

FILE

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# Confidential Release

**Case Number: 12-1417-GA-AGG**

**Date of Confidential Document:**

**April 30, 2012**

**Today's Date: June 28, 2012**

PUCO

2012 JUN 28 AM 8:52

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**Page Count: 5**

**Document Description**

**Exhibit C-7**

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Technician SE Date Processed JUN 28 2012

**Energy Management Resources of Missouri, Inc.  
Certification for Competitive Retail Natural Gas Brokers/Aggregators**

Exhibit C-7 "Credit Report"

**TRADE SECRET**

This answer requires EMR to disclose information which is privileged and confidential information not otherwise available to the public for which EMR has filed a Motion for Protective Order to protect these and other documents.

EMR does not use a credit reporting agency but relies on our bank to provide credit references to vendors and agencies when required. We have pulled a credit score report from Experian and included it in this filing. Also included is a reference letter from our bank.

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2012 APR 30 PM 2:26  
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Experian.com Personal Services Enterprise Services Small Business About Experian



## Report

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Report Originally Retrieved 03/05/2012

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For help reading this report, please review our sample report

## ProfilePlus<sup>SM</sup> Report

as of: 03/05/12 12 32 ET

### Energy Management Resources, Inc

**Address:** 254 Highway 33 N  
Cloquet, MN 55720-9403  
United States  
**Phone:** 218-678-1534  
**Experian BIN:** 761081770

**Family Linkage:**  
**Ultimate Parent** Energy Management Resources, Inc  
254 Highway 33 N  
Cloquet, MN

**Branches / Alternative Locations** Energy Management Resources, Inc  
700 S State Route 291 Ste 208  
Liberty, MO  
Energy Management Resources, Inc  
700 S 251 Hwy Ste 208  
Liberty, MO

**Key Personnel:** Vice Pres: Thomas Maus  
**SIC Code:** 8749-Business Consulting Services, Nec  
**NAICS Code(s):** 22112201-Electric Power Distribution  
**Business Type:** Corporation  
**Experian File Established:** February 1998  
**Experian Years on File:** 14 Years  
**Years in Business:** 15 Years  
**Total Employees:** 20  
**Sales:** \$1,400,000  
**Filing Data Provided by:** Minnesota  
**Date of Incorporation:** 09/17/1997

This location does not yet have an estimated Days Beyond Terms (DBT), or a Payment Trend Indicator. This is often the result of too few Payment Tradelines.

**Payment Tradelines (see charts, detail)** 5  
**UCC Filings (see detail):** 2  
**Cautionary UCC Filings:** 1

**\*Businesses Scoring Worse:** 31%  
☒ Bankruptcies: 0  
☒ Liens: 0  
☒ Judgments Filed: 0  
☒ Collections: 0

## Credit Summary

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### Credit Ranking Score: 31

High  
Risk



Low  
Risk

The objective of the Credit Ranking Score is to predict payment behavior. High Risk means that there is a significant probability of delinquent payment. Low Risk means that there is a good probability of on-time payment.

### Key Score Factors:

- Number of current commercial accounts.
- Percent of delinquent commercial accounts.
- Past presence of commercial account delinquency
- Percent of active commercial accounts

**Recommended Action:** Medium Risk

## Payment Summary

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Insufficient information to produce  
Monthly Payment Trends  
chart

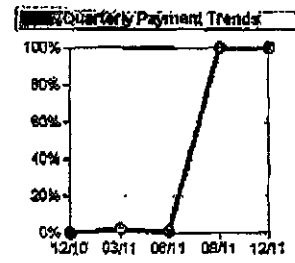
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Energy Management Resources of Missouri, Inc.  
 Certification for Competitive Retail Natural Gas Brokers/Aggregators

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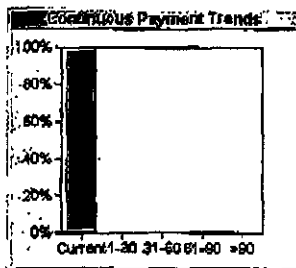


\*Percentage of on-time payments by quarter

Insufficient information to produce  
 Monthly Payment Trends  
 table

#### Quarterly Payment Trends - Recent Activity

Date	Balance	Current	Up to 30 DBT	31-60 DBT	61-90 DBT	>90 DBT
12/10	\$2,500	0%	100%	0%	0%	0%
03/11	\$3,500	2%	99%	0%	0%	0%
06/11	\$1,700	1%	79%	20%	0%	0%
09/11	\$0	0%	0%	0%	0%	0%
12/11	\$0	0%	0%	0%	0%	0%



\*Continuous distribution with DBT,  
 Number of Accounts: 3  
 Present Balance: \$100  
 Highest Balance: \$9,000

Insufficient information to produce  
 Newly Reported Payment Trends  
 chart

Insufficient information to produce  
 Combined Payment Trends  
 chart

Number of Accounts: 0  
 Present Balance: \$0  
 Highest Balance: \$0

Number of Accounts: 3  
 Present Balance: \$100  
 Highest Balance: \$9,000

#### Trade Payment Information

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##### Trade Payment Experiences

Supplier Category	Reported Date	Activity Date	Payment Terms	Recent High Credit	Balance Current	Up to 30 DBT	31-60 DBT	61-90 DBT	>90 DBT	Comments
Commun Svc	01/12		Net 30	\$1,600						Cust 11 Yr
Off Equip	02/12	01/12	Revolvs	\$100	<\$100	100%				
Personsvcs	02/12	05/11	Rot	\$7,100						

(\* is Pays Faster, \* is Pays Slower, \* is Pays The Same -- relative to others in the same industry)

##### Additional Payment Experiences

Supplier Category	Reported Date	Activity Date	Payment Terms	Recent High Credit	Balance Current	Up to 30 DBT	31-60 DBT	61-90 DBT	>90 DBT	Comments
Communicn	02/11		Varied	\$500	\$500	100%				
Lossing	02/12		Control	\$400	\$100	100%				

(\* is Pays Faster, \* is Pays Slower, \* is Pays The Same -- relative to others in the same industry)

#### UCC Filings

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Date:	08/01/2011
Filing Number:	2011 2070707
Jurisdiction:	Sec Of State Delaware
Secured Party:	U S. BANCORP EQUIPMENT FINANCE, INC. MN MARSHALL 58268 1310
Collateral:	Equipment, Other Assets (undefined)
Activity:	Filed
Date:	10/05/2009
Filing Number:	2009 3180927
Jurisdiction:	Sec Of State Delaware
Secured Party:	US BANK NATIONAL ASSOCIATION WI OSHKOSH 54901 400 CITY CENTE
Collateral:	Equipment, Inventory, Hereafter Acquired Property, Other Assets (undefined)
Activity:	Filed

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All of **us** serving you

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320 South Sixth Street  
Brainerd, MN 56401  
218.828.5424  
218.828.5425 fax

To whom it may concern,

US Bank has had an excellent banking relationship with Energy Management Resources, Inc., subsidiaries, and its principles for over 14 years. The company has been run very responsibly with all banking accounts handled very satisfactorily.

The principles are well known and well regarded, and we have had very good deposit and lending relationship with them. All personal accounts have also been handled very satisfactorily.

If you have any questions please let me know.

Sincerely,

Thomas G. Norman  
Market President

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