



22

July 12, 2017

2017 JUL 17 PM 1:14

Public Utilities Commission of Ohio
Docketing Division
180 East Broad Street
Columbus, Ohio 43215-3793

FUCO

Re: **Amended Application**
Case Number 11-3946-EL-AGG

To the Honorable Public Utilities Commission of Ohio,

Enclosed is one original, three copies and notarized affidavit of the amended application to include the updated version of:

Exhibit C-3 – Officer Certified Financial Statements for the Past 2 Years
Exhibit C-5 – Ohio Business Only Forecast for 2 Years (Forecasted Financial Statements)
Exhibit C-7 – Credit Report

Should you have any questions about this filing or need any additional information, please feel free to call me at 713-651-1522.

Respectfully,

Cassie Kubecka
Vice President
Pro-Star Energy Services

This is to certify that the enclosed documents are an accurate and complete copy of the original document delivered in the regular course of business.
Technician DM Date Processed JUL 17 2017

Houston

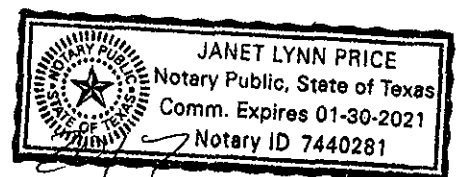
New York
California

Dallas

- C-5 Exhibit C-5 "Forecasted Financial Statements,"** provide two years of forecasted income statements for the applicant's **ELECTRIC 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 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 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.
- 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.


Signature of Applicant & Title

Sworn and subscribed before me this 13th day of July, 2021
Month Year




Signature of official administering oath

Janet L. Price Notary
Print Name and Title

My commission expires on 01-30-2021

INFORMATION/EXHIBITS FOR APPLICATION FOR AGGREGATORS/POWER BROKERS

EXHIBIT C-5 "FORECASTED FINANCIAL STATEMENTS"

Year 2017	
Total Revenue	\$84,181.40
Total Expenses	\$25,254.42
Net Income	\$58,926.98

Year 2018	
Total Revenue	\$84,181.40
Total Expenses	\$25,254.42
Net Income	\$58,926.98

Request:

Please see your company's previous filing for the correct format for Exhibit C-5. Additionally, provide the underlying assumptions and calculations that your company uses to produce the forecast in light of the disparities between the forecast that it provided in 2015 and what it actually achieved. In its 2015 renewal application, your company forecasted \$4,090,470.70 for Ohio-only revenues in 2015 and \$4,726,884.00 in Ohio-only revenues for 2016. According to your company's annual reports, its actual Ohio revenue in 2015 was \$44,260 and its actual Ohio revenue in 2016 was \$141,694.

Reply:

Previous calculations used were in response for a Company Forecast, not Ohio specific, which represents the differences as outlined above. This year's 2017 Exhibit C-5 "Forecasted Financial Statements" are Ohio specific.

Assumptions: Total kWh under contract X term X margin = Total Revenue
 Total Revenue X 30% Expenses = Total Expenses
 Total Revenue – Total Expenses = Net Income

*Year 2017 and Year 2018 are the same amounts due to those current customers being under contract through both of those years.

Personal Information

SSN: XXX-XX-9006

Your SSN has been masked for your protection.

You have been on our files since 06/01/1995

Date of Birth: 04/15/1976

Names Reported: CASSIE J. KUBECKA, CASSIE J. ROBERTSON, CASSIE JANAY ROBERTSON and CASSIE KUBECKA ROBERTSON

Addresses Reported:

Address
5096 SPRING BRANCH RD, MONTGOMERY, TX 77316-2690
28326 E BENDERS LANDING BLVD, SPRING, TX 77386-1795
1400 MCKINNEY ST UNIT 903, HOUSTON, TX 77010-4051
14017 RIVER ROCK DR, CORPUS CHRISTI, TX 78410-5420
HC 2 BOX 436, PALACIOS, TX 77465-9716
28326 E BENDERS LANDING BLVD APT B, SPRING, TX 77386-1795
842 COUNTY ROAD 467, PALACIOS, TX 77465-1572
14017 RIVER ROCK DR, COLLEGE STATION, TX 77840
2800 LONGMIRE DR APT 22, COLLEGE STATION, TX 77845-5841

Date Reported

05/27/2015
09/30/2011
12/02/2010
01/01/2002
05/01/2001
11/07/2011
07/21/2007
08/31/2007

Telephone Numbers Reported:

(832) 377-9042 (361) 765-6714 (361) 387-3574 (361) 814-9959 (361) 972-3329

Employment Data Reported:

Employer Name	Date Verified
BLUE STAR POWER CONSULTING	01/14/2010
DIRECT ENERGY	12/13/2008
STUDENT AM	12/01/1995
SOUTHWESTERN SALES	06/01/1995

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	RPO	EO	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.

CBG CLOSED BY CREDIT GRANTOR

CLO CLOSED

Suspended Accounts

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

AMERICAN EXPRESS #349990675836****



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

Date Opened: 05/10/2004
Responsibility: Individual Account
Account Type: Revolving Account
Loan Type: CREDIT CARD

Date Updated: 06/27/2017

Pay Status: Current; Paid or Paying as Agreed
Terms: Paid Monthly

High Balance: High balance of \$3,063 from 01/2015 to 05/2015; \$4,000 from 06/2015 to 01/2017; \$4,000 from 03/2017 to 06/2017
Credit Limit: Credit limit of \$12,000 from 01/2015 to 01/2017; \$12,000 from 03/2017 to 06/2017

	06/2017	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016
Balance	\$0	\$0	\$63	\$0		\$11	\$0	\$0	\$0	\$0
Scheduled Payment										
Amount Paid										
Past Due	\$0	\$0	\$0	\$0		\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	08/2016	07/2016	06/2016	05/2016	04/2016	03/2016	02/2016	01/2016	12/2015	11/2015
Balance	\$0	\$0	\$0	\$0	\$63	\$1,076	\$1,837	\$32	\$268	\$0
Scheduled Payment										
Amount Paid					\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	10/2015	09/2015	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015
Balance	\$2,049	\$0	\$0	\$0	\$4,000	\$0	\$103	\$0	\$0	\$0
Scheduled Payment										
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

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

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

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



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

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

	10/2010	09/2010	08/2010
Rating	OK	OK	OK

BANK OF AMERICA #37463008275****

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

Date Opened: 10/23/1996
Responsibility: Joint Account
Account Type: Revolving Account
Loan Type: CREDIT CARD

Date Updated: 06/22/2017
Last Payment Made: 11/06/2010

Pay Status: Current; Paid or Paying as Agreed
Terms: Paid Monthly
Date Closed: 06/21/2017
Date Paid: 11/06/2010

High Balance: High balance of \$7,798 from 01/2015 to 06/2017
Credit Limit: Credit limit of \$20,000 from 01/2015 to 06/2017
Remarks: ACCOUNT CLOSED BY CONSUMER

	06/2017	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016
Balance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid										
Paid Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	08/2016	07/2016	06/2016	05/2016	04/2016	03/2016	02/2016	01/2016	12/2015	11/2015
Balance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid					\$0	\$0	\$0	\$0	\$0	\$0
Paid Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	10/2015	09/2015	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015
Balance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$241	\$241	\$241	\$0
Paid Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

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



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

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

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

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

	10/2010	09/2010	08/2010
Rating	OK	OK	OK

BANK OF AMERICA #426452546794****

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

Date Opened:	08/31/2016	Date Updated:	06/20/2017	Pay Status:	Current; Paid or Paying as
Responsibility:	Individual Account	Last Payment Made:	06/05/2017		Agreed
Account Type:	Revolving Account			Terms:	\$92 per month, paid
Loan Type:	FLEXIBLE				Monthly
	SPENDING CREDIT				
	CARD				

Credit Limit: Credit limit of \$25,000 from 09/2016 to 06/2017

	06/2017	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016
Balance	\$9,242	\$7,290	\$9,063	\$7,473	\$35,737	\$0	\$13,706	\$18,418	\$5,987	\$1,418
Scheduled Payment	\$92	\$72	\$91	\$73	\$357	\$0	\$137	\$184	\$598	\$142
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
High Balance	\$37,560	\$37,560	\$37,560	\$37,560	\$35,737	\$20,634	\$20,634	\$18,418	\$5,987	\$1,418
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

BANK OF AMERICA #6501002036****

PO BOX 45144
JACKSONVILLE, FL 32231
(800) 215-6195

Date Opened:	12/13/2008	Balance:	\$0	Pay Status:	Current; Paid or Paying as
Responsibility:	Individual Account	Date Updated:	09/15/2009		Agreed
Account Type:	Installment Account	Payment Received:	\$27,442	Terms:	\$551 per month, paid
Loan Type:	AUTOMOBILE	Last Payment Made:	09/14/2009	Date Closed:	Monthly for 66 months
		High Balance:	\$30,412		09/15/2009

Remarks: CLOSED



	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

CADENCE BANK #840016259****

12183 MS HWY 182
STARKVILLE, MS 39759
(866) 687-7600

Date Opened:	09/21/2011	Balance:	\$0	Pay Status:	Current; Paid or Paying as
Responsibility:	Individual Account	Date Updated:	09/05/2012		Agreed
Account Type:	Installment Account	Payment Received:	\$617	Terms:	\$617 per month, paid
Loan Type:	SECOND	Last Payment Made:	09/05/2012	Date Closed:	Monthly for 180 months
	MORTGAGE	High Balance:	\$86,950		09/05/2012

Remarks: TRANSFERRED TO ANOTHER OFFICE

	08/2012	07/2012	06/2012	05/2012	04/2012	03/2012	02/2012	01/2012	12/2011	11/2011
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	10/2011	09/2011
Rating	OK	OK

CADENCE BANK NA #7000000016259****

12183 MS HWY 182
STARKVILLE, MS 39759
(800) 636-7622

Date Opened:	09/21/2011	Date Updated:	02/24/2015	Pay Status:	Current; Paid or Paying as
Responsibility:	Individual Account	Payment Received:	\$84,696		Agreed
Account Type:	Mortgage Account	Last Payment Made:	02/24/2015	Terms:	\$0 per month, paid Monthly
Loan Type:	SECOND			Date Closed:	for 180 months
	MORTGAGE				02/24/2015

High Balance: High balance of \$86,950 from 01/2015 to 02/2015

Remarks: CLOSED

	02/2015	01/2015	12/2014	11/2014	10/2014	09/2014	08/2014	07/2014	06/2014	05/2014
Balance	\$0	\$84,432								
Scheduled Payment										
Amount Paid	\$84,696	\$617								
Paid On										
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	04/2014	03/2014	02/2014	01/2014	12/2013	11/2013	10/2013	09/2013	08/2013	07/2013
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	06/2013	05/2013	04/2013	03/2013	02/2013	01/2013	12/2012	11/2012	10/2012	09/2012
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

CHASE CORPORATION #465107981****



P O BOX 24696
COLUMBUS, OH 43224
(800) 848-9136

Date Opened: 09/21/2011
Responsibility: Individual Account
Account Type: Mortgage Account
Loan Type: CONVENTIONAL
REAL ESTATE
MTG

Date Updated: 02/24/2015
Payment Received: \$393,975
Last Payment Made: 02/02/2015

Pay Status: Current; Paid or Paying as Agreed
Terms: \$2,051 per month, paid Monthly for 360 months
Date Closed: 02/24/2015

High Balance: High balance of \$416,950 from 01/2015 to 02/2015

Mortgage Info: Fannie Mae Acct #1714870040

Remarks: CLOSED

	02/2015	01/2015	12/2014	11/2014	10/2014	09/2014	08/2014	07/2014	06/2014	05/2014
Balance	\$0	\$392,311								
Scheduled Payment										
Amount Paid	\$393,975	\$2,051								
Rate Due										
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	04/2014	03/2014	02/2014	01/2014	12/2013	11/2013	10/2013	09/2013	08/2013	07/2013
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	06/2013	05/2013	04/2013	03/2013	02/2013	01/2013	12/2012	11/2012	10/2012	09/2012
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

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

CITIBANK NA #4657990****

701 EAST 60TH ST NORTH
SIOUX FALLS, SD 57104-0432
(800) 967-2400

Date Opened: 07/15/2003
Responsibility: Individual Account
Account Type: Installment Account
Loan Type: STUDENT LOAN

Balance: \$0
Date Updated: 10/31/2007
Last Payment Made: 10/31/2007
High Balance: \$16,800

Pay Status: Current; Paid or Paying as Agreed
Terms: \$144 per month, paid Monthly for 180 months
Date Closed: 10/31/2007

Remarks: CLOSED

	09/2007	08/2007	07/2007	06/2007	05/2007	04/2007	03/2007	02/2007	01/2007	12/2006
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	11/2006	10/2006	09/2006	08/2006	07/2006	06/2006	05/2006	04/2006	03/2006	02/2006
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK



	01/2006	12/2005	11/2005	10/2005	09/2005	08/2005	07/2005	06/2005	05/2005	04/2005
Rating	X	X	X	X	X	X	X	X	X	X

	03/2005	02/2005	01/2005	12/2004	11/2004
Rating	X	X	X	X	X

CITIBANK NA #4657990****

701 EAST 60TH ST NORTH
SIOUX FALLS, SD 57104-0432
(800) 967-2400

Date Opened:	02/25/2004	Balance:	\$0	Pay Status:	Current; Paid or Paying as
Responsibility:	Individual Account	Date Updated:	10/31/2007		Agreed
Account Type:	Installment Account	Last Payment Made:	10/31/2007	Terms:	\$118 per month, paid
Loan Type:	STUDENT LOAN	High Balance:	\$12,800	Date Closed:	Monthly for 180 months
					10/31/2007

Remarks: CLOSED

	09/2007	08/2007	07/2007	06/2007	05/2007	04/2007	03/2007	02/2007	01/2007	12/2006
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	11/2006	10/2006	09/2006	08/2006	07/2006	06/2006	05/2006	04/2006	03/2006	02/2006
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	01/2006	12/2005	11/2005	10/2005	09/2005	08/2005	07/2005	06/2005	05/2005	04/2005
Rating	X	X	X	X	X	X	X	X	X	OK

	03/2005	02/2005	01/2005	12/2004	11/2004	10/2004	09/2004	08/2004	07/2004	06/2004
Rating	X	X	X	X	X	X	X	X	X	X

	05/2004
Rating	X

CITIMORTGAGE INC #200313****

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

Date Opened:	08/01/2005	Balance:	\$0	Pay Status:	Current; Paid or Paying as
Responsibility:	Joint Account	Date Updated:	09/01/2014		Agreed
Account Type:	Mortgage Account	Payment Received:	\$0	Terms:	\$951 per month, paid
Loan Type:	CONVENTIONAL	Last Payment Made:	08/01/2014	Date Closed:	Monthly for 360 months
	REAL ESTATE	High Balance:	\$113,650		09/01/2014
	MTG				

Mortgage Info: Fannie Mae ID #100112065699353526 Acct #000169962916300000
Remarks: TRANSFERRED TO ANOTHER LENDER; TRANSFERRED TO ANOTHER OFFICE

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



	10/2013	09/2013	08/2013	07/2013	06/2013	05/2013	04/2013	03/2013	02/2013	01/2013
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012	05/2012	04/2012	03/2012
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	02/2012	01/2012	12/2011	11/2011	10/2011	09/2011	08/2011	07/2011	06/2011	05/2011
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	04/2011	03/2011	02/2011	01/2011	12/2010	11/2010	10/2010	09/2010	08/2010	07/2010
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	06/2010	05/2010	04/2010	03/2010	02/2010	01/2010	12/2009	11/2009	10/2009	09/2009
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	08/2009	07/2009	06/2009	05/2009	04/2009	03/2009	02/2009	01/2009	12/2008	11/2008
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	10/2008	09/2008	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	OK	OK
	12/2007	11/2007								
Rating	OK	OK								

DITECH FINANCIAL LLC #8278****

POB 6172
RAPID CITY, SD 57709
(800) 643-0202

Date Opened: 08/01/2005
Responsibility: Joint Account
Account Type: Mortgage Account
Loan Type: CONVENTIONAL
REAL ESTATE
MTG

Date Updated: 12/23/2015
Payment Received: \$94,101
Last Payment Made: 12/23/2015

Pay Status: Current; Paid or Paying as Agreed
Terms: \$970 per month, paid Monthly for 360 months
Date Closed: 12/23/2015

High Balance: High balance of \$113,650 from 01/2015 to 12/2015
Mortgage Info: Fannie Mae ID #100112065699353526 Acct #1699629163
Remarks: CLOSED

	12/2015	11/2015	10/2015	09/2015	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015
Balance	\$0	\$93,036	\$93,254	\$93,472	\$93,689	\$93,905	\$94,119	\$94,333	\$94,546	\$94,758
Scheduled Payment	\$970	\$936	\$936	\$936	\$936	\$936	\$936	\$936	\$936	\$936
Amount Paid	\$94,101									
Paid Date										
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK



	02/2015	01/2015	12/2014	11/2014
Balance	\$94,969	\$95,179		
Scheduled Payment				
Past Due				
Rating	OK	OK	OK	OK

DSNB/MACYS #43320879****

PO BOX 8218
MASON, OH 45050
(800) 289-6229

Date Opened: 12/01/1995
Responsibility: Individual Account
Account Type: Revolving Account
Loan Type: CHARGE ACCOUNT

Date Updated: 06/12/2017
Payment Received: \$0
Last Payment Made: 07/22/2014

Pay Status: Current; Paid or Paying as Agreed
Terms: Paid Monthly
Date Closed: 02/09/2017
Date Paid: 07/22/2014

High Balance: High balance of \$3,876 from 01/2015 to 08/2015; \$3,876 from 01/2016 to 02/2017; \$3,876 from 06/2017 to 06/2017

	06/2017	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016
Balance	\$0				\$0	\$0	\$0	\$0	\$0	\$0
Scheduled Payment										
Amount Paid	\$0				\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0				\$0	\$0	\$0	\$0	\$0	\$0
Credit Limit	\$600				\$600	\$600	\$600	\$600	\$600	\$600
Remarks	CBG CLO				CBG CLO					
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	08/2016	07/2016	06/2016	05/2016	04/2016	03/2016	02/2016	01/2016	12/2015	11/2015
Balance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0		
Scheduled Payment										
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0		
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0		
Credit Limit	\$600	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000		
Rating	OK	OK	OK	OK	OK	OK	OK	OK	N/R	N/R



	10/2015	09/2015	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015
Balance			\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Scheduled Payment										
Amount Paid			\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Card Due										
Credit Limit			\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000
Rating	N/R	N/R	OK	OK	OK	OK	OK	OK	OK	OK

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

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

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

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

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

	10/2010	09/2010	08/2010
Rating	OK	OK	OK

SYNCB/GAPDC #447994156483****

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

Date Opened:	11/18/2016	Date Updated:	06/18/2017	Pay Status:	Current; Paid or Paying as
Responsibility:	Individual Account	Payment Received:	\$0		Agreed
Account Type:	Revolving Account	Last Payment Made:	01/02/2017	Terms:	Paid Monthly
Loan Type:	CREDIT CARD			Date Paid:	01/02/2017

High Balance: High balance of \$207 from 11/2016 to 06/2017
Credit Limit: Credit limit of \$3,000 from 11/2016 to 06/2017



	06/2017	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016
Balance	\$0	\$0	\$0	\$0	\$0	\$0	\$207	\$207
Scheduled Payment								
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$207	\$0	\$0
Past Due								
Rating	OK	OK	OK	OK	OK	OK	OK	OK

SYNCB/JC PENNEY #600889439049****

PO BOX 965007
ORLANDO, FL 32896-5007
(866) 227-5213

Date Opened: 06/27/1995
Responsibility: Individual Account
Account Type: Revolving Account
Loan Type: CHARGE ACCOUNT

Balance: \$0
Date Updated: 04/30/2017
Payment Received: \$0
Last Payment Made: 03/01/1998
High Balance: \$178
Credit Limit: \$124

Pay Status: Current; Paid or Paying as Agreed
Terms: Paid Monthly
Date Closed: 02/29/2012

Remarks: CLOSED

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

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

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

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

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

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

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

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



	07/2010	06/2010
Rating	OK	OK

TEXAS DOW ECU #227136****

1001 FM 2004 RD
LAKE JACKSON, TX 77566-4012
(979) 297-1154

Date Opened:	04/11/2013	Date Updated:	05/31/2017	Pay Status:	Current; Paid or Paying as
Responsibility:	Joint Account	Payment Received:	\$669		Agreed
Account Type:	Installment Account	Last Payment Made:	05/17/2017	Terms:	\$669 per month, paid
Loan Type:	RECREATIONAL				Monthly for 144 months
	MERCHANDISE				

High Balance: High balance of \$61,948 from 01/2015 to 02/2015; \$61,948 from 04/2015 to 10/2015; \$61,948 from 01/2016 to 01/2016; \$61,948 from 03/2016 to 05/2017

	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016
Balance	\$46,818	\$47,179	\$47,528	\$47,903	\$48,247	\$48,589	\$48,938	\$49,276	\$49,620	\$49,953
Scheduled Payment		\$669	\$669	\$669	\$669	\$669	\$669	\$669	\$669	\$669
Amount Paid	\$669	\$669	\$669	\$669	\$669	\$669	\$669	\$669	\$669	\$669
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	07/2016	06/2016	05/2016	04/2016	03/2016	02/2016	01/2016	12/2015	11/2015	10/2015
Balance	\$50,284	\$50,622	\$50,948	\$51,283	\$51,605		\$52,264			\$53,218
Scheduled Payment		\$669	\$669	\$669	\$669		\$669			\$669
Amount Paid	\$669	\$669	\$669	\$669	\$669		\$669			\$669
Past Due	\$0	\$0	\$0	\$0	\$0		\$0			\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	09/2015	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015	12/2014
Balance	\$53,848	\$54,154	\$54,470	\$54,773	\$55,085	\$55,384		\$56,009	\$56,303	
Scheduled Payment		\$669	\$669	\$669	\$669	\$669		\$669	\$669	
Amount Paid	\$669	\$669	\$669	\$669	\$669	\$669		\$669	\$669	
Past Due	\$0	\$0	\$0	\$0	\$0	\$0		\$0	\$0	
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

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

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



THE HOME DEPOT/CBNA #603532015345****

PO BOX 6497
SIOUX FALLS, SD 57117-6497
(800) 677-0232

Date Opened: 07/04/2004
Responsibility: Authorized Account
Account Type: Revolving Account
Loan Type: CHARGE ACCOUNT

Balance: \$0
Date Updated: 02/12/2013
Payment Received: \$0
Last Payment Made: 03/06/2008
High Balance: \$3,081
Credit Limit: \$2,501

Pay Status: Current; Paid or Paying as Agreed
Terms: Paid Monthly
Date Closed: 04/13/2011
Date Paid: 03/06/2008

Remarks: INACTIVE ACCOUNT; 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								

WELLS FARGO HOME MORTGAG #708027084****

PO BOX 10335
DES MOINES, IA 50306
(877) 937-9357

Date Opened: 06/03/2009
Responsibility: Joint Account
Account Type: Mortgage Account
Loan Type: CONVENTIONAL

Balance: \$0
Date Updated: 05/29/2013
Payment Received: \$123,530
Last Payment Made: 05/05/2013

Pay Status: Current; Paid or Paying as Agreed
Terms: \$1,048 per month, paid Monthly for 360 months



REAL ESTATE
MTG

High Balance:

\$131,560

Date Closed:

05/29/2013

Mortgage Info: Freddie Mac Acct #563720204
Remarks: CLOSED

	04/2013	03/2013	02/2013	01/2013	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	06/2012	05/2012	04/2012	03/2012	02/2012	01/2012	12/2011	11/2011	10/2011	09/2011
Rating	OK	OK	OK	OK	OK	N/R	OK	OK	OK	OK
	08/2011	07/2011	06/2011	05/2011	04/2011	03/2011	02/2011	01/2011	12/2010	11/2010
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	10/2010	09/2010	08/2010	07/2010	06/2010	05/2010	04/2010	03/2010	02/2010	01/2010
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

WELLS FARGO HOME MTG #512001888****

PO BOX 659558
SAN ANTONIO, TX 09558
(800) 642-0257

Date Opened: 08/30/2002
Responsibility: Joint Account
Account Type: Mortgage Account
Loan Type: CONVENTIONAL
REAL ESTATE
MTG

Balance: \$0
Date Updated: 07/25/2011
Payment Received: \$122,849
Last Payment Made: 07/11/2011
High Balance: \$140,267

Pay Status: Current; Paid or Paying as
Agreed
Terms: \$859 per month, paid
Monthly for 360 months
Date Closed: 07/25/2011

Mortgage Info: Fannie Mae Acct #4002393861
Remarks: CLOSED

	06/2011	05/2011	04/2011	03/2011	02/2011	01/2011	12/2010	11/2010	10/2010	09/2010
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	03/2006	02/2006	01/2006	12/2005	11/2005	10/2005	09/2005
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	08/2005	07/2005	06/2005	05/2005	04/2005	03/2005	02/2005	01/2005	12/2004	11/2004
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	10/2004	09/2004
Rating	OK	OK

WELLS FARGO MORTGAGE #526140006****

PO BOX 10335
DES MOINES, IA 50306
(800) 288-3212

Date Opened:	06/03/2009	Balance:	\$0	Pay Status:	Current; Paid or Paying as
Responsibility:	Joint Account	Date Updated:	10/21/2009		Agreed
Account Type:	Mortgage Account	Payment Received:	\$0	Terms:	\$1,203 per month, paid
Loan Type:	CONVENTIONAL	Last Payment Made:	09/17/2009	Date Closed:	Monthly for 360 months
	REAL ESTATE	High Balance:	\$131,560		10/21/2009
	MTG				

Mortgage Info: Freddie Mac ID #100648714000668436 Acct #563720204
Remarks: TRANSFERRED TO ANOTHER LENDER; TRANSFERRED TO ANOTHER OFFICE

	09/2009	08/2009	07/2009	06/2009
Rating	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.

SYNCBGAP

PO BOX 965005
ORLANDO, FL 32896
(800) 887-1198

Requested On: 11/18/2016
Inquiry Type: Individual

Periodic 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.

BARCLAYS BANK DELAWARE

125 S WEST ST
WILMINGTON, DE 19801
(866) 370-5931



Requested On: 03/21/2017, 02/14/2017, 01/13/2017, 12/14/2016



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

BANK OF AMERICA

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

Requested On: 06/19/2017, 05/19/2017, 04/19/2017, 03/20/2017, 03/04/2017,
02/20/2017, 02/01/2017, 01/19/2017, 12/23/2016, 12/19/2016, 11/22/2016,
11/19/2016, 10/19/2016, 10/10/2016, 09/09/2016, 08/22/2016, 07/21/2016

SYNCR/GAPDC

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

Requested On: 06/08/2017, 05/24/2017, 04/30/2017, 03/31/2017, 03/29/2017,
03/29/2017, 03/02/2017, 02/28/2017, 02/22/2017, 01/25/2017, 12/28/2016,
12/22/2016, 12/01/2016, 11/24/2016, 11/23/2016

ALLSTATE

1819 ELECTRIC RD
ROANOKE, VA 24018
(800) 255-7828

Requested On: 08/04/2015
Permissible Purpose: INSURANCE UNDERWRITING

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

Online:

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

By Mail:

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

By Phone:

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

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



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.
- **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.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.consumerfinance.gov/learnmore

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

TYPE OF BUSINESS:	CONTACT:
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates	Bureau of Consumer Financial Protection 1700 G Street, NW Washington, DC 20552
b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	Federal Trade Commission Consumer Response Center - FCRA Washington, DC 20580 1-877-382-4357

2. To the extent not included in item 1 above:	Office of the Comptroller of the Currency
a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks	Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050
b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and insured state branches of foreign banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act	Federal Reserve Consumer Help 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

Texas Residents

TEXAS BILLOF RIGHTS

As of September 1, 2003 you have the right to place a security alert in your consumer file, which will warn anyone who receives information in your consumer file that your identity may have been used without your consent and that recipients of your consumer file information are advised to verify your identity prior to issuing credit. The security alert may prevent credit, loans, and services from being approved in your name without your consent. The security alert may delay or interfere with the timely approval of any subsequent request or application you make that involves access to your credit information such as a new loan, credit, mortgage, insurance, rental housing, employment, investment, license, cellular phone, utilities, digital signature, Internet credit card transaction, and an extension of credit at point of sale. The security alert will remain on your consumer file for not less than 45 days after the date the security alert is placed on your file. You have the right to obtain a free copy of your consumer file every 45 days while the security alert is in effect. A security alert may be requested by calling 800-680-7289 or it may be requested in writing by sending a request to TransUnion Security Alert, Post Office Box 2000, Chester, PA 19016.

As of September 1, 2003 you have the right to place a security freeze on your consumer file, which will prohibit a consumer credit reporting agency from releasing any information in your consumer file without your express authorization. However your consumer file can be released



without your express authorization if the intended use is one of those specified by Texas law as being exempt from security freezes. A security freeze must be requested in writing. A security freeze may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make that involves access to your consumer file such as a new loan, credit, mortgage, insurance, rental housing, employment, investment, license, cellular phone, utilities, digital signature, Internet credit card transaction, and an extension of credit at point of sale. When you place a security freeze on your consumer file, you will be provided a personal identifier to use if you choose to remove the freeze or authorize the release of your consumer file. To provide that authorization you must contact the consumer credit reporting agency and provide all of the following:

1. The personal identifier
2. Proper identification to verify your identity
3. The period of time for which your consumer file shall be available and/or the proper information regarding the third party who is to receive your consumer file.

As of September 1, 2007 a consumer reporting agency may charge a Texas consumer who is not a victim of identity theft a fee not to exceed \$10.00 for each request to place, remove, or temporarily lift a security freeze on his or her consumer file. A fee not to exceed \$12.00 may be charged for temporarily lifting a security freeze for an identified requester. On January 1 of each year the security freeze fee may be increased. The increase, if any, must be based proportionally on changes to the Consumer Price Index for All Urban Consumers as determined by the United States Department of Labor with fractional changes rounded to the nearest 50 cents.

You have the following rights to file action in court or arbitrate disputes:

- (1) An action to enforce an obligation of a consumer reporting agency to a consumer under the Texas Regulation of Consumer Credit Reporting Agencies (Texas Business and Commerce Code Chapter 20) may be brought in court as provided by the FCRA, as amended, or, if agreed to by both parties, may be submitted to binding arbitration after you have followed all dispute procedures in Section 20.06 and have received the notice specified in Section 20.06(f) in the manner provided by the rules of the American Arbitration Association.
- (2) A decision rendered by an arbitrator does not affect the validity of an obligation or debt owed by the consumer to any party.
- (3) A prevailing party in an action or arbitration proceeding shall be compensated for the party's attorney fees and costs of the proceeding as determined by the court or arbitration.
- (4) A consumer may not submit to arbitration more than one action against a particular consumer reporting agency during any 120-day period.
- (5) The results of an arbitration action brought against a consumer reporting agency doing business in Texas shall be communicated in a timely manner to other consumer reporting agencies doing business in Texas.