

INITIAL CERTIFICATION APPLICATION
COMPETITIVE RETAIL NATURAL GAS BROKERS /AGGREGATORS

Please **type or print** all required information. Identify all attachments with an exhibit label and title (*Example: Exhibit A-15 - Company History*). 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 directly input information onto the form. You may also download the form by saving it to your local disk.

SECTION A - APPLICANT INFORMATION AND SERVICES

A-1 Applicant intends to be certified as: (check all that apply)

☒ Retail Natural Gas Aggregator ☒ Retail Natural Gas Broker

A-2 Applicant information:

Legal Name Suri Goldman Power City Energy LLC
Address 23534 Ranch Rd. Beachwood, OH 44122
Telephone No. 216-339-2006 Web site Address www.powercityenergy.com

A-3 Applicant information under which applicant will do business in Ohio:

Name Power City Energy
Address 23534 Ranch Rd. Beachwood, OH 44122
Web site Address www.powercityenergy.com Telephone No. 216-339-2006

A-4 List all names under which the applicant does business in North America:

Suri Goldman
Power City Energy LLC

A-5 Contact person for regulatory or emergency matters:

Name Suri Goldman Title President

Business Address 23534 Ranch Rd. Beachwood, OH 44122

Telephone No. 216-339-2006 Fax No. _____ Email Address suri@powercityenergy.com

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 SM Date Processed DEC 21 2016

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A-6 Contact person for Commission Staff use in investigating customer complaints:

Name Suri Goldman

Title ~~owner~~ President

Business address 23534 Ranch Rd. Beachwood, OH 44122

Telephone No. 216-339-2006

Fax No. 216-464-5682

Email Address suri@powercityenergy.com

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

Customer service address 23534 Ranch Rd. Beachwood, OH 44122

Toll-Free Telephone No. none

Fax No. 216-464-5682

Email Address suri@powercityenergy.com

A-8 Provide "Proof of an Ohio Office and Employee," in accordance with Section 4929.22 of the Ohio Revised Code, by listing name, Ohio office address, telephone number, and Web site address of the designated Ohio Employee

Name Suri Goldman

Title President

Business address 23534 Ranch Rd. Beachwood, OH 44122

Telephone No. 216-339-2006

Fax No. 216-464-5682

Email Address suri@powercityenergy.com

A-9 Applicant's federal employer identification number 81-4708551

A-10 Applicant's form of ownership: (Check one)

☐ Sole Proprietorship

☐ Partnership

☐ Limited Liability Partnership (LLP)

☒ Limited Liability Company (LLC)

☐ Corporation

☐ Other

A-11 (Check all that apply) Identify each natural gas company service area in which the applicant is currently providing service or intends to provide service, including identification of each customer class that the applicant is currently serving or intends to serve, for example: residential, small commercial, and/or large commercial/industrial (mercantile) customers. (A mercantile customer, as defined in Section 4929.01(L)(1) of the Ohio Revised Code, means a customer that consumes, other than for residential use, more than 500,000 cubic feet of natural gas per year at a single location within the state or consumes natural gas, other than for residential use, as part of an undertaking having more than three locations within or outside of this state. In accordance with Section 4929.01(L)(2) of the Ohio Revised Code, "Mercantile customer" excludes a not-for-profit customer that consumes, other than for residential use, more than 500,000 cubic feet of natural gas per year at a single location within this state or consumes natural gas, other than for residential use, as part of an undertaking having more than three locations within or outside this state that has filed the necessary declaration with the Public Utilities Commission.)

PCE

<input checked="" type="checkbox"/> Columbia Gas of Ohio	<input type="checkbox"/> Residential	<input checked="" type="checkbox"/> Small Commercial	<input checked="" type="checkbox"/> Large Commercial / Industrial
<input checked="" type="checkbox"/> Dominion East Ohio	<input checked="" type="checkbox"/> Residential	<input checked="" type="checkbox"/> Small Commercial	<input checked="" type="checkbox"/> Large Commercial / Industrial
<input checked="" type="checkbox"/> Duke Energy Ohio	<input type="checkbox"/> Residential	<input checked="" type="checkbox"/> Small Commercial	<input checked="" type="checkbox"/> Large Commercial / Industrial
<input checked="" type="checkbox"/> Vectren Energy Delivery of Ohio	<input type="checkbox"/> Residential	<input checked="" type="checkbox"/> Small Commercial	<input checked="" type="checkbox"/> Large Commercial / Industrial

A-12 If applicant or an affiliated interest previously participated in any of Ohio's Natural Gas Choice Programs, for each service area and customer class, provide approximate start date(s) and/or end date(s) that the applicant began delivering and/or ended services.

☐ Columbia Gas of Ohio

<input type="checkbox"/> Residential	Beginning Date of Service	End Date
<input type="checkbox"/> Small Commercial	Beginning Date of Service	End Date
<input type="checkbox"/> Large Commercial	Beginning Date of Service	End Date
<input type="checkbox"/> Industrial	Beginning Date of Service	End Date

☐ Dominion East Ohio

<input type="checkbox"/> Residential	Beginning Date of Service	End Date
<input type="checkbox"/> Small Commercial	Beginning Date of Service	End Date
<input type="checkbox"/> Large Commercial	Beginning Date of Service	End Date
<input type="checkbox"/> Industrial	Beginning Date of Service	End Date

☐ Duke Energy Ohio

<input type="checkbox"/> Residential	Beginning Date of Service	End Date
<input type="checkbox"/> Small Commercial	Beginning Date of Service	End Date
<input type="checkbox"/> Large Commercial	Beginning Date of Service	End Date
<input type="checkbox"/> Industrial	Beginning Date of Service	End Date

☐ Vectren Energy Delivery of Ohio

<input type="checkbox"/> Residential	Beginning Date of Service	End Date
<input type="checkbox"/> Small Commercial	Beginning Date of Service	End Date
<input type="checkbox"/> Large Commercial	Beginning Date of Service	End Date
<input type="checkbox"/> Industrial	Beginning Date of Service	End Date

A-13 If not currently participating in any of Ohio's four Natural Gas Choice Programs, provide the approximate start date that the applicant proposes to begin delivering services:

(Over)

<input checked="" type="checkbox"/>	Columbia Gas of Ohio	Intended Start Date	Dec. 10, 2016 Jan. 2, 2017
<input checked="" type="checkbox"/>	Dominion East Ohio	Intended Start Date	Dec. 10, 2016 Jan. 2, 2017
<input checked="" type="checkbox"/>	Duke Energy Ohio	Intended Start Date	Dec. 10, 2016 Jan. 2, 2017
<input checked="" type="checkbox"/>	Vectren Energy Delivery of Ohio	Intended Start Date	Dec. 10, 2016 Jan. 2, 2017

PROVIDE THE FOLLOWING AS SEPARATE ATTACHMENTS AND LABEL AS INDICATED.

- A-14 Exhibit A-14 "Principal Officers, Directors & Partners,"** provide the names, titles, addresses and telephone numbers of the applicant's principal officers, directors, partners, or other similar officials.
- A-15 Exhibit A-15 "Company History,"** provide a concise description of the applicant's company history and principal business interests.
- A-16 Exhibit A-16 "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.
- A-17 Exhibit A-17 "Secretary of State,"** provide evidence that the applicant is currently registered with the Ohio Secretary of the State.

SECTION 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 current 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 natural gas service, or retail/wholesale electric services.
- B-2 Exhibit B-2 "Experience & Plans,"** provide a current 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 4929.22 of the Revised Code and contained in Chapter 4901:1-29 of the Ohio Administrative Code.
- B-3 Exhibit B-3 "Summary of Experience,"** provide a concise and current summary of the applicant's experience in providing the service(s) for which it is seeking to be certified to provide (e.g., number and types of customers served, utility service areas, volume of gas supplied, etc.).
- B-4 Exhibit B-4 "Disclosure of Liabilities and Investigations,"** provide a description of all existing, pending or past rulings, judgments, contingent liabilities, revocations 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.

- B-5 Exhibit B-5 "Disclosure of Consumer Protection Violations,"** disclose whether the applicant, affiliate, predecessor of the applicant, or any principal officer of the applicant has 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 Exhibit B-6 "Disclosure of Certification Denial, Curtailment, Suspension, or Revocation,"** disclose whether the applicant or a predecessor of the applicant has had any certification, license, or application to provide retail natural gas or retail/wholesale electric service denied, curtailed, suspended, or revoked, or whether the applicant or predecessor has been terminated from any of Ohio's Natural Gas Choice programs, or been in default for failure to deliver natural gas.

☒ 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.

SECTION 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 the applicant does not produce annual reports, the applicant should indicate that Exhibit C-1 is not applicable and why.
(This is generally only applicable to publicly traded companies who publish annual reports.)
- 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. An applicant may submit a current link to the filings or provide them in paper form. 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.
- 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. 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 account numbers redacted).

RCF

C-4 Exhibit C-4 “Financial Arrangements,” provide copies of the applicant's current financial arrangements to satisfy collateral requirements to conduct retail electric/gas business activity (e.g., parental or third party guarantees, contractual arrangements, credit agreements, etc.,).

Renewal applicants can fulfill the requirements of Exhibit C-4 by providing a current statement from an Ohio local distribution utility (LDU) that shows that the applicant meets the LDU's collateral requirements.

First time applicants or applicants whose certificate has expired as well as renewal applicants can meet the requirement by one of the following methods:

1. The applicant itself stating that it is investment grade rated by Moody's, Standard & Poor's or Fitch and provide evidence of rating from the rating agencies.
2. Have a parent company or third party that is investment grade rated by Moody's, Standard & Poor's or Fitch guarantee the financial obligations of the applicant to the LDU(s).
3. Have a parent company or third party that is not investment grade rated by Moody's, Standard & Poor's or Fitch but has substantial financial wherewithal in the opinion of the Staff reviewer to guarantee the financial obligations of the applicant to the LDU(s). The guarantor company's financials must be included in the application if the applicant is relying on this option.
4. Posting a Letter of Credit with the LDU(s) as the beneficiary.

If the applicant is not taking title to the electricity or natural gas, enter "N/A" in Exhibit C-4. An N/A response is only applicable for applicants seeking to be certified as an aggregator or broker.

C-5 Exhibit C-5 “Forecasted Financial Statements,” provide two years of forecasted income statements for the applicant's **NATURAL GAS related business activities in the state of Ohio Only**, along with a list of assumptions, and the name, address, email address, and telephone number of the preparer. The forecasts should be in an annualized format for the two years succeeding the Application year.

C-6 Exhibit C-6 “Credit Rating,” provide a statement disclosing the applicant's current credit rating as reported by two of the following organizations: Duff & Phelps, Fitch IBCA, Moody's Investors Service, Standard & Poor's, 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 an 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. If an applicant or its parent does not have such a credit rating, enter “N/A” in Exhibit C-6.

C-7 Exhibit C-7 “Credit Report,” provide a copy of the applicant's current credit report from Experion, Dun and Bradstreet, or a similar organization. An applicant that provides an investment grade credit rating for Exhibit C-6 may enter “N/A” for Exhibit C-7.

PCE

- 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.
- C-9 **Exhibit C-9 "Merger Information,"** provide a statement describing any dissolution or merger or acquisition of the applicant within the two most recent years preceding the application.
- C-10 **Exhibit C-10 "Corporate Structure,"** provide a description of the applicant's corporate structure, not an internal organizational chart, 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 in North America. If the applicant is a stand-alone entity, then no graphical depiction is required and applicant may respond by stating that they are a stand-alone entity with no affiliate or subsidiary companies.

SECTION D – APPLICANT TECHNICAL CAPABILITY

PROVIDE THE FOLLOWING AS SEPARATE ATTACHMENTS AND LABEL AS INDICATED.

- D-1 **Exhibit D-1 "Operations,"** provide a current written description of the operational nature of the applicant's business functions.
- D-2 **Exhibit D-2 "Operations Expertise,"** given the operational nature of the applicant's business, provide evidence of the applicant's current experience and technical expertise in performing such operations.
- D-3 **Exhibit D-3 "Key Technical Personnel,"** provide the names, titles, email addresses, telephone numbers, and background of key personnel involved in the operational aspects of the applicant's current business.

Applicant Signature and Title

Sam Galik President

Sworn and subscribed before me this

27

day of

November

Month

2016

Year

Michele Weiss

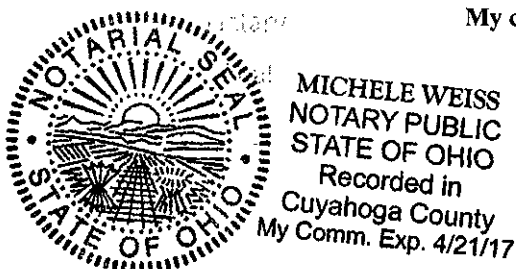
Signature of official administering oath

Michele Weiss

Print Name and Title

My commission expires on

4/21/17





The Public Utilities Commission of Ohio

Competitive Retail Natural Gas Service
Affidavit Form
(Version 1.07)

In the Matter of the Application of

Paves City Energy
for a Certificate or Renewal Certificate to Provide
Competitive Retail Natural Gas Service in Ohio.

Case No. *16-00000000* -GA-AGG

County of *Cuyahoga*
State of *Ohio*

Suri Goldman

[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.
- (2) The applicant will timely file an annual report of its intrastate gross receipts and sales of hundred cubic feet of natural gas pursuant to Sections 4905.10(A), 4911.18(A), and 4929.23(B), Ohio Revised Code.
- (3) The applicant will timely pay any assessment made pursuant to Section 4905.10 or Section 4911.18(A), Ohio Revised Code.
- (4) Applicant will comply with all applicable rules and orders adopted by the Public Utilities Commission of Ohio pursuant to Title 49, Ohio Revised Code.
- (5) Applicant will cooperate with the Public Utilities Commission of Ohio and its staff in the investigation of any consumer complaint regarding any service offered or provided by the applicant.
- (6) Applicant will comply with Section 4929.21, Ohio Revised Code, regarding consent to the jurisdiction of the Ohio courts and the service of process.
- (7) Applicant will inform the Public Utilities Commission of Ohio of any material change to the information supplied in the certification or certification renewal application within 30 days of such material change, including any change in contact person for regulatory or emergency purposes or contact person for Staff use in investigating customer complaints.
- (8) Affiant further sayeth naught.

Affiant Signature & Title

Suri Goldman President

Sworn and subscribed before me this *27* day of *November* Month *2016* Year

Michele Weiss
Signature of Official Administering Oath

Michele Weiss
Print Name and Title



MICHELE WEISS
NOTARY PUBLIC
STATE OF OHIO
Recorded in
Cuyahoga County
My Comm. Exp. 4/21/17

My commission expires on

4/21/17

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Power City Energy

A-14 Principal Officers, Directors and Partners

**Suri Goldman President 23534 Ranch Rd.
Beachwood, OH 44122
216-339-2006**

sole proprietor

Power City Energy

A_-15 "Company History"

**Power City Energy is a newly formed company
Seeking to broker and aggregate electric and gas for
residential, commercial and industrial customers in
Ohio.**

**My goal is to get the best competitive pricing for
My customers.**

Lower City Energy

A-16 "Articles of Incorporation and Bylaws"

NOT APPLICABLE

Power City
Energy



DATE	DOCUMENT ID	DESCRIPTION	FILING	EXPED	PENALTY	CERT	COPY
09/02/2016	201624202452	DOMESTIC FOR PROFIT LLC - ARTICLES OF ORG (LCP)	99.00	0.00	0.00	0.00	0.00

A-17 Secretary of State

Receipt

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

SURI GOLDMAN
23534 RANCH RD
BEACHWOOD, OH 44122

STATE OF OHIO CERTIFICATE

Ohio Secretary of State, Jon Husted
3935844

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

POWER CITY ENERGY LLC

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

Document(s)

DOMESTIC FOR PROFIT LLC - ARTICLES OF ORG

Effective Date: 08/29/2016

Document No(s):

201624202452



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
2nd day of September, A.D. 2016.

Jon Husted

Ohio Secretary of State

4

Lower City Energy

B-1 "Jurisdictions of Operation"

I am not certified in any states at this point in time.

B-2 "Experience and Plans"

I have been the Director of Sales and Marketing for CenStar Energy for the past 3 ¾ yrs. I have signed up residential, commercial and industrial customers with competitive pricing. I delivered contracts to my customers . I did the initial investigation if there were complaints but referred to the CenStar office for help to settle complaints if they arose.

I now have another resource, BOX (Broker online exchange), which generates contracts from multiple suppliers and I will be the middleman/broker for the commercial and industrial customers. If complaints arise I will refer them to BOX as They are licensed and deal directly with the suppliers.

I do not deal with billing for either entity.

Lower City Energy

B-3 "Summary of Experience"

I have been an agent of CenStar Energy for 3 $\frac{3}{4}$ yrs.

They are suppliers of gas and electric in Ohio.

I currently have 300 gas customers including a majority of residential and approx. 40% commercial in the Dominion, Columbia , AEP And Duke utilities.

The average annual usage of the residential homes Are 150mcf and commercial buildings range from 1000mcf-9400 mcf.

I would like to build up my commercial customer list.

Power City Energy

**B-4 "Disclosure of Liabilities and
Investigations"**

NOT APPLICABLE

Power City Energy

C-1 "Annual Reports"

NOT APPLICABLE

not publically traded company

Power City Energy

C-2 "SEC Filings"

Not applicable.

No SEC filings as it is not public company.

C-3 "Financial Statements"

**I have just formed Power City Energy
Within the last few months and have been
Focusing on laying the groundwork for my
New company. There is no historical financial
Information or statements available.
There is no equity involved as PCE will only
Be brokering and aggregating customer
business with suppliers.**

Power City Energy

C-4 'Financial Arrangements'

N/A seeking to be certified as broker aggregator.

C-5 "Forecasted Financial Statements"

**Since this is a new company I can only
Guestimate what will be for the next
Two years.**

**Customers (I currently have commercial
And residential that hopefully stay with me
From CenStar Energy)**

200 residential and 80 small commercial

2017 Revenue from commissions \$65,000

**2017 expenses-supplies, mileage, and
independent contractor wages \$10,000**

2017 Net Income- gas commissions \$55,000

2018 Revenue from commissions \$90,000

**2018 Expenses-supplies, mileage and
independent contractor wages \$20,000**

2018 Net Income-gas commissions \$70,000

Lower City Energy

C-6 "Credit Rating"

N/A no credit rating

Personal Information

Name(s) associated with your credit

Name	Name identification number
SURI GOLDMAN	6177
SURI M GOLDMAN	19969

Address(es) associated with your credit

Address	Address identification number	Residence type	Geographical code
23534 RANCH RD BEACHWOOD OH 44122-1528	0094733425	Single family	0-13110330-35-1680
5356 BRANTFORD AVE MEMPHIS TN 38120-2440	0087766146	Single family	0-960020-157-4920
3650 SEVERN RD CLEVELAND HEIGHTS OH 44118-1907	0094625073	Single family	0-14080030-35-1680

Other personal information associated with your credit

Year of birth
1962

Spouse or co-applicant
HOWARD

Telephone number(s)
216 464 5682

Residential

Your personal statements

No general personal statements appear on your report.

[Add fraud alert](#)

Potentially negative items

No **Public Record** items appear on your report.

No **Potentially negative** credit items appear on your report.

Accounts in good standing

Account name	Account number	Recent balance	Date opened	Status
BRKSB/CBNA	██████████	\$0 /paid as of 12/09/2016	04/2011	Open/Never late.
PO BOX 6497 SIOUX FALLS, SD 57117 No phone number available Address identification number 0094733425	Type Charge Card Terms NA	Credit limit or original amount \$4,500 High balance \$221 Monthly payment \$5 Recent payment	Date of status 12/2016 First reported 04/2011 Responsibility Individual	

amount
\$0

Account history

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

Balance history

The following data will appear in the following format:

Date: account balance / date payment received / scheduled payment amount / actual amount paid

Nov 2016: \$0 / Jan 16, 2015 / \$5 / No data

Oct 2016: \$0 / Jan 16, 2015 / \$5 / No data

Sep 2016: \$0 / Jan 16, 2015 / \$5 / No data

Aug 2016: \$0 / Jan 16, 2015 / \$5 / No data

Jul 2016: \$0 / Jan 16, 2015 / \$5 / No data

Jun 2016: \$0 / Jan 16, 2015 / \$5 / No data

May 2016: \$0 / Jan 16, 2015 / \$5 / No data

Apr 2016: \$0 / Jan 16, 2015 / \$5 / No data

Mar 2016: \$0 / Jan 16, 2015 / \$5 / No data

Feb 2016: \$0 / Jan 16, 2015 / \$5 / No data

Jan 2016: \$0 / Jan 16, 2015 / \$5 / No data

Dec 2015: \$0 / Jan 16, 2015 / \$5 / No data

Nov 2015: \$0 / Jan 16, 2015 / \$5 / No data

Oct 2015: \$0 / Jan 16, 2015 / \$5 / No data

Sep 2015: \$0 / Jan 16, 2015 / \$5 / No data

Aug 2015: \$0 / Jan 16, 2015 / \$5 / No data

Jul 2015: \$0 / Jan 16, 2015 / \$5 / No data

Jun 2015: \$0 / Jan 16, 2015 / \$5 / No data

May 2015: \$0 / Jan 16, 2015 / \$5 / No data

Apr 2015: \$0 / Jan 16, 2015 / \$5 / No data

Mar 2015: \$0 / Jan 16, 2015 / \$5 / No data

Feb 2015: \$0 / Jan 16, 2015 / \$5 / \$5

Jan 2015: \$5 / Sep 17, 2014 / \$5 / No data

Dec 2014: \$0 / Sep 17, 2014 / \$21 / No data

Between Dec 2014 and Nov 2016, your credit limit/high balance was \$4,500

Account name	Account number	Recent balance	Date opened	Status
CHASE CARD	43857605309	Not reported	06/1998	Paid, Closed/Never late.
PO BOX 15298 WILMINGTON, DE 19850 800 432 3117 Address Identification number 0094733425	Type Credit card Terms 1 Months On record until Oct 2021	Credit limit or original amount Not reported High balance \$20,734 Monthly payment \$0 Recent payment amount Not reported	Date of status 10/2011 First reported 07/1998 Responsibility Joint with HOWARD BRIAN GOLDMAN JOSHUA GOLDMAN ARI GOLDMAN	Comment Account closed at consumer's request.

Account history

2011 Oct OK	Sep OK	Aug OK	Jul OK	Jun OK	May OK	Apr OK	Mar OK	Feb OK	Jan OK	2010 Dec OK	Nov OK	Oct OK	Sep OK	Aug OK	Jul OK	Jun OK	May OK	Apr OK	Mar OK	Feb OK	Jan OK	2009 Dec OK	Nov OK	Oct OK	Sep OK
Aug OK	Jul OK	Jun OK	May OK	Apr OK	Mar OK	Feb OK	Jan OK	2008 Dec OK	Nov OK	Oct OK	Sep OK	Aug OK	Jul OK	Jun OK	May OK	Apr OK	Mar OK	Feb OK	Jan OK	2007 Dec OK	Nov OK	Oct OK	Sep OK	Aug OK	Jul OK
Jun OK	May OK	Apr OK	Mar OK	Feb OK	Jan OK	2006 Dec OK	Nov OK	Oct OK	Sep OK	Aug OK	Jul OK	Jun OK	May OK	Apr OK	Mar OK	Feb OK	Jan OK	2005 Dec OK	Nov OK	Oct OK	Sep OK	Aug OK	Jul OK	Jun OK	May OK
Apr OK	Mar OK	Feb OK	Jan OK	2004 Dec OK	Nov OK																				

Account name	Account number	Recent balance	Date opened	Status
CHASE CARD	438857605309....	\$2,201 as of 11/17/2016	05/2012	Open/Never late.

PO BOX 15298
WILMINGTON, DE 19850
800 432 3117
Address identification number
0094733425

Type
Credit Card
Terms
NA

Credit limit or original amount
\$25,000
High balance
\$23,149
Monthly payment
\$25
Recent payment amount
\$0

Date of status
11/2016
First reported
06/2012
Responsibility
Individual

Account history

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

Balance history

The following data will appear in the following format:

Date: account balance / date payment received / scheduled payment amount / actual amount paid

Oct 2016: \$1,521 / Sep 01, 2016 / \$25 / No data

Sep 2016: \$0 / Sep 01, 2016 / \$52 / No data

Aug 2016: \$5,229 / Aug 02, 2016 / \$52 / No data

Jul 2016: \$4,416 / Jul 01, 2016 / \$44 / No data

Jun 2016: \$5,673 / May 26, 2016 / \$56 / No data

May 2016: \$5,303 / May 03, 2016 / \$53 / No data

Apr 2016: \$1,145 / Apr 01, 2016 / \$25 / No data

Mar 2016: \$3,173 / Feb 02, 2016 / \$31 / No data

Feb 2016: \$0 / Feb 02, 2016 / \$27 / No data

Jan 2016: \$2,798 / Jan 12, 2016 / \$27 / No data

Dec 2015: \$2,066 / Oct 14, 2015 / \$25 / No data

Nov 2015: \$0 / Oct 14, 2015 / \$25 / No data

Oct 2015: \$0 / Oct 14, 2015 / \$25 / No data

Sep 2015: \$852 / Sep 02, 2015 / \$25 / No data

Aug 2015: \$10,089 / Jul 21, 2015 / \$100 / No data

Jul 2015: \$0 / Jul 21, 2015 / \$42 / No data

Jun 2015: \$959 / May 22, 2015 / \$25 / No data

May 2015: \$717 / Apr 30, 2015 / \$25 / No data

Apr 2015: \$1,111 / Mar 24, 2015 / \$25 / No data

Mar 2015: \$3,732 / Feb 24, 2015 / \$37 / No data

Feb 2015: \$2,569 / Jan 28, 2015 / \$25 / No data

Jan 2015: \$2,180 / Dec 29, 2014 / \$25 / No data

Dec 2014: \$4,026 / Nov 25, 2014 / \$40 / No data

Between Dec 2014 and Oct 2016, your credit limit/high balance was \$25,000

Account name
CHASE CARD

Account number
[REDACTED]....

Recent balance
Not reported

Date opened
03/2007

Status
Paid, Closed/Never late.

PO BOX 15298
WILMINGTON, DE 19850
800 432 3117
Address identification number
0094733425

Type
Credit card
Terms
NA
On record until
Sep 2017

Credit limit or original amount
\$22,000
High balance
\$0
Monthly payment
\$0
Recent payment amount
Not reported

Date of status
09/2007
First reported
04/2007
Responsibility
Individual

Comment
Account closed at consumer's request.

Account history

2007	Sep	Aug	Jul	Jun	May	Apr
CLS	OK	OK	OK	OK	OK	OK

Account name
CHASE CARD

Account number
[REDACTED]....

Recent balance
\$2,958 as of
12/15/2016

Date opened
03/2011

Status
Open/Never late.

Date of status
12/2016
First reported
03/2011
Responsibility
Joint with
HOWARD GOLDMAN
JOSHUA GOLDMAN
ARI GOLDMAN
MICHELLE
GOLDMAN
JONATHAN M
GOLDMAN

[illegible]

	2015		
Jan OK	Dec OK	Nov OK	Oct OK
Nov OK	Oct OK	Sep OK	Aug OK
Sep OK	Aug OK	Jul OK	Jun OK

payment amount / act

ance was \$22,000
ance was \$19,000

Recent balance
\$0 /paid as of
04/28/2014

**Credit limit or origi-
nal amount**
\$2,000

High balance
\$158

Monthly payment
\$25

Recent payment amount
\$0

Sep OK	Aug OK	Jul OK	Jun OK	May OK
Jul OK	Jun OK	May OK	Apr OK	Mar OK
May OK	Apr OK	Mar OK		

ual amount paid

Date opened
08/2010

Date of status
04/2014

First reported
08/2010

Responsibility
Individual

[illegible]

Account name COMENITY BANK/LNBRYANT	Account number 76546....	Recent balance Not reported	Date opened 06/1993	Status Transferred,closed/Never late.
PO BOX 182789 COLUMBUS, OH 43218 <i>No phone number available</i> Address identification number 0087766146	Type Charge Card Terms NA On record until Sep 2018	Credit limit or original amount \$700 High balance \$50 Monthly payment \$0 Recent payment amount Not reported	Date of status 09/2008 First reported 06/1999 Responsibility Individual	Comment Purchased by another lender.

Account history

2008 Sep CLS	Aug OK	Jul OK	Jun OK	May OK	Apr OK	Mar OK	Feb OK	Jan OK	2007 Dec OK	Nov OK	Oct OK	Sep OK	Aug OK	Jul OK	Jun OK	May OK	Apr OK	Mar OK	Feb OK	Jan OK	2006 Dec OK	Nov OK	Oct OK
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Account name DISCOVER FINANCIAL SERVICES	Account number *****	Recent balance \$0 /paid as of 12/12/2016	Date opened 05/1988	Status Open/Never late.
PO BOX 15316 WILMINGTON, DE 19850 800 347 2683 Address identification number 0094733425	Type Credit card Terms NA	Credit limit or original amount \$10,000 High balance \$391 Monthly payment \$15 Recent payment amount \$0	Date of status 12/2016 First reported 07/1997 Responsibility Individual	

Account history

2016 Dec OK	Nov OK	Oct OK	Sep OK	Aug OK	Jul OK	Jun OK	May OK	Apr OK	Mar OK	Feb OK	Jan OK	2015 Dec OK	Nov OK	Oct OK	Sep OK	Aug OK	Jul OK	Jun OK	May OK	Apr OK	Mar OK	Feb OK	Jan OK	2014 Dec OK	Nov OK
Oct OK	Sep OK	Aug OK	Jul OK	Jun OK	May OK	Apr OK	Mar OK	Feb OK	Jan OK	2013 Dec OK	Nov OK	Oct OK	Sep OK	Aug OK	Jul OK	Jun OK	May OK	Apr OK	Mar OK	Feb OK	Jan OK	2012 Dec OK	Nov OK	Oct OK	Sep OK
Aug OK	Jul OK	Jun OK	May OK	Apr OK	Mar OK	Feb OK	Jan OK	2011 Dec OK	Nov OK	Oct OK	Sep OK	Aug OK	Jul OK	Jun OK	May OK	Apr OK	Mar OK	Feb OK	Jan OK	2010 Dec OK	Nov OK	Oct OK	Sep OK	Aug OK	Jul OK
Jun OK	May OK	Apr OK	Mar OK	Feb OK	Jan OK																				

Balance history

The following data will appear in the following format:

Date: account balance / date payment received / scheduled payment amount / actual amount paid

Nov 2016: \$0 / Mar 21, 2007 / \$15 / No data

Oct 2016: \$0 / Mar 21, 2007 / \$15 / No data

Sep 2016: \$0 / Mar 21, 2007 / \$15 / No data

Aug 2016: \$0 / Mar 21, 2007 / \$15 / No data

Jul 2016: \$0 / Mar 21, 2007 / \$15 / No data

Jun 2016: \$0 / Mar 21, 2007 / \$15 / No data

May 2016: \$0 / Mar 21, 2007 / \$15 / No data

Apr 2016: \$0 / Mar 21, 2007 / \$15 / No data

Mar 2016: \$0 / Mar 21, 2007 / \$15 / No data

Feb 2016: \$0 / Mar 21, 2007 / \$15 / No data

Jan 2016: \$0 / Mar 21, 2007 / \$15 / No data

Dec 2015: \$0 / Mar 21, 2007 / \$15 / No data

Nov 2015: \$0 / Mar 21, 2007 / \$15 / No data

Oct 2015: \$0 / Mar 21, 2007 / \$15 / No data

Sep 2015: \$0 / Mar 21, 2007 / \$15 / No data

Aug 2015: \$0 / Mar 21, 2007 / \$15 / No data

Jul 2015: \$0 / Mar 21, 2007 / \$15 / No data

Jun 2015: \$0 / Mar 21, 2007 / \$15 / No data

May 2015: \$0 / Mar 21, 2007 / \$15 / No data

Apr 2015: \$0 / Mar 21, 2007 / \$15 / No data

Mar 2015: \$0 / Mar 21, 2007 / \$15 / No data

Feb 2015: \$0 / Mar 21, 2007 / \$15 / No data
 Jan 2015: \$0 / Mar 21, 2007 / \$15 / No data
 Dec 2014: \$0 / Mar 21, 2007 / \$15 / No data
 Between Dec 2014 and Nov 2016, your credit limit/high balance was \$10,000

Account name	Account number	Recent balance	Date opened	Status
DISCOVER FINANCIAL SERVICES	██████████3....	\$549 as of 11/27/2016	03/2007	Open/Never late.
PO BOX 15316	Type	Credit limit or original amount	Date of status	
WILMINGTON, DE 19850	Credit card	\$9,500	11/2016	
800 347 2683	Terms	High balance	First reported	
Address identification number	NA	\$2,220	04/2007	
0094733425		Monthly payment	Responsibility	
		\$35	Individual	
		Recent payment amount		
		\$0		

Account history

2016	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	2015	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	2014	Dec	Nov	Oct
	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK		OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun
	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr
	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb
	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

Balance history

The following data will appear in the following format:
 Date: account balance / date payment received / scheduled payment amount / actual amount paid
 Oct 2016: \$774 / Oct 12, 2016 / \$35 / No data
 Sep 2016: \$173 / Sep 09, 2016 / \$35 / No data
 Aug 2016: \$495 / Aug 10, 2016 / \$35 / No data
 Jul 2016: \$192 / Jul 10, 2016 / \$35 / No data
 Jun 2016: \$212 / Jun 10, 2016 / \$35 / No data
 May 2016: \$352 / May 05, 2016 / \$35 / No data
 Apr 2016: \$297 / Apr 06, 2016 / \$35 / No data
 Mar 2016: \$244 / Mar 08, 2016 / \$35 / No data
 Feb 2016: \$225 / Feb 09, 2016 / \$35 / No data
 Jan 2016: \$553 / Jan 12, 2016 / \$35 / No data
 Dec 2015: \$544 / Dec 08, 2015 / \$35 / No data
 Nov 2015: \$423 / Nov 05, 2015 / \$35 / No data
 Oct 2015: \$419 / Oct 14, 2015 / \$35 / No data
 Sep 2015: \$479 / Sep 09, 2015 / \$35 / No data
 Aug 2015: \$152 / Aug 11, 2015 / \$35 / No data
 Jul 2015: \$431 / Jul 08, 2015 / \$35 / No data
 Jun 2015: \$525 / Jun 04, 2015 / \$35 / No data
 May 2015: \$311 / May 07, 2015 / \$35 / No data
 Apr 2015: \$562 / Apr 08, 2015 / \$35 / No data
 Mar 2015: \$421 / Mar 06, 2015 / \$35 / No data
 Feb 2015: \$295 / Feb 05, 2015 / \$35 / No data
 Jan 2015: \$246 / Jan 07, 2015 / \$35 / No data
 Dec 2014: \$2,220 / Dec 09, 2014 / \$45 / No data
 Between Dec 2014 and Oct 2016, your credit limit/high balance was \$9,500

Account name	Account number	Recent balance	Date opened	Status
FIFTH THIRD BANK	759....	Not reported	02/2003	Paid, Closed/Never late.
5050 KINGSLEY DR	Type	Credit limit or original amount	Date of status	
CINCINNATI, OH 45227	Mortgage	\$158,500	02/2009	
No phone number available	Terms	High balance	First reported	
Address identification number	10 Years	\$0	02/2003	
0094733425		Monthly payment	Responsibility	
	On record until	\$0	Joint with	
Freddie Mac ID	Feb 2019	Recent payment	HOWARD B	
844646261			GOLDMAN	

amount
Not reported

Account history

2009	Jan	2008	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	2007	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
Feb	OK	Dec	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	Dec	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
CLS																									
2006	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	2005	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	2004	Nov
Dec	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	Dec	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	Dec	OK	
OK																									
	2003	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	2003	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	2002
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

Account name FIFTH THIRD BANK	Account number [REDACTED]6....	Recent balance \$0 /paid as of 12/11/2016	Date opened 08/2011	Status Open/Never late.
5050 KINGSLEY DR CINCINNATI, OH 45227 800 972 3030	Type Credit card	Credit limit or original amount \$1,000	Date of status 12/2016	
Address identification number 0094733425	Terms NA	High balance \$279	First reported 09/2011	
		Monthly payment \$10	Responsibility Joint with ARI C GOLDMAN	
		Recent payment amount \$25		

Account history

2016	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	2015	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	2014	Nov	
Dec OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	Dec OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	Dec OK	OK		
Oct OK	Sep OK	Aug OK	Jul OK	Jun OK	May OK	Apr OK	Mar OK	Feb OK	Jan OK	2013	Nov OK	Oct OK	Sep OK	Aug OK	Jul OK	Jun OK	May OK	Apr OK	Mar OK	Feb OK	Jan OK	2012	Dec OK	Nov OK	Oct OK	Sep OK
										2011																
Aug OK	Jul OK	Jun OK	May OK	Apr OK	Mar OK	Feb OK	Jan OK	Dec OK	Nov OK	Oct OK	Sep OK															

Balance history

The following data will appear in the following format:
Date: account balance / date payment received / scheduled payment amount / actual amount paid
Nov 2016: \$0 / Nov 07, 2016 / \$10 / \$48
Oct 2016: \$0 / Sep 26, 2016 / \$10 / \$2
Sep 2016: \$0 / Sep 07, 2016 / \$10 / \$60
Aug 2016: \$0 / Jul 25, 2016 / \$10 / \$27
Jul 2016: \$10 / May 25, 2016 / \$10 / No data
Jun 2016: \$0 / May 25, 2016 / \$13 / \$2
May 2016: \$0 / May 02, 2016 / \$13 / \$164
Apr 2016: \$13 / Mar 01, 2016 / \$13 / No data
Mar 2016: \$0 / Mar 01, 2016 / \$35 / \$169
Feb 2016: \$0 / May 22, 2012 / \$35 / No data
Jan 2016: \$0 / May 22, 2012 / \$35 / No data
Dec 2015: \$0 / May 22, 2012 / \$35 / No data
Nov 2015: \$0 / May 22, 2012 / \$35 / No data
Oct 2015: \$0 / May 22, 2012 / \$35 / No data
Sep 2015: \$0 / May 22, 2012 / \$35 / No data
Aug 2015: \$0 / May 22, 2012 / \$35 / No data
Jul 2015: \$0 / May 22, 2012 / \$35 / No data
Jun 2015: \$0 / May 22, 2012 / \$35 / No data
May 2015: \$0 / May 22, 2012 / \$35 / No data
Apr 2015: \$0 / May 22, 2012 / \$35 / No data
Mar 2015: \$0 / May 22, 2012 / \$35 / No data
Feb 2015: \$0 / May 22, 2012 / \$35 / No data
Jan 2015: \$0 / May 22, 2012 / \$35 / No data
Dec 2014: \$0 / May 22, 2012 / \$35 / No data
Between Dec 2014 and Nov 2016, your credit limit/high balance was \$1,000

Account name FIFTH THIRD BANK	Account number [REDACTED]6....	Recent balance \$0 /paid as of 12/08/2016	Date opened 02/1999	Status Open/Never late.
5050 KINGSLEY DR CINCINNATI, OH 45227 800 972 3030	Type Credit card	Credit limit or original amount \$1,000	Date of status 12/2016	

Address identification number
0094733425

Terms
NA

\$2,500
High balance
\$2,505
Monthly payment
\$0
Recent payment
amount
\$0

First reported
03/1999
Responsibility
Joint with
HOWARD B
GOLDMAN

Account history

2016	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	2015	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	2014	Dec	Nov
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	2013	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	2012	Dec	Nov	Oct	Sep	Aug
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	2011	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	2010	Dec	Nov	Oct	Sep	Aug	Jul
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
Jun	May	Apr	Mar	Feb	Jan																						
OK	OK	OK	OK	OK	OK																						

Balance history

The following data will appear in the following format:

Date: account balance / date payment received / scheduled payment amount / actual amount paid

Nov 2016: \$0 / Apr 29, 2008 / No data / No data

Oct 2016: \$0 / Apr 29, 2008 / No data / No data

Sep 2016: \$0 / Apr 29, 2008 / No data / No data

Aug 2016: \$0 / Apr 29, 2008 / No data / No data

Jul 2016: \$0 / Apr 29, 2008 / No data / No data

Jun 2016: \$0 / Apr 29, 2008 / No data / No data

May 2016: \$0 / Apr 29, 2008 / No data / No data

Apr 2016: \$0 / Apr 29, 2008 / No data / No data

Mar 2016: \$0 / Apr 29, 2008 / No data / No data

Feb 2016: \$0 / Apr 29, 2008 / No data / No data

Jan 2016: \$0 / Apr 29, 2008 / No data / No data

Dec 2015: \$0 / Apr 29, 2008 / No data / No data

Nov 2015: \$0 / Apr 29, 2008 / No data / No data

Oct 2015: \$0 / Apr 29, 2008 / No data / No data

Sep 2015: \$0 / Apr 29, 2008 / No data / No data

Aug 2015: \$0 / Apr 29, 2008 / No data / No data

Jul 2015: \$0 / Apr 29, 2008 / No data / No data

Jun 2015: \$0 / Apr 29, 2008 / No data / No data

May 2015: \$0 / Apr 29, 2008 / No data / No data

Apr 2015: \$0 / Apr 29, 2008 / No data / No data

Mar 2015: \$0 / Apr 29, 2008 / No data / No data

Feb 2015: \$0 / Apr 29, 2008 / No data / No data

Jan 2015: \$0 / Apr 29, 2008 / No data / No data

Dec 2014: \$0 / Apr 29, 2008 / No data / No data

Between Dec 2014 and Nov 2016, your credit limit/high balance was \$2,500

Account name
NORDSTROM/TD

Account number
[REDACTED]

Recent balance
\$0 /paid as of
11/25/2016

Date opened
08/2013

Status
Open/Never late.

13531 E CALEY AVE
ENGLEWOOD, CO 80111
No phone number available
Address identification number
0094733425

Type
Credit card
Terms
NA

Credit limit or origi-
nal amount
\$8,500
High balance
\$491
Monthly payment
\$38
Recent payment
amount
\$0

Date of status
11/2016
First reported
08/2013
Responsibility
Individual

Account history

2016												2015															2014		
Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Nov	Oct		
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	
Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug																
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK																

Balance history

Oct OK	Sep OK	Aug OK	Jul OK	Jun OK	May OK	Apr OK	Mar OK	Feb OK	Jan OK	Dec OK	Nov OK	Oct OK	Sep OK	Aug OK	Jul OK	Jun OK	May OK	Apr OK	Mar OK	Feb OK	Jan OK	Dec OK	Nov OK	Oct OK	Sep OK
Aug OK	Jul OK	Jun OK	May OK	Apr OK	Mar OK	Feb OK	Jan OK	2011 Dec OK	Nov OK	Oct OK	Sep OK	Aug OK	Jul OK	Jun OK	May OK	Apr OK	Mar OK	Feb OK	Jan OK	2010 Dec OK	Nov OK	Oct OK	Sep OK	Aug OK	Jul OK
Jun OK	May OK	Apr OK	Mar OK	Feb OK	Jan OK																				

Balance history

The following data will appear in the following format:

Date: account balance / date payment received / scheduled payment amount / actual amount paid

Nov 2016: \$3 / Oct 12, 2016 / \$3 / \$10

Oct 2016: \$10 / Sep 14, 2016 / \$10 / \$279

Sep 2016: \$279 / Jul 13, 2016 / \$25 / No data

Aug 2016: \$0 / Jul 13, 2016 / \$25 / \$374

Jul 2016: \$374 / Jun 13, 2016 / \$25 / \$220

Jun 2016: \$220 / Mar 15, 2016 / \$25 / No data

May 2016: \$0 / Mar 15, 2016 / \$25 / No data

Apr 2016: \$0 / Mar 15, 2016 / \$25 / \$146

Mar 2016: \$146 / Feb 17, 2016 / \$25 / \$7

Feb 2016: \$7 / Jan 12, 2016 / \$7 / \$123

Jan 2016: \$123 / Dec 18, 2015 / \$25 / \$250

Dec 2015: \$250 / Nov 23, 2015 / \$25 / \$258

Nov 2015: \$258 / Oct 14, 2015 / \$25 / \$77

Oct 2015: \$258 / Oct 14, 2015 / \$25 / \$77

Sep 2015: \$129 / Aug 11, 2015 / \$25 / \$300

Aug 2015: \$300 / Jul 27, 2015 / \$25 / \$507

Jul 2015: \$615 / Jun 17, 2015 / \$25 / No data

Jun 2015: \$244 / May 19, 2015 / \$25 / \$80

May 2015: \$80 / Apr 17, 2015 / \$25 / \$263

Apr 2015: \$263 / Mar 13, 2015 / \$25 / \$274

Mar 2015: \$274 / Feb 18, 2015 / \$25 / \$126

Feb 2015: \$126 / Jan 14, 2015 / \$25 / \$720

Jan 2015: \$552 / Nov 12, 2014 / \$40 / No data

Dec 2014: \$98 / Nov 12, 2014 / \$25 / \$242

Between Dec 2014 and Nov 2016, your credit limit/high balance was \$7,500

Account name SYNCB/TJX COS DC	Account number [REDACTED]....	Recent balance Not reported	Date opened 06/2013	Status Paid, Closed/Never late.
PO BOX 965005 ORLANDO, FL 32896 800 926 6299	Type Credit card	Credit limit or original amount \$3,600	Date of status 01/2014	Comment Account closed at consumer's request.
Address identification number 0094733425	Terms NA	High balance \$757	First reported 06/2013	
	On record until Jan 2024	Monthly payment \$0	Responsibility Individual	
		Recent payment amount Not reported		

Account history

2014	2013						
Jan CLS	Dec OK	Nov OK	Oct OK	Sep OK	Aug OK	Jul OK	Jun OK

Account name TD BANK USA/TARGETCREDIT	Account number [REDACTED]....	Recent balance \$334 as of 12/06/2016	Date opened 11/2010	Status Open/Never late.
PO BOX 673 MINNEAPOLIS, MN 55440 888 755 5856	Type Credit card	Credit limit or original amount \$2,500	Date of status 12/2016	
Address identification number 0094733425	Terms NA	High balance \$458	First reported 12/2010	
		Monthly payment \$25	Responsibility Individual	
		Recent payment amount \$115		

Account history

2016	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	2015	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	2014	Dec	Nov
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2013	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	2012	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	2011	Oct	Sep
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2010	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	2009	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	2008	Aug	Jul
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

Balance history

The following data will appear in the following format:

Date: account balance / date payment received / scheduled payment amount / actual amount paid

Nov 2016: \$115 / Oct 28, 2016 / \$25 / \$64

Oct 2016: \$64 / Sep 14, 2016 / \$25 / \$151

Sep 2016: \$151 / Aug 18, 2016 / \$25 / \$37

Aug 2016: \$37 / Jul 19, 2016 / \$25 / \$141

Jul 2016: \$141 / Jun 28, 2016 / \$25 / \$56

Jun 2016: \$56 / May 17, 2016 / \$25 / \$136

May 2016: \$136 / Apr 19, 2016 / \$25 / \$39

Apr 2016: \$39 / Mar 17, 2016 / \$25 / \$80

Mar 2016: \$80 / Feb 17, 2016 / \$25 / \$54

Feb 2016: \$54 / Jan 12, 2016 / \$25 / \$195

Jan 2016: \$195 / Dec 23, 2015 / \$25 / \$136

Dec 2015: \$136 / Nov 23, 2015 / \$25 / \$118

Nov 2015: \$118 / Nov 03, 2015 / \$25 / \$99

Oct 2015: \$99 / Sep 18, 2015 / \$25 / \$133

Sep 2015: \$133 / Aug 24, 2015 / \$25 / \$132

Aug 2015: \$132 / Jul 27, 2015 / \$25 / \$92

Jul 2015: \$92 / Jun 17, 2015 / \$25 / \$95

Jun 2015: \$95 / May 20, 2015 / \$25 / \$182

May 2015: \$182 / Apr 17, 2015 / \$25 / \$113

Apr 2015: \$113 / Mar 17, 2015 / \$25 / \$131

Mar 2015: \$131 / Jan 15, 2015 / \$25 / No data

Feb 2015: \$0 / Jan 15, 2015 / \$25 / \$331

Jan 2015: \$331 / Dec 29, 2014 / \$25 / \$385

Dec 2014: \$385 / Nov 25, 2014 / \$25 / \$131

Between Dec 2014 and Nov 2016, your credit limit/high balance was \$2,500

Credit inquiries

We make your credit history available to your current and prospective creditors and employers as allowed by law. Personal data about you may be made available to companies whose products and services may interest you. As required by the Fair Credit Reporting Act, we display these requests for your credit history as a record of fact.

Inquiries shared with others ?

Account name

SPRINT

Date of request

09/29/2016

333 INVERNESS DR S

ENGLEWOOD, CO 80112

888 211 4727

Address identification number

0094733425

Comments

Unspecified. This inquiry is scheduled to continue on record until Oct 2018.

Inquiries shared only with you ?

Account name

CHASE CARD

Date of request(s)

11/21/2016

PO BOX 15298

WILMINGTON, DE 19850

800 432 3117

Account name

AMERICAN EXPRESS

Date of request(s)

10/26/2016

12/09/2015

05/29/2015

09/30/2016

11/18/2015

05/20/2015

09/19/2016

10/21/2015

05/04/2015

08/22/2016

10/06/2015

04/28/2015

08/16/2016	09/21/2015	04/04/2015
06/20/2016	08/20/2015	03/18/2015
05/19/2016	08/04/2015	02/18/2015
03/23/2016	07/22/2015	01/29/2015
02/17/2016	07/02/2015	12/12/2014
01/27/2016	06/17/2015	

PO BOX 981537
EL PASO, TX 79998
602 537 8500

Account name
CHASE CARD

Date of request(s)
09/29/2016

PO BOX 15298
WILMINGTON, DE 19850
No phone number available

Account name
TD BANK USA NA/NORDSTROM

Date of request(s)
09/15/2016

13531 E CALEY AVE
CENTENNIAL, CO 80111
856 751 2739

Account name
TD/TARGET

Date of request(s)
09/15/2016

PO BOX 673
MINNEAPOLIS, MN 55440
612 307 8622

Account name
TD BANK

Date of request(s)
09/14/2016

PO BOX 9500
MINNEAPOLIS, MN 55440
No phone number available

Account name
NORDSTROM

Date of request(s)
09/02/2016

13531 E CALEY AVE
ENGLEWOOD, CO 80111
800 964 1800

Account name
BK OF AMER

Date of request(s)
05/26/2016
07/30/2015

655 PAPER MILL RD
NEWARK, DE 19711
800 432 1000

Account name
SOFI LENDING CORP

Date of request(s)
09/25/2015

375 HEALDSBURG AVE STE 280
HEALDSBURG, CA 95448
855 456 7634

Account name

Date of request(s)

NORDSTROM

08/06/2015

13531 E CALEY AVE
ENGLEWOOD, CO 80111
800 964 1800

Account name
NORDSTROM

Date of request(s)
02/03/2015

Important messages

Experian collects and organizes information about you and your credit history from public records, your creditors and other reliable sources. By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e., "Cancer Center") that reports your payment history to us. If so, those names display on your report, but on reports to others they display only as "MEDICAL PAYMENT DATA." Consumer statements included on your report at your request that contain medical information are disclosed to others.

Know your rights

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

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

Power City Energy

C-8 "Bankruptcy Information"

N/A

Newer City Energy

C-9 "Merger Information"

N/A

Power City Energy

C-10 "Corporate Structure"

Stand alone entity with no affiliate or subsidiary companies.

D-1 "Operations"

I will contact people who I have a relationship with or will be referred to in order to procure business. I have a customer book already of current satisfied customers and would like to expand.

My goal is to help businesses save money On their energy bills. I will shop for the best Price from the suppliers in their area and advise on whether to go variable or fixed to Meet their energy goals and philosophies. This is why I need a license so that I can expand my sources of suppliers and find the Most competitive price for my customers.

D-2 "Operations Expertise"

I was a trader on the floor of the commodities exchange in New York for 8 years (1983-1991)

I follow the commodities market and understand fundamental and technical analysis. I use this experience to advise customers and also time the securing of Contracts. I enjoy brokering deals and also Will combine all of my customer's business To ensure a better price for all.

I have worked for a supplier for close to 4 years and am very good at sales. I am efficient At following through on delivering contracts And making sure that there is no interruption Or issues with supply or price from the supplier who is contracted with my customer.

D-3 "Key Technical Personnel"

At this current time Suri Goldman is the sole Responsible party for contracting and soliciting business from customers and dealing with the suppliers pricing and contracts.

Suri Goldman, managing agent/President

suri@powercityenergy.com

216-339-2006

**I worked for a supplier for almost 4 years
In sales and marketing.**

**I provided contracts for my customers
And renewed them in a timely fashion.**