

Bonelli Law, LLC  
FILE

Brooke M. Bonelli, Attorney at Law  
577 Red Rock Drive  
Wadsworth, Ohio 44281  
Phone: 330-603-8375  
E-Mail: brooke.bonelli@gmail.com

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

14-792-GA-AGG

April 10, 2018

To whom it may concern:

Enclosed please find one original notarized Renewal Application for Competitive Retail Natural Gas Service Aggregators/Power Brokers signed by a principal officer and three copies including all exhibits, affidavits, and other attachments. Also, enclosed please find a Motion for Protective Order in accordance with OAC 4901-1-24.

Please contact the undersigned with any questions or concerns.

Thank you,

*Brooke Bonelli*

Brooke Bonelli (0087696)  
Attorney at Law  
330-603-8375  
[Brooke.bonelli@gmail.com](mailto:Brooke.bonelli@gmail.com)

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# Public Utilities Commission

PUCO USE ONLY – Version 1.08

Date Received	Renewal Certification Number	ORIGINAL AGG Case Number
		14 - 0792 - GA-AGG

## RENEWAL 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 renew its certificate as: (check all that apply)**

☒ Retail Natural Gas Aggregator ☒ Retail Natural Gas Broker

**A-2 Applicant information:**

Legal Name M3 CONSULTING LLC DBA M3 ENERGY  
Address 731 RED ROCK DRIVE, WADSWORTH, OHIO 44281  
Telephone No. 3306038650 Web site Address  
Current PUCO Certificate No. 14-355G(2) Effective Dates 5/29/16-5/29/18

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

Name M3 ENERGY  
Address 731 RED ROCK DRIVE, WADSWORTH, OHIO 44281  
Web site Address Telephone No. 330-603-8650

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

M3 CONSULTING, LLC M3 ENERGY

**A-5 Contact person for regulatory or emergency matters:**

Name DEBRA MEAGER Title PRESIDENT  
Business Address 731 RED ROCK DRIVE ,WADSWORTH, OHIO 44281  
Telephone No. 3306038650 Fax No. Email Address DEB.MEAGER@GMAIL.COM

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

Name DEBRA MEAGER

Title PRESIDENT

Business address 731 RED ROCK DRIVE ,WADSWORTH, OHIO 44281

Telephone No. 3306038650

Fax No.

Email Address deb.meager@gmail.com

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

Customer service address 731 Red Rock Drive, Wadsworth, OH 44281

Toll-Free Telephone No. 3306038650

Fax No.

Email Address deb.meager@gmail.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 DEBRA MEAGER

Title PRESIDENT

Business address 731 RED ROCK DRIVE ,WADSWORTH, OHIO 44281

Telephone No. 3306038650

Fax No.

Email Address 3306038650

**A-9 Applicant's federal employer identification number 203260833**

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

☐ Sole Proprietorship

☐ Partnership

☐ Limited Liability Partnership (LLP)

☒ Limited Liability Company (LLC)

☐ Corporation

☐ Other

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

<input checked="" type="checkbox"/> Columbia Gas of Ohio	<input checked="" type="checkbox"/> Residential	<input checked="" type="checkbox"/> Small Commercial	<input checked="" type="checkbox"/> Large Commercial / Industrial
<input checked="" type="checkbox"/> Dominion East Ohio	<input checked="" type="checkbox"/> Residential	<input checked="" type="checkbox"/> Small Commercial	<input checked="" type="checkbox"/> Large Commercial / Industrial
<input checked="" type="checkbox"/> Duke Energy Ohio	<input 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 checked="" type="checkbox"/> Residential	Beginning Date of Service	6/1/14	End Date
<input checked="" type="checkbox"/> Small Commercial	Beginning Date of Service	6/1/14	End Date
<input checked="" type="checkbox"/> Large Commercial	Beginning Date of Service	6/1/14	End Date
<input checked="" type="checkbox"/> Industrial	Beginning Date of Service	6/1/14	End Date

☒ Dominion East Ohio

<input checked="" type="checkbox"/> Residential	Beginning Date of Service	6/1/14	End Date
<input checked="" type="checkbox"/> Small Commercial	Beginning Date of Service	6/1/14	End Date
<input checked="" type="checkbox"/> Large Commercial	Beginning Date of Service	6/1/14	End Date
<input checked="" type="checkbox"/> Industrial	Beginning Date of Service	6/1/14	End Date

☒ Duke Energy Ohio

<input checked="" type="checkbox"/> Residential	Beginning Date of Service	6/1/14	End Date
<input checked="" type="checkbox"/> Small Commercial	Beginning Date of Service	6/1/14	End Date
<input checked="" type="checkbox"/> Large Commercial	Beginning Date of Service	6/1/14	End Date
<input checked="" type="checkbox"/> Industrial	Beginning Date of Service	6/1/14	End Date

☒ Vectren Energy Delivery of Ohio

<input checked="" type="checkbox"/> Residential	Beginning Date of Service	6/1/14	End Date
<input checked="" type="checkbox"/> Small Commercial	Beginning Date of Service	6/1/14	End Date
<input checked="" type="checkbox"/> Large Commercial	Beginning Date of Service	6/1/14	End Date
<input checked="" type="checkbox"/> Industrial	Beginning Date of Service	6/1/14	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 type="checkbox"/>	Columbia Gas of Ohio	Intended Start Date
<input type="checkbox"/>	Dominion East Ohio	Intended Start Date
<input type="checkbox"/>	Duke Energy Ohio	Intended Start Date
<input type="checkbox"/>	Vectren Energy Delivery of Ohio	Intended Start Date

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,"** provide the articles of incorporation filed with the state or jurisdiction in which the applicant is incorporated and any amendments thereto, *only if the contents of the originally filed documents changed since the initial application.*
- A-17 Exhibit A-17 "Secretary of State,"** provide evidence that the applicant is still 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 renewed certification (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 for which it is seeking renewed certification since applicant last filed for certification.

- 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 since applicant last filed for certification.

☒ 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 since applicant last filed for certification.

☒ 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 applicant does not have annual reports, the applicant should provide similar information, labeled as Exhibit C-1, or 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. If the applicant does not have such filings, then the applicant may indicate in Exhibit C-2 whether 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 financial arrangements to satisfy collateral requirements to conduct retail electric/gas business activity (e.g., parental or third party guarantees, contractual arrangements, credit agreements, etc.).

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

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

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

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

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

**C-6 Exhibit C-6 “Credit Rating,”** provide a statement disclosing the applicant's current credit rating as reported by two of the following organizations: Duff & Phelps, Fitch IBCA, Moody's Investors Service, Standard & Poor's, or a similar organization. In instances where an applicant does not have its own credit ratings, it may substitute the credit ratings of a parent or an affiliate organization, provided the applicant submits a statement signed by a principal officer of the applicant's parent or affiliate organization that guarantees the obligations of the applicant. If an applicant or its parent does not have such a credit rating, enter “N/A” in Exhibit C-6.

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

- 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 Abra L. Meager, President

Sworn and subscribed before me this 10<sup>th</sup> day of April Month 2018 Year

Brooke M Bonelli  
Signature of official administering oath

Brooke M Bonelli,  
Print Name and Title  
Attorney



My commission expires on N/A  
BROOKE M. BONELLI  
Attorney At Law  
NOTARY PUBLIC  
STATE OF OHIO  
My Commission Has  
No Expiration Date  
Section 147.03 O.R.C.





# The Public Utilities Commission of Ohio

Competitive Retail Natural Gas Service  
Affidavit Form  
(Version 1.07)

In the Matter of the Application of )

M3 Consulting LLC dba M3Energy )  
for a Certificate or Renewal Certificate to Provide )  
Competitive Retail Natural Gas Service in Ohio. )

Case No. 14 - 0792 -GA-AGG

County of Medina  
State of OHIO

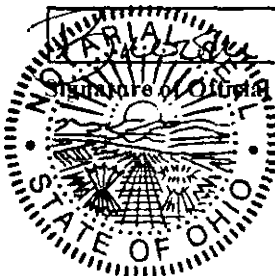
Debra L. Meager, President [Affiant], being duly sworn/affirmed, hereby states that:

- (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

Debra L. Meager, President

Sworn and subscribed before me this 10<sup>th</sup> day of April Month 2018 Year



Brooke M. Bonelli  
Signature of Notary Public

NOTARY PUBLIC  
STATE OF OHIO  
My Commission Expires on  
No Expiration Date  
Section 147.03 O.R.C.

Brooke M Bonelli, Attorney

Print Name and Title

N/A

***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.***

Debra L. Meager, MBA Case Western Reserve University, Ohio Certified Business Advisor,  
Member, Women Business Enterprise National Council (WBENC); Woman Owned Small  
Business (WOSB)

President, M3 Consulting, LLC dba M3 Energy

731 Red Rock Drive

Wadsworth, OH 44281

***A-15 Exhibit A-15 "Company History," provide a concise description of the applicant's company history and principal business interests.***

M3 Consulting, LLC was incorporated in the State of Ohio the 25<sup>th</sup> day of July, 2005, filed with Articles of Incorporation/Dom. LLC as a business consulting organization by Debra L. Meager.

After earning an Executive MBA from Case Western Reserve University, the Weatherhead School of Management, Debra Meager worked as a business advisor for Ohio Small Business Development centers and later as a consultant and business advisor at M3 Consulting, LLC.

In 2010 M3 Consulting, LLC filed a fictitious name/original filing as M3 Energy to do business in the gas and electric markets in Ohio. M3 Consulting, LLC and M3 Energy assists clients securing electricity in the open supply market.

***A-16 Exhibit A-16 "Articles of Incorporation and Bylaws," provide the articles of incorporation filed with the state or jurisdiction in which the applicant is incorporated and any amendments thereto, only if the contents of the originally filed documents changed since the initial application.***

There have been no changes to the Articles of Incorporation and Bylaws since the initial application.

**A-17 Exhibit A-17 "Secretary of State,"** provide evidence that the applicant is still currently registered with the Ohio Secretary of the State.

See attached.

Corporation Details		
Entity Number	1558530	
Business Name	M3 CONSULTING LLC	
Filing Type	DOMESTIC LIMITED LIABILITY COMPANY	
Status	Active	
Original Filing Date	07/25/2005	
Expiry Date		
Location	County: State:	
Agent / Registrant Information		
DEBRA L MEAGER 731 RED ROCK WADSWORTH OH 44281 Effective Date: 07/25/2005 Contact Status: Active		
Incorporator Information		
DEBRA L MEAGER		
Filings		
Filing Type	Date of Filing	Document Number/Image
ARTICLES OF ORGANIZATION/DOM. LIMITED LIABILITY CO	07/25/2005	200520703445
FICTITIOUS NAME ORIGINAL FILING	01/11/2010	201001501084
FICTITIOUS NAME ORIGINAL FILING	01/25/2015	201502500031

STATE OF OHIO CERTIFICATE	
Ohio Secretary of State, Jon Husted 2361381	
It is hereby certified that the Secretary of State of Ohio has custody of the business records for	
M3 ENERGY	
and, that said business records show the filing and recording of:	
Document(s) FICTITIOUS NAME REGISTRATION Effective Date: 01/25/2015	Document No(s): 201502500031
Expiration Date: 01/25/2020	M3 CONSULTING LLC 731 RED ROCK DR WADSWORTH, OH 44281
 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 29th day of January, A.D. 2015.  Ohio Secretary of State

***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.***

M3 Consulting, LLC dba M3 Energy is also licensed in the Commonwealth of Massachusetts.

***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.***

M3 Consulting, LLC, dba M3 Energy has been working under other aggregator/power brokers helping customers secure natural gas rates since 2006.

M3 Energy has developed relationships and conducted market assessments identifying natural gas suppliers to supply potential customers.

M3 Energy will assist customers to secure the best value and rates by querying natural gas suppliers and providing volume, negotiating terms as necessary, and comparing the best of the market at that given time. The customer then chooses the timeframe and company from which to buy their supply depending on market factors and geographical concerns. The final decision to buy and legal responsibility will reside with the customer. They will be billed by the supplier, not M3 Energy.

Customer inquiries and complaints will be handled by M3 Energy at telephone number 330-603-8650, FAX 888-214-0388, or email to [deb.meager@gmail.com](mailto:deb.meager@gmail.com).

***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 renewed certification (e.g., number and types of customers served, utility service areas, volume of gas supplied, etc.).***

M3 Consulting, LLC/M3 Energy currently manages approximately 200,000 mcf annually to approximately 500 customers in Ohio. Those customers are behind Dominion East Ohio Gas and Columbia Gas of Ohio utilities.

We review bills and usage with customers and provide look back and look forward analysis to help the customer with strategic planning. Since 2006, M3 Consulting, LLC/M3 Energy has been providing Ohio customers consulting services to help them save on their natural gas costs and provide a level of stability for those costs.

M3 Energy aggregates the client's usage, sometimes over several locations, and puts their volumes to bid with suppliers.



***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 for which it is seeking renewed certification since applicant last filed for certification.

There are no existing, pending or past rulings, judgments, contingent liabilities, revocation of authority, regulatory investigations, or any other matter that could adversely impact the applicant's financial or operational status or ability to provide the services it is seeking to be certified to provide.

***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 since applicant last filed for certification.

No consumer protection violations. The applicant nor a predecessor of the applicant, or any principal officer of the applicant have ever been convicted or held liable for fraud or for violation of any consumer protection or antitrust laws within the past five years.

***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 since applicant last filed for certification.*

The applicant or a predecessor of the applicant have not had any certification, license, or application to provide retail or wholesale electric service including aggregation service denied, curtailed, suspended, revoked, or cancelled within the past two years.

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

M3 Consulting, LLC is a Sole Proprietor Limited Liability Company; Exhibit C-1 is not applicable because M3 Consulting LLC/M3 Energy is not a C corporation and is privately held.

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

M3 Consulting LLC is a Sole Proprietor Limited Liability Company. M3 Energy is a dba under M3 Consulting, LLC. M3 Consulting LLC and M3 Energy are exempt from filing 10-K/8-K with the SEC as these entities are not corporations.

***C-4 Exhibit C-4 "Financial Arrangements,"*** provide copies of the applicant's 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.).

M3 Consulting, LLC dba M3 Energy is applying to be a Broker and will not be taking the power. M3 Consulting, LLC dba M3 Energy does not have financial arrangements to conduct CRES as a business activity.

**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.

N/A. The applicant does not have a credit rating as a normal course of business operations.

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

See attached personal Credit Report for Debra L. Meager. See Addendum.



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

None. M3 Consulting LLC, dba M3 Energy has not filed bankruptcy or partnered with anyone known to us to have filed bankruptcy. We have no affiliates or parent company. This excludes companies to which we supply or contract electricity through, as we have no control over their fiscal responsibility.

***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.***

None. The application has no dissolutions, mergers, or acquisitions within the five 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.

M3 Consulting, LLC was incorporated in the State of Ohio the 25<sup>th</sup> day of July, 2005, filed with Articles of Organization/Dom. LLC Articles of Incorporation are on file with the state of Ohio. M3 Consulting, LLC filed a fictitious name/original filing as M3 Energy on the 11<sup>th</sup> of January 2010.

***D-1 Exhibit D-1 "Operations," provide a current written description of the operational nature of the applicant's business functions.***

M3 Consulting, LLC, dba M3 Energy audits customer's bills and provides the customer a review and explanation of the utility and supply charges. We confirm whether or not the customer is currently in a contract. M3 Energy often creates a spreadsheet of month to month usage, depending on total volume used and number of accounts.

Volumes of customer usage is sent to suppliers who provide rates that we communicate to the customer. Once the customer chooses the supplier, based on rate and terms, M3 Energy completes the contract provided by the supplier, gives it to the customer and customer signs and returns the contract to M3 Energy. We send the contract to the chosen supplier.

M3 Energy keeps records of customers and suppliers with dates of contracts, volumes, etc. Those records are cross-checked to supplier lists monthly ensuring timely enrollment and rate. M3 Energy also provides customer service to customers if there are inconsistent issues, questions or concerns.

M3 Energy will invoice the suppliers monthly for agreed upon commission.

***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.***

M3 Consulting, LLC, dba M3 Energy has been working behind other brokers/aggregators since 2006 providing the services mentioned in Exhibit D-1.

Debra Meager, President, completed an Executive MBA at Case Western Reserve University, Weatherhead School of Management in 2005 and started working in the deregulated natural gas market in 2006.

Working for six years with certified and registered broker/aggregators allowed us to learn the technical expertise necessary to becoming an effective broker/aggregator and provide the customer with exceptional customer service.

Customer Service will set M3 Energy apart from others in the industry. We will help our customers with any and all questions or concerns, directing them to the correct person, company or agency for issues for which we do not have the answers.

***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.***

M3 Consulting, LLC, dba M3 Energy is licensed with the State of Ohio.

Debra L, Meager, MBA, Ohio Certified Business Advisor  
President of M3 Consulting, LLC, dba M3 Energy  
Email: [deb.meager@gmail.com](mailto:deb.meager@gmail.com)  
Telephone: 330-603-8375; FAX: 888-214-0388

Debra holds an Executive MBA from Case Western Reserve University, Weatherhead School of Management, and has been an entrepreneur for more than 20 years. She has the expertise to manage a business, pay taxes and stay informed of the changing business environment in Ohio.

***Addendum to Exhibit C-7 "Credit Report"***

See following pages.



CREDIT MONITORING



Dispute Center



Alerts



Profile



Support



Logout

TransUnion

Credit Report

Credit Lock

Tools

My Savings

My Profile

See all my credit reports

TransUnion  
Credit Report

TransUnion  
Comparison Report

For your purchase decisions  
3-Bureau Credit Report

See inaccuracies?

Go to Dispute Center



## Security Freeze

The following credit bureaus report that you have placed a security freeze or lock on this file. However, the file has been delivered

[Learn More](#) [Learn More](#)

## ✓ Account Summary

TransUnion

Credit Report Date 03/13/2018

Credit Score 825

Balances \$192570

Payments \$2276



Credit Accounts	22
Open Accounts	8
Closed Accounts	14
Delinquent	0
Inquiries (2 years)	1
Derogatory	0
Public Records	0

**Complete Your Credit Picture!**

Get **0% APR** on  
transfers & purchases

COMPLETELY NEW



## ✓ Personal Information

[Start a Dispute](#) ↻

TransUnion<sup>®</sup>

Name	DEBRA L MEAGER
Also Known As	
Date of Birth	04/16/1954
Current Address	731 RED ROCK DR WA DSWORTH OH 44281
Previous Address	3649 SCHAUB RD SEV ILLE OH 44273
	30649 SCHAUB RD SE VILLE OH 44273
Employer	M3CONSULTING LLC
Previous Employer	

**Complete Your Credit Picture!**

## ✓ Inquiries

[Start a Dispute](#) ⊕

These inquiries are made by companies with whom you have applied for a loan or credit in the past two years.

[Learn More](#) [Learn More](#)TransUnion<sup>®</sup>

KEMPTHORN AU

11/03/2016

## ✓ Accounts

[Start a Dispute](#) ⊕

## Real Estate

Account Name	Balance	Balance Date	Monthly Payment	Term
> DITECH	\$148118	02/28/2018	\$1038	360
> BANKAMERICA		03/29/2013	\$1394	360

## Revolving

Account Name	Balance	Balance Date	Monthly Payment	Term
> AMEX DSNB		09/11/2014		0
> DSNB MACYS		06/01/2014		0
> DSNB MACYS		02/13/2018		0
> BANKAMERICA	\$1100	02/17/2018	\$25	0
> CHASE CARD	\$1851	02/14/2018	\$25	0
> HUNTINGTON		02/12/2018		0
> SYNCB/BRDC		02/06/2012		0
> SYNCB/BRDC		06/04/2010		0
> BRCLYSBANKDE		03/10/2014		0
> FIRST MERIT		02/22/2013		0
> FIRST MERIT		03/23/2011		0
> CB/ANNTYLR		06/17/2010		0

## Installment

Account Name	Balance	Balance Date	Monthly Payment	Term
> VOLVOCARRTL	\$18542	02/28/2018	\$427	60
> NAVIENT	\$14342	02/28/2018	\$208	240
> VOLVOCARRTL	\$8617	02/28/2018	\$553	60
> CHASE AUTO		06/29/2015	\$371	60
> CHASE AUTO		02/12/2013	\$333	60

> CHASE AUTO	01/04/2010		63
> FST KNOX NBK	05/06/2008	\$248	60

## Other

Account Name	Balance	Balance Date	Monthly Payment	Term
> CHASE CARD		01/16/2009		0

## ✓ Public Records

[Start a Dispute](#) ➔

**[?] NONE REPORTED** Your most recent credit report shows no records for this category.

Get **0% APR** on  
transfers & purchases

Complete Now



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## About us

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[Frequently asked questions](#)

## My account

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[My profile](#)  
[Credit alerts](#)  
[Credit score](#)  
[Credit report](#)  
[Tools](#)  
[Credit Lock](#)

## Resources

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[Support](#)  
[Credit education](#)  
[My Savings](#)



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CREDIT MONITORING



Dispute Center



Alerts



Profile



Support



Logout

Credit Report

Credit Lock

Tools

My Savings

My Credit Scores My Credit Scores My Credit Scores

Credit Scores

Score Factors

Score Simulator

Refresh My 3-Bureau Report and Score for \$29.95



My Vanagon Score: 300 and Credit

850 / A

850 / A

300 / F

A

300 / F

### How you compare

Your credit ranks higher than 9898% of the American consumers.



Updated on 03/13/2018



① ① My Vantage Score: 30 and Grade:

850 / A

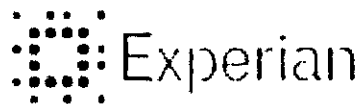
Equifax Experian Vantage

850 / A

300 / F

300 / F

Add Equifax score NOW!



① ① My Vantage Score: 30 and Grade:

850 / A

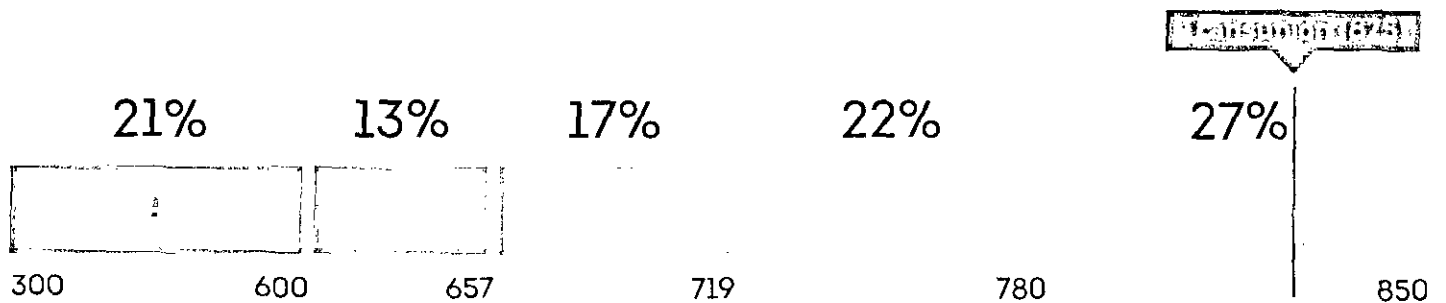
850 / A

300 / F

300 / F

Add Experian score NOW!

## How You Compare (National Average)



## Score Trending



Not a Top  
2008

# Frequently Asked Questions (FAQ)

## Credit Score FAQs

About  
VantageScore®

How my score is  
calculated

## Credit Score FAQs

### How does my credit score affect me?

Credit scores are important indicators of your financial health. Lenders use credit scores as major tools to determine:

- Whether or not you are a good candidate for a loan.
- What type of interest rate you will pay.

While a credit score is a key determinant of your creditworthiness, lenders also examine the information on your credit report and your loan application. Regularly checking your credit report enables you to:

- Be informed of the most up-to-date information in your credit history.
- Correct any inaccuracies, thus ensuring that your credit data is a true depiction of your credit record and increasing your chances of receiving credit under the best possible terms.

### Why do I need three credit scores?

There are three national credit bureaus that collect information about you, and they obtain credit data independently. So while you might assume that your three credit reports and credit scores look exactly alike, they can actually differ significantly. When you upgrade to three credit scores, you can easily evaluate and compare the differences.

## Additional Information

The VantageScore® Credit Score is provided to help you better understand how lenders view your credit report. It is not an endorsement or a determination of your qualification for a loan. Lenders use credit scores to help determine whether or not you are a good candidate for a loan and what interest rate you will pay. However, each lender has specific underwriting standards, so you should not assume that you will receive the same evaluation from each lender. As part of the underwriting process, they will incorporate additional information you provide and may obtain references. In addition, even if you are approved, the terms and conditions of loans vary from lender to lender. The information used to determine your credit score comes from one of the three major credit bureaus - TransUnion, Equifax and Experian. Credit reports are a compilation of credit information that is reported to the applicable bureau by the various lending institutions with which you have accounts. The information contained in your report reflects the latest information provided to the applicable bureau. If you recently made a payment, opened a new account, or authorized an inquiry, it may not yet be reflected in the credit report of any one of the bureaus you receive. Likewise, if the information is not included in the applicable credit report it will not be reflected in your credit score based on such report. Also, disputed items are not incorporated in the assessment of your credit score. Your credit score may change each time new information is captured in the credit report on which it is based. TransUnion Interactive is not connected in any way with Fair, Isaac and Company; the credit scores provided here are not so-called FICO scores. The VantageScore® Credit Score may not be identical in every respect to any consumer credit scores produced by any other company.

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