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The Public Utilities Commission of Ohio

PUCO USE ONLY		
Date Received	Case Number	Version
13-185	EL-AGG	August 2004

CERTIFICATION APPLICATION FOR AGGREGATORS/POWER BROKERS

Please print or type all required information. Identify all attachments with an exhibit label and title (Example: Exhibit A-5 Experience). All attachments should bear the legal name of the Applicant. Applicants should file completed applications and all related correspondence with the Public Utilities Commission of Ohio, Docketing Division; 180 East Broad Street, Columbus, Ohio 43215-3793.

This PDF form is designed so that you may input information directly onto the form. You may also download the form, by saving it to your local disk, for later use.

RECEIVED-DOCKETING DIV
 APR - 1 PM 2:52
 PUCO

A. APPLICANT INFORMATION

A-1 Applicant's legal name, address, telephone number and web site address

Legal Name Paul H Myer Consulting
 Address 14144 Ladue Road, Chesterfield Mo 63017
 Telephone # 314-323-2680 Web site address (if any) myerutilitybroker.com

A-2 List name, address, telephone number and web site address under which Applicant will do business in Ohio

Legal Name see A-1
 Address _____
 Telephone # _____ Web site address (if any) myerutilitybroker.com

A-3 List all names under which the applicant does business in North America

Paul H Myer
Paul H Myer Consulting

A-4 Contact person for regulatory or emergency matters

Name see A-1
 Title _____

This is to certify that the images appearing are an accurate and complete reproduction of a case file document delivered in the regular course of business.
 Technician AMV Date Processed 4/1/13

Business address _____
Telephone # _____ Fax # _____
E-mail address (if any) _____

A-5 Contact person for Commission Staff use in investigating customer complaints

Name See A-2
Title _____
Business address _____
Telephone # _____ Fax # _____
E-mail address (if any) myer@swbell.net

A-6 Applicant's address and toll-free number for customer service and complaints

Customer Service address 14144 Ladue Road, Chesterfield, Mo 63017
Toll-free Telephone # none Fax # 314-469-6667
E-mail address (if any) myer@swbell.net

A-7 Applicant's federal employer identification number # ~~000000000~~

A-8 Applicant's form of ownership (check one)

☒ Sole Proprietorship ☐ Partnership
☐ Limited Liability Partnership (LLP) ☐ Limited Liability Company (LLC)
☐ Corporation ☐ Other _____

A-9 (Check all that apply) Identify each electric distribution utility certified territory in which the applicant intends to provide service, including identification of each customer class that the applicant intends to serve, for example, residential, small commercial, mercantile commercial, and industrial. (A mercantile customer, as defined in (A) (19) of Section 4928.01 of the Revised Code, is a commercial customer who consumes more than 700,000 kWh/year or is part of a national account in one or more states).

<input checked="" type="checkbox"/> First Energy				
<input type="checkbox"/> Ohio Edison	<input type="checkbox"/> Residential	<input checked="" type="checkbox"/> Commercial	<input checked="" type="checkbox"/> Mercantile	<input checked="" type="checkbox"/> Industrial
<input type="checkbox"/> Toledo Edison	<input type="checkbox"/> Residential	<input checked="" type="checkbox"/> Commercial	<input checked="" type="checkbox"/> Mercantile	<input checked="" type="checkbox"/> Industrial
<input type="checkbox"/> Cleveland Electric Illuminating	<input type="checkbox"/> Residential	<input checked="" type="checkbox"/> Commercial	<input checked="" type="checkbox"/> Mercantile	<input checked="" type="checkbox"/> Industrial
<input checked="" type="checkbox"/> Cincinnati Gas & Electric	<input type="checkbox"/> Residential	<input checked="" type="checkbox"/> Commercial	<input checked="" type="checkbox"/> Mercantile	<input checked="" type="checkbox"/> Industrial
<input type="checkbox"/> Monongahela Power	<input type="checkbox"/> Residential	<input type="checkbox"/> Commercial	<input type="checkbox"/> Mercantile	<input type="checkbox"/> Industrial
<input checked="" type="checkbox"/> American Electric Power				
<input type="checkbox"/> Ohio Power	<input type="checkbox"/> Residential	<input checked="" type="checkbox"/> Commercial	<input checked="" type="checkbox"/> Mercantile	<input checked="" type="checkbox"/> Industrial
<input type="checkbox"/> Columbus Southern Power	<input type="checkbox"/> Residential	<input checked="" type="checkbox"/> Commercial	<input checked="" type="checkbox"/> Mercantile	<input checked="" type="checkbox"/> Industrial
<input checked="" type="checkbox"/> Dayton Power and Light	<input type="checkbox"/> Residential	<input checked="" type="checkbox"/> Commercial	<input checked="" type="checkbox"/> Mercantile	<input checked="" type="checkbox"/> Industrial

A-10 Provide the approximate start date that the applicant proposes to begin delivering services

January 1, 2011

A-11 Exhibit A-11 "Principal Officers, Directors & Partners" provide the names, titles, addresses and telephone numbers of the applicant's principal officers, directors, partners, or other similar officials.

See A-2

A-12 Exhibit A-12 "Corporate Structure," provide a description of the applicant's corporate structure, including a graphical depiction of such structure, and a list of all affiliate and subsidiary companies that supply retail or wholesale electricity or natural gas to customers and companies that aggregate customers in North America.

I operate as a sole proprietorship.

A-13 Exhibit A-13 "Company History," provide a concise description of the applicant's company history and principal business interests.

I have operated Paul H Myer Consulting for the past four years, providing services to clients in the areas of business planning and information technology. In the last year, I have been a consultant in the field of utility audit and review in Missouri, Ohio, and Colorado. I have audited utility bills for correctness, made recommendations for less costly rate plans, and have solicited and received bids from certified electrical suppliers on behalf of a client for competitive electric services in Ohio. I have not acted as a competitive electrical supplier in Ohio.

A-14 Exhibit A-14 "Articles of Incorporation and Bylaws," if applicable, provide the articles of incorporation filed with the state or jurisdiction in which the Applicant is incorporated and any amendments thereto.

Not applicable

A-15 Exhibit A-15 "Secretary of State," provide evidence that the applicant has registered with the Ohio Secretary of the State.

Paul H Myer

Exhibit A-15



DATE	DOCUMENT ID	DESCRIPTION	FILING	EXPED	PENALTY	CERT	COPY
11/09/2010	201031300469	TRADE NAME/ORIGINAL FILING (RNO)	50.00	.00	.00	.00	.00

Receipt

This is not a bill Please do not remit payment.

PAYL MYER
14144 LADUE RD
CHESTERFIELD, MO 63017

**STATE OF OHIO
CERTIFICATE**

Ohio Secretary of State, Jennifer Brunner

1975392

It is hereby certified that the Secretary of State of Ohio has custody of the business records for

PAUL H MYER CONSULTING

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

Document(s)

TRADE NAME/ORIGINAL FILING

Date of First Use: 11/01/2010
Expiration Date: 11/08/2015

Document No(s):

201031300469

PAUL H MYER
14144 LADUE ROAD
CHESTERFIELD, MO 63017



United States of America
State of Ohio
Office of the Secretary of State

Witness my hand and the seal of
the Secretary of State at Columbus,
Ohio this 8th day of November,
A.D. 2010.

Ohio Secretary of State

B. APPLICANT MANAGERIAL CAPABILITY AND EXPERIENCE

PROVIDE THE FOLLOWING AS SEPARATE ATTACHMENTS AND LABEL AS INDICATED:

B-1 Exhibit B-1 "Jurisdictions of Operation," provide a list of all jurisdictions in which the applicant or any affiliated interest of the applicant is, at the date of filing the application, certified, licensed, registered, or otherwise authorized to provide retail or wholesale electric services including aggregation services.

I provide utility auditing consulting services in Missouri, Colorado, Texas, and Ohio. I am not a licensed broker in any state. This is my first application.

B-2 Exhibit B-2 "Experience & Plans," provide a description of the applicant's experience and 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 Section 4928.10 of the Revised Code.

I have operated Paul H Myer Consulting for the past four years. I use a standard contract which clearly states all services to be performed and the prices for those services. The contract must be signed by all parties before work commences. Billing will be done using commonly accepted desktop software such as Quickbooks® or using a billing service company. I provide exceptional customer service and will handle any customer inquiry or complaint in an appropriate manner.

B-3 Exhibit B-3 "Summary of Experience," provide a concise summary of the applicant's experience in providing aggregation service(s) including contracting with customers to combine electric load and representing customers in the purchase of retail electric services. (e.g. number and types of customers served, utility service areas, amount of load, etc.).

I was employed for almost 30 years by Southwestern Bell Telephone Company, which has now become AT&T. I had a number of assignments in engineering, planning, and rate case support. Thus, I am familiar with regulated utilities and market competition for selected services.

For over a year, I have been a consultant in the field of utility audit and review in Missouri, Ohio, and Colorado. I have audited utility bills for correctness, and made recommendations for less costly rate plans. I have received bids on behalf of a client for competitive electric services in Ohio, while acting as a consultant.

B-4 Exhibit B-4 "Disclosure of Liabilities and Investigations," provide a description of all existing, pending or past rulings, judgments, contingent liabilities, revocation of authority, regulatory investigations, or any other matter that could adversely impact the applicant's financial or operational status or ability to provide the services it is seeking to be certified to provide.

None

B-5 Disclose whether the applicant, a predecessor of the applicant, or any principal officer of the applicant have ever been convicted or held liable for fraud or for violation of any consumer protection or antitrust laws within the past five years.

☒ No ☐ Yes

If yes, provide a separate attachment labeled as **Exhibit B-5 "Disclosure of Consumer Protection Violations"** detailing such violation(s) and providing all relevant documents.

B-6 Disclose whether the applicant or a predecessor of the applicant has had any certification, license, or application to provide retail or wholesale electric service including aggregation service denied, curtailed, suspended, revoked, or cancelled within the past two years.

☒ No ☐ Yes

If yes, provide a separate attachment labeled as **Exhibit B-6 "Disclosure of Certification Denial, Curtailment, Suspension, or Revocation"** detailing such action(s) and providing all relevant documents.

None

C. APPLICANT FINANCIAL CAPABILITY AND EXPERIENCE

PROVIDE THE FOLLOWING AS SEPARATE ATTACHMENTS AND LABEL AS INDICATED:

C-1 Exhibit C-1 "Annual Reports," provide the two most recent Annual Reports to Shareholders. If applicant does not have annual reports, the applicant should provide similar information in Exhibit C-1 or indicate that Exhibit C-1 is not applicable and why.

None, I am a sole proprietor.

C-2 Exhibit C-2 "SEC Filings," provide the most recent 10-K/8-K Filings with the SEC. If applicant does not have such filings, it may submit those of its parent company. If the applicant does not have such filings, then the applicant may indicate in Exhibit C-2 that the applicant is not required to file with the SEC and why.

None, I am a sole proprietor.

C-3 Exhibit C-3 "Financial Statements," provide copies of the applicant's two most recent years of audited financial statements (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, it shall file audited or officer certified financial statements covering the life of the business.

Please see attached Federal Schedule C Forms for 2011 and 2012

C-4 Exhibit C-4 "Financial Arrangements," provide copies of the applicant's financial arrangements to conduct CRES as a business activity (e.g., guarantees, bank commitments, contractual arrangements, credit agreements, etc.).

None. Acting as a consultant or broker, I do not assume ownership of any type or amount of energy at any time. Therefore, I have no need of capital or credit.

C-5 Exhibit C-5 "Forecasted Financial Statements," provide two years of forecasted financial statements (balance sheet, income statement, and cash flow statement) for the applicant's CRES operation, along with a list of assumptions, and the name, address, email address, and telephone number of the preparer.

	2013	2014
Revenues	\$30,000	\$50,000
Expenses	\$4,000	\$7,000
Net	\$26,000	\$43,000

C-6 Exhibit C-6 "Credit Rating," provide a statement disclosing the applicant's credit rating as reported by two of the following organizations: Duff & Phelps, Dun and Bradstreet Information Services, Fitch IBCA, Moody's Investors Service, Standard & Poors, or a similar organization. In instances where an applicant does not have its own credit ratings, it may substitute the credit ratings of a parent or affiliate organization, provided the applicant submits a statement signed by a principal officer of the applicant's parent or affiliate organization that guarantees the obligations of the applicant.

Nothing to report.

C-7 Exhibit C-7 "Credit Report," provide a copy of the applicant's credit report from Experion, Dun and Bradstreet or a similar organization.

The Personal Information, Report Summary, and Credit Score sections of my TransUnion Credit Report is included following.

C-8 Exhibit C-8 "Bankruptcy Information," provide a list and description of any reorganizations, protection from creditors or any other form of bankruptcy filings made by the applicant, a parent or affiliate organization that guarantees the obligations of the applicant or any officer of the applicant in the current year or within the two most recent years preceding the application.

None

C-9 Exhibit C-9 "Merger Information," provide a statement describing any dissolution or merger or acquisition of the applicant within the five most recent years preceding the application.

None

Paul H. Myer, owner

Signature of Applicant & Title

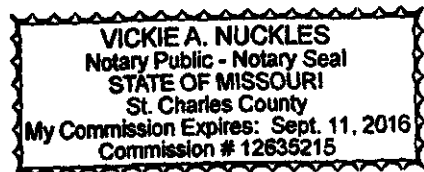
Sworn and subscribed before me this 18 day of March, 2013

Month Year

Vickie A. Nuckles Vickie A. Nuckles FSR

Signature of official administering oath Print Name and Title

My commission expires on 9-11-16



AFFIDAVIT

State of Missouri :

Chesterfield_{ss.}
(Town)

County of St. Louis :

Paul H. Myor, Affiant, being duly sworn/affirmed according to law, deposes and says that:

He/She is the owner (Office of Affiant) of Paul H Myor Consulting (Name of Applicant);

That he/she is authorized to and does make this affidavit for said Applicant,

1. The Applicant herein, attests under penalty of false statement that all statements made in the application for certification are true and complete and that it will amend its application while the application is pending if any substantial changes occur regarding the information provided in the application.
2. The Applicant herein, attests it will timely file an annual report with the Public Utilities Commission of Ohio of its intrastate gross receipts, gross earnings, and sales of kilowatt-hours of electricity pursuant to Division (A) of Section 4905.10, Division (A) of Section 4911.18, and Division (F) of Section 4928.06 of the Revised Code.
3. The Applicant herein, attests that it will timely pay any assessments made pursuant to Sections 4905.10, 4911.18, or Division F of Section 4928.06 of the Revised Code.
4. The Applicant herein, attests that it will comply with all Public Utilities Commission of Ohio rules or orders as adopted pursuant to Chapter 4928 of the Revised Code.
5. The Applicant herein, attests that it 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 herein, attests that it will fully comply with Section 4928.09 of the Revised Code regarding consent to the jurisdiction of Ohio Courts and the service of process.
7. The Applicant herein, attests that it will comply with all state and/or federal rules and regulations concerning consumer protection, the environment, and advertising/promotions.
8. The Applicant herein, attests that it 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 herein, attests that it 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, the Applicant herein, attests that 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. (Only applicable if pertains to the services the Applicant is offering)

11. The Applicant herein, attests that it will inform the Commission 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 customer complaints.

That the facts above set forth are true and correct 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.

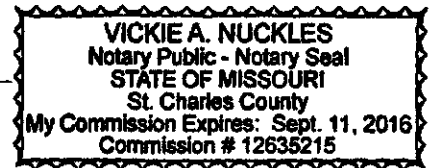
Paul H. Myers, owner
Signature of Affiant & Title

Sworn and subscribed before me this 18 day of March, 2013
Month Year

Vickie A. Nuckles
Signature of official administering oath

Vickie A. Nuckles FSR
Print Name and Title

My commission expires on 9-11-16



SCHEDULE C
(Form 1040)Department of the Treasury
Internal Revenue Service (99)**Profit or Loss From Business**
(Sole Proprietorship)

OMB No. 1545-0074

2011Attachment
Sequence No. **09**► For information on Schedule C and its instructions, go to www.irs.gov/schedulec
► Attach to Form 1040, 1040NR, or 1041; partnerships generally must file Form 1065.

Name of proprietor

Paul H Myer

Social security number (SSN)

~~000-00-0000~~**A** Principal business or profession, including product or service (see instructions)
broker consultant**B** Enter code from instructions

► 5 | 4 | 1 | 6 | 0 | 0

C Business name. If no separate business name, leave blank.**D** Employer ID number (EIN), (see instr.)**E** Business address (including suite or room no.) ► 14144 Ladue Road
City, town or post office, state, and ZIP code Chesterfield, MO 63017**F** Accounting method: (1) ☒ Cash (2) ☐ Accrual (3) ☐ Other (specify) ►**G** Did you "materially participate" in the operation of this business during 2011? If "No," see instructions for limit on losses ☒ Yes ☐ No**H** If you started or acquired this business during 2011, check here ☒**I** Did you make any payments in 2011 that would require you to file Form(s) 1099? (see instructions) ☐ Yes ☒ No**J** If "Yes," did you or will you file all required Forms 1099? ☐ Yes ☐ No**Part I Income**

1a Merchant card and third party payments. For 2011, enter -0-	1a	0.	
b Gross receipts or sales not entered on line 1a (see instructions)	1b	31,426.	
c Income reported to you on Form W-2 if the "Statutory Employee" box on that form was checked. Caution. See instr. before completing this line	1c		
d Total gross receipts. Add lines 1a through 1c	1d	31,426.	
2 Returns and allowances plus any other adjustments (see instructions)	2		
3 Subtract line 2 from line 1d	3	31,426.	
4 Cost of goods sold (from line 42)	4		
5 Gross profit. Subtract line 4 from line 3	5	31,426.	
6 Other income, including federal and state gasoline or fuel tax credit or refund (see instructions)	6		
7 Gross income. Add lines 5 and 6	7	31,426.	

Part II Expenses

Enter expenses for business use of your home only on line 30.

8 Advertising	8		18 Office expense (see instructions)	18	1,427.
9 Car and truck expenses (see instructions)	9	366.	19 Pension and profit-sharing plans	19	
10 Commissions and fees	10		20 Rent or lease (see instructions):		
11 Contract labor (see instructions)	11		a Vehicles, machinery, and equipment	20a	
12 Depletion	12		b Other business property	20b	
13 Depreciation and section 179 expense deduction (not included in Part III) (see instructions)	13		21 Repairs and maintenance	21	
14 Employee benefit programs (other than on line 19)	14		22 Supplies (not included in Part III)	22	1,409.
15 Insurance (other than health)	15		23 Taxes and licenses	23	
16 Interest:			24 Travel, meals, and entertainment:		
a Mortgage (paid to banks, etc.)	16a		a Travel	24a	
b Other	16b		b Deductible meals and entertainment (see instructions)	24b	52.
17 Legal and professional services	17		25 Utilities	25	1,650.
			26 Wages (less employment credits)	26	
			27a Other expenses (from line 48)	27a	
			b Reserved for future use	27b	
28 Total expenses before expenses for business use of home. Add lines 8 through 27a	28			28	4,904.
29 Tentative profit or (loss). Subtract line 28 from line 7	29			29	26,522.
30 Expenses for business use of your home. Attach Form 8829 . Do not report such expenses elsewhere	30			30	
31 Net profit or (loss). Subtract line 30 from line 29.					
• If a profit, enter on both Form 1040, line 12 (or Form 1040NR, line 13) and on Schedule SE, line 2 . If you entered an amount on line 1c, see instr. Estates and trusts, enter on Form 1041, line 3 .				31	26,522.
• If a loss, you must go to line 32.					
32 If you have a loss, check the box that describes your investment in this activity (see instructions).					
• If you checked 32a, enter the loss on both Form 1040, line 12 , (or Form 1040NR, line 13) and on Schedule SE, line 2 . If you entered an amount on line 1c, see the instructions for line 31. Estates and trusts, enter on Form 1041, line 3 .					
• If you checked 32b, you must attach Form 6198 . Your loss may be limited.					

32a ☐ All investment is at risk.**32b** ☐ Some investment is not at risk.

SCHEDULE C
(Form 1040)Department of the Treasury
Internal Revenue Service (99)**Profit or Loss From Business**
(Sole Proprietorship)▶ For information on Schedule C and its instructions, go to www.irs.gov/schedulec.
▶ Attach to Form 1040, 1040NR, or 1041; partnerships generally must file Form 1065.

OMB No. 1545-0074

2012
Attachment
Sequence No. **09**

Name of proprietor

Paul H Myer

Social security number (SSN)

B Enter code from instructions

▶ 5 4 1 6 0 0

A Principal business or profession, including product or service (see instructions)
broker consultant

C Business name. If no separate business name, leave blank.

D Employer ID number (EIN), (see instr.)

E Business address (including suite or room no.) ▶ 14144 Ladue Road

City, town or post office, state, and ZIP code Chesterfield, MO 63017

F Accounting method: (1) ☒ Cash (2) ☐ Accrual (3) ☐ Other (specify) ▶G Did you "materially participate" in the operation of this business during 2012? If "No," see instructions for limit on losses ☒ Yes ☐ NoH If you started or acquired this business during 2012, check here ☐I Did you make any payments in 2012 that would require you to file Form(s) 1099? (see instructions) ☐ Yes ☒ NoJ If "Yes," did you or will you file required Forms 1099? ☐ Yes ☐ No**Part I Income**

1	Gross receipts or sales. See instructions for line 1 and check the box if this income was reported to you on Form W-2 and the "Statutory employee" box on that form was checked. <input type="checkbox"/>	1	14,647.
2	Returns and allowances (see instructions)	2	
3	Subtract line 2 from line 1	3	14,647.
4	Cost of goods sold (from line 42)	4	
5	Gross profit. Subtract line 4 from line 3	5	14,647.
6	Other income, including federal and state gasoline or fuel tax credit or refund (see instructions)	6	
7	Gross income. Add lines 5 and 6	7	14,647.

Part II Expenses

Enter expenses for business use of your home only on line 30.

8	Advertising	8	1,945.	18	Office expense (see instructions)	18	306.
9	Car and truck expenses (see instructions)	9	302.	19	Pension and profit-sharing plans	19	
10	Commissions and fees	10		20	Rent or lease (see instructions):	20a	
11	Contract labor (see instructions)	11		a	Vehicles, machinery, and equipment	20b	
12	Depletion	12		b	Other business property	21	
13	Depreciation and section 179 expense deduction (not included in Part III) (see instructions)	13		21	Repairs and maintenance	22	1,216.
14	Employee benefit programs (other than on line 19)	14		22	Supplies (not included in Part III)	23	25.
15	Insurance (other than health)	15		23	Taxes and licenses	24	
16	Interest:	16a		24	Travel, meals, and entertainment:	24a	
a	Mortgage (paid to banks, etc.)	16b		a	Travel	24b	63.
b	Other	16b		b	Deductible meals and entertainment (see instructions)	25	2,049.
17	Legal and professional services	17	200.	25	Utilities	26	
28	Total expenses before expenses for business use of home. Add lines 8 through 27a	28		26	Wages (less employment credits)	27a	
29	Tentative profit or (loss). Subtract line 28 from line 7	29		27a	Other expenses (from line 48)	27b	
30	Expenses for business use of your home. Attach Form 8829. Do not report such expenses elsewhere	30		b	Reserved for future use	31	8,541.
31	Net profit or (loss). Subtract line 30 from line 29.						
	• If a profit, enter on both Form 1040, line 12 (or Form 1040NR, line 13) and on Schedule SE, line 2. (If you checked the box on line 1, see instructions). Estates and trusts, enter on Form 1041, line 3.						
	• If a loss, you must go to line 32.						
32	If you have a loss, check the box that describes your investment in this activity (see instructions).						
	• If you checked 32a, enter the loss on both Form 1040, line 12, (or Form 1040NR, line 13) and on Schedule SE, line 2. (If you checked the box on line 1, see the line 31 instructions). Estates and trusts, enter on Form 1041, line 3.						
	• If you checked 32b, you must attach Form 6198. Your loss may be limited.						

32a ☐ All investment is at risk.32b ☐ Some investment is not at risk.

Part III	Cost of Goods Sold (see instructions)
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33 Method(s) used to value closing inventory: **a** ☐ Cost **b** ☐ Lower of cost or market **c** ☐ Other (attach explanation)

34 Was there any change in determining quantities, costs, or valuations between opening and closing inventory?
If "Yes," attach explanation ☐ Yes ☐ No

35	Inventory at beginning of year. If different from last year's closing inventory, attach explanation	35	
36	Purchases less cost of items withdrawn for personal use	36	
37	Cost of labor. Do not include any amounts paid to yourself	37	
38	Materials and supplies	38	
39	Other costs	39	
40	Add lines 35 through 39	40	
41	Inventory at end of year	41	
42	Cost of goods sold. Subtract line 41 from line 40. Enter the result here and on line 4	42	

Part IV **Information on Your Vehicle.** Complete this part **only** if you are claiming car or truck expenses on line 9 and are not required to file Form 4562 for this business. See the instructions for line 13 to find out if you must file Form 4562.

43 When did you place your vehicle in service for business purposes? (month, day, year) ► 01/01/2011

44 Of the total number of miles you drove your vehicle during 2012, enter the number of miles you used your vehicle for:

a Business	544	b Commuting (see instructions)	c Other	11,456
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45 Was your vehicle available for personal use during off-duty hours? ☒ Yes ☐ No

46 Do you (or your spouse) have another vehicle available for personal use? ☐ Yes ☒ No

47a Do you have evidence to support your deduction? ☒ Yes ☐ No

b If "Yes," is the evidence written? ☒ Yes ☐ No

Part V Other Expenses. List below business expenses not included on lines 8–26 or line 30.

[illegible]

48	Total other expenses. Enter here and on line 27a	48
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File Number: 332656281

-Begin Credit Report-**Personal Information**

SSN: XXX-XX-XXXX
Your SSN has been masked for your protection.

Names Reported: PAUL H. MYER

Addresses Reported:

Address
14144 LADUE RD, CHESTERFIELD, MO 63017-3322
8905 CARDINAL TER, BRENTWOOD, MO 63144-1167
14194 LADUE RD, CHESTERFIELD, MO 63017-3322

You have been on our files since 01/01/1967

Date of Birth: 10/16/1944

Date Reported
09/01/2002
03/01/1998

Telephone Numbers Reported:

(314) 469-6694 (314) 323-2650 (314) 469-6667

Employment Data Reported:

Employer Name	Position	Date Hired	Date Verified
RETIRED	RETIRED		11/09/2006
SOUTHWESTERN BELL	DIST STAFF MGR	01/01/1970	05/01/1983

Account Information

Typically, creditors report any changes made to your account information monthly. This means that some accounts listed below may not reflect the most recent activity until the creditor's next reporting. This information may include things such as balances, payments, dates, remarks, ratings, etc. The key(s) below are provided to help you understand some of the account information that could be reported.

Rating Key

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

N/R	X	OK	30	60	90	120	COL	VS	RPT	CO	FC
Not Reported	Unknown	Current	30 days late	60 days late	90 days late	120+ days late	Collection	Voluntary Surrender	Repossession	Charge Off	Foreclosure

Remarks Key

Additionally, some creditors may notate your account with comments each month. We refer to these creditor comments as 'Remarks'. The key below gives the descriptions of the abbreviated remarks contained in your credit file. Any remark containing brackets > < indicates that this remark is considered adverse.

CBC ACCOUNT CLOSED BY CONSUMER **CLO** CLOSED **DRC** DISPUTE RESLVD-CUST DISAGREES

Satisfactory Accounts

The following accounts are reported with no adverse information. For your protection, your account numbers have been partially masked, and in some cases scrambled.

BAC HOME LOANS SERV LP #11524****

4161 PIEDMONT PKWY
GREENSBORO, NC 27410
(800) 451-6362

Date Opened:	10/14/2005	Balance:	\$0	Pay Status:	Current; Paid or Paying as Agreed
Responsibility:	Joint Account	Date Updated:	06/21/2010	Terms:	\$1,538 per month, paid Monthly for 360 months
Account Type:	Mortgage Account	Payment Received:	\$0	Date Closed:	06/21/2010
Loan Type:	CONVENTIONAL REAL ESTATE MTG	Last Payment Made:	06/21/2010		
		High Balance:	\$260,000		

Remarks: ACCOUNT CLOSED BY CONSUMER; CLOSED

	05/2010	04/2010	03/2010	02/2010	01/2010	12/2009	11/2009	10/2009	09/2009	08/2009
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	07/2009	06/2009	05/2009	04/2009	03/2009	02/2009	01/2009	12/2008	11/2008	10/2008
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	09/2008	08/2008	07/2008	06/2008	05/2008	04/2008	03/2008	02/2008	01/2008	12/2007
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	11/2007	10/2007	09/2007	08/2007	07/2007	06/2007	05/2007	04/2007	03/2007	02/2007
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	01/2007	12/2006	11/2006	10/2006	09/2006	08/2006	07/2006	06/2006	05/2006	04/2006
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	03/2006	02/2006	01/2006	12/2005
Rating	OK	OK	OK	X

~~STATE OF TEXAS - EL PASO COUNTY~~

P O BOX 982235
EL PASO, TX 79998-2235
Phone number not available

Date Opened: 08/29/2000
Responsibility: Individual Account
Account Type: Revolving Account
Loan Type: CREDIT CARD

Date Updated: 02/18/2013
Payment Received: \$0
Last Payment Made: 12/14/2012

Pay Status: Current; Paid or Paying as Agreed
Terms: Paid Monthly
Date Paid: 12/14/2012

	02/2013	01/2013	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012	05/2012
Balance	\$0		\$0	\$1,055			\$0	\$385		
Amount Due				\$15				\$15		
Amount Paid	\$0		\$1,055	\$0			\$385	\$0		
Past Due	\$0		\$0	\$0			\$0	\$0		
Credit Limit	\$35,500		\$35,500	\$35,500			\$35,500	\$35,500		
High Balance	\$19,365		\$19,365	\$19,365			\$19,365	\$19,365		
Rating	OK	X	OK	OK	X	X	OK	OK	X	X

	04/2012	03/2012	02/2012	01/2012	12/2011	11/2011	10/2011	09/2011	08/2011	07/2011
Balance							\$0	\$13		
Amount Due							\$0	\$13		
Amount Paid							\$13	\$0		
Past Due							\$0	\$0		
Credit Limit							\$35,500	\$35,500		
High Balance							\$19,365	\$19,365		
Rating	X	X	X	X	X	X	OK	OK	X	X

	06/2011	05/2011	04/2011	03/2011	02/2011	01/2011	12/2010	11/2010	10/2010	09/2010
Balance						\$0				
Amount Due						\$0				
Amount Paid						\$335				
Past Due						\$0				
Credit Limit						\$35,500				
High Balance						\$19,365				
Rating	X	X	X	X	X	OK	OK	X	X	X

	08/2010	07/2010	06/2010	05/2010	04/2010	03/2010	02/2010	01/2010	12/2009	11/2009
Rating	X	X	X	X	X	X	X	X	X	X

	10/2009	09/2009	08/2009	07/2009	06/2009	05/2009	04/2009	03/2009	02/2009	01/2009
Rating	X	X	X	X	X	X	OK	OK	OK	X

	12/2008	11/2008	10/2008	09/2008	08/2008	07/2008	06/2008	05/2008	04/2008	03/2008
Rating	X	X	X	X	X	X	X	X	X	X

	02/2008	01/2008	12/2007	11/2007	10/2007	09/2007	08/2007	07/2007	06/2007	05/2007
Rating	X	X	X	X	X	X	X	X	X	N/R

	04/2007	03/2007	02/2007	01/2007	12/2006	11/2006	10/2006	09/2006	08/2006	07/2006
Rating	OK	OK	X	X	X	OK	OK	OK	X	X

	06/2006	05/2006	04/2006
Rating	X	OK	OK

BANK OF AMERICA #173706249****

4161 PIEDMONT PKWY
GREENSBORO, NC 27410-8110
(800) 451-6362

Date Opened:	02/12/2003	Balance:	\$0	Pay Status:	Current; Paid or Paying as Agreed
Responsibility:	Participant on Account	Date Updated:	11/05/2004	Terms:	\$1,531 per month, paid Monthly for 360 months
Account Type:	Mortgage Account	Last Payment Made:	09/29/2004	Date Closed:	11/05/2004
Loan Type:	CONVENTIONAL REAL ESTATE MTG	High Balance:	\$154,057		

Mortgage Info: Fannie Mae Acct #1686818150
Remarks: CLOSED

	10/2004	09/2004	08/2004	07/2004	06/2004	05/2004	04/2004	03/2004	02/2004	01/2004
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	12/2003	11/2003	10/2003	09/2003	08/2003	07/2003	06/2003	05/2003	04/2003	03/2003
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

~~BANK OF AMERICA #173706249****~~
4161 PIEDMONT PKWY
GREENSBORO, NC 27410-8110
(800) 451-6362

Date Opened:	02/01/2003	Balance:	\$0	Pay Status:	Current; Paid or Paying as Agreed
Responsibility:	Joint Account	Date Updated:	09/01/2003	Terms:	\$795 per month, paid Monthly for 180 months
Account Type:	Mortgage Account	Last Payment Made:	07/01/2003	Date Closed:	09/01/2003
Loan Type:	CONVENTIONAL REAL ESTATE MTG	High Balance:	\$95,000		

Mortgage Info: Fannie Mae Acct #1686183016
Remarks: CLOSED

	08/2003	07/2003	06/2003	05/2003	04/2003	03/2003	02/2003
Rating	X	OK	OK	OK	OK	OK	OK

~~CREDIT FINANCE~~
PO BOX 901076
FORT WORTH, TX 76101
(800) 336-6675

Date Opened:	04/17/2009	Date Updated:	04/30/2012	Pay Status:	Current; Paid or Paying as Agreed
Responsibility:	Joint Account	Payment Received:	\$1,338	Terms:	\$1,338 per month, paid Monthly for 36 months
Account Type:	Installment Account	Last Payment Made:	04/30/2012	Date Closed:	04/30/2012
Loan Type:	AUTOMOBILE				

High Balance: High balance of \$48,199 from 09/2010 to 04/2012
Remarks: CLOSED

	04/2012	03/2012	02/2012	01/2012	12/2011	11/2011	10/2011	09/2011	08/2011	07/2011
Balance	\$0	\$2,677	\$4,016	\$5,355	\$6,694	\$8,033	\$9,372	\$10,710	\$12,049	\$13,388
Amount Due	\$1,338	\$1,338	\$1,338	\$1,338	\$1,338	\$1,338	\$1,338	\$1,338	\$1,338	\$1,338
Amount Paid	\$1,338	\$1,338	\$0	\$1,338	\$1,338	\$0	\$1,338	\$1,338	\$1,338	\$1,338
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	06/2011	05/2011	04/2011	03/2011	02/2011	01/2011	12/2010	11/2010	10/2010	09/2010
Balance	\$14,727	\$16,066	\$17,405	\$18,744	\$20,082	\$21,421	\$22,760	\$24,099	\$25,438	\$26,777
Amount Due	\$1,338	\$1,338	\$1,338	\$1,338	\$1,338	\$1,338	\$1,338	\$1,338	\$1,338	\$1,338
Amount Paid	\$0	\$1,338	\$1,338	\$0	\$0	\$1,338	\$1,338	\$1,338	\$1,338	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	08/2010	07/2010	06/2010	05/2010	04/2010	03/2010	02/2010	01/2010	12/2009	11/2009
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	10/2009	09/2009	08/2009	07/2009	06/2009	05/2009	04/2009
Rating	OK	OK	OK	OK	OK	OK	OK

~~CONFIDENTIAL~~ ~~701 E 60TH ST N~~ ~~SIoux FALLS, SD 57104~~ ***

701 E 60TH ST N
SIOUX FALLS, SD 57104
Phone number not available

Date Opened:	09/14/2001	Date Updated:	02/25/2013	Pay Status:	Current; Paid or Paying as Agreed
Responsibility:	Individual Account	Payment Received:	\$0	Terms:	\$72 per month, paid Monthly
Account Type:	Revolving Account	Last Payment Made:	02/21/2013		
Loan Type:	FLEXIBLE SPENDING CREDIT CARD				

High Balance: High balance of \$22,803 from 03/2011 to 02/2013
Credit Limit: Credit limit of \$43,200 from 03/2011 to 02/2013

	02/2013	01/2013	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012	05/2012
Balance	\$4,853	\$3,728	\$4,231	\$5,927	\$4,891	\$6,828	\$10,258	\$7,434	\$17,773	\$7,909
Amount Due	\$72	\$55	\$63	\$88	\$73	\$102	\$153	\$111	\$266	\$118
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Remarks	DRC	DRC	DRC	DRC	DRC	DRC	DRC	DRC	DRC	DRC
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	04/2012	03/2012	02/2012	01/2012	12/2011	11/2011	10/2011	09/2011	08/2011	07/2011
Balance	\$8,395	\$6,891	\$5,169	\$6,185	\$5,784	\$12,052	\$4,876	\$12,346	\$8,486	\$2,914
Amount Due	\$125	\$103	\$77	\$92	\$86	\$180	\$73	\$185	\$127	\$43
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Remarks	DRC	DRC	DRC	DRC	DRC	DRC	DRC	DRC	DRC	DRC
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	06/2011	05/2011	04/2011	03/2011	02/2011	01/2011	12/2010	11/2010	10/2010	09/2010
Balance	\$4,891	\$4,113	\$12,172	\$6,783	\$4,709	\$6,407	\$6,986	\$6,128	\$4,461	\$7,956
Amount Due	\$73	\$61	\$182	\$101	\$70	\$96	\$104	\$91	\$66	\$119
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Remarks	DRC	DRC	DRC	DRC	DRC	DRC	DRC	DRC	DRC	DRC
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	08/2010	07/2010	06/2010	05/2010	04/2010	03/2010	02/2010	01/2010	12/2009	11/2009
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	10/2009	09/2009	08/2009	07/2009	06/2009	05/2009	04/2009	03/2009	02/2009	01/2009
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	12/2008	11/2008	10/2008	09/2008	08/2008	07/2008	06/2008	05/2008	04/2008	03/2008
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	02/2008	01/2008	12/2007	11/2007	10/2007	09/2007	08/2007	07/2007	06/2007	05/2007
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	04/2007	03/2007	02/2007	01/2007	12/2006	11/2006	10/2006	09/2006	08/2006	07/2006
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	06/2006	05/2006	04/2006
Rating	OK	OK	OK

PO BOX 6243
SIOUX FALLS, SD 57117-6243
(800) 283-7918

Date Opened: 12/16/2010
Responsibility: Joint Account
Account Type: Mortgage Account
Loan Type: CONVENTIONAL REAL ESTATE MTG

Date Updated: 02/28/2013
Payment Received: \$1,572
Last Payment Made: 12/31/2012

Pay Status: Current; Paid or Paying as Agreed
Terms: \$1,572 per month, paid Monthly for 180 months

High Balance: High balance of \$220,000 from 12/2010 to 02/2013
Mortgage Info: Freddie Mac ID #100011511223079758 Acct #000650811550000000

	02/2013	01/2013	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012	05/2012
Balance	\$194,888	\$195,889	\$196,888	\$197,884	\$198,876	\$199,866	\$200,853	\$201,837	\$202,818	\$203,797
Amount Due	\$1,572	\$1,572	\$1,572	\$1,572	\$1,572	\$1,572	\$1,572	\$1,572	\$1,572	\$1,572
Amount Paid	\$1,572	\$0	\$1,572	\$3,145	\$1,572	\$0	\$3,145	\$0	\$3,145	\$1,572
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	04/2012	03/2012	02/2012	01/2012	12/2011	11/2011	10/2011	09/2011	08/2011	07/2011
Balance	\$204,772	\$205,745	\$206,714	\$207,681	\$208,646	\$209,607	\$210,566	\$211,521	\$212,474	\$213,425
Amount Due	\$1,572	\$1,572	\$1,572	\$1,572	\$1,572	\$1,572	\$1,572	\$1,572	\$1,572	\$1,572
Amount Paid	\$0	\$3,145	\$1,572	\$0	\$3,145	\$1,572	\$0	\$3,145	\$1,572	\$1,572
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	06/2011	05/2011	04/2011	03/2011	02/2011	01/2011	12/2010
Balance	\$214,372	\$215,317	\$216,259	\$217,198	\$218,135	\$219,068	\$220,000
Amount Due	\$1,572	\$1,572	\$1,572	\$1,572	\$1,572	\$1,572	\$1,572
Amount Paid	\$1,572	\$0	\$3,145	\$1,572	\$1,572	\$0	\$337
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK

CITIMORTGAGE INC #112205****

PO BOX 6243
SIOUX FALLS, SD 57117-6243
(800) 283-7918

Date Opened:	06/18/2010	Date Updated:	12/21/2010	Pay Status:	Current; Paid or Paying as Agreed
Responsibility:	Joint Account	Payment Received:	\$222,308	Terms:	\$1,700 per month, paid Monthly for 180 months
Account Type:	Mortgage Account	Last Payment Made:	12/01/2010	Date Closed:	12/21/2010
Loan Type:	CONVENTIONAL REAL ESTATE MTG				

High Balance: High balance of \$224,100 from 09/2010 to 12/2010
Mortgage Info: Freddie Mac ID #100011511220576640 Acct #000616479948000000
Remarks: CLOSED

	12/2010	11/2010	10/2010	09/2010	08/2010	07/2010	06/2010
Balance	\$0	\$219,652	\$220,548	\$221,441			
Amount Due	\$1,700	\$1,700	\$1,700	\$1,700			
Amount Paid	\$222,308	\$1,700	\$1,700	\$1,700			
Past Due	\$0	\$0	\$0	\$0			
Rating	OK	OK	OK	OK	OK	OK	OK

CHASE

PO BOX 8218
MASON, OH 45040
(800) 243-6552

Date Opened:	10/31/2012	Date Updated:	02/11/2013	Pay Status:	Current; Paid or Paying as Agreed
Responsibility:	Individual Account	Payment Received:	\$0	Terms:	Paid Monthly
Account Type:	Revolving Account				
Loan Type:	CHARGE ACCOUNT				
High Balance:	High balance of \$0 from 11/2012 to 02/2013				
Credit Limit:	Credit limit of \$1,700 from 11/2012 to 02/2013				

	02/2013	01/2013	12/2012	11/2012
Balance	\$0	\$0	\$0	\$0
Amount Paid	\$0	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK

FIRST BANK #85206322****

POB 790269
ST LOUIS, MO 63179
(800) 242-3455

Date Opened: 11/29/2006 **Date Updated:** 02/20/2013 **Pay Status:** Current; Paid or Paying as Agreed
Responsibility: Joint Account **Payment Received:** \$1,000
Account Type: Line of Credit Account **Last Payment Made:** 02/15/2013 **Terms:** \$174 per month

Loan Type: HOME EQUITY LOAN

High Balance: High balance of \$25,000 from 09/2010 to 08/2011; \$40,863 from 09/2011 to 01/2012; \$60,311 from 02/2012 to 08/2012; \$70,134 from 09/2012 to 02/2013

Credit Limit: Credit limit of \$100,000 from 09/2010 to 02/2013

	02/2013	01/2013	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012	05/2012
Balance	\$65,193	\$66,009	\$66,824	\$67,642	\$68,440	\$69,287	\$55,134	\$55,973	\$57,665	\$57,665
Amount Due	\$174	\$176	\$178	\$180	\$182	\$185	\$147	\$149	\$160	\$154
Amount Paid	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$0	\$1,000
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	04/2012	03/2012	02/2012	01/2012	12/2011	11/2011	10/2011	09/2011	08/2011	07/2011
Balance	\$58,503	\$58,944	\$59,816	\$35,311	\$38,807	\$39,301	\$39,791	\$40,296	\$10,863	\$11,433
Amount Due	\$156	\$157	\$159	\$94	\$103	\$104	\$106	\$107	\$29	\$30
Amount Paid	\$600	\$1,000	\$600	\$600	\$600	\$600	\$600	\$600	\$600	\$600
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	06/2011	05/2011	04/2011	03/2011	02/2011	01/2011	12/2010	11/2010	10/2010	09/2010
Balance	\$12,000	\$12,582	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Amount Due	\$32	\$33	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid	\$600	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	08/2010	07/2010	06/2010	05/2010	04/2010	03/2010	02/2010	01/2010	12/2009	11/2009
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	10/2009	09/2009	08/2009	07/2009	06/2009	05/2009	04/2009	03/2009	02/2009	01/2009
Rating	N/R	N/R	N/R	N/R	N/R	N/R	N/R	N/R	OK	OK

	12/2008	11/2008	10/2008	09/2008	08/2008	07/2008	06/2008	05/2008	04/2008	03/2008
Rating	OK	OK	OK	OK	N/R	N/R	N/R	N/R	N/R	N/R

	02/2008	01/2008	12/2007	11/2007	10/2007	09/2007	08/2007	07/2007	06/2007	05/2007
Rating	N/R	N/R	N/R	N/R	N/R	N/R	N/R	N/R	N/R	N/R

	04/2007	03/2007	02/2007	01/2007	12/2006
Rating	N/R	N/R	N/R	N/R	OK

GECRB/BASS PRO #602052210604****

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

Date Opened:	09/10/2008	Balance:	\$0	Pay Status:	Current; Paid or Paying as Agreed
Responsibility:	Individual Account	Date Updated:	02/20/2013	Terms:	Paid Monthly
Account Type:	Revolving Account	Payment Received:	\$0	Date Closed:	03/18/2009
Loan Type:	CHARGE ACCOUNT	Last Payment Made:	10/14/2008	Date Paid:	10/14/2008
		High Balance:	\$295		
		Credit Limit:	\$5,000		

Remarks: ACCOUNT CLOSED BY CONSUMER; CLOSED

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

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

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

	07/2010	06/2010	05/2010	04/2010	03/2010	02/2010	01/2010	12/2009	11/2009	10/2009
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	09/2009	08/2009	07/2009	06/2009	05/2009	04/2009	03/2009	02/2009	01/2009	12/2008
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	11/2008	10/2008	09/2008
Rating	OK	OK	OK

PO BOX 965005

ORLANDO, FL 32896-5005
(866) 450-4467

Date Opened:	09/20/2009	Date Updated:	03/12/2013	Pay Status:	Current; Paid or Paying as Agreed
Responsibility:	Individual Account	Payment Received:	\$0	Terms:	Paid Monthly
Account Type:	Revolving Account	Last Payment Made:	11/05/2010	Date Closed:	08/29/2011
Loan Type:	CREDIT CARD			Date Paid:	11/05/2010

High Balance: High balance of \$638 from 09/2010 to 08/2011; \$638 from 03/2013 to 03/2013
Credit Limit: Credit limit of \$2,500 from 09/2010 to 08/2011; \$2,500 from 03/2013 to 03/2013

	03/2013	02/2013	01/2013	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012
Balance	\$0									
Amount Due										
Amount Paid	\$0									
Past Due	\$0									
Remarks	CBC CLO									
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	05/2012	04/2012	03/2012	02/2012	01/2012	12/2011	11/2011	10/2011	09/2011	08/2011
Balance										\$0
Amount Due										\$0
Amount Paid										\$0
Past Due										\$0
Remarks										CBC CLO
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	07/2011	06/2011	05/2011	04/2011	03/2011	02/2011	01/2011	12/2010	11/2010	10/2010
Balance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$74
Amount Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$15
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$74	\$387
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	09/2010	08/2010	07/2010	06/2010	05/2010	04/2010	03/2010	02/2010	01/2010	12/2009
Balance	\$387									
Amount Due	\$15									
Amount Paid	\$30									
Past Due	\$0									
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	11/2009	10/2009	09/2009
Rating	OK	OK	OK

GECRB/GAPDUALCARD #447994130306****

PO BOX 965005
ORLANDO, FL 32896-5005
(866) 450-4467

Date Opened:	08/05/2008	Balance:	\$0	Pay Status:	Current; Paid or Paying as Agreed
Responsibility:	Individual Account	Date Updated:	02/22/2013	Terms:	Paid Monthly
Account Type:	Revolving Account	Payment Received:	\$0	Date Closed:	10/06/2008
Loan Type:	CREDIT CARD	Last Payment Made:	09/16/2008	Date Paid:	09/16/2008
		High Balance:	\$189		
		Credit Limit:	\$2,700		

Remarks: ACCOUNT CLOSED BY CONSUMER; CLOSED

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

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

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

	07/2010	06/2010	05/2010	04/2010	03/2010	02/2010	01/2010	12/2009	11/2009	10/2009
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	09/2009	08/2009	07/2009	06/2009	05/2009	04/2009	03/2009	02/2009	01/2009	12/2008
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	11/2008	10/2008	09/2008	08/2008
Rating	OK	OK	OK	OK

GECRB/OLD NAVY #601859623320****

PO BOX 965005
ORLANDO, FL 32896-5005
(877) 222-6868

Date Opened: 09/02/2005
Responsibility: Individual Account
Account Type: Revolving Account
Loan Type: CHARGE ACCOUNT

Balance: \$0
Date Updated: 03/08/2013
Payment Received: \$0
Last Payment Made: 09/28/2005
High Balance: \$909
Credit Limit: \$1,100

Pay Status: Current; Paid or Paying as Agreed
Terms: Paid Monthly
Date Closed: 10/17/2005
Date Paid: 09/28/2005

Remarks: ACCOUNT CLOSED BY CONSUMER; CLOSED

	06/2006	05/2006
Rating	OK	OK

Pay Status:	Current; Paid or Paying as Agreed
Terms:	Paid Monthly
Date Closed:	08/01/2003
Date Paid:	06/09/2003

Remarks: ACCOUNT CLOSED BY CONSUMER: CLOSED

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

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

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

	07/2010	06/2010	05/2010	04/2010	03/2010	02/2010	01/2010	12/2009	11/2009	10/2009
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	09/2009	08/2009	07/2009	06/2009	05/2009	04/2009	03/2009	02/2009	01/2009	12/2008
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	11/2008	10/2008	09/2008	08/2008	07/2008	06/2008	05/2008	04/2008	03/2008	02/2008
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	01/2008	12/2007	11/2007	10/2007	09/2007	08/2007	07/2007	06/2007	05/2007	04/2007
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	03/2007	02/2007	01/2007	12/2006	11/2006	10/2006	09/2006	08/2006	07/2006	06/2006
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	05/2006	04/2006
Rating	OK	OK



PO BOX 380901
BLOOMINGTON, MN 55438
(800) 200-4622

Date Opened: 01/02/2002
Responsibility: Joint Account
Account Type: Installment Account

Balance: \$0
Date Updated: 01/14/2005
Last Payment Made: 01/14/2005
High Balance: \$31,937

Pay Status: Current; Paid or Paying as Agreed
Terms: \$887 per month, paid Monthly for 36 months
Date Closed: 01/14/2005

Loan Type: AUTOMOBILE
Remarks: CLOSED

	12/2004	11/2004	10/2004	09/2004	08/2004	07/2004	06/2004	05/2004	04/2004	03/2004
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	02/2004	01/2004	12/2003	11/2003	10/2003	09/2003	08/2003	07/2003	06/2003	05/2003
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	04/2003	03/2003	02/2003	01/2003	12/2002	11/2002	10/2002	09/2002	08/2002	07/2002
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	06/2002	05/2002	04/2002	03/2002	02/2002
Rating	OK	OK	OK	OK	OK

GMAC #843161****

PO BOX 380901
BLOOMINGTON, MN 55438
(800) 200-4622

Date Opened: 01/03/2001
Responsibility: Individual Account
Account Type: Installment Account

Balance:
Date Updated: 09/01/2003
Last Payment Made: 08/01/2003
High Balance: \$27,207

Pay Status: Current; Paid or Paying as Agreed
Terms: \$393 per month, paid Monthly for 36 months

Loan Type: AUTO LEASE

	08/2003	07/2003	06/2003	05/2003	04/2003	03/2003	02/2003	01/2003	12/2002	11/2002
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	10/2002	09/2002	08/2002	07/2002	06/2002	05/2002	04/2002	03/2002	02/2002	01/2002
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	12/2001	11/2001	10/2001	09/2001	08/2001	07/2001	06/2001	05/2001	04/2001	03/2001
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	02/2001
Rating	X

KEYSTONE BANK #39666**

PO BOX 130
IMPERIAL, MO 63052
(636) 464-2991

Date Opened: 08/15/2003
Responsibility: Joint Account
Account Type: Installment Account

Balance: \$0
Date Updated: 04/28/2006
Last Payment Made: 04/17/2006
High Balance: \$22,816

Pay Status: Current; Paid or Paying as Agreed
Terms: \$367 per month, paid Monthly for 72 months
Date Closed: 04/28/2006

Loan Type: AUTOMOBILE
Remarks: PURCHASED BY ANOTHER LENDER

	03/2006	02/2006	01/2006	12/2005	11/2005	10/2005	09/2005	08/2005	07/2005	06/2005
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	05/2005	04/2005	03/2005	02/2005	01/2005	12/2004	11/2004	10/2004	09/2004	08/2004
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	07/2004	06/2004	05/2004	04/2004	03/2004	02/2004	01/2004	12/2003	11/2003	10/2003
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	09/2003	08/2003
Rating	OK	OK

PO BOX 130
IMPERIAL, MO 63052
(636) 464-2991

Date Opened: 08/02/2005
Responsibility: Joint Account
Account Type: Line of Credit Account

Balance: \$0
Date Updated: 04/28/2006
High Balance: \$0
Credit Limit: \$300,000

Pay Status: Current; Paid or Paying as Agreed
Date Closed: 04/28/2006

Remarks: PURCHASED BY ANOTHER LENDER

	03/2006	02/2006	01/2006	12/2005	11/2005	10/2005	09/2005	08/2005
Rating	OK	OK	OK	OK	OK	OK	OK	OK

KEYSTONE BANK #98008**

PO BOX 130
IMPERIAL, MO 63052
(636) 464-2991

Date Opened: 09/18/2002
Responsibility: Joint Account
Account Type: Line of Credit Account

Balance: \$0
Date Updated: 04/28/2006
Last Payment Made: 07/19/2004
High Balance: \$31,829
Credit Limit: \$100,000

Pay Status: Current; Paid or Paying as Agreed
Date Closed: 04/28/2006
Date Paid: 07/19/2004

Remarks: PURCHASED BY ANOTHER LENDER

	03/2006	02/2006	01/2006	12/2005	11/2005	10/2005	09/2005	08/2005	07/2005	06/2005
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	05/2005	04/2005	03/2005	02/2005	01/2005	12/2004	11/2004	10/2004	09/2004	08/2004
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	07/2004	06/2004	05/2004	04/2004	03/2004	02/2004	01/2004	12/2003	11/2003	10/2003
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	09/2003	08/2003	07/2003	06/2003	05/2003	04/2003	03/2003	02/2003	01/2003	12/2002
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	11/2002	10/2002
Rating	X	OK

~~MAZDA AUTOMOBILE CREDIT~~

POB 542000
OMAHA, NE 68154
(800) 945-6000

Date Opened: 01/25/2008
Responsibility: Joint Account
Account Type: Installment Account

Date Updated: 02/04/2011
Payment Received: \$1,446
Last Payment Made: 02/04/2011

Pay Status: Current; Paid or Paying as Agreed
Terms: \$723 per month, paid Monthly for 36 months
Date Closed: 02/04/2011

Loan Type: AUTOMOBILE
High Balance: High balance of \$26,024 from 09/2010 to 02/2011
Remarks: CLOSED

	02/2011	01/2011	12/2010	11/2010	10/2010	09/2010	08/2010	07/2010	06/2010	05/2010
Balance	\$0	\$723	\$1,446	\$2,168	\$2,891	\$3,614				
Amount Due	\$723	\$723	\$722	\$722	\$722	\$722				
Amount Paid	\$1,446	\$722	\$1,445	\$722	\$722	\$722				
Past Due	\$0	\$0	\$0	\$0	\$0	\$0				
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	04/2010	03/2010	02/2010	01/2010	12/2009	11/2009	10/2009	09/2009	08/2009	07/2009
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	06/2009	05/2009	04/2009	03/2009	02/2009	01/2009	12/2008	11/2008	10/2008	09/2008
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	08/2008	07/2008	06/2008	05/2008	04/2008	03/2008	02/2008	01/2008
Rating	OK	OK	OK	OK	OK	OK	OK	OK

US BANK #266400****

MAIL LOCATION CN-WN-15
425 WALNUT ST
CINCINNATI, OH 45202
(800) 331-4738

Date Opened: 11/11/2006
Responsibility: Joint Account
Account Type: Installment Account

Balance: \$0
Date Updated: 11/06/2009
Payment Received: \$0
Last Payment Made: 02/11/2010
High Balance: \$41,622

Pay Status: Current; Paid or Paying as Agreed
Terms: \$0 per month, paid Monthly for 36 months
Date Closed: 11/06/2009

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

	10/2009	09/2009	08/2009	07/2009	06/2009	05/2009	04/2009	03/2009	02/2009	01/2009
Rating	X	OK	OK	OK	OK	OK	OK	OK	OK	OK

	12/2008	11/2008	10/2008	09/2008	08/2008	07/2008	06/2008	05/2008	04/2008	03/2008
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	02/2008	01/2008	12/2007	11/2007	10/2007	09/2007	08/2007	07/2007	06/2007	05/2007
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	04/2007	03/2007	02/2007	01/2007	12/2006	11/2006
Rating	OK	OK	OK	OK	OK	OK

Regular Inquiries

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

**AMERICAN MORTGAGE CO via EQUifax
MORTGAGE SERVICE**

6 E CLEMENTON RD
SUITE A-2
GIBBSBORO, NJ 08026
(866) 746-3780

Requested On: 03/15/2013
Inquiry Type: Participant
Permissible Purpose: CREDIT TRANSACTION

Promotional Inquiries

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

FIRST USA

800 BROOKSEdge BLVD
WESTERVILLE, OH 43081-2822
Phone number not available

Requested On: 12/31/2012, 12/05/2012, 10/30/2012, 09/03/2012

THE HARTFORD

8 FARM SPRINGS RD
FARMINGTON, CT 06032-2526
Phone number not available

Requested On: 10/15/2012, 08/15/2012

CAPITAL ONE BANK USA NA

PO BOX 30281
SALT LAKE CITY, UT 84130
(800) 258-9319

AMERICAN EXPRESS

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

Requested On: 12/09/2012

THE TRAVELERS COMPANIES

1 TOWER SQ
18CP
HARTFORD, CT 06183-0001
(866) 240-2682

Requested On: 10/04/2012, 04/05/2012

21ST CENTURY

ONE AIG CENTER
WILMINGTON, DE 19803
Phone number not available

Requested On: 08/28/2012

Requested On: 04/15/2012

Account Review Inquiries

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

BANK OF AMERICA

4161 PIEDMONT PKWY
1825 E BUCKEYE RD
GREENSBORO, NC 27410
(800) 451-6362

Requested On: 01/10/2013

AMERICAN FAMILY INS. via AMERICAN FAMILY

5802 MITHCELL AVE
ST JOSEPH, MO 64507
Phone number not available

Requested On: 01/08/2013, 10/18/2012, 09/20/2012
Permissible Purpose: INSURANCE UNDERWRITING

AMERICAN FAMILY INS. via AMERICAN FAMILY - NEW

4802 MITCHELL AVEN
ST. JOSEPH, MO 64507
Phone number not available

Requested On: 01/08/2013, 09/24/2012
Permissible Purpose: INSURANCE UNDERWRITING

STATE FARM INSURANCE

ONE STATE FARM PLA
BLOOMINGTON, IL 61710
Phone number not available

Requested On: 08/31/2011, 08/17/2011
Permissible Purpose: INSURANCE UNDERWRITING

-End of Credit Report-

Should you wish to contact TransUnion, you may do so,

Online:

To learn about reporting an inaccuracy click here.

For answers to general questions, please visit: www.transunion.com

By Mail:

TransUnion Consumer Relations
P.O. Box 2000
Chester, PA 19022-2000

By Phone:

(800) 916-8800

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

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

-Begin Additional Information-

Additional Information

The following disclosure of information is provided as a courtesy to you. This information is not part of your TransUnion credit report, but may be provided when TransUnion receives an inquiry about you from an authorized party. This additional information can include Special Messages, Possible Office of Foreign Assets Control ("OFAC") Name Matches, Income Verification and Inquiry Analysis information. Any of the previously listed information that pertains to you will be listed below.

Inquiry Analysis

The companies that request your credit report must first provide certain information about you. Within the past 90 days, companies that requested your report provided the following information.

Requested On: 03/15/2013

Identifying information they provided:

**AMERICAN MORTGAGE CO via EQUIFAX
MORTGAGE SERVICE**

PAUL H. MYER
14144 LADUE RD
CHESTERFIELD, MO 63017

-End of Additional Information-

Consumer Rights

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

A Summary of Your Rights Under the Fair Credit Reporting Act

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

You must be told if information in your file has been used against you.

Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment -- or to take another adverse action against you -- must tell you, and must give you the name, address, and phone number of the agency that provided the information.

You have the right to know what is in your file.

You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security Number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:

- a person has taken adverse action against you because of information in your credit report;
- you are the victim of identity theft and place a fraud alert in your file;
- your file contains inaccurate information as a result of fraud;
- you are on public assistance;
- you are unemployed but expect to apply for employment within 60 days.

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

You have the right to ask for a credit score.

Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.

You have the right to dispute incomplete or inaccurate information.

If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.

Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.

Inaccurate, incomplete, or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.

Consumer reporting agencies may not report outdated negative information.

In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.

Access to your file is limited.

A consumer reporting agency may provide information about you only to people with a valid need - usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.

You must give your consent for reports to be provided to employers.

A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.

You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.

Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-567-8688 (888-5OPTOUT).

You may seek damages from violators.

If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.

Identify theft victims and active duty military personnel have additional rights.

For more information, visit www.consumerfinance.gov/learnmore.

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

TYPE OF BUSINESS:

CONTACT:

1. a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.	Bureau of Consumer Financial Protection 1700 G Street, N.W. Washington, DC 20552
b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	Federal Trade Commission Consumer Response Center - FCRA Washington, DC 20580 1-877-382-4357
2. To the extent not included in item 1 above: a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks	Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050
b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and insured state branches of foreign banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act	Federal Reserve Consumer Help (FRCH) PO Box 1200 Minneapolis, MN 55480
c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and Insured state savings associations	FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106
d. Federal credit unions	National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314
3. Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590 1-202-366-1306
4. Creditors Subject to Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423
5. Creditors subject to Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Administration area supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, SW, 8th Floor Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street, N.E. Washington, DC 20549
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	FTC Regional Office for region in which the creditor operates or Federal Trade Commission: Consumer Response Center-FCRA Washington, DC 20580 1-877-382-4357

Information Regarding State Laws**Missouri Residents**

Missouri Consumers Have the Right to Obtain a Security Freeze

You have a right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing your credit report without your express authorization. A security freeze must be requested in writing by mail or via other approved methods. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, government services or payments, rental housing, employment, investment, license, cellular phone, utilities, digital signature, Internet credit card transaction, or other services, including an extension of credit at point of sale. When you place a security freeze on your credit report, you will be provided a personal identification number or password to use if you choose to remove the freeze on your credit report or to authorize the release of your credit report for a period of time after the freeze is in place. To provide that authorization you must contact the consumer credit reporting agency and provide all of the following:

1. The personal identification number or password;
2. Proper identification to verify your identity; and
3. The proper information regarding the period of time or the specific party for which the report shall be available.

A consumer credit reporting agency must authorize the release of your credit report no later than 15 minutes after receiving the above information, under certain circumstances.

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

You have a right to bring civil action against anyone, including a consumer reporting agency, who improperly obtains access to a file, knowingly misuses file data, or fails to correct inaccurate file data.