

NC

18-0621-GA-AGG

Ohio

**Public Utilities
Commission**

PUCO USE ONLY – Version 1.08 May 2016		
Date Received	Case Number	Certification Number
	- GA-AGG	

FILE

**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 Meretz Energy Group, LLC
Address 14 N. Madison Avenue suite #206, Spring Valley NY 10977
Telephone No. 8453574668 Web site Address www.meretzenergy.com

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

Name Meretz Energy Group, LLC
Address 14 N. Madison Avenue suite #206, Spring Valley NY 10977
Web site Address www.meretzenergy.com Telephone No. 8453574668

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

Meretz Energy Group, LLC

A-5 Contact person for regulatory or emergency matters:

Name Nicole Benisti Title Director of Operations
Business Address 14 N. Madison Avenue suite #206 Spring Valley NY 10977
Telephone No. 8453574668 Fax No. Email Address Nicole@meretzenergy.com

2018 APR 11 AM 11:29
PUCO
To verify that the images appearing are an accurate and complete reproduction of a Case File document delivered in the regular course of business, technician Date Processed APR 11 2018

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

Name Nicole Benisti Title Director of Operations
Business address 14 N. Madison Avenue suite #206 Spring Valley NY 10977
Telephone No. 8453574668 Fax No. Email Address Nicole@meretzenergy.com

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

Customer service address 14 N. Madison Avenue suite #206, Spring Valley NY 10977
Toll-Free Telephone No. 8453574668 Fax No. Email Address Nicole@meretzenergy.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 Nicole Benisti Title Director of operations
Business address 4496 Mahoning Avenue #991 Youngerstown OH 44515
Telephone No. 8453574668 Fax No. Email Address Nicole@meretzenergy.com

A-9 Applicant's federal employer identification number 813398083

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

- | | |
|--|---|
| <input type="checkbox"/> Sole Proprietorship | <input type="checkbox"/> Partnership |
| <input type="checkbox"/> Limited Liability Partnership (LLP) | <input checked="" type="checkbox"/> Limited Liability Company (LLC) |
| <input type="checkbox"/> Corporation | <input type="checkbox"/> 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.)

<input checked="" type="checkbox"/>	Columbia Gas of Ohio	<input checked="" type="checkbox"/>	Residential	<input 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 checked="" 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 checked="" 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:

<input checked="" type="checkbox"/>	Columbia Gas of Ohio	Intended Start Date	June 2018
<input checked="" type="checkbox"/>	Dominion East Ohio	Intended Start Date	June 2018
<input checked="" type="checkbox"/>	Duke Energy Ohio	Intended Start Date	June 2018
<input checked="" type="checkbox"/>	Vectren Energy Delivery of Ohio	Intended Start Date	June 2018

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).

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 Experian, 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.

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

Nicole Benslie, Director of Operations

Sworn and subscribed before me this

2nd

day of

March

Month

2018

Year

Signature of official administering oath

Print Name and Title

TEHILA ALEXANDER
Notary Public, State of New York
No. 01AL6126491
Qualified in Rockland County
Commission Expires May 9, 2021

My commission expires on



The Public Utilities Commission of Ohio

Competitive Retail Natural Gas Service Affidavit Form (Version 1.07)

In the Matter of the Application of)

Meretz Energy Group, LLC)
for a Certificate or Renewal Certificate to Provide)
Competitive Retail Natural Gas Service in Ohio.)

Case No. - -GA-AGG

County of Rockland
State of N.Y.

Nicole Benisti

[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

Nicole Benisti, Director of Operations

Sworn and subscribed before me this

22nd

day of

March

Month

2018

Year

[Signature]

Signature of Official Administering Oath

[Signature]

Print Name and Title

TEHILA ALEXANDER
Notary Public, State of New York
No. 01AL6126491
Qualified in Rockland County
Commission Expires May 9, 20

My commission expires on

[Signature]

(CRNGS Broker/Aggregator Ver. 1.08, Revised May 2016) Page 8 of 8



Exhibit A-14 - "Principal Officers, Directors & Partners"

Dubby Munk- Owner of Meretz Energy, 14 N Madison Avenue Suite #206, Spring Valley NY 10977, (845) 357-4668

Nicole Benisti – Director of Operations, 14 N Madison Avenue Suite #206, Spring Valley NY 10977, (845) 357-4668

Exhibit A-15 – "Company History"

Meretz Energy has been in business for a year and a half now. We have been working our hardest to provide our customers with the cheapest rate on their gas and electric. We also offer energy auditing.

Exhibit A-16 – "Articles Of Incorporation and Bylaws"

Attached on page #1

Exhibit A-17 – "Secretary of State"

Attached on page #2

ONLINE FILING RECEIPT

ENTITY NAME: MERETZ ENERGY GROUP LLC

DOCUMENT TYPE: ARTICLES OF ORGANIZATION (DOM. LLC)

COUNTY: ROCK

FILED:07/29/2016 DURATION:***** CASH#:160729010092 FILE#:160729010092
DOS ID:4985182

FILER:

EXIST DATE

VCORP SERVICES, LLC
25 ROBERT PITT DR.
SUITE 204
MONSEY, NY 10952

07/29/2016

ADDRESS FOR PROCESS:

THE LIMITED LIABILITY COMPANY
68 WILLOW TREE ROAD
MONSEY, NY 10952

REGISTERED AGENT:



The limited liability company is required to file a Biennial Statement with the Department of State every two years pursuant to Limited Liability Company Law Section 301. Notification that the Biennial Statement is due will only be made via email. Please go to www.email.ebiennial.dos.ny.gov to provide an email address to receive an email notification when the Biennial Statement is due.

SERVICE COMPANY: VCORP SERVICES, LLC-HD
SERVICE CODE: HD

FEE:	200.00	PAYMENTS	200.00
FILING:	200.00	CHARGE	0.00
TAX:	0.00	DRAWDOWN	200.00
PLAIN COPY:	0.00		
CERT COPY:	0.00		
CERT OF EXIST:	0.00		

2388357

DOS-1025 (04/2007)

Authentication Number: 1607290097 To verify the authenticity of this document you may access the Division of Corporation's Document Authentication Website at <http://ecorp.dos.ny.gov>



Page #2

DATE	DOCUMENT ID	DESCRIPTION	FILING	EXPED	CERT	COPY
03/20/2018	201807801844	REGISTRATION OF FOREIGN FOR PROFIT LLC (LFP)	99.00	100.00	0.00	0.00

Receipt

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

NICOLE BENISTI
14 N MADISON AVE
SUITE #206
SPRING VALLEY, NY 10977

**STATE OF OHIO
CERTIFICATE**

Ohio Secretary of State, Jon Husted
4149466

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

MERETZ ENERGY GROUP, LLC

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

Document(s)

REGISTRATION OF FOREIGN FOR PROFIT LLC

Effective Date: 03/19/2018

Document No(s):

201807801844



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
20th day of March, A.D. 2018.

Jon Husted

Ohio Secretary of State



B. APPLICATION MANAGERIAL CAPABILITY AND EXPERIENCE

Exhibit B-1 "Jurisdictions of Operations"

New York –servicing customers in this state since Meretz Energy opened.

Connecticut- servicing customers in this state for about one year.

Georgia – servicing customers in this state for about one year.

Pennsylvania – servicing customers in this state for about one year.

New Jersey – We hold a broker license in this state, and have been servicing customers since we obtained our license.

Illinois – Submitting licensing application at the same time as application for Ohio.

Exhibit B-2 "Experience & Plans"

When Meretz Energy reaches out to a customer we explain the whole process thoroughly. We don't quote any account without written consent (LOE & LOA). After we get the LOE & LOA, we request the bill and evaluate it. At that point we send out a request for price from all the suppliers we work with that services said utility. Once we have the cheapest rate we send the customer a proposal, if they want to sign up they sign the contract. We have a no commitment policy, so that no one feels forced into signing a contract. Once we have a countersign from the supplier, we forward to the customer.

Meretz provides top quality customer care. All of our customers have our email address, office phone number, and even our cell phone numbers. We are always reachable, and eager to help.

Exhibit B-3 "Summary of Experience"

Dubby Munk the owner was working for a real estate management company and was in charge of finding a supplier to service all their bills. After much research she found the cheapest company to service all the accounts for the company she worked at. She found this job interesting and decided to

open an energy brokerage and continue to find people the best rates for their utility bill. Dubby was coached by a (now) friend from one of the ESCO's she worked with.

My (Nicole Benisti) experience in the energy field is mostly from Dubby and also self-taught.

As we continue to grow our company we will grow Meretz's team.

Meretz Energy currently has 30 commercial clients, mostly in Orange & Rockland, ConEd, NYSEG, PSE&G, JCPL, E-Town, and Georgia Gas. The load equals approximately 500 RCE's

Exhibit B-4 "Disclosure of Liabilities and Investigations"

N/A



C. APPLICANT FINANCIAL CAPABILITY AND EXPERIENCE

Exhibit C-1 "Annual Reports"

Meretz Energy Group is not a public company; therefore we do not have any shareholders and annual reports to provide.

Exhibit C-2 "SEC Filings"

N/A

Exhibit C-3 Financial Statements"

Attached (pages 3-6) are the most recent audited financial statements covering the life of the business (Balance sheet, profit and loss sheet).

Exhibit C-4 "Financial Arrangements"

N/A

Exhibit C-5 "Forecasted Financial Statements"

Please see attached on Page 33.

Exhibit C-6 "Credit Rating"

N/A

Exhibit C-7 "Credit Report"

Attached is a personal credit Report for Dubby from Experian. (page 7-32)

Exhibit C-8 "Bankruptcy Information"

N/A

Exhibit C-9 "Merger Information"

N/A

Exhibit C-10 "Corporate Structure"

Meretz is a stand-alone entity.

Meretz Energy Group, LLC
Profit & Loss
January through February 2018
Jan - Feb 18

Ordinary Income/Expense	
Income	
Sales	24,840.83
Total Income	<u>24,840.83</u>
Gross Profit	24,840.83
Expense	
Bank Service Charges	27.00
Commissions	
Raphi	3,464.65
Commissions - Other	<u>4,081.92</u>
Total Commissions	7,546.57
Computer and Internet Expenses	263.26
Expense Reimbursement	160.96
Meals and Entertainment	1,910.00
Miscellaneous	5.80
Office Supplies	302.01
Payroll Expenses	4,120.71
Postage & Shipping	49.00
Professional Fees	602.00
Rent Expense	900.00
Telephone Expense	<u>556.48</u>
Total Expense	<u>16,443.79</u>
Net Ordinary Income	<u>8,397.04</u>
Net Income	<u><u>8,397.04</u></u>

page #3

Meretz Energy Group, LLC
Profit & Loss
January through December 2017
Jan - Dec 17

Ordinary Income/Expense	
Income	
Sales	68,470.72
Total Income	68,470.72
Gross Profit	68,470.72
Expense	
Advertising and Promotion	228.75
Auto and Truck Expenses	204.22
Bank Service Charges	2.50
Commissions	
Benisiti	37,664.00
Total Commissions	37,664.00
Computer and Internet Expenses	811.13
Expense Reimbursement	9,500.00
Gifts	667.65
Insurance Expense	450.00
Licensing	156.00
Meals and Entertainment	235.47
Office Supplies	203.73
Payroll Expenses	12,495.89
Professional Fees	9,021.20
Rent Expense	261.00
Telephone Expense	2,945.87
Travel Expense	55.00
Total Expense	74,902.41
Net Ordinary Income	-6,431.69
Net Income	-6,431.69

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Meretz Energy Group, LLC

Balance Sheet

As of December 31, 2017

Dec 31, 17

ASSETS

Current Assets

Checking/Savings

Chase

17,788.38

Total Checking/Savings

17,788.38

Total Current Assets

17,788.38

Other Assets

Security Deposit

450.00

Total Other Assets

450.00

TOTAL ASSETS

18,238.38

LIABILITIES & EQUITY

Liabilities

Current Liabilities

Other Current Liabilities

Payroll Liabilities

345.07

Total Other Current Liabilities

345.07

Total Current Liabilities

345.07

Total Liabilities

345.07

Equity

Members Draw

-70.00

Owners Contribution

Munk

24,395.00

Total Owners Contribution

24,395.00

Net Income

-6,431.69

Total Equity

17,893.31

TOTAL LIABILITIES & EQUITY

18,238.38

page #5

Meretz Energy Group, LLC
Balance Sheet
As of February 28, 2018
Feb 28, 18

ASSETS

Current Assets

Checking/Savings

Chase 25,933.81

Total Checking/Savings 25,933.81

Total Current Assets 25,933.81

Other Assets

Security Deposit 450.00

Total Other Assets 450.00

TOTAL ASSETS 26,383.81

LIABILITIES & EQUITY

Liabilities

Current Liabilities

Other Current Liabilities

Payroll Liabilities 93.46

Total Other Current Liabilities 93.46

Total Current Liabilities 93.46

Total Liabilities 93.46

Equity

Members Draw -70.00

Members Equity -6,431.69

Owners Contribution

Munk 24,395.00

Total Owners Contribution 24,395.00

Net Income 8,397.04

Total Equity 26,290.35

TOTAL LIABILITIES & EQUITY 26,383.81

page #6



Credit Report Prepared For:

DUBBY MUNK

Experian Report As Of: Mar 20, 2018

Personal & Confidential

page #7

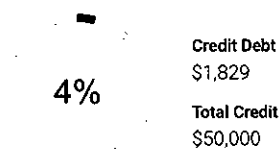


Account Summary

My Accounts Summary

Open Credit Cards	2
Open Retail Cards	0
Open Real Estate Loans	0
Open Installment Loans	0
Total Open Accounts	2
Accounts Ever Late	2
Collections Accounts	1
Average Account Age	7 yrs
Oldest Account	20 yrs 11 mos
newest account	✦

My Overall Credit Usage



My Debt Summary

Credit and Retail Card Debt	\$1,829
Real Estate Debt	\$0
Installment Loans Debt	\$0
Collections Debt	\$1,363
Total Debt	\$3,192

My Hard Credit Inquiries

1

My Public Records

0

Summary

Accounts

Collections

Inquiries

Public Records

Credit Score

page #8

DUBBY MUNK - Experian
Date of Report: Mar 20, 2018



Account Summary

My Personal Information

Name

DUBBY MUNK

Personal Statement(s)

No Statement(s) present at this time

Also Known As**Birth Year**
1970**Addresses**24 MARINER WAY
MONSEY, NY 10952-16165 WALLENBERG CIR
MONSEY, NY 10952-28341406 AVENUE N
BROOKLYN, NY 11230-5927**Employer(s)****Summary**

Accounts

Collections

Inquiries

Public Records

Credit Score

page #9

DUBBY MUNK - Experian
Date of Report: Mar 20, 2018



Open Accounts

✓	AMEX 349992XXXXXXXXXX	Open
---	--------------------------	------

ACCOUNT DETAILS	CREDIT USAGE
------------------------	---------------------

Account Name	AMEX	No Credit Usage
Account #	349992XXXXXXXXXX	0%
Original Creditor	-	You have no account balance. Keeping your account balances as low as possible can have a positive impact on your credit.
Company Sold	-	
Account Type	Credit Card - Revolving Terms	
Date Opened	Nov 1, 2015	
Account Status	Open	
Payment Status	Current	
Status Updated	Mar 1, 2018	
Balance	\$0	
Balance Updated	Mar 2, 2018	
Credit Limit	\$25,000	
Monthly Payment	-	
Past Due Amount	-	
Highest Balance	-	
Terms	Revolving	
Responsibility	Individual	
Your Statement	-	
Comments	-	

CONTACT INFORMATION	
PO BOX 297871 FORT LAUDERDALE, FL 33329 (800) 874-2717	

PAYMENT HISTORY	
2018	2017
Jan Feb Mar Apr	Jan Feb Mar Apr
<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
May Jun Jul Aug	May Jun Jul Aug
<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Sep Oct Nov Dec	Sep Oct Nov Dec
<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
2016	2015
Jan Feb Mar Apr	Jan Feb Mar Apr
<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
May Jun Jul Aug	May Jun Jul Aug
<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Sep Oct Nov Dec	Sep Oct Nov Dec
<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

Summary

Accounts (Open)

Collections

Inquiries

Public Records

Credit Score

p#10

DUBBY MUNK - Experian
Date of Report: Mar 20, 2018



CHASE CARD
414720XXXXXX

Open

ACCOUNT DETAILS

Account Name

CHASE CARD

Account #

414720XXXXXX

Original Creditor

-

Company Sold

-

Account Type

-

Date Opened

Jul 1, 2017

Account Status

Open

Payment Status

Current

Status Updated

Mar 1, 2018

Balance

\$1,456

Balance Updated

Mar 4, 2018

Credit Limit

\$25,000

Monthly Payment

\$25

Past Due Amount

-

Highest Balance

\$24,247

Terms

Revolving

Responsibility

Individual

Your Statement

-

Comments

-

CREDIT USAGE

Low Credit Usage

Keeping your account balances as low as possible can
have a positive impact on your credit.

6%

CONTACT INFORMATION

PO BOX 15298
WILMINGTON, DE 19850
(800) 432-3117

PAYMENT HISTORY

2018

2017

Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Summary

Accounts (Open)

Collections

Inquiries

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Credit Score

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Closed Accounts

AMEX
349992XXXXXXXXXX

Closed

ACCOUNT DETAILS

Account Name AMEX

Account # 349992XXXXXXXXXX

Original Creditor -

Company Sold -

Account Type Credit Card - Revolving Terms

Date Opened Nov 1, 2013

Account Status Closed

Payment Status Current

Status Updated Nov 1, 2017

Balance -

Balance Updated Nov 26, 2017

Credit Limit -

Monthly Payment -

Past Due Amount -

Highest Balance \$195

Terms 1 Month

Responsibility Terminated

Your Statement -

Comments Credit line closed-consumer request-reported by subscriber

CREDIT USAGE

Unknown Credit Usage
Credit usage could not be calculated for this account because either the balance and/or credit limit were not reported.

N/A

CONTACT INFORMATION

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

PAYMENT HISTORY

2017				2016				2015			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

2014				2013			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Summary

Accounts (Closed)

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Credit Score

DUBBY MUNK - Experian
Date of Report: Mar 20, 2018



AMEX
349992XXXXXXXXXX

Closed

ACCOUNT DETAILS**CREDIT USAGE**

Account Name AMEX
Account # 349992XXXXXXXXXX
Original Creditor -
Company Sold -
Account Type Credit Card - Revolving Terms
Date Opened Apr 1, 2015
Account Status Closed
Payment Status Paid satisfactorily
Status Updated Nov 1, 2015
Balance -
Balance Updated Nov 16, 2015
Credit Limit -
Monthly Payment -
Past Due Amount -
Highest Balance \$5,268
Terms 1 Month
Responsibility Individual
Your Statement -
Comments Credit line closed-consumer request-reported by subscriber

N/A

Unknown Credit Usage
Credit usage could not be calculated for this account because either the balance and/or credit limit were not reported.

CONTACT INFORMATION

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

PAYMENT HISTORY**2015**

Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Summary

Accounts (Closed)

Collections

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Credit Score

DUBBY MUNK - Experian
Date of Report: Mar 20, 2018



AMEX
349991XXXXXXXXXX

Closed

ACCOUNT DETAILS

CREDIT USAGE

Account Name AMEX
Account # 349991XXXXXXXXXX
Original Creditor -
Company Sold -
Account Type Credit Card - Revolving Terms
Date Opened Aug 1, 2010
Account Status Closed
Payment Status Paid satisfactorily
Status Updated Nov 1, 2013
Balance -
Balance Updated Nov 26, 2013
Credit Limit -
Monthly Payment -
Past Due Amount -
Highest Balance \$175
Terms 1 Month
Responsibility Individual
Your Statement -
Comments Credit line closed-consumer request-reported by subscriber

N/A

Unknown Credit Usage
Credit usage could not be calculated for this account because either the balance and/or credit limit were not reported.

CONTACT INFORMATION

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

PAYMENT HISTORY

2013				2012				2011			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Summary

Accounts (Closed)

Collections

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Credit Score

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DUBBY MUNK - Experian
Date of Report: Mar 20, 2018



AMEX
349991XXXXXXXXXX

Closed

ACCOUNT DETAILS**CREDIT USAGE**

Account Name AMEX
Account # 349991XXXXXXXXXX
Original Creditor -
Company Sold -
Account Type Credit Card - Revolving Terms
Date Opened Dec 1, 2010
Account Status Closed
Payment Status Paid satisfactorily
Status Updated Mar 1, 2012
Balance -
Balance Updated Mar 8, 2012
Credit Limit -
Monthly Payment -
Past Due Amount -
Highest Balance \$3,986
Terms 1 Month
Responsibility Individual
Your Statement -
Comments Credit line closed-consumer request-reported by subscriber

N/A

Unknown Credit Usage
Credit usage could not be calculated for this account because either the balance and/or credit limit were not reported.

CONTACT INFORMATION

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

PAYMENT HISTORY

2012				2011			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Summary

Accounts (Closed)

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Credit Score

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DUBBY MUNK - Experian
Date of Report: Mar 20, 2018



AMEX
349991XXXXXXXXXX

Closed

ACCOUNT DETAILS

CREDIT USAGE

Account Name	AMEX	Unknown Credit Usage
Account #	349991XXXXXXXXXX	Credit usage could not be calculated for this account because either the balance and/or credit limit were not reported.
Original Creditor	-	N/A
Company Sold	-	
Account Type	Credit Card - Revolving Terms	
Date Opened	Aug 1, 2010	
Account Status	Closed	
Payment Status	Paid satisfactorily	
Status Updated	Nov 1, 2011	
Balance	-	
Balance Updated	Nov 14, 2011	
Credit Limit	-	
Monthly Payment	-	
Past Due Amount	-	
Highest Balance	\$1,754	
Terms	1 Month	
Responsibility	Individual	
Your Statement	-	
Comments	Credit line closed-consumer request-reported by subscriber	

CONTACT INFORMATION

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

PAYMENT HISTORY

2011

Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Summary

Accounts (Closed)

Collections

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Credit Score

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BARCLAYS BANK DELAWARE
000235XXXXXXXXXX

Closed

ACCOUNT DETAILS

CREDIT USAGE

Account Name BARCLAYS BANK DELAWARE

Account # 000235XXXXXXXXXX

Original Creditor -

Company Sold -

Account Type -

Date Opened Feb 1, 2015

Account Status Closed

Payment Status Paid satisfactorily

Status Updated Nov 1, 2015

Balance -

Balance Updated Nov 7, 2015

Credit Limit \$12,500

Monthly Payment -

Past Due Amount -

Highest Balance \$7,283

Terms Revolving

Responsibility Individual

Your Statement -

Comments Credit line closed-consumer request-reported by subscriber

N/A

Unknown Credit Usage

Credit usage could not be calculated for this account because either the balance and/or credit limit were not reported.

CONTACT INFORMATION

PO BOX 8803
WILMINGTON, DE 19899
(866) 370-5931

PAYMENT HISTORY

2015

Jan	Feb	Mar	Apr
<input type="checkbox"/>	OK	OK	OK
May	Jun	Jul	Aug
OK	OK	OK	OK
Sep	Oct	Nov	Dec
OK	OK	OK	<input type="checkbox"/>

Summary

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DUBBY MUNK - Experian
Date of Report: Mar 20, 2018



BK OF AMER
XXXX

Closed

ACCOUNT DETAILS

Account Name BK OF AMER
Account # XXXX
Original Creditor -
Company Sold -
Account Type -
Date Opened Sep 1, 2011
Account Status Closed
Payment Status Past due 90 days
Status Updated Feb 1, 2018
Balance \$373
Balance Updated Feb 21, 2018
Credit Limit \$35,000
Monthly Payment \$25
Past Due Amount \$100
Highest Balance \$30,698
Terms Revolving
Responsibility Individual
Your Statement -
Comments Credit line closed-consumer request-reported by subscriber

CREDIT USAGE

Low Credit Usage
Keeping your account balances as low as possible can have a positive impact on your credit.

1%

CONTACT INFORMATION

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

PAYMENT HISTORY

2018				2017				2016			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
60	90			OK	OK	OK	OK	OK	OK	OK	OK
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
				OK	OK	OK	OK	OK	OK	OK	OK
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
				OK	OK	OK	30	OK	OK	OK	OK
2015				2014				2013			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2012											
Jan	Feb	Mar	Apr								
	OK	OK	OK								
May	Jun	Jul	Aug								
OK	OK	OK	OK								
Sep	Oct	Nov	Dec								
OK	OK	OK	OK								

Summary

Accounts (Closed)

Collections

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DUBBY MUNK - Experian
Date of Report: Mar 20, 2018



CBNA
601164XXXXXXXXXX

Closed

ACCOUNT DETAILS

Account Name CBNA
Account # 601164XXXXXXXXXX
Original Creditor -
Company Sold -
Account Type Revolving Charge Account
Date Opened Sep 1, 2008
Account Status Closed
Payment Status Paid satisfactorily
Status Updated Oct 1, 2011
Balance -
Balance Updated Oct 17, 2011
Credit Limit \$500
Monthly Payment -
Past Due Amount -
Highest Balance \$81
Terms Revolving
Responsibility Individual
Your Statement -
Comments Credit line closed-grantor request-reported by subscriber

CREDIT USAGE

Unknown Credit Usage
Credit usage could not be calculated for this account because either the balance and/or credit limit were not reported.

N/A

CONTACT INFORMATION

PO BOX 6497
SIOUX FALLS, SD 57117
BYMAILONLY

PAYMENT HISTORY

2011				2010				2009			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2008											
Jan	Feb	Mar	Apr								
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>								
May	Jun	Jul	Aug								
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>								
Sep	Oct	Nov	Dec								
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>								

Summary

Accounts (Closed)

Collections

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Credit Score

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DUBBY MUNK - Experian
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CHASE CARD
426684XXXXXX

Closed

ACCOUNT DETAILS

Account Name CHASE CARD
Account # 426684XXXXXX
Original Creditor -
Company Sold -
Account Type Credit Card - Revolving Terms
Date Opened May 1, 2006
Account Status Closed
Payment Status Paid satisfactorily
Status Updated Jun 1, 2015
Balance -
Balance Updated Jun 18, 2015
Credit Limit \$15,000
Monthly Payment -
Past Due Amount -
Highest Balance -
Terms Revolving
Responsibility Individual
Your Statement -
Comments -

CREDIT USAGE

Unknown Credit Usage
Credit usage could not be calculated for this account because either the balance and/or credit limit were not reported.

N/A

CONTACT INFORMATION

PO BOX 15298
WILMINGTON, DE 19850
(800) 432-3117

PAYMENT HISTORY

2015				2014				2013			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2012				2011				2010			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2009				2008							
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr				
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
May	Jun	Jul	Aug	May	Jun	Jul	Aug				
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec				
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				

Summary

Accounts (Closed)

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DUBBY MUNK - Experian
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CHASE CARD
426684XXXXXX

Closed

ACCOUNT DETAILS

Account Name CHASE CARD
Account # 426684XXXXXX
Original Creditor -
Company Sold -
Account Type Credit Card - Revolving Terms
Date Opened Mar 1, 2006
Account Status Closed
Payment Status Paid satisfactorily
Status Updated Jul 1, 2010
Balance -
Balance Updated Jul 23, 2010
Credit Limit \$2,500
Monthly Payment -
Past Due Amount -
Highest Balance -
Terms Revolving
Responsibility Individual
Your Statement -
Comments Credit line closed-consumer request-reported by subscriber

CREDIT USAGE

N/A

Unknown Credit Usage
Credit usage could not be calculated for this account because either the balance and/or credit limit were not reported.

CONTACT INFORMATION

PO BOX 15298
WILMINGTON, DE 19850
(800) 432-3117

PAYMENT HISTORY

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

Summary

Accounts (Closed)

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CHASE CARD
588896XXXXXX

Closed

ACCOUNT DETAILS

Account Name CHASE CARD

Account # 588896XXXXXX

Original Creditor -

Company Sold -

Account Type Credit Card - Revolving Terms

Date Opened Feb 1, 2009

Account Status Closed

Payment Status Paid satisfactorily

Status Updated Jul 1, 2010

Balance -

Balance Updated Jul 14, 2010

Credit Limit \$1,000

Monthly Payment -

Past Due Amount -

Highest Balance -

Terms Revolving

Responsibility Individual

Your Statement -

Comments Credit line closed-consumer request-reported by subscriber

CREDIT USAGE

N/A

Unknown Credit Usage

Credit usage could not be calculated for this account because either the balance and/or credit limit were not reported.

CONTACT INFORMATION

PO BOX 15298
WILMINGTON, DE 19850
(800) 432-3117

PAYMENT HISTORY

2010				2009			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Summary

Accounts (Closed)

Collections

Inquiries

Public Records

Credit Score

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CITI
546616XXXXXX

Closed

ACCOUNT DETAILS

Account Name CITI

Account # 546616XXXXXX

Original Creditor -

Company Sold -

Account Type -

Date Opened Apr 1, 2014

Account Status Closed

Payment Status Paid satisfactorily

Status Updated Jul 1, 2015

Balance -

Balance Updated Jul 24, 2015

Credit Limit \$20,000

Monthly Payment -

Past Due Amount -

Highest Balance \$2,188

Terms Revolving

Responsibility Individual

Your Statement -

Comments Credit line closed-consumer request-reported by subscriber

CREDIT USAGE

N/A

Unknown Credit Usage
Credit usage could not be calculated for this account because either the balance and/or credit limit were not reported.

CONTACT INFORMATION

PO BOX 6241
SIOUX FALLS, SD 57117
BYMAILONLY

PAYMENT HISTORY

2015				2014			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Summary

Accounts (Closed)

Collections

Inquiries

Public Records

Credit Score

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DUBBY MUNK - Experian
Date of Report: Mar 20, 2018



CITI
546616XXXXXX

Closed

ACCOUNT DETAILS

Account Name CITI
Account # 546616XXXXXX
Original Creditor -
Company Sold -
Account Type -
Date Opened Apr 1, 2012
Account Status Closed
Payment Status Paid satisfactorily
Status Updated Aug 1, 2013
Balance -
Balance Updated Aug 8, 2013
Credit Limit \$15,000
Monthly Payment -
Past Due Amount -
Highest Balance \$1,234
Terms Revolving
Responsibility Individual
Your Statement -
Comments Credit line closed-consumer request-reported by subscriber

CREDIT USAGE

Unknown Credit Usage
Credit usage could not be calculated for this account because either the balance and/or credit limit were not reported.
N/A

CONTACT INFORMATION

PO BOX 6241
SIOUX FALLS, SD 57117
BYMAILONLY

PAYMENT HISTORY

2013				2012			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Summary

Accounts (Closed)

Collections

Inquiries

Public Records

Credit Score

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DUBBY MUNK - Experian
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CITI
374350XXXXXXXXXX

Closed

ACCOUNT DETAILS

CREDIT USAGE

Account Name CITI
Account # 374350XXXXXXXXXX
Original Creditor -
Company Sold -
Account Type -
Date Opened Oct 1, 2010
Account Status Closed
Payment Status Paid satisfactorily
Status Updated Jan 1, 2012
Balance -
Balance Updated Jan 6, 2012
Credit Limit \$15,000
Monthly Payment -
Past Due Amount -
Highest Balance \$3,102
Terms Revolving
Responsibility Individual
Your Statement -
Comments Credit line closed-consumer request-reported by subscriber

N/A

Unknown Credit Usage
Credit usage could not be calculated for this account because either the balance and/or credit limit were not reported.

CONTACT INFORMATION

PO BOX 6241
SIOUX FALLS, SD 57117
(800) 950-5114

PAYMENT HISTORY

2012				2011				2010			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Summary

Accounts (Closed)

Collections

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Credit Score

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DUBBY MUNK - Experian
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COMENITY BANK/PIER 1
778830XXXXXX

Closed

ACCOUNT DETAILS

Account Name COMENITY BANK/PIER 1
Account # 778830XXXXXX
Original Creditor -
Company Sold -
Account Type Revolving Charge Account
Date Opened Apr 1, 2015
Account Status Closed
Payment Status Current
Status Updated May 1, 2015
Balance \$0
Balance Updated May 27, 2015
Credit Limit \$4,000
Monthly Payment -
Past Due Amount -
Highest Balance -
Terms Revolving
Responsibility Individual
Your Statement -
Comments Credit line closed-consumer request-reported by subscriber

CREDIT USAGE

No Credit Usage
You have no account balance. Keeping your account balances as low as possible can have a positive impact on your credit.

0%

CONTACT INFORMATION

PO BOX 182789
COLUMBUS, OH 43218

PAYMENT HISTORY

2015
Jan Feb Mar Apr
☐ ☐ ☐ ☒ OK
May Jun Jul Aug
☒ OK ☐ ☐ ☐
Sep Oct Nov Dec
☐ ☐ ☐ ☐

Summary

Accounts (Closed)

Collections

Inquiries

Public Records

Credit Score

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TALBOTS
XXXX

Closed

ACCOUNT DETAILS

CREDIT USAGE

Account Name	TALBOTS	Unknown Credit Usage
Account #	XXXX	Credit usage could not be calculated for this account because either the balance and/or credit limit were not reported.
Original Creditor	-	N/A
Company Sold	-	
Account Type	Revolving Charge Account	
Date Opened	Apr 1, 1997	
Account Status	Closed	
Payment Status	Paid satisfactorily	
Status Updated	Jul 1, 2008	
Balance	-	
Balance Updated	Jul 22, 2008	
Credit Limit	\$760	
Monthly Payment	-	
Past Due Amount	-	
Highest Balance	-	
Terms	Revolving	
Responsibility	Individual	
Your Statement	-	
Comments	-	

CONTACT INFORMATION

175 BEAL ST
HINGHAM, MA 02043
(781) 749-7600

PAYMENT HISTORY

2008

Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	OK	<input type="checkbox"/>
Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Summary

Accounts (Closed)

Collections

Inquiries

Public Records

Credit Score

217

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Collections

A

PAUL MICHAEL MARKETING
649332X

Closed

ACCOUNT DETAILS

Account Name PAUL MICHAEL MARKETING
Account # 649332X
Original Creditor SHIEL MEDICAL LABS

Company Sold -

Account Type Collection Department / Agency / Attorney

Date Opened Oct 1, 2015

Account Status Closed

Payment Status Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department

Status Updated Jul 1, 2017

Balance \$1,363

Balance Updated Jan 19, 2018

Original Balance \$1,363

Monthly Payment -

Past Due Amount \$1,363

Highest Balance -

Terms 1 Month

Responsibility Individual

Your Statement -

Comments -

CONTACT INFORMATION

15916 UNION TPKE STE 302
FLUSHING, NY 11366
(718) 740-1401

PAYMENT HISTORY

2018				2017			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
FP							
May	Jun	Jul	Aug	May	Jun	Jul	Aug
						FP	
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
					FP		

Summary

Accounts

Collections

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Credit Score

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DUBBY MUNK - Experian
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Inquiries

Q CHASE CARD

Inquiry Date	Jul 4, 2017
Removal Date	Jul 2019
Business Type	Bank credit cards
Contact Information	PO BOX 15298 WILMINGTON, DE 19850 (800) 432-3117

Summary

Accounts

Collections

Inquiries

Public Records

Credit Score

DUBBY MUNK - Experian
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Public Records

No public records

Summary

Accounts

Collections

Inquiries

Public Records

Credit Score

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DUBBY MUNK - Experian
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Credit Score

Score Not Available With This Report

Summary

Accounts

Collections

Inquiries

Public Records

Credit Score

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Prepared Date 4/9/2018

MERETZ ENERGY GROUP, LLC												
GAS Forecasted Revenue												
	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19
Forecasted Revenue	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Cost of Doing Business in OH	\$ 100.00											
MERETZ ENERGY GROUP, LLC												
GAS Forecasted Revenue												
	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20
Forecasted Revenue	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Cost of Doing Business in OH	\$ 100.00											

2019	
Income	\$ -
Expenses	\$ 100.00
	\$ (100.00)

2020	
Income	\$ -
Expenses	\$ 100.00
	\$ (100.00)

Preparer Nicole Benisti
 14 N Madison Ave
 Spring Valley, NY 10977
 Office 845-357-4668
 Email Nicole@meretzenergy.com

Notes: At of today, we not working on any business in OH, however we do want to get our licensing inline so that when we do, we can start writing business there without delay.



Section D- APPLICANT TECHNICAL CAPABILITY

Exhibit D-1 "Operations,"

Meretz Energy Group is an Energy brokerage that focuses on commercial accounts. Meretz is a boutique sized brokerage. We focus on getting the best rate for our customers.

Exhibit D-2 "Operations Expertise,"

Dubby and I, work tirelessly growing Meretz Energy. There is always something new to learn; however, we feel have mastered the Energy industry and are capable of providing our customers with top notch service.

Meretz has relationships with many suppliers ensuring that when we quote out an account we are getting the customer the best deal. Here at Meretz we focus on many components. Besides the cost of energy we make sure that all pass-through charges and taxes are included in the fixed rate. By doing this we know the customer will not be "surprised" with a different rate than expected.

Exhibit D-3 "Key Technical Personnel,"

Dubby Munk- Owner of Meretz Energy, pricing@meretzenergy.com . (845) 357-4668

Dubby opened Meretz after dabbling in the field while working at a real estate management company.

Nicole Benisti – Director of Operations, Nicole@meretzenergy.com . (845) 357-4668

I was brought on board by Dubby shortly after the company opened to help run things. I have previous managerial skills from different businesses I have been involved in.