH, FL 33062 US

**A-13. Company history**

Company has been in business since 2011 in relationships with several large non residential retail energy providers. Applicant entity is an energy broker specializing in third party retail energy contracting and management for electrical and natural gas commercial customers

**A-14. Secretary of State**

Secretary of State Link:

## Section B: Applicant Managerial Capability and Experience



**B-1. Jurisdiction of operations**

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

File Attached

**B-2. Experience and plans**

Describe the applicant's experience in providing the service(s) for which it is applying (e.g., number and type of customers served, utility service areas, amount of load, etc.). Include the plan for contracting with customers, providing contracted services, providing billing statements and responding to customer inquiries and complaints in accordance with Commission rules adopted pursuant to Sections 4928.10 and/or 4929.22 of the Ohio Revised Code.

File(s) attached

**B-3. Disclosure of liabilities and investigations**

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

Liability and Investigations Disclosures: Not Applicable

**B-4. Disclosure of consumer protection violations**

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

No

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



## Public Utilities Commission

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

**No**

## Section C: Applicant Financial Capability and Experience

### C-1. Financial reporting

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

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



## Public Utilities Commission

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

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

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

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

File(s) attached

### **C-4. Credit rating**

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

File(s) attached

### **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**



## Public Utilities Commission

**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.

File(s) attached

## **Section D: Applicant Technical Capacity**

### **D-1. Operations**



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

File(s) attached

**D-2. Operations Expertise & Key Technical Personnel**

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

File(s) attached





Public Utilities  
Commission

# Application Attachments

**United Power Consultants, Inc.**  
**Forecasted Financials**  
**Electric**

	<b><u>2023</u></b>	<b><u>2024</u></b>	<b><u>2025</u></b>
<b>Revenue</b>	\$ 48,928.00	\$ 49,124.00	\$ 49,189.00
<b>Expenses</b>	<u>\$ 37,674.00</u>	<u>\$ 38,808.00</u>	<u>\$ 40,335.00</u>
<b>Net Income</b>	\$ 11,254.00	\$ 10,316.00	\$ 8,854.00

Preparer of Forecast:

Todd Griffin

Comptroller

United Power Consultants, Inc.

2001 N Federal Hwy, Ste 318

Pompano Beach, FL 33062

800-738-6159

[tgriffin@unitedpowerconsultants.com](mailto:tgriffin@unitedpowerconsultants.com)

**U.S. Income Tax Return for an S Corporation**

Do not file this form unless the corporation has filed or  
is attaching Form 2553 to elect to be an S corporation.

Go to [www.irs.gov/Form1120S](http://www.irs.gov/Form1120S) for instructions and the latest information.

OMB No. 1545-0123

**2022**

For calendar year 2022 or tax year beginning , 2022, ending , 20

<b>A</b> S election effective date	<b>TYPE</b>	Name <b>UNITED POWER CONSULTANTS INC</b>	<b>D</b> Employer identification number <b>45-2785458</b>
<b>07-20-2011</b>	<b>OR</b>	Number, street, and room or suite no. If a P.O. box, see instructions.	<b>E</b> Date incorporated <b>07-20-2011</b>
<b>B</b> Business activity code number (see instructions) <b>425120</b>	<b>PRINT</b>	<b>2001 N FEDERAL HIGHWAY STE 316</b>	<b>F</b> Total assets (see instructions) <b>\$ 76,961</b>
<b>C</b> Check if Sch. M-3 attached <input type="checkbox"/>		City or town, state or province, country, and ZIP or foreign postal code <b>Pompano Beach FL 33062</b>	

**G** Is the corporation electing to be an S corporation beginning with this tax year? See instructions. ☐ Yes ☒ No

**H** Check if: (1) ☐ Final return (2) ☐ Name change (3) ☐ Address change (4) ☐ Amended return (5) ☐ S election termination

**I** Enter the number of shareholders who were shareholders during any part of the tax year . . . . . **1**

**J** Check if corporation: (1) ☐ Aggregated activities for section 465 at-risk purposes (2) ☐ Grouped activities for section 469 passive activity purposes

**Caution:** Include **only** trade or business income and expenses on lines 1a through 21. See the instructions for more information.

<b>Income</b>	<b>1 a</b> Gross receipts or sales . . . . .	<b>1a</b>	<b>1,213,309</b>	
	<b>b</b> Returns and allowances . . . . .	<b>1b</b>		
	<b>c</b> Balance. Subtract line 1b from line 1a . . . . .			<b>1c 1,213,309</b>
	<b>2</b> Cost of goods sold (attach Form 1125-A) . . . . .			<b>2</b>
	<b>3</b> Gross profit. Subtract line 2 from line 1c . . . . .			<b>3 1,213,309</b>
	<b>4</b> Net gain (loss) from Form 4797, line 17 (attach Form 4797) . . . . .			<b>4</b>
<b>Deductions (see instructions for limitations)</b>	<b>5</b> Other income (loss) (see instructions - attach statement) . . . . .			<b>5</b>
	<b>6</b> <b>Total income (loss).</b> Add lines 3 through 5 . . . . .			<b>6 1,213,309</b>
	<b>7</b> Compensation of officers (see instructions - attach Form 1125-E) . . . . .			<b>7 66,500</b>
	<b>8</b> Salaries and wages (less employment credits) . . . . .			<b>8 321,139</b>
	<b>9</b> Repairs and maintenance . . . . .			<b>9 7,059</b>
	<b>10</b> Bad debts . . . . .			<b>10</b>
	<b>11</b> Rents . . . . .			<b>11 88,620</b>
	<b>12</b> Taxes and licenses . . . . . <b>Wks. Tax/Lic</b>			<b>12 43,997</b>
	<b>13</b> Interest (see instructions) . . . . .			<b>13 1,963</b>
	<b>14</b> Depreciation from Form 4562 not claimed on Form 1125-A or elsewhere on return (attach Form 4562) . . . . .			<b>14 17,603</b>
	<b>15</b> Depletion ( <b>Do not deduct oil and gas depletion.</b> ) . . . . .			<b>15</b>
	<b>16</b> Advertising . . . . .			<b>16 38,660</b>
	<b>17</b> Pension, profit-sharing, etc., plans . . . . .			<b>17</b>
	<b>18</b> Employee benefit programs . . . . .			<b>18 3,790</b>
	<b>19</b> Other deductions (attach statement) . . . . . <b>Statement #2</b>			<b>19 568,229</b>
<b>20</b> <b>Total deductions.</b> Add lines 7 through 19 . . . . .			<b>20 1,157,560</b>	
<b>21</b> <b>Ordinary business income (loss).</b> Subtract line 20 from line 6. . . . .			<b>21 55,749</b>	
<b>Tax and Payments</b>	<b>22 a</b> Excess net passive income or LIFO recapture tax (see instructions) . . . . .	<b>22a</b>		
	<b>b</b> Tax from Schedule D (Form 1120-S) . . . . .	<b>22b</b>		
	<b>c</b> Add lines 22a and 22b (see instructions for additional taxes) . . . . .			<b>22c</b>
	<b>23 a</b> 2022 estimated tax payments and 2021 overpayment credited to 2022 . . . . .	<b>23a</b>		
	<b>b</b> Tax deposited with Form 7004 . . . . .	<b>23b</b>		
	<b>c</b> Credit for federal tax paid on fuels (attach Form 4136) . . . . .	<b>23c</b>		
	<b>d</b> Add lines 23a through 23c . . . . .			<b>23d</b>
	<b>24</b> Estimated tax penalty (see instructions). Check if Form 2220 is attached <input type="checkbox"/> . . . . .			<b>24</b>
	<b>25</b> <b>Amount owed.</b> If line 23d is smaller than the total of lines 22c and 24, enter amount owed . . . . .			<b>25</b>
	<b>26</b> <b>Overpayment.</b> If line 23d is larger than the total of lines 22c and 24, enter amount overpaid. . . . .			<b>26</b>
<b>27</b> Enter amount from line 26: <b>Credited to 2023 estimated tax</b> <b>Refunded</b> . . . . .			<b>27</b>	

<b>Sign Here</b>	Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.		May the IRS discuss this return with the preparer shown below? See instructions. <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
	<b>GEORGE SARAFIANOS</b> Signature of officer		<b>PRES</b> Title	

<b>Paid Preparer Use Only</b>	Print/Type preparer's name <b>L Marcus</b>	Preparer's signature	Date <b>07-19-2023</b>	Check <input type="checkbox"/> if self-employed	PTIN <b>P02443542</b>
	Firm's name <b>Joel Marcus Inc</b>	Firm's EIN <b>65-0412348</b>			
	Firm's address <b>676 West prospect Road Fort Lauderdale FL 33309</b>	Phone no. <b>(954) 566-8513</b>			

For Paperwork Reduction Act Notice, see separate instructions.

Form 1120-S (2022)

# U.S. Income Tax Return for an S Corporation

Do not file this form unless the corporation has filed or is attaching Form 2553 to elect to be an S corporation.

Go to [www.irs.gov/Form1120S](http://www.irs.gov/Form1120S) for instructions and the latest information.

OMB No. 1545-0123

**2021**

For calendar year 2021 or tax year beginning

, 2021, ending

, 20

A S election effective date

07-20-2011

B Business activity code number (see instructions)

425120

C Check if Sch. M-3 attached ☐

TYPE  
OR  
PRINT

Name

UNITED POWER CONSULTANTS INC

Number, street, and room or suite no. If a P.O. box, see instructions. STE 316

2001 N FEDERAL HIGHWAY

City or town, state or province, country, and ZIP or foreign postal code

Pompano Beach

FL 33062

D Employer identification number

45-2785458

E Date incorporated

07-20-2011

F Total assets (see instructions)

\$ 77,313

G Is the corporation electing to be an S corporation beginning with this tax year? See instructions.

☐ Yes ☒ No

H Check if: (1) ☐ Final return (2) ☐ Name change (3) ☐ Address change (4) ☐ Amended return (5) ☐ S election termination

I Enter the number of shareholders who were shareholders during any part of the tax year . . . . . 2

J Check if corporation: (1) ☐ Aggregated activities for section 465 at-risk purposes (2) ☐ Grouped activities for section 469 passive activity purposes

Caution: Include only trade or business income and expenses on lines 1a through 21. See the instructions for more information.

Income	1 a	Gross receipts or sales	1a	1,098,076	1c	1,098,076	
	b	Returns and allowances	1b				
	c	Balance. Subtract line 1b from line 1a					
	2	Cost of goods sold (attach Form 1125-A)				2	
	3	Gross profit. Subtract line 2 from line 1c				3	1,098,076
	4	Net gain (loss) from Form 4797, line 17 (attach Form 4797)				4	
Deductions (see instructions for limitations)	5	Other income (loss) (see instructions - attach statement)			5		
	6	Total income (loss). Add lines 3 through 5			6	1,098,076	
	7	Compensation of officers (see instructions - attach Form 1125-E)			7		
	8	Salaries and wages (less employment credits)			8	440,017	
	9	Repairs and maintenance			9		
	10	Bad debts			10		
	11	Rents			11	85,787	
	12	Taxes and licenses	Wks Tax/Lic		12	36,733	
	13	Interest (see instructions)			13	290	
	14	Depreciation not claimed on Form 1125-A or elsewhere on return (attach Form 4562)			14	898	
	15	Depletion (Do not deduct oil and gas depletion.)			15		
	16	Advertising			16	74,291	
Tax and Payments	17	Pension, profit-sharing, etc., plans			17		
	18	Employee benefit programs			18	1,950	
	19	Other deductions (attach statement)	Statement #2		19	487,646	
	20	Total deductions. Add lines 7 through 19			20	1,127,612	
	21	Ordinary business income (loss). Subtract line 20 from line 6			21	(29,536)	
	22 a	Excess net passive income or LIFO recapture tax (see instructions)	22a		22c		
	b	Tax from Schedule D (Form 1120-S)	22b				
	c	Add lines 22a and 22b (see instructions for additional taxes)					
	23 a	2021 estimated tax payments and 2020 overpayment credited to 2021	23a		23d		
	b	Tax deposited with Form 7004	23b				
c	Credit for federal tax paid on fuels (attach Form 4136)	23c					
24	Estimated tax penalty (see instructions). Check if Form 2220 is attached <input type="checkbox"/>			24			
25	Amount owed. If line 23d is smaller than the total of lines 22c and 24, enter amount owed			25			
26	Overpayment. If line 23d is larger than the total of lines 22c and 24, enter amount overpaid			26			
27	Enter amount from line 26: Credited to 2022 estimated tax Refunded			27			

Sign Here

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

John Donofrio

Signature of officer

Date

mbr

Title

May the IRS discuss this return with the preparer shown below?

See instructions. ☐ Yes ☒ No

Paid Preparer Use Only

Print/Type preparer's name

L Marcus

Preparer's signature

Date

06-29-2022

Check ☐ if PTIN

self-employed

P02443542

Firm's name Joel Marcus Inc

Firm's EIN 65-0412348

Firm's address 676 West prospect Road

Phone no.

Fort Lauderdale FL 33309

(954) 566-8513

For Paperwork Reduction Act Notice, see separate instructions.

Form 1120-S (2021)

# PERSONNEL

GEORGE SARAFIANOS- PRESIDENT- [-GSARAFIANOS@UNITEDPOWERCONSULTANTS.COM-](mailto:GSARAFIANOS@UNITEDPOWERCONSULTANTS.COM) 2001 N  
FEDERAL HWY SUITE 318 POMPANO BEACH, FL 33062- 800-738-6159

GLINDA REES-DIRECTOR OF OPERATIONS [-GREES@UNITEDPOWERCONSULTANTS.COM-](mailto:GREES@UNITEDPOWERCONSULTANTS.COM) 2001 N FEDERAL  
HWY SUITE 318 POMPANO BEACH, FL 33062- 800-738-6159

TODD GRIFFIN- ACCOUNTS RECEIVABLE [-TGRIFFIN@UNITEDPOWERCONSULTANTS.COM-](mailto:TGRIFFIN@UNITEDPOWERCONSULTANTS.COM) 2001 N  
FEDERAL HWY SUITE 318 POMPANO BEACH, FL 33062- 800-738-6159

KEVIN GIPSON-PRICING MANAGER [-PRICING@UNITEDPOWERCONSULTANTS.COM-](mailto:PRICING@UNITEDPOWERCONSULTANTS.COM) 2001 N FEDERAL  
HWY SUITE 318 POMPANO BEACH, FL 33062- 800-738-6159

**Entity#:** 2127074  
**Filing Type:** FOREIGN CORPORATION  
**Original Filing Date:** 08/06/2012  
**Location:** --  
**Business Name:** UNITED POWER CONSULTANTS, INC.  
  
**Status:** Active  
**Exp. Date:** -

## Agent/Registrant Information

INCORP SERVICES INC  
9435 WATERSTONE BLVDSUITE 140  
CINCINNATI OH 45249  
08/06/2012  
Active

## Filings

Filing Type	Date of Filing	Document ID
FOREIGN LICENSE/FOR-PROFIT	08/06/2012	201222201210

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

*I, Frank LaRose, Secretary of State of the State of Ohio, do hereby certify that this is a list of all records approved on this business entity and in the custody of the Secretary of State.*



*Witness my hand and the seal of the Secretary of State at Columbus, Ohio this 16th of August, A.D. 2023*

*Ohio Secretary of State*

A handwritten signature in blue ink, reading "Frank LaRose".

## **Principal Officers**

**George Sarafianos- President and 100% Owner**

**Address:3910 NE 25<sup>th</sup> Ave Lighthouse Point, Fl**

**33064 Phone:954-582-7300**

**Applicant is a stand-alone entity with no affiliate or subsidiary companies.**

# Competitive Retail Electric Service Affidavit

County of Broward :

State of Florida :

George Sarafianos Affiant, being duly sworn/affirmed, hereby states that:

1. The information provided within the certification or certification renewal application and supporting information is complete, true, and accurate to the best knowledge of affiant, and that it will amend its application while it is pending if any substantial changes occur regarding the information provided.
2. The applicant will timely file an annual report of its intrastate gross receipts, gross earnings, and sales of kilowatt-hours of electricity pursuant to Sections 4905.10(A), 4911.18(A), and 4928.06(F), Ohio Revised Code.
3. The applicant will timely pay any assessment made pursuant to Sections 4905.10, 4911.18, and 4928.06(F), Ohio Revised Code.
4. The applicant will comply with all applicable rules and orders adopted by the Public Utilities Commission of Ohio pursuant to Title 49, Ohio Revised Code.
5. The applicant will cooperate fully with the Public Utilities Commission of Ohio, and its Staff on any utility matter including the investigation of any consumer complaint regarding any service offered or provided by the applicant.
6. The applicant will fully comply with Section 4928.09, Ohio Revised Code regarding consent to the jurisdiction of Ohio Courts and the service of process.
7. The applicant will comply with all state and/or federal rules and regulations concerning consumer protection, the environment, and advertising/promotions.
8. The applicant will use its best efforts to verify that any entity with whom it has a contractual relationship to purchase power is in compliance with all applicable licensing requirements of the Federal Energy Regulatory Commission and the Public Utilities Commission of Ohio.
9. The applicant will cooperate fully with the Public Utilities Commission of Ohio, the electric distribution companies, the regional transmission entities, and other electric suppliers in the event of an emergency condition that may jeopardize the safety and reliability of the electric service in accordance with the emergency plans and other procedures as may be determined appropriate by the Commission.
10. If applicable to the service(s) the applicant will provide, it will adhere to the reliability standards of (1) the North American Electric Reliability Council (NERC), (2) the appropriate regional reliability council(s), and (3) the Public Utilities Commission of Ohio.
11. The Applicant will inform the Public Utilities Commission of Ohio of any material change to the information supplied in the application within 30 days of such material change, including any change in contact person for regulatory purposes or contact person for Staff use in investigating consumer complaints.



12. The facts set forth above are true and accurate to the best of his/her knowledge, information, and belief and that he/she expects said applicant to be able to prove the same at any hearing hereof.

13. Affiant further sayeth naught.

George C Saufanos  
Signature of Affiant & Title



Sworn and subscribed before me this 5 day of July, 2023  
Month Year

Glinda Cholak  
Signature of official administering oath

Glinda Cholak  
Print Name and Title

My commission expires on 2/15/2025

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## **Experience & Plans**

**United Power Consultants Inc. has been in business since 2011. We have several relationships with large non-residential retail energy providers. United Power Consultants Inc. is an energy brokerage that specializes in third-party retail energy contracting and management for electrical and natural gas for commercial customers.**

# EXHIBIT D-1

## 13-1620-EL-AGG

We are a multi-state electricity and natural gas brokerage that is based in Florida. We have a call center that makes outbound calls to potential customers. We provide customers with pricing quotes from retail electrical providers.

# EXHIBIT D-1

**19-1620-GA-AGG**

We are a multi-state electricity and natural gas brokerage that is based in Florida. We have a call center that makes outbound calls to potential customers. We provide customers with pricing quotes from retail electrical providers.

# EXHIBIT D-2

## 13-1620-EL-AGG

Todd Griffin-Senior Administrator

Phone: 800-738-6159

Email: [tgriffin@unitedpowerconsultants.com](mailto:tgriffin@unitedpowerconsultants.com)

Experience: 15 years of experience operating an energy brokerage firm.

Kevin Gibson- Pricing Director

Phone: 800-738-6159

Email: [pricing@unitedpowerconsultants.com](mailto:pricing@unitedpowerconsultants.com)

Experience: 9 years of experience managing an energy brokerage firm.

# EXHIBIT D-2

**19-1620-GA-AGG**

Todd Griffin-Senior Administrator

Phone: 800-738-6159

Email: [tgriffin@unitedpowerconsultants.com](mailto:tgriffin@unitedpowerconsultants.com)

Experience: 15 years of experience operating an energy brokerage firm.

Kevin Gibson- Pricing Director

Phone: 800-738-6159

Email: [pricing@unitedpowerconsultants.com](mailto:pricing@unitedpowerconsultants.com)

Experience: 9 years of experience managing an energy brokerage firm.

# PERSONNEL

GEORGE SARAFIANOS- PRESIDENT- [-GSARAFIANOS@UNITEDPOWERCONSULTANTS.COM-](mailto:GSARAFIANOS@UNITEDPOWERCONSULTANTS.COM) 2001 N  
FEDERAL HWY SUITE 318 POMPANO BEACH, FL 33062- 800-738-6159

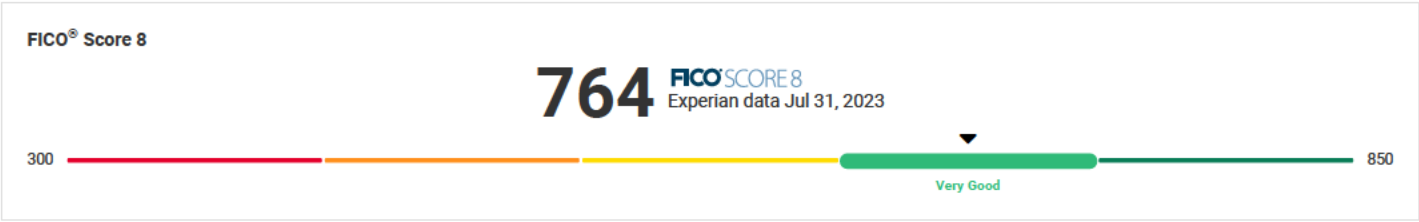
GLINDA REES-DIRECTOR OF OPERATIONS [-GREES@UNITEDPOWERCONSULTANTS.COM-](mailto:GREES@UNITEDPOWERCONSULTANTS.COM) 2001 N FEDERAL  
HWY SUITE 318 POMPANO BEACH, FL 33062- 800-738-6159

TODD GRIFFIN- ACCOUNTS RECEIVABLE [-TGRIFFIN@UNITEDPOWERCONSULTANTS.COM-](mailto:TGRIFFIN@UNITEDPOWERCONSULTANTS.COM) 2001 N  
FEDERAL HWY SUITE 318 POMPANO BEACH, FL 33062- 800-738-6159

KEVIN GIPSON-PRICING MANAGER [-PRICING@UNITEDPOWERCONSULTANTS.COM-](mailto:PRICING@UNITEDPOWERCONSULTANTS.COM) 2001 N FEDERAL  
HWY SUITE 318 POMPANO BEACH, FL 33062- 800-738-6159



At a glance



Account summary

Open accounts	17
Self-reported accounts	0
Accounts ever late	0
Closed accounts	26
Collections	0
Average account age	11 yrs 1 mo
Oldest account	32 yrs 9 mos

Overall credit usage

62 %

Credit used: \$74,295

Credit limit: \$60,800

Debt summary

Credit card and credit line debt	\$74,295
Self-reported account balance	\$0
Loan debt	\$86,108
Collections debt	\$0
Total debt	\$160,403





**Personal information**

Name	Addresses	Employers
GEORGE E SARAFIANOS		
Also known as		
GEORGE EDWARD		
Generational identifier		
-		
Personal statements		
No Statement(s) present at this time		



Open accounts

AMERICAN HONDA FINANCE

Exceptional

payment history

\$24,319

Balance updated Jul 25, 2023

Account info

Account name

FINANCE

Balance

\$24,319

Account number

Balance updated

Jul 25, 2023

Original creditor

-

Original balance

\$25,569

Company sold

-

Paid off

5%

Account type

Auto Lease

Monthly payment

\$759

Date opened

Apr 20, 2023

Last Payment Date

Jul 23, 2023

Open/closed

Open

Terms

36 Months

Status

Open/Never late.

Responsibility

Individual

Status updated

Jul 2023

Your statement

-

Payment history

Jan

Feb

Mar

Apr

May

Jun

Jul

Aug

Sep

Oct

Nov

Dec

2023

-

-

-

✓

✓

✓

✓

-

-

-

-

-

✓

Current / Terms met

-

Data Unavailable

Contact info

Address

Phone number

-

Comments

Prepared For **GEORGE E. SARAFIANOS** Date generated: Jul 31, 2023

**AMERICAN HONDA FINANCE**  
**Exceptional** payment history

\$5,940

Balance updated Jul 10, 2023

### Account info

Account name	FINANCE	Balance	\$5,940
Account number	461189XXX	Balance updated	Jul 10, 2023
Original creditor	-	Original balance	\$11,102
Company sold	-	Paid off	46%
Account type	Auto Lease	Monthly payment	\$330
Date opened	Feb 09, 2022	Last Payment Date	Jul 09, 2023
Open/closed	Open	Terms	36 Months
Status	Open/Never late.	Responsibility	Individual
Status updated	Jul 2023	Your statement	-

### Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	✓	✓	✓	✓	✓	✓	—	—	—	—	—
2022	—	—	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓ Current / Terms met												
— Data Unavailable												

### Contact info

Address

Phone number

### Comments

Prepared For **GEORGE E. SARAFIANOS** Date generated: Jul 31, 2023

AMERICAN HONDA FINANCE  
Exceptional payment history

\$13,289

Balance updated Jul 03, 2023

#### Account info

Account name	AMERICAN HONDA FINANCE	Balance	\$13,289
Account number	467472XXX	Balance updated	Jul 03, 2023
Original creditor	-	Original balance	\$14,904
Company sold	-	Paid off	11%
Account type	Auto Lease	Monthly payment	\$442
Date opened	Jan 27, 2023	Last Payment Date	Jun 30, 2023
Open/closed	Open	Terms	36 Months
Status	Open/Never late.	Responsibility	Individual
Status updated	Jul 2023	Your statement	-

#### Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	—	—	✓	✓	✓	✓	✓	—	—	—	—	—
✓ Current / Terms met												
— Data Unavailable												

#### Contact info

Address PO BOX 1027 ALPHARETTA,  
GA 30009

Phone number -

#### Comments

-

Prepared For **GEORGE E. SARAFIANOS** Date generated: Jul 31, 2023

● AMEX

\$413

Exceptional payment history

Balance updated Jul 16, 2023

### Account info

Account name	AMEX	Balance	\$413
Account number	3499908471070773	Balance updated	Jul 16, 2023
Original creditor	-	Credit limit	\$8,700
Company sold	-	Credit usage	4%
Account type	Credit card	Monthly payment	\$40
Date opened	Jan 31, 1993	Highest balance	\$8,515
Open/closed	Open	Terms	-
Status	Open/Never late.	Responsibility	Individual
Status updated	Jul 2023	Your statement	-

### Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	✓	✓	✓	✓	✓	✓	—	—	—	—	—
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	—	—	—	—	—	—	—	✓	✓	✓	✓	✓

✓ Current / Terms met      — Data Unavailable

### Contact info

Address PO BOX 297871 FORT LAUDERDALE,  
FL 33329

Phone number (800) 874-2717

### Comments

-

Prepared For **GEORGE E. SARAFIANOS** Date generated: Jul 31, 2023

● AMEX

\$1,012

Exceptional payment history

Balance updated Jul 16, 2023

### Account info

Account name	AMEX	Balance	\$1,012
Account number	3499925766114973	Balance updated	Jul 16, 2023
Original creditor	-	Credit limit	\$2,000
Company sold	-	Credit usage	50%
Account type	Credit card	Monthly payment	\$40
Date opened	May 17, 2018	Highest balance	\$1,477
Open/closed	Open	Terms	-
Status	Open/Never late.	Responsibility	Individual
Status updated	Jul 2023	Your statement	-

### Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	✓	✓	✓	✓	✓	✓	—	—	—	—	—
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	—	—	—	—	—	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

— Data Unavailable

### Contact info

Address PO BOX 297871 FORT LAUDERDALE,  
FL 33329

Phone number (800) 874-2717

### Comments

-

Prepared For **GEORGE E. SARAFIANOS** Date generated: Jul 31, 2023

● AMEX

\$36,855

Exceptional payment history

Balance updated Jul 07, 2023

### Account info

Account name	AMEX	Balance	\$36,855
Account number	3499905692571003	Balance updated	Jul 07, 2023
Original creditor	-	Credit limit	-
Company sold	-	Credit usage	-
Account type	Credit card	Monthly payment	\$0
Date opened	Dec 07, 1993	Highest balance	\$54,895
Open/closed	Open	Terms	1 Month
Status	Open/Never late.	Responsibility	Individual
Status updated	Jul 2023	Your statement	-

### Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	✓	✓	✓	✓	✓	✓	—	—	—	—	—
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	—	—	—	—	—	—	—	✓	✓	✓	✓	✓

✓ Current / Terms met      — Data Unavailable

### Contact info

Address PO BOX 297871 FORT LAUDERDALE,  
FL 33329

Phone number (800) 874-2717

### Comments

-



AMEX

Exceptional payment history

\$2,222

Balance updated Jul 07, 2023

Account info

Account name

Account number

Original creditor

Company sold

Account type

Date opened

Open/closed

Status

Status updated

AMEX

349992XXXXXXXXXX

-

-

Unsecured

Sep 24, 2021

Open

Open/Never late.

Jul 2023

Balance

Balance updated

Original balance

Paid off

Monthly payment

Terms

Responsibility

Your statement

\$2,222

Jul 07, 2023

\$25,000

91%

\$1,130

24 Months

Individual

-

Payment history

Jan

Feb

Mar

Apr

May

Jun

Jul

Aug

Sep

Oct

Nov

Dec

2023

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2022

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2021

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Current / Terms met

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Data Unavailable

Contact info

Address

Phone number

PO BOX 297871 FORT LAUDERDALE,  
FL 33329

(800) 874-2717

Comments





DISCOVER BANK

\$4,453

Exceptional payment history

Balance updated Jul 10, 2023

#### Account info

Account name	DISCOVER BANK	Balance	\$4,453
Account number	601100XXXXXX	Balance updated	Jul 10, 2023
Original creditor	-	Credit limit	\$7,000
Company sold	-	Credit usage	63%
Account type	Credit card	Monthly payment	\$106
Date opened	May 17, 1993	Last Payment Date	Jul 02, 2023
Open/closed	Open	Highest balance	\$9,103
Status	Open/Never late.	Terms	-
Status updated	Jul 2023	Responsibility	Individual
		Your statement	-

#### Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	✓	✓	✓	✓	✓	✓	—	—	—	—	—
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	—	—	—	—	—	—	—	✓	✓	✓	✓	✓

✓ Current / Terms met

— Data Unavailable

#### Contact info

Address PO BOX 30939 SALT LAKE CITY,  
UT 84130

Phone number (800) 347-2683

#### Comments

-



● SYNCB/AMAZON

\$926

Exceptional payment history

Balance updated Jul 16, 2023

### Account info

Account name	SYNCB/AMAZON	Balance	\$926
Account number	604578XXXXXX	Balance updated	Jul 16, 2023
Original creditor	-	Credit limit	\$1,500
Company sold	-	Credit usage	61%
Account type	Charge Card	Monthly payment	\$29
Date opened	May 29, 2018	Last Payment Date	Jul 11, 2023
Open/closed	Open	Highest balance	\$1,518
Status	Open/Never late.	Terms	-
Status updated	Jul 2023	Responsibility	Individual
		Your statement	-

### Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	✓	✓	✓	✓	✓	✓	—	—	—	—	—
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	—	—	—	—	—	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met      — Data Unavailable

### Contact info

Address PO BOX 965015 ORLANDO,  
FL 32896

Phone number (866) 634-8379

### Comments

-



● SYNCB/BRANDSMART

\$0

Exceptional payment history

Balance updated Jul 21, 2023

### Account info

Account name	SYNCB/BRANDSMART	Balance	\$0
Account number	601917XXXXXX	Balance updated	Jul 21, 2023
Original creditor	-	Credit limit	\$6,500
Company sold	-	Credit usage	0%
Account type	Charge Card	Monthly payment	\$0
Date opened	Aug 13, 2000	Last Payment Date	Jul 29, 2022
Open/closed	Open	Highest balance	\$4,941
Status	Open/Never late.	Terms	-
Status updated	Jul 2023	Responsibility	Individual
		Your statement	-

### Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	✓	✓	✓	✓	✓	✓	—	—	—	—	—
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	—	—	—	—	—	—	—	✓	✓	✓	✓	✓

✓ Current / Terms met

— Data Unavailable

### Contact info

Address PO BOX 965036 ORLANDO,  
FL 32896

Phone number (866) 396-8254

### Comments

-



● SYNCB/LOWES

\$0

Exceptional payment history

Balance updated Jun 25, 2023

### Account info

Account name	SYNCB/LOWES	Balance	\$0
Account number	798192XXXXXX	Balance updated	Jun 25, 2023
Original creditor	-	Credit limit	\$9,000
Company sold	-	Credit usage	0%
Account type	Charge Card	Monthly payment	\$0
Date opened	Sep 29, 2006	Last Payment Date	Jan 07, 2022
Open/closed	Open	Highest balance	\$8,250
Status	Open/Never late.	Terms	-
Status updated	Jun 2023	Responsibility	Individual
		Your statement	-

### Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	✓	✓	✓	✓	✓	—	—	—	—	—	—
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	—	—	—	—	—	—	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

— Data Unavailable

### Contact info

Address PO BOX 965005 ORLANDO,  
FL 32896

Phone number (800) 444-1408

### Comments

-



● SYNCB/PPC

\$299

Exceptional payment history

Balance updated Jul 07, 2023

### Account info

Account name	SYNCB/PPC	Balance	\$299
Account number	604419XXXXXX	Balance updated	Jul 07, 2023
Original creditor	-	Credit limit	\$5,600
Company sold	-	Credit usage	5%
Account type	Credit card	Monthly payment	\$30
Date opened	Jun 30, 2010	Last Payment Date	Jul 06, 2023
Open/closed	Open	Highest balance	\$3,463
Status	Open/Never late.	Terms	-
Status updated	Jul 2023	Responsibility	Individual
		Your statement	-

### Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	✓	✓	✓	✓	✓	✓	—	—	—	—	—
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	—	—	—	—	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

— Data Unavailable

### Contact info

Address PO BOX 530975 ORLANDO,  
FL 32896

Phone number (844) 373-4961

### Comments

-



● SYNCB/PPMC

\$2,495

Exceptional payment history

Balance updated Jul 25, 2023

### Account info

Account name	SYNCB/PPMC	Balance	\$2,495
Account number	521853XXXXXX	Balance updated	Jul 25, 2023
Original creditor	-	Credit limit	\$9,200
Company sold	-	Credit usage	27%
Account type	Credit card	Monthly payment	\$30
Date opened	Jan 01, 2021	Last Payment Date	Jul 17, 2023
Open/closed	Open	Highest balance	\$7,709
Status	Open/Never late.	Terms	-
Status updated	Jul 2023	Responsibility	Individual
		Your statement	-

### Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	✓	✓	✓	✓	✓	✓	—	—	—	—	—
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	—	—	—	—	—	—	—	—	—	—	—	✓

✓ Current / Terms met      — Data Unavailable

### Contact info

Address PO BOX 965005 ORLANDO,  
FL 32896

Phone number (866) 300-6432

### Comments

-



● SYNCB/ROOMS TO GO

\$0

Exceptional payment history

Balance updated Jul 12, 2023

### Account info

Account name	SYNCB/ROOMS TO GO	Balance	\$0
Account number	601919XXXXXX	Balance updated	Jul 12, 2023
Original creditor	-	Credit limit	\$4,000
Company sold	-	Credit usage	0%
Account type	Charge Card	Monthly payment	\$0
Date opened	Jan 22, 2019	Last Payment Date	Nov 20, 2020
Open/closed	Open	Highest balance	\$1,608
Status	Open/Never late.	Terms	-
Status updated	Jul 2023	Responsibility	Individual
		Your statement	-

### Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	✓	✓	✓	✓	✓	✓	—	—	—	—	—
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

— Data Unavailable

### Contact info

Address PO BOX 965036 ORLANDO,  
FL 32896

Phone number (866) 396-8254

### Comments

-

Prepared For **GEORGE E. SARAFIANOS** Date generated: Jul 31, 2023

● TRUIST BANK

\$0

Exceptional payment history

Balance updated Jul 26, 2023

### Account info

Account name	TRUIST BANK	Balance	\$0
Account number	610001XXXXXX	Balance updated	Jul 26, 2023
Original creditor	-	Credit limit	\$800
Company sold	-	Credit usage	0%
Account type	Line of Credit	Monthly payment	\$0
Date opened	Jun 01, 2018	Last Payment Date	Jul 05, 2023
Open/closed	Open	Highest balance	\$784
Status	Open/Never late.	Terms	-
Status updated	Jul 2023	Responsibility	Individual
		Your statement	-

### Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	ND	ND	ND	ND	ND	✓	✓	—	—	—	—	—
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	ND
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	—	—	—	—	—	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

ND No data for this period

— Data Unavailable

### Contact info

Address PO BOX 1847 WILSON,  
NC 27894

Phone number By mail only

### Comments

-



Prepared For **GEORGE E. SARAFIANOS** Date generated: Jul 31, 2023

● TRUIST BANK

\$4,074

Exceptional payment history

Balance updated Jul 21, 2023

### Account info

Account name	TRUIST BANK	Balance	\$4,074
Account number	414724XXXXXX	Balance updated	Jul 21, 2023
Original creditor	-	Credit limit	\$6,500
Company sold	-	Credit usage	62%
Account type	Credit card	Monthly payment	\$118
Date opened	Jun 05, 2018	Last Payment Date	Jul 19, 2023
Open/closed	Open	Highest balance	\$6,469
Status	Open/Never late.	Terms	-
Status updated	Jul 2023	Responsibility	Individual
		Your statement	-

### Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	✓	✓	✓	✓	✓	✓	—	—	—	—	—
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	—	—	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

— Data Unavailable

### Contact info

Address PO BOX 2306 WILSON,  
NC 27894

Phone number By mail only

### Comments

-

Prepared For **GEORGE E. SARAFIANOS** Date generated: Jul 31, 2023

UPGRADE INC

\$40,338

Exceptional payment history

Balance updated Jun 30, 2023

#### Account info

Account name	UPGRADE INC	Balance	\$40,338
Account number	189489XXX	Balance updated	Jun 30, 2023
Original creditor	-	Original balance	\$50,000
Company sold	-	Paid off	19%
Account type	Unsecured	Monthly payment	\$1,602
Date opened	Oct 03, 2022	Last Payment Date	Jun 13, 2023
Open/closed	Open	Terms	36 Months
Status	Open/Never late.	Responsibility	Individual
Status updated	Jun 2023	Your statement	-

#### Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	✓	✓	✓	✓	✓	—	—	—	—	—	—
2022	—	—	—	—	—	—	—	—	—	✓	✓	✓
✓ Current / Terms met												
— Data Unavailable												

#### Contact info

Address 275 BATTERY ST FL 23 SAN FRANCISCO,  
CA 94111

Phone number -

#### Comments

-

**Closed accounts**

ALLY FINANCIAL

Exceptional payment history

Closed

Account info

Account name	ALLY FINANCIAL	Balance	-
Account number	673919XXXXXX	Balance updated	-
Original creditor	-	Original balance	\$31,510
Company sold	-	Monthly payment	-
Account type	Auto Lease	Last Payment Date	Aug 24, 2016
Date opened	Jan 31, 2013	Terms	39 Months
Open/closed	Closed	Responsibility	Individual
Status	Paid, Closed/Never late.	Your statement	-
Status updated	Aug 2016		

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016	✓	✓	✓	✓	✓	✓	✓	CLS	—	—	—	—
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	—	—	—	—	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

CLS Closed

— Data Unavailable

Contact info

Address	200 RENAISSANCE CTR DETROIT, MI 48243
Phone number	(800) 200-4622

Comments

-



## ● ALLY FINANCIAL

Closed

Exceptional payment history

## 📁 Account info

Account name	ALLY FINANCIAL	Balance	-
Account number	673919XXXXXX	Balance updated	-
Original creditor	-	Original balance	\$31,510
Company sold	-	Monthly payment	-
Account type	Auto Lease	Last Payment Date	Apr 01, 2016
Date opened	Jan 31, 2013	Terms	39 Months
Open/closed	Closed	Responsibility	Individual
Status	Paid, Closed/Never late.	Your statement	-
Status updated	Apr 2016		

## 📅 Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016	✓	✓	✓	CLS	—	—	—	—	—	—	—	—
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2013	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met      CLS Closed      — Data Unavailable

## ✉ Contact info

Address 200 RENAISSANCE CTR DETROIT,  
MI 48243

Phone number (800) 200-4622

## 💬 Comments

-


**AMERICAN HONDA FINANCE**

Closed

Exceptional payment history

**Account info**

Account name	AMERICAN HONDA FINANCE	Balance	-
Account number	461271XXX	Balance updated	-
Original creditor	-	Original balance	\$24,208
Company sold	-	Monthly payment	-
Account type	Auto Lease	Last Payment Date	Apr 26, 2023
Date opened	Feb 09, 2022	Terms	36 Months
Open/closed	Closed	Responsibility	Individual
Status	Paid, Closed/Never late.	Your statement	-
Status updated	May 2023		

**Payment history**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	✓	✓	✓	CLS	—	—	—	—	—	—	—
2022	—	—	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓ Current / Terms met			CLS	Closed		—	Data Unavailable					

**Contact info**

Address PO BOX 1027 ALPHARETTA,  
GA 30009

Phone number -

**Comments**

-



## ● AMERICAN HONDA FINANCE

Closed

Exceptional payment history

## 📁 Account info

Account name	AMERICAN HONDA FINANCE	Balance	-
Account number	429544XXX	Balance updated	-
Original creditor	-	Original balance	\$14,298
Company sold	-	Monthly payment	-
Account type	Auto Lease	Last Payment Date	Dec 21, 2022
Date opened	Apr 29, 2019	Terms	44 Months
Open/closed	Closed	Responsibility	Joint
Status	Paid, Closed/Never late.	Your statement	-
Status updated	Dec 2022		

## 📅 Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	CLS
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	—	—	—	—	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met      CLS Closed      — Data Unavailable

## ✉ Contact info

Address PO BOX 1027 ALPHARETTA,  
GA 30009

Phone number -

## 💬 Comments

-


**AMERICAN HONDA FINANCE**

Closed

Exceptional payment history

**Account info**

Account name	AMERICAN HONDA FINANCE	Balance	-
Account number	429166XXX	Balance updated	-
Original creditor	-	Original balance	\$20,186
Company sold	-	Monthly payment	-
Account type	Auto Lease	Last Payment Date	Feb 24, 2022
Date opened	Apr 17, 2019	Terms	36 Months
Open/closed	Closed	Responsibility	Individual
Status	Paid, Closed/Never late.	Your statement	-
Status updated	Mar 2022		

**Payment history**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022	✓	✓	CLS	—	—	—	—	—	—	—	—	—
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	—	—	—	—	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met      CLS Closed      — Data Unavailable

**Contact info**

Address PO BOX 1027 ALPHARETTA,  
GA 30009

Phone number -

**Comments**



## ● AMERICAN HONDA FINANCE

Closed

Exceptional payment history

## 📄 Account info

Account name	AMERICAN HONDA FINANCE	Balance	-
Account number	429177XXX	Balance updated	-
Original creditor	-	Original balance	\$12,371
Company sold	-	Monthly payment	-
Account type	Auto Lease	Last Payment Date	Feb 22, 2022
Date opened	Apr 17, 2019	Terms	36 Months
Open/closed	Closed	Responsibility	Individual
Status	Paid, Closed/Never late.	Your statement	-
Status updated	Mar 2022		

## 📅 Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022	✓	✓	CLS	—	—	—	—	—	—	—	—	—
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	—	—	—	—	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met      CLS Closed      — Data Unavailable

## ✉ Contact info

Address PO BOX 1027 ALPHARETTA,  
GA 30009

Phone number -

## 💬 Comments

-





● AMEX

\$0

Exceptional payment history

Closed

### Account info

Account name	AMEX	Balance	\$0
Account number	3499919552849143	Balance updated	Apr 15, 2016
Original creditor	-	Credit limit	\$2,000
Company sold	-	Monthly payment	-
Account type	Credit card	Highest balance	\$2,018
Date opened	Jul 19, 1993	Terms	-
Open/closed	Closed	Responsibility	Individual
Status	Closed/Never late.	Your statement	-
Status updated	Apr 2016		

### Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016	ND	ND	ND	CLS	—	—	—	—	—	—	—	—
2015	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND
2014	✓	✓	✓	ND	ND	ND	ND	ND	ND	ND	ND	ND
2013	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2012	—	—	—	—	—	—	—	✓	✓	✓	✓	✓

✓ Current / Terms met      ND No data for this period      CLS Closed  
 — Data Unavailable

### Contact info

Address PO BOX 297871 FORT LAUDERDALE,  
FL 33329

Phone number (800) 874-2717

### Comments

Purchased by another lender



● AMEX

Closed

Exceptional payment history

### Account info

Account name	AMEX	Balance	-
Account number	349992XXXXXXX	Balance updated	-
Original creditor	-	Original balance	\$25,000
Company sold	-	Monthly payment	-
Account type	Unsecured	Terms	36 Months
Date opened	Aug 23, 2018	Responsibility	Individual
Open/closed	Closed	Your statement	-
Status	Paid, Closed/Never late.		
Status updated	Jul 2021		

### Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	✓	✓	✓	✓	✓	✓	CLS	—	—	—	—	—
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	—	—	—	—	—	—	—	—	✓	✓	✓	✓

✓ Current / Terms met      CLS Closed      — Data Unavailable

### Contact info

Address PO BOX 297871 FORT LAUDERDALE,  
FL 33329

Phone number (800) 874-2717

### Comments

-


**BANK OF AMERICA**

\$17,557

Exceptional payment history

Closed

**Account info**

Account name	BANK OF AMERICA	Balance	\$17,557
Account number	XXXX	Balance updated	Jun 27, 2023
Original creditor	-	Credit limit	\$35,000
Company sold	-	Monthly payment	\$630
Account type	Credit card	Last Payment Date	Jun 22, 2023
Date opened	May 04, 1993	Highest balance	\$35,391
Open/closed	Closed	Terms	-
Status	Closed/Never late.	Responsibility	Individual
Status updated	Apr 2021	Your statement	-

**Payment history**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	CLS	CLS	CLS	CLS	CLS	CLS	—	—	—	—	—	—
2022	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS
2021	✓	✓	✓	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	—	—	—	—	—	—	✓	✓	✓	✓	✓	✓

✓ Current / Terms met      CLS Closed      — Data Unavailable

**Contact info**

Address PO BOX 982238 EL PASO,  
TX 79998

Phone number (800) 421-2110

**Comments**

Account closed at consumer's request



## ●BANK OF AMERICA

Closed

Exceptional payment history

## 📄 Account info

Account name	BANK OF AMERICA	Balance	-
Account number	XXXX	Balance updated	-
Original creditor	-	Credit limit	\$10,300
Company sold	-	Monthly payment	-
Account type	Credit card	Last Payment Date	Apr 22, 2023
Date opened	Jul 21, 1993	Highest balance	\$22,045
Open/closed	Closed	Terms	-
Status	Paid, Closed/Never late.	Responsibility	Individual
Status updated	May 2023	Your statement	-

## 📅 Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	CLS	CLS	CLS	CLS	CLS	—	—	—	—	—	—	—
2022	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS
2021	✓	✓	✓	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	—	—	—	—	—	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met      CLS Closed      — Data Unavailable

## ✉ Contact info

Address PO BOX 982238 EL PASO,  
TX 79998

Phone number (800) 421-2110

## 💬 Comments

Account closed at consumer's request

Prepared For **GEORGE E. SARAFIANOS** Date generated: Jul 31, 2023● **BARCLAYS BANK DELAWARE**

\$3,762

Exceptional payment history

Closed

📄 **Account info**

Account name	BARCLAYS BANK DELAWARE	Balance	\$3,762
Account number	000261XXXXXXXXXX	Balance updated	Jul 16, 2023
Original creditor	-	Credit limit	\$12,700
Company sold	-	Monthly payment	\$109
Account type	Credit Card	Last Payment Date	Jun 26, 2023
Date opened	Jul 19, 2012	Highest balance	\$6,947
Open/closed	Closed	Terms	-
Status	Closed/Never late.	Responsibility	Individual
Status updated	Apr 2022	Your statement	-

📅 **Payment history**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	CLS	CLS	CLS	CLS	CLS	CLS	CLS	—	—	—	—	—
2022	✓	✓	✓	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	—	—	—	—	—	—	—	✓	✓	✓	✓	✓

✓ Current / Terms met      CLS Closed      — Data Unavailable

✉ **Contact info**

Address PO BOX 8803 WILMINGTON,  
DE 19899

Phone number (888) 232-0780

💬 **Comments**

Account closed at credit grantor's request



## ● CAPITAL ONE

Closed

Exceptional payment history

## 📄 Account info

Account name	CAPITAL ONE	Balance	-
Account number	415417XXXXXX	Balance updated	-
Original creditor	-	Credit limit	\$15,000
Company sold	-	Monthly payment	-
Account type	Business Card	Last Payment Date	Apr 26, 2021
Date opened	Jan 16, 2019	Highest balance	\$11,321
Open/closed	Closed	Terms	-
Status	Paid, Closed/Never late.	Responsibility	Individual
Status updated	May 2021	Your statement	-

## 📄 Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	✓	✓	✓	✓	CLS	—	—	—	—	—	—	—
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	—	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met      CLS Closed      — Data Unavailable

## ✉ Contact info

Address PO BOX 31293 SALT LAKE CITY,  
UT 84131

Phone number (800) 955-7070

## 📄 Comments

Account closed at credit grantor's request



●CITIBANK NA

Closed

Exceptional payment history

### Account info

Account name	CITIBANK NA	Balance	-
Account number	914588XXXX	Balance updated	-
Original creditor	-	Original balance	\$10,035
Company sold	-	Monthly payment	-
Account type	Unsecured	Last Payment Date	Apr 19, 2021
Date opened	Sep 21, 2018	Terms	36 Months
Open/closed	Closed	Responsibility	Individual
Status	Paid, Closed/Never late.	Your statement	-
Status updated	Jun 2021		

### Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	✓	✓	✓	✓	✓	CLS	—	—	—	—	—	—
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	—	—	—	—	—	—	—	—	✓	✓	✓	✓

✓ Current / Terms met      CLS Closed      — Data Unavailable

### Contact info

Address PO BOX 769006 SAN ANTONIO,  
TX 78245

Phone number (800) 685-0935

### Comments

-



## ● CITICARDS CBNA

Closed

Exceptional payment history

## 📄 Account info

Account name	CITICARDS CBNA	Balance	-
Account number	518941XXXXXX	Balance updated	-
Original creditor	-	Credit limit	\$11,000
Company sold	-	Monthly payment	-
Account type	Credit Card	Last Payment Date	May 11, 2023
Date opened	Nov 16, 2016	Highest balance	\$8,242
Open/closed	Closed	Terms	-
Status	Paid, Closed/Never late.	Responsibility	Individual
Status updated	Jun 2023	Your statement	-

## 📅 Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	CLS	CLS	CLS	CLS	CLS	CLS	—	—	—	—	—	—
2022	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS
2021	✓	✓	✓	✓	✓	✓	CLS	CLS	CLS	CLS	CLS	CLS
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	—	—	—	—	—	—	—	—	—	—	—	✓

✓ Current / Terms met      CLS Closed      — Data Unavailable

## ✉ Contact info

Address PO BOX 6241 SIOUX FALLS,  
SD 57117

Phone number (800) 950-5114

## 💬 Comments

Account closed at credit grantor's request





## ●CITICARDS CBNA

Closed

Exceptional payment history

## Account info

Account name	CITICARDS CBNA	Balance	-
Account number	542418XXXXXX	Balance updated	-
Original creditor	-	Credit limit	\$9,800
Company sold	-	Monthly payment	-
Account type	Credit card	Last Payment Date	Oct 02, 2018
Date opened	Oct 01, 1990	Highest balance	\$16,571
Open/closed	Closed	Terms	-
Status	Paid, Closed/Never late.	Responsibility	Individual
Status updated	May 2020	Your statement	-

## Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	✓	✓	✓	✓	CLS	—	—	—	—	—	—	—
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2013	—	—	—	—	—	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met      CLS Closed      — Data Unavailable

## Contact info

Address PO BOX 6241 SIOUX FALLS,  
SD 57117

Phone number (800) 950-5114

## Comments

Closed due to inactivity

● **COMENITY BANK/PIER 1**

Closed

Exceptional payment history

📄 **Account info**

Account name	COMENITY BANK/PIER 1	Balance	-
Account number	778830XXXXXXXXXX	Balance updated	-
Original creditor	-	Credit limit	\$1,000
Company sold	-	Monthly payment	-
Account type	Charge Card	Last Payment Date	Jul 10, 2018
Date opened	May 18, 2017	Highest balance	\$835
Open/closed	Closed	Terms	-
Status	Paid, Closed/Never late.	Responsibility	Individual
Status updated	Apr 2020	Your statement	-

📄 **Payment history**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	✓	✓	✓	CLS	—	—	—	—	—	—	—	—
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	—	—	—	—	—	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met      CLS Closed      — Data Unavailable

✉ **Contact info**

Address PO BOX 182789 COLUMBUS,  
OH 43218

Phone number -

📄 **Comments**

Account closed at credit grantor's request



JPMCB CARD

Exceptional payment history

\$2,449

Closed

Account info

Account name	JPMCB CARD	Balance	\$2,449
Account number	438854XXXXXX	Balance updated	Jul 18, 2023
Original creditor	-	Credit limit	\$20,000
Company sold	-	Monthly payment	\$75
Account type	Credit Card	Last Payment Date	Jun 26, 2023
Date opened	Oct 19, 2021	Highest balance	\$6,798
Open/closed	Closed	Terms	-
Status	Closed/Never late.	Responsibility	Individual
Status updated	Jul 2023	Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	CLS	CLS	CLS	CLS	CLS	CLS	—	—	—	—	—
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	—	—	—	—	—	—	—	—	—	—	✓	✓
✓ Current / Terms met		CLS	Closed			— Data Unavailable						

Contact info

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

Comments

Account closed at credit grantor's request



## ● JPMCB CARD

Closed

Exceptional payment history

## 📄 Account info

Account name	JPMCB CARD	Balance	-
Account number	438854XXXXXX	Balance updated	-
Original creditor	-	Credit limit	\$16,300
Company sold	-	Monthly payment	-
Account type	Credit Card	Last Payment Date	May 11, 2021
Date opened	Mar 10, 1999	Highest balance	\$31,400
Open/closed	Closed	Terms	-
Status	Paid, Closed/Never late.	Responsibility	Individual
Status updated	May 2021	Your statement	-

## 📅 Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	✓	✓	✓	✓	CLS	—	—	—	—	—	—	—
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	—	—	—	—	—	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met      CLS Closed      — Data Unavailable

## ✉ Contact info

Address PO BOX 15369 WILMINGTON,  
DE 19850

Phone number (800) 945-2000

## 💬 Comments

-



## ● JPMCB CARD

Closed

Exceptional payment history

## 📄 Account info

Account name	JPMCB CARD	Balance	-
Account number	414740XXXXXX	Balance updated	-
Original creditor	-	Credit limit	\$6,000
Company sold	-	Monthly payment	-
Account type	Credit Card	Last Payment Date	Jun 07, 2019
Date opened	Nov 13, 2014	Highest balance	\$5,056
Open/closed	Closed	Terms	-
Status	Paid, Closed/Never late.	Responsibility	Individual
Status updated	Jun 2019	Your statement	-

## 📅 Payment history

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

✓ Current / Terms met      CLS Closed      — Data Unavailable

## 📧 Contact info

Address PO BOX 15369 WILMINGTON,  
DE 19850

Phone number (800) 945-2000

## 💬 Comments

Account closed at credit grantor's request



## ● JPMCB CARD

Closed

Exceptional payment history

## 📄 Account info

Account name	JPMCB CARD	Balance	-
Account number	546604XXXXXX	Balance updated	-
Original creditor	-	Credit limit	\$12,000
Company sold	-	Monthly payment	-
Account type	Credit Card	Highest balance	-
Date opened	May 16, 2014	Terms	-
Open/closed	Closed	Responsibility	Individual
Status	Paid, Closed/Never late.	Your statement	-
Status updated	Sep 2014		

## 📅 Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2014	-	-	-	-	-	✓	✓	✓	CLS	-	-	-
✓ Current / Terms met			CLS Closed			- Data Unavailable						

## ✉ Contact info

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

## 💬 Comments

-



## ● PROSPER MARKETPLACE IN

Closed

Exceptional payment history

## 📄 Account info

Account name	PROSPER MARKETPLACE IN	Balance	-
Account number	118283X	Balance updated	-
Original creditor	-	Original balance	\$15,000
Company sold	-	Monthly payment	-
Account type	Unsecured	Last Payment Date	Jan 31, 2022
Date opened	Jan 30, 2019	Terms	36 Months
Open/closed	Closed	Responsibility	Individual
Status	Paid, Closed/Never late.	Your statement	-
Status updated	Jan 2022		

## 📅 Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022	CLS	—	—	—	—	—	—	—	—	—	—	—
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met      CLS Closed      — Data Unavailable

## 📄 Contact info

Address	221 MAIN ST STE 300 SAN FRANCISCO, CA 94105
Phone number	(866) 615-6319

## 📄 Comments

-



● SETOYOTA FIN DBA OF WO

Closed

Exceptional payment history

### Account info

Account name	SETOYOTA FIN DBA OF WO	Balance	-
Account number	420093XXXXX	Balance updated	-
Original creditor	-	Original balance	\$13,474
Company sold	-	Monthly payment	-
Account type	Auto Lease	Last Payment Date	Mar 19, 2021
Date opened	Dec 12, 2017	Terms	1 Month
Open/closed	Closed	Responsibility	Joint
Status	Paid, Closed/Never late.	Your statement	-
Status updated	Mar 2021		

### Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	✓	✓	CLS	-	-	-	-	-	-	-	-	-
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	CLS	ND
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	-	-	-	-	-	-	-	-	-	-	-	✓

✓ Current / Terms met      ND No data for this period      CLS Closed  
 - Data Unavailable

### Contact info

Address PO BOX 91614 MOBILE,  
AL 36691

Phone number By mail only

### Comments

Full termination/obligation satisfied





● SETOYOTA FIN DBA OF WO

Closed

Exceptional payment history

### Account info

Account name	SETOYOTA FIN DBA OF WO	Balance	-
Account number	420092XXXXX	Balance updated	-
Original creditor	-	Original balance	\$11,880
Company sold	-	Monthly payment	-
Account type	Auto Lease	Last Payment Date	Feb 05, 2018
Date opened	Mar 31, 2015	Terms	1 Month
Open/closed	Closed	Responsibility	Individual
Status	Paid, Closed/Never late.	Your statement	-
Status updated	Jan 2019		

### Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019	CLS	—	—	—	—	—	—	—	—	—	—	—
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	—	—	—	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met      CLS Closed      — Data Unavailable

### Contact info

Address PO BOX 91614 MOBILE,  
AL 36691

Phone number By mail only

### Comments

Full termination/obligation satisfied



● SYNCB/NTWK

Closed

Exceptional payment history

### Account info

Account name	SYNCB/NTWK	Balance	-
Account number	601917XXXXXX	Balance updated	-
Original creditor	-	Credit limit	\$2,000
Company sold	-	Monthly payment	-
Account type	Charge Card	Last Payment Date	May 30, 2012
Date opened	Feb 23, 2012	Highest balance	\$2,000
Open/closed	Closed	Terms	-
Status	Paid, Closed/Never late.	Responsibility	Individual
Status updated	Jun 2016	Your statement	-

### Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016	✓	✓	✓	✓	✓	CLS	—	—	—	—	—	—
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2013	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2012	—	—	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met      CLS Closed      — Data Unavailable

### Contact info

Address PO BOX 965036 ORLANDO,  
FL 32896

Phone number (866) 396-8254

### Comments

Closed due to inactivity



## ● TDRCS/ROOMS TO GO

Closed

Exceptional payment history

## 📁 Account info

Account name	TDRCS/ROOMS TO GO	Balance	-
Account number	731003XXXXXXXXXX	Balance updated	-
Original creditor	-	Credit limit	\$8,000
Company sold	-	Monthly payment	-
Account type	Charge Card	Last Payment Date	Dec 27, 2017
Date opened	Oct 12, 2015	Highest balance	\$2,449
Open/closed	Closed	Terms	-
Status	Paid, Closed/Never late.	Responsibility	Individual
Status updated	May 2018	Your statement	-

## 📅 Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	✓	✓	✓	✓	CLS	—	—	—	—	—	—	—
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	—	—	—	—	—	—	—	—	—	✓	✓	✓

✓ Current / Terms met      CLS Closed      — Data Unavailable

## ✉ Contact info

Address 1000 MACARTHUR BLVD MAHWAH,  
NJ 07430

Phone number (201) 236-2772

## 💬 Comments

-



●THD/CBNA

Closed

Exceptional payment history

### Account info

Account name	THD/CBNA	Balance	-
Account number	603532XXXXXXXXXX	Balance updated	-
Original creditor	-	Credit limit	\$2,501
Company sold	-	Monthly payment	-
Account type	Charge Card	Last Payment Date	Dec 06, 2019
Date opened	Apr 27, 1999	Highest balance	\$4,702
Open/closed	Closed	Terms	-
Status	Paid, Closed/Never late.	Responsibility	Individual
Status updated	Jun 2021	Your statement	-

### Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	✓	✓	✓	✓	✓	CLS	—	—	—	—	—	—
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	—	—	—	—	—	—	✓	✓	✓	✓	✓	✓

✓ Current / Terms met      CLS Closed      — Data Unavailable

### Contact info

Address PO BOX 6497 SIOUX FALLS,  
SD 57117

Phone number (800) 950-5114

### Comments

Account closed at credit grantor's request



**Collection accounts**

No collection accounts reported.
----------------------------------



**Public records**

No public records reported.
-----------------------------



**Inquiries**

**BK OF AMER**

Inquired on May 30, 2023

Business Type: Bank Credit Cards

PO BOX 982238

EL PASO, TX 79998

(800) 421-2110

This inquiry is scheduled to continue on record until Jun 2025

**JPMCB CARD**

Inquired on Oct 19, 2021

Business Type: Bank Credit Cards

PO BOX 15298

WILMINGTON, DE 19850

(800) 432-3117

This inquiry is scheduled to continue on record until Nov 2023



## Credit scores

## FICO® Score 8



Your score is above the average of U.S. consumers and demonstrates to lenders that you are a very dependable borrower.

## What's helping

## ✓ No missed payments

- You have no missed payments on your credit accounts.
- Number of your accounts with a missed payment or derogatory indicator: 0 accounts
- About 98% of FICO High Achievers have no missed payments at all. But of those who do, the missed payment happened nearly 4 years ago, on average.
- The FICO® Score evaluates if there are any missed payments being reported. Staying current and paying bills on time demonstrate lower credit risk.

## ✓ Many accounts paid on time

- You have a sufficient number of accounts that are currently paid as agreed.
- Number of your accounts currently being paid as agreed: 20 accounts
- FICO High Achievers have an average of 6 accounts currently being paid as agreed.
- FICO® Scores consider the number of accounts that are being paid as agreed - in your case this number is high. Staying current and paying bills on time demonstrates lower risk.

## ✓ Substantial installment loan repayment

- Your balances on mortgage and/or non-mortgage installment loans are relatively low or substantially paid off.
- Percentage of principal you have paid down on your open non-mortgage installment loans: 40%
- FICO High Achievers have paid down an average of 40% of the principal on their non-mortgage installment loans.
- FICO® Scores evaluate amounts paid down and total outstanding installment loan balances in relation to the original loan amounts on those accounts. Having made substantial payments on mortgage and/or non-mortgage installment loans is seen as lower risk. As installment loan balances decrease, they have less impact on a FICO® Score. Note, having a low installment loan balance to loan amount ratio is considered slightly less risky than having a 0% installment loan ratio. Consolidating or moving debt from one account to another will usually not help a FICO® Score since the same total amount is owed and the score may go down due to opening a new account.

## ✓ Recent credit card usage

- You've shown recent use of credit cards and/or bank-issued open-ended accounts.
- FICO® Scores evaluate the mix of credit cards, installment loans and mortgages. People who demonstrate recent and responsible use of credit cards and/or bank-issued open-ended accounts are generally considered less risky to lenders.

## What's hurting

## High credit usage

- You've made heavy use of your available revolving credit.
- Ratio of your revolving balances to your credit limits: 29%
- For FICO High Achievers, the average ratio of the revolving account balances to credit limits is less than 7%.
- The FICO® Score evaluates balances in relation to available credit on revolving accounts. The extent of a person's credit usage is one of the most important factors considered by a FICO® Score. People who keep their ratio of balances to credit limits lower are generally considered less risky to lenders than those with higher ratios. Note, consolidating or moving debt from one account to another will usually not change the total amount owed.





## Disclaimer

### About your FICO® Score 8 or other FICO® Scores

Your FICO® Score 8 powered by Experian data is formulated using the information in your credit file at the time it is requested. Many but not all lenders use FICO® Score 8. In addition to the FICO® Score 8, we may offer and provide other base or industry-specific FICO® Scores (such as FICO® Auto Scores and FICO® Bankcard Scores). The other FICO® Scores made available are calculated from versions of the base and industry-specific FICO® Score models.

Base FICO® Scores (including the FICO® Score 8) range from 300 to 850. Industry-specific FICO® Scores range from 250-900. Higher scores represent a greater likelihood that you'll pay back your debts so you are viewed as being a lower credit risk to lenders. A lower FICO® Score indicates to lenders that you may be a higher credit risk. There are many scoring models used in the marketplace. The type of score used, and its associated risk levels, may vary from lender to lender. But regardless of what scoring model is used, they all have one purpose: to summarize your creditworthiness. Keep in mind that your score is just one factor used in the application process. Other factors, such as your annual salary and length of employment, may also be considered by lenders when you apply for a loan.

### What this means to you:

Credit scoring can help you understand your overall credit rating and help companies better understand how to serve you. Overall benefits of credit scoring have included faster credit approvals, reduction in human error and bias, consistency, and better terms and rates for American consumers through reduced costs and losses for lenders. Your lender or insurer may use a different FICO® Score than FICO® Score 8 or other base or industry-specific FICO® Scores provided by us, or different scoring models to determine how you score.

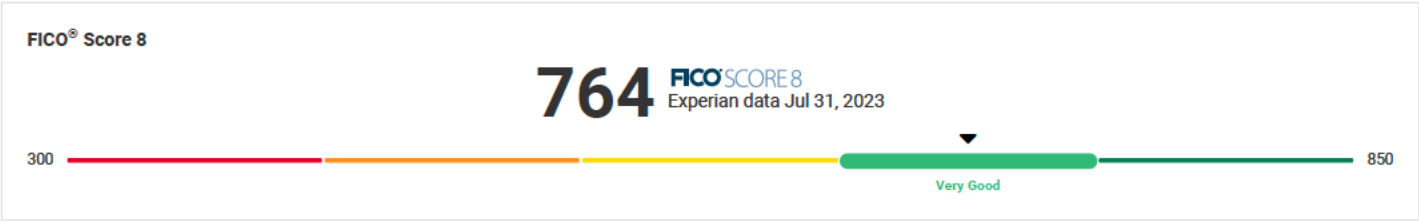
## Business Licenses Detail Report

Total Number of Licenses: 28

Entity	Jurisdiction	License	Number	Department	Fee	Frequency	Submit By	Renewal	Filed / Approved	Status	Login User Name	Login Password	Is LIXLogin	Client Notes
United Power Consultants, Inc. (DC)	State of DC	Energy Broker	EA2014-08-6	Public Service Commission		Every 5 Years		10/07/2024	9/26/2019 11/21/2019	Complete				
United Power Consultants, Inc. (DE)	State of Delaware	Energy Broker	8456	Public Utilities Commission		Every Year			7/9/2013 9/18/2013	Complete				
United Power Consultants, Inc. (IL)	State of Illinois	Energy Broker	14-0253	Commerce Commission		Every Year	03/31/2024	03/31/2024	3/31/2023 6/26/2023	Complete				
United Power Consultants, Inc. (MA)	State of Massachusetts	Energy Broker		Department of Public Utilities	\$100.00	Every Year	06/30/2021	07/01/2021	7/9/2021 7/9/2021	Cancelled				
United Power Consultants, Inc. (ME)	State of Maine	Energy Broker	2014-00081	Public Utilities Commission		Every Year	06/30/2023	06/30/2023	6/30/2022 8/24/2022	Renewal Pending				
United Power Consultants, Inc. (ME)	State of Maine	Energy Broker	2014-00081	Public Utilities Commission		Every Year	06/30/2024	07/01/2024	6/26/2023	Filed				
United Power Consultants, Inc. (NJ)	State of New Jersey	Energy Broker	EA-0254	Public Utility Commission	\$200.00	Every Year	11/27/2023	10/27/2023	7/6/2022 10/3/2022	Complete				
United Power Consultants, Inc. (OH)	State of Ohio	Electric Energy Broker	13-729E	PUCO		Every 2 Years	08/19/2023	08/19/2023	8/19/2021 10/4/2021	Complete				
United Power Consultants, Inc. (OH)	State of Ohio	Natural Gas Broker License	19-727G	Public Utilities Commission		Every 2 Years	08/27/2023	08/27/2023	8/19/2021 10/4/2021	Complete				
United Power Consultants, Inc. (OH)	State of Ohio	Natural Gas Broker License	19-727G	Public Utilities Commission		Every 2 Years	08/27/2025	09/27/2025		In Process				
United Power Consultants, Inc. (OH)	State of Ohio	Electric Energy Broker	13-729E	PUCO		Every 2 Years	08/19/2025	09/19/2025		In Process				
United Power Consultants, Inc. (PA)	State of Pennsylvania	Energy Broker	A-2014-2415133	Public Utility Commission	\$350.00	Every Year		04/30/2019	4/16/2019	Cancelled				
United Power Consultants, Inc. (PA)	State of Pennsylvania	Electric Broker	1122477	Public Utility Commission		Every Year	04/30/2024	04/30/2024	4/12/2023 7/26/2023	Complete				
United Power Consultants, Inc. (PA)	State of Pennsylvania	Natural Gas Broker License	A-2022-3031402	Public Utility Commission		Every Year	04/30/2024	04/30/2024	4/28/2023 7/28/2023	Complete				



At a glance



Account summary

Open accounts	17
Self-reported accounts	0
Accounts ever late	0
Closed accounts	26
Collections	0
Average account age	11 yrs 1 mo
Oldest account	32 yrs 9 mos

Overall credit usage

62 %

Credit used: \$74,295

Credit limit: \$60,800

Debt summary

Credit card and credit line debt	\$74,295
Self-reported account balance	\$0
Loan debt	\$86,108
Collections debt	\$0
Total debt	\$160,403



**Personal information**

Name	Addresses	Employers
GEORGE E SARAFIANOS		
Also known as		
GEORGE EDWARD		
Generational identifier		
-		
Personal statements		
No Statement(s) present at this time		



Open accounts

AMERICAN HONDA FINANCE

Exceptional

payment history

\$24,319

Balance updated Jul 25, 2023

Account info

Account name

Account number

Original creditor

Company sold

Account type

Date opened

Open/closed

Status

Status updated

FINANCE

-

-

Auto Lease

Apr 20, 2023

Open

Open/Never late.

Jul 2023

Balance

Balance updated

Original balance

Paid off

Monthly payment

Last Payment Date

Terms

Responsibility

Your statement

\$24,319

Jul 25, 2023

\$25,569

5%

\$759

Jul 23, 2023

36 Months

Individual

-

Payment history

2023

Jan

Feb

Mar

Apr

May

Jun

Jul

Aug

Sep

Oct

Nov

Dec

✓

—

—

✓

✓

✓

✓

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✓

Current / Terms met

—

Data Unavailable

Contact info

Address

Phone number

-

Comments

-

Prepared For **GEORGE E. SARAFIANOS** Date generated: Jul 31, 2023

**AMERICAN HONDA FINANCE**  
**Exceptional** payment history

\$5,940

Balance updated Jul 10, 2023

#### Account info

Account name	FINANCE	Balance	\$5,940
Account number	461189XXX	Balance updated	Jul 10, 2023
Original creditor	-	Original balance	\$11,102
Company sold	-	Paid off	46%
Account type	Auto Lease	Monthly payment	\$330
Date opened	Feb 09, 2022	Last Payment Date	Jul 09, 2023
Open/closed	Open	Terms	36 Months
Status	Open/Never late.	Responsibility	Individual
Status updated	Jul 2023	Your statement	-

#### Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	✓	✓	✓	✓	✓	✓	—	—	—	—	—
2022	—	—	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓ Current / Terms met												
— Data Unavailable												

#### Contact info

Address

Phone number

#### Comments

Prepared For **GEORGE E. SARAFIANOS** Date generated: Jul 31, 2023

● **AMERICAN HONDA FINANCE**  
 Exceptional payment history

\$13,289

Balance updated Jul 03, 2023

#### Account info

Account name	AMERICAN HONDA FINANCE	Balance	\$13,289
Account number	467472XXX	Balance updated	Jul 03, 2023
Original creditor	-	Original balance	\$14,904
Company sold	-	Paid off	11%
Account type	Auto Lease	Monthly payment	\$442
Date opened	Jan 27, 2023	Last Payment Date	Jun 30, 2023
Open/closed	Open	Terms	36 Months
Status	Open/Never late.	Responsibility	Individual
Status updated	Jul 2023	Your statement	-

#### Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	—	—	✓	✓	✓	✓	✓	—	—	—	—	—
✓ Current / Terms met			— Data Unavailable									

#### Contact info

Address PO BOX 1027 ALPHARETTA,  
GA 30009

Phone number -

#### Comments

-

Prepared For **GEORGE E. SARAFIANOS** Date generated: Jul 31, 2023

● AMEX

\$413

Exceptional payment history

Balance updated Jul 16, 2023

### Account info

Account name	AMEX	Balance	\$413
Account number	3499908471070773	Balance updated	Jul 16, 2023
Original creditor	-	Credit limit	\$8,700
Company sold	-	Credit usage	4%
Account type	Credit card	Monthly payment	\$40
Date opened	Jan 31, 1993	Highest balance	\$8,515
Open/closed	Open	Terms	-
Status	Open/Never late.	Responsibility	Individual
Status updated	Jul 2023	Your statement	-

### Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	✓	✓	✓	✓	✓	✓	—	—	—	—	—
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	—	—	—	—	—	—	—	✓	✓	✓	✓	✓

✓ Current / Terms met      — Data Unavailable

### Contact info

Address PO BOX 297871 FORT LAUDERDALE,  
FL 33329

Phone number (800) 874-2717

### Comments

-



Prepared For **GEORGE E. SARAFIANOS** Date generated: Jul 31, 2023

● AMEX

\$1,012

Exceptional payment history

Balance updated Jul 16, 2023

### Account info

Account name	AMEX	Balance	\$1,012
Account number	3499925766114973	Balance updated	Jul 16, 2023
Original creditor	-	Credit limit	\$2,000
Company sold	-	Credit usage	50%
Account type	Credit card	Monthly payment	\$40
Date opened	May 17, 2018	Highest balance	\$1,477
Open/closed	Open	Terms	-
Status	Open/Never late.	Responsibility	Individual
Status updated	Jul 2023	Your statement	-

### Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	✓	✓	✓	✓	✓	✓	—	—	—	—	—
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	—	—	—	—	—	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

— Data Unavailable

### Contact info

Address PO BOX 297871 FORT LAUDERDALE,  
FL 33329

Phone number (800) 874-2717

### Comments

-

Prepared For **GEORGE E. SARAFIANOS** Date generated: Jul 31, 2023

● AMEX

\$36,855

Exceptional payment history

Balance updated Jul 07, 2023

### Account info

Account name	AMEX	Balance	\$36,855
Account number	3499905692571003	Balance updated	Jul 07, 2023
Original creditor	-	Credit limit	-
Company sold	-	Credit usage	-
Account type	Credit card	Monthly payment	\$0
Date opened	Dec 07, 1993	Highest balance	\$54,895
Open/closed	Open	Terms	1 Month
Status	Open/Never late.	Responsibility	Individual
Status updated	Jul 2023	Your statement	-

### Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	✓	✓	✓	✓	✓	✓	—	—	—	—	—
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	—	—	—	—	—	—	—	✓	✓	✓	✓	✓

✓ Current / Terms met      — Data Unavailable

### Contact info

Address PO BOX 297871 FORT LAUDERDALE,  
FL 33329

Phone number (800) 874-2717

### Comments

-



AMEX

Exceptional payment history

\$2,222

Balance updated Jul 07, 2023

Account info

Account name	AMEX	Balance	\$2,222
Account number	349992XXXXXXXXXX	Balance updated	Jul 07, 2023
Original creditor	-	Original balance	\$25,000
Company sold	-	Paid off	91%
Account type	Unsecured	Monthly payment	\$1,130
Date opened	Sep 24, 2021	Terms	24 Months
Open/closed	Open	Responsibility	Individual
Status	Open/Never late.	Your statement	-
Status updated	Jul 2023		

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	✓	✓	✓	✓	✓	✓	—	—	—	—	—
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	—	—	—	—	—	—	—	—	—	✓	✓	✓

✓ Current / Terms met

— Data Unavailable

Contact info

Address	PO BOX 297871 FORT LAUDERDALE, FL 33329
Phone number	(800) 874-2717

Comments

-



DISCOVER BANK

\$4,453

Exceptional payment history

Balance updated Jul 10, 2023

## Account info

Account name	DISCOVER BANK	Balance	\$4,453
Account number	601100XXXXXX	Balance updated	Jul 10, 2023
Original creditor	-	Credit limit	\$7,000
Company sold	-	Credit usage	63%
Account type	Credit card	Monthly payment	\$106
Date opened	May 17, 1993	Last Payment Date	Jul 02, 2023
Open/closed	Open	Highest balance	\$9,103
Status	Open/Never late.	Terms	-
Status updated	Jul 2023	Responsibility	Individual
		Your statement	-

## Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	✓	✓	✓	✓	✓	✓	—	—	—	—	—
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	—	—	—	—	—	—	—	✓	✓	✓	✓	✓

✓ Current / Terms met

— Data Unavailable

## Contact info

Address PO BOX 30939 SALT LAKE CITY,  
UT 84130

Phone number (800) 347-2683

## Comments

-



● SYNCB/AMAZON

\$926

Exceptional payment history

Balance updated Jul 16, 2023

### Account info

Account name	SYNCB/AMAZON	Balance	\$926
Account number	604578XXXXXX	Balance updated	Jul 16, 2023
Original creditor	-	Credit limit	\$1,500
Company sold	-	Credit usage	61%
Account type	Charge Card	Monthly payment	\$29
Date opened	May 29, 2018	Last Payment Date	Jul 11, 2023
Open/closed	Open	Highest balance	\$1,518
Status	Open/Never late.	Terms	-
Status updated	Jul 2023	Responsibility	Individual
		Your statement	-

### Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	✓	✓	✓	✓	✓	✓	—	—	—	—	—
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	—	—	—	—	—	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met      — Data Unavailable

### Contact info

Address PO BOX 965015 ORLANDO,  
FL 32896

Phone number (866) 634-8379

### Comments

-



● SYNCB/BRANDSMART

\$0

Exceptional payment history

Balance updated Jul 21, 2023

### Account info

Account name	SYNCB/BRANDSMART	Balance	\$0
Account number	601917XXXXXX	Balance updated	Jul 21, 2023
Original creditor	-	Credit limit	\$6,500
Company sold	-	Credit usage	0%
Account type	Charge Card	Monthly payment	\$0
Date opened	Aug 13, 2000	Last Payment Date	Jul 29, 2022
Open/closed	Open	Highest balance	\$4,941
Status	Open/Never late.	Terms	-
Status updated	Jul 2023	Responsibility	Individual
		Your statement	-

### Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	✓	✓	✓	✓	✓	✓	—	—	—	—	—
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	—	—	—	—	—	—	—	✓	✓	✓	✓	✓

✓ Current / Terms met

— Data Unavailable

### Contact info

Address PO BOX 965036 ORLANDO,  
FL 32896

Phone number (866) 396-8254

### Comments

-



● SYNCB/LOWES

\$0

Exceptional payment history

Balance updated Jun 25, 2023

### Account info

Account name	SYNCB/LOWES	Balance	\$0
Account number	798192XXXXXX	Balance updated	Jun 25, 2023
Original creditor	-	Credit limit	\$9,000
Company sold	-	Credit usage	0%
Account type	Charge Card	Monthly payment	\$0
Date opened	Sep 29, 2006	Last Payment Date	Jan 07, 2022
Open/closed	Open	Highest balance	\$8,250
Status	Open/Never late.	Terms	-
Status updated	Jun 2023	Responsibility	Individual
		Your statement	-

### Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	✓	✓	✓	✓	✓	—	—	—	—	—	—
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	—	—	—	—	—	—	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

— Data Unavailable

### Contact info

Address PO BOX 965005 ORLANDO,  
FL 32896

Phone number (800) 444-1408

### Comments

-



● SYNCB/PPC

\$299

Exceptional payment history

Balance updated Jul 07, 2023

### Account info

Account name	SYNCB/PPC	Balance	\$299
Account number	604419XXXXXX	Balance updated	Jul 07, 2023
Original creditor	-	Credit limit	\$5,600
Company sold	-	Credit usage	5%
Account type	Credit card	Monthly payment	\$30
Date opened	Jun 30, 2010	Last Payment Date	Jul 06, 2023
Open/closed	Open	Highest balance	\$3,463
Status	Open/Never late.	Terms	-
Status updated	Jul 2023	Responsibility	Individual
		Your statement	-

### Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	✓	✓	✓	✓	✓	✓	—	—	—	—	—
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	—	—	—	—	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

— Data Unavailable

### Contact info

Address PO BOX 530975 ORLANDO,  
FL 32896

Phone number (844) 373-4961

### Comments

-



Prepared For **GEORGE E. SARAFIANOS** Date generated: Jul 31, 2023

● SYNCB/PPMC

\$2,495

Exceptional payment history

Balance updated Jul 25, 2023

### Account info

Account name	SYNCB/PPMC	Balance	\$2,495
Account number	521853XXXXXX	Balance updated	Jul 25, 2023
Original creditor	-	Credit limit	\$9,200
Company sold	-	Credit usage	27%
Account type	Credit card	Monthly payment	\$30
Date opened	Jan 01, 2021	Last Payment Date	Jul 17, 2023
Open/closed	Open	Highest balance	\$7,709
Status	Open/Never late.	Terms	-
Status updated	Jul 2023	Responsibility	Individual
		Your statement	-

### Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	✓	✓	✓	✓	✓	✓	—	—	—	—	—
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	—	—	—	—	—	—	—	—	—	—	—	✓

✓ Current / Terms met

— Data Unavailable

### Contact info

Address PO BOX 965005 ORLANDO,  
FL 32896

Phone number (866) 300-6432

### Comments

-



● SYNCB/ROOMS TO GO

\$0

Exceptional payment history

Balance updated Jul 12, 2023

### Account info

Account name	SYNCB/ROOMS TO GO	Balance	\$0
Account number	601919XXXXXX	Balance updated	Jul 12, 2023
Original creditor	-	Credit limit	\$4,000
Company sold	-	Credit usage	0%
Account type	Charge Card	Monthly payment	\$0
Date opened	Jan 22, 2019	Last Payment Date	Nov 20, 2020
Open/closed	Open	Highest balance	\$1,608
Status	Open/Never late.	Terms	-
Status updated	Jul 2023	Responsibility	Individual
		Your statement	-

### Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	✓	✓	✓	✓	✓	✓	—	—	—	—	—
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

— Data Unavailable

### Contact info

Address PO BOX 965036 ORLANDO,  
FL 32896

Phone number (866) 396-8254

### Comments

-

Prepared For **GEORGE E. SARAFIANOS** Date generated: Jul 31, 2023

● TRUIST BANK

\$0

Exceptional payment history

Balance updated Jul 26, 2023

### Account info

Account name	TRUIST BANK	Balance	\$0
Account number	610001XXXXXX	Balance updated	Jul 26, 2023
Original creditor	-	Credit limit	\$800
Company sold	-	Credit usage	0%
Account type	Line of Credit	Monthly payment	\$0
Date opened	Jun 01, 2018	Last Payment Date	Jul 05, 2023
Open/closed	Open	Highest balance	\$784
Status	Open/Never late.	Terms	-
Status updated	Jul 2023	Responsibility	Individual
		Your statement	-

### Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	ND	ND	ND	ND	ND	✓	✓	—	—	—	—	—
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	ND
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	—	—	—	—	—	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

ND No data for this period

— Data Unavailable

### Contact info

Address PO BOX 1847 WILSON,  
NC 27894

Phone number By mail only

### Comments

-

Prepared For **GEORGE E. SARAFIANOS** Date generated: Jul 31, 2023

● TRUIST BANK

\$4,074

Exceptional payment history

Balance updated Jul 21, 2023

### Account info

Account name	TRUIST BANK	Balance	\$4,074
Account number	414724XXXXXX	Balance updated	Jul 21, 2023
Original creditor	-	Credit limit	\$6,500
Company sold	-	Credit usage	62%
Account type	Credit card	Monthly payment	\$118
Date opened	Jun 05, 2018	Last Payment Date	Jul 19, 2023
Open/closed	Open	Highest balance	\$6,469
Status	Open/Never late.	Terms	-
Status updated	Jul 2023	Responsibility	Individual
		Your statement	-

### Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	✓	✓	✓	✓	✓	✓	—	—	—	—	—
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	—	—	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met      — Data Unavailable

### Contact info

Address PO BOX 2306 WILSON,  
NC 27894

Phone number By mail only

### Comments

-

Prepared For **GEORGE E. SARAFIANOS** Date generated: Jul 31, 2023

UPGRADE INC

\$40,338

Exceptional payment history

Balance updated Jun 30, 2023

#### Account info

Account name	UPGRADE INC	Balance	\$40,338
Account number	189489XXX	Balance updated	Jun 30, 2023
Original creditor	-	Original balance	\$50,000
Company sold	-	Paid off	19%
Account type	Unsecured	Monthly payment	\$1,602
Date opened	Oct 03, 2022	Last Payment Date	Jun 13, 2023
Open/closed	Open	Terms	36 Months
Status	Open/Never late.	Responsibility	Individual
Status updated	Jun 2023	Your statement	-

#### Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	✓	✓	✓	✓	✓	—	—	—	—	—	—
2022	—	—	—	—	—	—	—	—	—	✓	✓	✓
✓ Current / Terms met												
— Data Unavailable												

#### Contact info

Address 275 BATTERY ST FL 23 SAN FRANCISCO,  
CA 94111

Phone number -

#### Comments

-

**Closed accounts**

ALLY FINANCIAL

Closed

Exceptional payment history

Account info

Account name	ALLY FINANCIAL	Balance	-
Account number	673919XXXXXX	Balance updated	-
Original creditor	-	Original balance	\$31,510
Company sold	-	Monthly payment	-
Account type	Auto Lease	Last Payment Date	Aug 24, 2016
Date opened	Jan 31, 2013	Terms	39 Months
Open/closed	Closed	Responsibility	Individual
Status	Paid, Closed/Never late.	Your statement	-
Status updated	Aug 2016		

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016	✓	✓	✓	✓	✓	✓	✓	CLS	—	—	—	—
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	—	—	—	—	✓	✓	✓	✓	✓	✓	✓	✓

✓

Current / Terms met

CLS

Closed

—

Data Unavailable

Contact info

Address	200 RENAISSANCE CTR DETROIT, MI 48243
Phone number	(800) 200-4622

Comments

-



## ● ALLY FINANCIAL

Closed

Exceptional payment history

## 📁 Account info

Account name	ALLY FINANCIAL	Balance	-
Account number	673919XXXXXX	Balance updated	-
Original creditor	-	Original balance	\$31,510
Company sold	-	Monthly payment	-
Account type	Auto Lease	Last Payment Date	Apr 01, 2016
Date opened	Jan 31, 2013	Terms	39 Months
Open/closed	Closed	Responsibility	Individual
Status	Paid, Closed/Never late.	Your statement	-
Status updated	Apr 2016		

## 📅 Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016	✓	✓	✓	CLS	—	—	—	—	—	—	—	—
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2013	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met      CLS Closed      — Data Unavailable

## ✉ Contact info

Address      200 RENAISSANCE CTR DETROIT,  
MI 48243

Phone number      (800) 200-4622

## 💬 Comments

-


**AMERICAN HONDA FINANCE**

Closed

Exceptional payment history

**Account info**

Account name	AMERICAN HONDA FINANCE	Balance	-
Account number	461271XXX	Balance updated	-
Original creditor	-	Original balance	\$24,208
Company sold	-	Monthly payment	-
Account type	Auto Lease	Last Payment Date	Apr 26, 2023
Date opened	Feb 09, 2022	Terms	36 Months
Open/closed	Closed	Responsibility	Individual
Status	Paid, Closed/Never late.	Your statement	-
Status updated	May 2023		

**Payment history**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	✓	✓	✓	CLS	—	—	—	—	—	—	—
2022	—	—	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓ Current / Terms met			CLS	Closed		—	Data Unavailable					

**Contact info**

Address PO BOX 1027 ALPHARETTA,  
GA 30009

Phone number -

**Comments**

-





## ● AMERICAN HONDA FINANCE

Closed

Exceptional payment history

## 📁 Account info

Account name	AMERICAN HONDA FINANCE	Balance	-
Account number	429544XXX	Balance updated	-
Original creditor	-	Original balance	\$14,298
Company sold	-	Monthly payment	-
Account type	Auto Lease	Last Payment Date	Dec 21, 2022
Date opened	Apr 29, 2019	Terms	44 Months
Open/closed	Closed	Responsibility	Joint
Status	Paid, Closed/Never late.	Your statement	-
Status updated	Dec 2022		

## 📅 Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	CLS
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	—	—	—	—	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met      CLS Closed      — Data Unavailable

## ✉ Contact info

Address PO BOX 1027 ALPHARETTA,  
GA 30009

Phone number -

## 💬 Comments

-



## ● AMERICAN HONDA FINANCE

Closed

Exceptional payment history

## 📄 Account info

Account name	AMERICAN HONDA FINANCE	Balance	-
Account number	429166XXX	Balance updated	-
Original creditor	-	Original balance	\$20,186
Company sold	-	Monthly payment	-
Account type	Auto Lease	Last Payment Date	Feb 24, 2022
Date opened	Apr 17, 2019	Terms	36 Months
Open/closed	Closed	Responsibility	Individual
Status	Paid, Closed/Never late.	Your statement	-
Status updated	Mar 2022		

## 📅 Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022	✓	✓	CLS	—	—	—	—	—	—	—	—	—
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	—	—	—	—	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met      CLS Closed      — Data Unavailable

## ✉ Contact info

Address PO BOX 1027 ALPHARETTA,  
GA 30009

Phone number -

## 💬 Comments

-

● **AMERICAN HONDA FINANCE**

Closed

Exceptional payment history

📄 **Account info**

Account name	AMERICAN HONDA FINANCE	Balance	-
Account number	429177XXX	Balance updated	-
Original creditor	-	Original balance	\$12,371
Company sold	-	Monthly payment	-
Account type	Auto Lease	Last Payment Date	Feb 22, 2022
Date opened	Apr 17, 2019	Terms	36 Months
Open/closed	Closed	Responsibility	Individual
Status	Paid, Closed/Never late.	Your statement	-
Status updated	Mar 2022		

📄 **Payment history**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022	✓	✓	CLS	—	—	—	—	—	—	—	—	—
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	—	—	—	—	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met      CLS Closed      — Data Unavailable

✉ **Contact info**

Address PO BOX 1027 ALPHARETTA,  
GA 30009

Phone number -

💬 **Comments**

-



● AMEX

\$0

Exceptional payment history

Closed

### Account info

Account name	AMEX	Balance	\$0
Account number	3499919552849143	Balance updated	Apr 15, 2016
Original creditor	-	Credit limit	\$2,000
Company sold	-	Monthly payment	-
Account type	Credit card	Highest balance	\$2,018
Date opened	Jul 19, 1993	Terms	-
Open/closed	Closed	Responsibility	Individual
Status	Closed/Never late.	Your statement	-
Status updated	Apr 2016		

### Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016	ND	ND	ND	CLS	—	—	—	—	—	—	—	—
2015	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND
2014	✓	✓	✓	ND	ND	ND	ND	ND	ND	ND	ND	ND
2013	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2012	—	—	—	—	—	—	—	✓	✓	✓	✓	✓

✓ Current / Terms met      ND No data for this period      CLS Closed  
 — Data Unavailable

### Contact info

Address PO BOX 297871 FORT LAUDERDALE,  
FL 33329

Phone number (800) 874-2717

### Comments

Purchased by another lender



● AMEX

Closed

Exceptional payment history

### Account info

Account name	AMEX	Balance	-
Account number	349992XXXXXXX	Balance updated	-
Original creditor	-	Original balance	\$25,000
Company sold	-	Monthly payment	-
Account type	Unsecured	Terms	36 Months
Date opened	Aug 23, 2018	Responsibility	Individual
Open/closed	Closed	Your statement	-
Status	Paid, Closed/Never late.		
Status updated	Jul 2021		

### Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	✓	✓	✓	✓	✓	✓	CLS	—	—	—	—	—
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	—	—	—	—	—	—	—	—	✓	✓	✓	✓

✓ Current / Terms met      CLS Closed      — Data Unavailable

### Contact info

Address PO BOX 297871 FORT LAUDERDALE,  
FL 33329

Phone number (800) 874-2717

### Comments

-

Prepared For **GEORGE E. SARAFIANOS** Date generated: Jul 31, 2023
**BANK OF AMERICA**

\$17,557

Exceptional payment history

Closed

**Account info**

Account name	BANK OF AMERICA	Balance	\$17,557
Account number	XXXX	Balance updated	Jun 27, 2023
Original creditor	-	Credit limit	\$35,000
Company sold	-	Monthly payment	\$630
Account type	Credit card	Last Payment Date	Jun 22, 2023
Date opened	May 04, 1993	Highest balance	\$35,391
Open/closed	Closed	Terms	-
Status	Closed/Never late.	Responsibility	Individual
Status updated	Apr 2021	Your statement	-

**Payment history**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	CLS	CLS	CLS	CLS	CLS	CLS	—	—	—	—	—	—
2022	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS
2021	✓	✓	✓	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	—	—	—	—	—	—	✓	✓	✓	✓	✓	✓

✓ Current / Terms met      CLS Closed      — Data Unavailable

**Contact info**

Address PO BOX 982238 EL PASO,  
TX 79998

Phone number (800) 421-2110

**Comments**

Account closed at consumer's request



## ●BANK OF AMERICA

Closed

Exceptional payment history

## 📄 Account info

Account name	BANK OF AMERICA	Balance	-
Account number	XXXX	Balance updated	-
Original creditor	-	Credit limit	\$10,300
Company sold	-	Monthly payment	-
Account type	Credit card	Last Payment Date	Apr 22, 2023
Date opened	Jul 21, 1993	Highest balance	\$22,045
Open/closed	Closed	Terms	-
Status	Paid, Closed/Never late.	Responsibility	Individual
Status updated	May 2023	Your statement	-

## 📅 Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	CLS	CLS	CLS	CLS	CLS	—	—	—	—	—	—	—
2022	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS
2021	✓	✓	✓	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	—	—	—	—	—	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met      CLS Closed      — Data Unavailable

## ✉ Contact info

Address PO BOX 982238 EL PASO,  
TX 79998

Phone number (800) 421-2110

## 💬 Comments

Account closed at consumer's request

● **BARCLAYS BANK DELAWARE**

\$3,762

Exceptional payment history

Closed

📄 **Account info**

Account name	BARCLAYS BANK DELAWARE	Balance	\$3,762
Account number	000261XXXXXXXX	Balance updated	Jul 16, 2023
Original creditor	-	Credit limit	\$12,700
Company sold	-	Monthly payment	\$109
Account type	Credit Card	Last Payment Date	Jun 26, 2023
Date opened	Jul 19, 2012	Highest balance	\$6,947
Open/closed	Closed	Terms	-
Status	Closed/Never late.	Responsibility	Individual
Status updated	Apr 2022	Your statement	-

📅 **Payment history**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	CLS	CLS	CLS	CLS	CLS	CLS	CLS	—	—	—	—	—
2022	✓	✓	✓	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	—	—	—	—	—	—	—	✓	✓	✓	✓	✓

✓ Current / Terms met      CLS Closed      — Data Unavailable

✉ **Contact info**

Address PO BOX 8803 WILMINGTON,  
DE 19899

Phone number (888) 232-0780

💬 **Comments**

Account closed at credit grantor's request





## ● CAPITAL ONE

Closed

Exceptional payment history

## 📄 Account info

Account name	CAPITAL ONE	Balance	-
Account number	415417XXXXXX	Balance updated	-
Original creditor	-	Credit limit	\$15,000
Company sold	-	Monthly payment	-
Account type	Business Card	Last Payment Date	Apr 26, 2021
Date opened	Jan 16, 2019	Highest balance	\$11,321
Open/closed	Closed	Terms	-
Status	Paid, Closed/Never late.	Responsibility	Individual
Status updated	May 2021	Your statement	-

## 📄 Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	✓	✓	✓	✓	CLS	—	—	—	—	—	—	—
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	—	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met      CLS Closed      — Data Unavailable

## ✉ Contact info

Address PO BOX 31293 SALT LAKE CITY,  
UT 84131

Phone number (800) 955-7070

## 📄 Comments

Account closed at credit grantor's request



● CITIBANK NA

Closed

Exceptional payment history

### Account info

Account name	CITIBANK NA	Balance	-
Account number	914588XXXX	Balance updated	-
Original creditor	-	Original balance	\$10,035
Company sold	-	Monthly payment	-
Account type	Unsecured	Last Payment Date	Apr 19, 2021
Date opened	Sep 21, 2018	Terms	36 Months
Open/closed	Closed	Responsibility	Individual
Status	Paid, Closed/Never late.	Your statement	-
Status updated	Jun 2021		

### Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	✓	✓	✓	✓	✓	CLS	—	—	—	—	—	—
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	—	—	—	—	—	—	—	—	✓	✓	✓	✓

✓ Current / Terms met      CLS Closed      — Data Unavailable

### Contact info

Address PO BOX 769006 SAN ANTONIO,  
TX 78245

Phone number (800) 685-0935

### Comments

-



## ● CITICARDS CBNA

Closed

Exceptional payment history

## 📄 Account info

Account name	CITICARDS CBNA	Balance	-
Account number	518941XXXXXX	Balance updated	-
Original creditor	-	Credit limit	\$11,000
Company sold	-	Monthly payment	-
Account type	Credit Card	Last Payment Date	May 11, 2023
Date opened	Nov 16, 2016	Highest balance	\$8,242
Open/closed	Closed	Terms	-
Status	Paid, Closed/Never late.	Responsibility	Individual
Status updated	Jun 2023	Your statement	-

## 📅 Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	CLS	CLS	CLS	CLS	CLS	CLS	—	—	—	—	—	—
2022	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS
2021	✓	✓	✓	✓	✓	✓	CLS	CLS	CLS	CLS	CLS	CLS
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	—	—	—	—	—	—	—	—	—	—	—	✓

✓ Current / Terms met      CLS Closed      — Data Unavailable

## ✉ Contact info

Address PO BOX 6241 SIOUX FALLS,  
SD 57117

Phone number (800) 950-5114

## 💬 Comments

Account closed at credit grantor's request



## ●CITICARDS CBNA

Closed

Exceptional payment history

## Account info

Account name	CITICARDS CBNA	Balance	-
Account number	542418XXXXXX	Balance updated	-
Original creditor	-	Credit limit	\$9,800
Company sold	-	Monthly payment	-
Account type	Credit card	Last Payment Date	Oct 02, 2018
Date opened	Oct 01, 1990	Highest balance	\$16,571
Open/closed	Closed	Terms	-
Status	Paid, Closed/Never late.	Responsibility	Individual
Status updated	May 2020	Your statement	-

## Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	✓	✓	✓	✓	CLS	—	—	—	—	—	—	—
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2013	—	—	—	—	—	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met      CLS Closed      — Data Unavailable

## Contact info

Address PO BOX 6241 SIOUX FALLS,  
SD 57117

Phone number (800) 950-5114

## Comments

Closed due to inactivity

● **COMENITY BANK/PIER 1**

Closed

Exceptional payment history

📄 **Account info**

Account name	COMENITY BANK/PIER 1	Balance	-
Account number	778830XXXXXXXXXX	Balance updated	-
Original creditor	-	Credit limit	\$1,000
Company sold	-	Monthly payment	-
Account type	Charge Card	Last Payment Date	Jul 10, 2018
Date opened	May 18, 2017	Highest balance	\$835
Open/closed	Closed	Terms	-
Status	Paid, Closed/Never late.	Responsibility	Individual
Status updated	Apr 2020	Your statement	-

📄 **Payment history**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	✓	✓	✓	CLS	—	—	—	—	—	—	—	—
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	—	—	—	—	—	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met      CLS Closed      — Data Unavailable

✉ **Contact info**

Address PO BOX 182789 COLUMBUS,  
OH 43218

Phone number -

📄 **Comments**

Account closed at credit grantor's request



JPMCB CARD

Exceptional payment history

\$2,449

Closed

Account info

Account name	JPMCB CARD	Balance	\$2,449
Account number	438854XXXXXX	Balance updated	Jul 18, 2023
Original creditor	-	Credit limit	\$20,000
Company sold	-	Monthly payment	\$75
Account type	Credit Card	Last Payment Date	Jun 26, 2023
Date opened	Oct 19, 2021	Highest balance	\$6,798
Open/closed	Closed	Terms	-
Status	Closed/Never late.	Responsibility	Individual
Status updated	Jul 2023	Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	CLS	CLS	CLS	CLS	CLS	CLS	—	—	—	—	—
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	—	—	—	—	—	—	—	—	—	—	✓	✓
✓ Current / Terms met		CLS	Closed		—	Data Unavailable						

Contact info

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

Comments

Account closed at credit grantor's request



## ● JPMCB CARD

Closed

Exceptional payment history

## 📄 Account info

Account name	JPMCB CARD	Balance	-
Account number	438854XXXXXX	Balance updated	-
Original creditor	-	Credit limit	\$16,300
Company sold	-	Monthly payment	-
Account type	Credit Card	Last Payment Date	May 11, 2021
Date opened	Mar 10, 1999	Highest balance	\$31,400
Open/closed	Closed	Terms	-
Status	Paid, Closed/Never late.	Responsibility	Individual
Status updated	May 2021	Your statement	-

## 📅 Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	✓	✓	✓	✓	CLS	—	—	—	—	—	—	—
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	—	—	—	—	—	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met      CLS Closed      — Data Unavailable

## ✉ Contact info

Address PO BOX 15369 WILMINGTON,  
DE 19850

Phone number (800) 945-2000

## 💬 Comments

-



## ● JPMCB CARD

Closed

Exceptional payment history

## 📄 Account info

Account name	JPMCB CARD	Balance	-
Account number	414740XXXXXX	Balance updated	-
Original creditor	-	Credit limit	\$6,000
Company sold	-	Monthly payment	-
Account type	Credit Card	Last Payment Date	Jun 07, 2019
Date opened	Nov 13, 2014	Highest balance	\$5,056
Open/closed	Closed	Terms	-
Status	Paid, Closed/Never late.	Responsibility	Individual
Status updated	Jun 2019	Your statement	-

## 📅 Payment history

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

✓ Current / Terms met      CLS Closed      — Data Unavailable

## 📧 Contact info

Address PO BOX 15369 WILMINGTON,  
DE 19850

Phone number (800) 945-2000

## 💬 Comments

Account closed at credit grantor's request





## ● JPMCB CARD

Closed

Exceptional payment history

## 📄 Account info

Account name	JPMCB CARD	Balance	-
Account number	546604XXXXXX	Balance updated	-
Original creditor	-	Credit limit	\$12,000
Company sold	-	Monthly payment	-
Account type	Credit Card	Highest balance	-
Date opened	May 16, 2014	Terms	-
Open/closed	Closed	Responsibility	Individual
Status	Paid, Closed/Never late.	Your statement	-
Status updated	Sep 2014		

## 📅 Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2014	—	—	—	—	—	✓	✓	✓	CLS	—	—	—
✓ Current / Terms met			CLS Closed			— Data Unavailable						

## ✉ Contact info

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

## 💬 Comments

-



## ● PROSPER MARKETPLACE IN

Closed

Exceptional payment history

## 📄 Account info

Account name	PROSPER MARKETPLACE IN	Balance	-
Account number	118283X	Balance updated	-
Original creditor	-	Original balance	\$15,000
Company sold	-	Monthly payment	-
Account type	Unsecured	Last Payment Date	Jan 31, 2022
Date opened	Jan 30, 2019	Terms	36 Months
Open/closed	Closed	Responsibility	Individual
Status	Paid, Closed/Never late.	Your statement	-
Status updated	Jan 2022		

## 📅 Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022	CLS	—	—	—	—	—	—	—	—	—	—	—
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met      CLS Closed      — Data Unavailable

## 📍 Contact info

Address 221 MAIN ST STE 300 SAN FRANCISCO,  
CA 94105

Phone number (866) 615-6319

## 💬 Comments

-



● SETOYOTA FIN DBA OF WO

Closed

Exceptional payment history

### Account info

Account name	SETOYOTA FIN DBA OF WO	Balance	-
Account number	420093XXXXX	Balance updated	-
Original creditor	-	Original balance	\$13,474
Company sold	-	Monthly payment	-
Account type	Auto Lease	Last Payment Date	Mar 19, 2021
Date opened	Dec 12, 2017	Terms	1 Month
Open/closed	Closed	Responsibility	Joint
Status	Paid, Closed/Never late.	Your statement	-
Status updated	Mar 2021		

### Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	✓	✓	CLS	-	-	-	-	-	-	-	-	-
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	CLS	ND
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	-	-	-	-	-	-	-	-	-	-	-	✓

✓ Current / Terms met      ND No data for this period      CLS Closed  
 - Data Unavailable

### Contact info

Address PO BOX 91614 MOBILE,  
AL 36691

Phone number By mail only

### Comments

Full termination/obligation satisfied



● SETOYOTA FIN DBA OF WO

Closed

Exceptional payment history

### Account info

Account name	SETOYOTA FIN DBA OF WO	Balance	-
Account number	420092XXXXX	Balance updated	-
Original creditor	-	Original balance	\$11,880
Company sold	-	Monthly payment	-
Account type	Auto Lease	Last Payment Date	Feb 05, 2018
Date opened	Mar 31, 2015	Terms	1 Month
Open/closed	Closed	Responsibility	Individual
Status	Paid, Closed/Never late.	Your statement	-
Status updated	Jan 2019		

### Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019	CLS	—	—	—	—	—	—	—	—	—	—	—
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	—	—	—	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met      CLS Closed      — Data Unavailable

### Contact info

Address PO BOX 91614 MOBILE,  
AL 36691

Phone number By mail only

### Comments

Full termination/obligation satisfied



● SYNCB/NTWK

Closed

Exceptional payment history

### Account info

Account name	SYNCB/NTWK	Balance	-
Account number	601917XXXXXX	Balance updated	-
Original creditor	-	Credit limit	\$2,000
Company sold	-	Monthly payment	-
Account type	Charge Card	Last Payment Date	May 30, 2012
Date opened	Feb 23, 2012	Highest balance	\$2,000
Open/closed	Closed	Terms	-
Status	Paid, Closed/Never late.	Responsibility	Individual
Status updated	Jun 2016	Your statement	-

### Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016	✓	✓	✓	✓	✓	CLS	—	—	—	—	—	—
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2013	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2012	—	—	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met      CLS Closed      — Data Unavailable

### Contact info

Address PO BOX 965036 ORLANDO,  
FL 32896

Phone number (866) 396-8254

### Comments

Closed due to inactivity



## ● TDRCS/ROOMS TO GO

Closed

Exceptional payment history

## 📄 Account info

Account name	TDRCS/ROOMS TO GO	Balance	-
Account number	731003XXXXXXXXXX	Balance updated	-
Original creditor	-	Credit limit	\$8,000
Company sold	-	Monthly payment	-
Account type	Charge Card	Last Payment Date	Dec 27, 2017
Date opened	Oct 12, 2015	Highest balance	\$2,449
Open/closed	Closed	Terms	-
Status	Paid, Closed/Never late.	Responsibility	Individual
Status updated	May 2018	Your statement	-

## 📅 Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	✓	✓	✓	✓	CLS	—	—	—	—	—	—	—
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	—	—	—	—	—	—	—	—	—	✓	✓	✓

✓ Current / Terms met      CLS Closed      — Data Unavailable

## ✉ Contact info

Address 1000 MACARTHUR BLVD MAHWAH,  
NJ 07430

Phone number (201) 236-2772

## 💬 Comments

-



●THD/CBNA

Closed

Exceptional payment history

### Account info

Account name	THD/CBNA	Balance	-
Account number	603532XXXXXXXXXX	Balance updated	-
Original creditor	-	Credit limit	\$2,501
Company sold	-	Monthly payment	-
Account type	Charge Card	Last Payment Date	Dec 06, 2019
Date opened	Apr 27, 1999	Highest balance	\$4,702
Open/closed	Closed	Terms	-
Status	Paid, Closed/Never late.	Responsibility	Individual
Status updated	Jun 2021	Your statement	-

### Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	✓	✓	✓	✓	✓	CLS	—	—	—	—	—	—
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	—	—	—	—	—	—	✓	✓	✓	✓	✓	✓

✓ Current / Terms met      CLS Closed      — Data Unavailable

### Contact info

Address PO BOX 6497 SIOUX FALLS,  
SD 57117

Phone number (800) 950-5114

### Comments

Account closed at credit grantor's request



**Collection accounts**

No collection accounts reported.
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**Public records**

No public records reported.
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**Inquiries**

**BK OF AMER**

Inquired on May 30, 2023

Business Type: Bank Credit Cards

PO BOX 982238

EL PASO, TX 79998

(800) 421-2110

This inquiry is scheduled to continue on record until Jun 2025

**JPMCB CARD**

Inquired on Oct 19, 2021

Business Type: Bank Credit Cards

PO BOX 15298

WILMINGTON, DE 19850

(800) 432-3117

This inquiry is scheduled to continue on record until Nov 2023



## Credit scores

## FICO® Score 8



Your score is above the average of U.S. consumers and demonstrates to lenders that you are a very dependable borrower.

## What's helping

## ✓ No missed payments

- You have no missed payments on your credit accounts.
- Number of your accounts with a missed payment or derogatory indicator: 0 accounts
- About 98% of FICO High Achievers have no missed payments at all. But of those who do, the missed payment happened nearly 4 years ago, on average.
- The FICO® Score evaluates if there are any missed payments being reported. Staying current and paying bills on time demonstrate lower credit risk.

## ✓ Many accounts paid on time

- You have a sufficient number of accounts that are currently paid as agreed.
- Number of your accounts currently being paid as agreed: 20 accounts
- FICO High Achievers have an average of 6 accounts currently being paid as agreed.
- FICO® Scores consider the number of accounts that are being paid as agreed - in your case this number is high. Staying current and paying bills on time demonstrates lower risk.

## ✓ Substantial installment loan repayment

- Your balances on mortgage and/or non-mortgage installment loans are relatively low or substantially paid off.
- Percentage of principal you have paid down on your open non-mortgage installment loans: 40%
- FICO High Achievers have paid down an average of 40% of the principal on their non-mortgage installment loans.
- FICO® Scores evaluate amounts paid down and total outstanding installment loan balances in relation to the original loan amounts on those accounts. Having made substantial payments on mortgage and/or non-mortgage installment loans is seen as lower risk. As installment loan balances decrease, they have less impact on a FICO® Score. Note, having a low installment loan balance to loan amount ratio is considered slightly less risky than having a 0% installment loan ratio. Consolidating or moving debt from one account to another will usually not help a FICO® Score since the same total amount is owed and the score may go down due to opening a new account.

## ✓ Recent credit card usage

- You've shown recent use of credit cards and/or bank-issued open-ended accounts.
- FICO® Scores evaluate the mix of credit cards, installment loans and mortgages. People who demonstrate recent and responsible use of credit cards and/or bank-issued open-ended accounts are generally considered less risky to lenders.

## What's hurting

## High credit usage

- You've made heavy use of your available revolving credit.
- Ratio of your revolving balances to your credit limits: 29%
- For FICO High Achievers, the average ratio of the revolving account balances to credit limits is less than 7%.
- The FICO® Score evaluates balances in relation to available credit on revolving accounts. The extent of a person's credit usage is one of the most important factors considered by a FICO® Score. People who keep their ratio of balances to credit limits lower are generally considered less risky to lenders than those with higher ratios. Note, consolidating or moving debt from one account to another will usually not change the total amount owed.



## Disclaimer

### About your FICO® Score 8 or other FICO® Scores

Your FICO® Score 8 powered by Experian data is formulated using the information in your credit file at the time it is requested. Many but not all lenders use FICO® Score 8. In addition to the FICO® Score 8, we may offer and provide other base or industry-specific FICO® Scores (such as FICO® Auto Scores and FICO® Bankcard Scores). The other FICO® Scores made available are calculated from versions of the base and industry-specific FICO® Score models.

Base FICO® Scores (including the FICO® Score 8) range from 300 to 850. Industry-specific FICO® Scores range from 250-900. Higher scores represent a greater likelihood that you'll pay back your debts so you are viewed as being a lower credit risk to lenders. A lower FICO® Score indicates to lenders that you may be a higher credit risk. There are many scoring models used in the marketplace. The type of score used, and its associated risk levels, may vary from lender to lender. But regardless of what scoring model is used, they all have one purpose: to summarize your creditworthiness. Keep in mind that your score is just one factor used in the application process. Other factors, such as your annual salary and length of employment, may also be considered by lenders when you apply for a loan.

### What this means to you:

Credit scoring can help you understand your overall credit rating and help companies better understand how to serve you. Overall benefits of credit scoring have included faster credit approvals, reduction in human error and bias, consistency, and better terms and rates for American consumers through reduced costs and losses for lenders. Your lender or insurer may use a different FICO® Score than FICO® Score 8 or other base or industry-specific FICO® Scores provided by us, or different scoring models to determine how you score.

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

**8/18/2023 3:40:44 PM**

**in**

**Case No(s). 13-1620-EL-AGG**

Summary: In the Matter of the Application of United Power Consultants Inc