

FILE

ORIGINAL

Ohio

Public Utilities
Commission

| PUCO USE ONLY - Version 1:08 | | |
|------------------------------|------------------------------|--------------------------|
| Date Received | Renewal Certification Number | ORIGINAL AGG Case Number |
| | | 14 - 382G - 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 Worthington Energy Consultants, LLC
 Address 445 Hutchinson Ave., Suite 840 Columbus, OH
 Telephone No. 614-989-3030 Web site Address www.worthingtonenergyconsultants.com
 Current PUCO Certificate No. 14-382G (1) Effective Dates

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

Name Worthington Energy Consultants, LLC
 Address
 Web site Address www.worthingtonenergyconsultants.com Telephone No. 614-989-3030

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

Worthington Energy Consultants, LLC

A-5 Contact person for regulatory or emergency matters:

Name Fred Graft Title President
 Business Address 445 Hutchinson Ave., Suite 840 Columbus, OH 43235
 Telephone No. 614-989-3030 Fax No. 614-408-2035 Email Address fgraft@worthingtonenergyconsultants.com

This is to certify that the images appearing are an accurate and complete reproduction of a case file document delivered in the regular course of business.

Technician AW 6/23/12 Date Processed (CRNGS Broker/Aggregator Renewal-Revised May 2016)

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 2018 JUN 22 AM 8:40
 PUCO

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

Name Fred Graft

Title President

Business address 445 Hutchinson Ave., Suite 840 Columbus, OH 43235

Telephone No. 614-989-3030

Fax No. 614-408-2035

Email Address fgraft@worthingtonenergyconsultants.com

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

Customer service address 445 Hutchinson Ave., Suite 840 Columbus, OH 43235

Toll-Free Telephone No.

Fax No. 614-408-2035

Email Address fgraft@worthingtonenergyconsultants.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 Worthington Energy Consultants, LLC (Fred Graft)

Title President

Business address 445 Hutchinson Ave., Suite 840 Columbus, OH 43235

Telephone No. 614-989-3030

Fax No. 614-408-2035

Email Address fgraft@worthingtonenergyconsultants.com

A-9 Applicant's federal employer identification number 45-3170914

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

Fred Graft - PRESIDENT

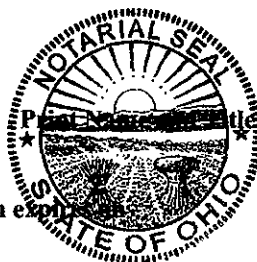
Sworn and subscribed before me this 18th

day of June

Month 2018

Year

Jacqueline P. Rooney
Signature of official administering oath



Jacqueline P. Rooney
Notary Public, State of Ohio
My Commission Expires 03-18-2022

My commission expires



The Public Utilities Commission of Ohio

Competitive Retail Natural Gas Service
Affidavit Form
(Version 1.07)

In the Matter of the Application of)

Worthington Energy Consultants, LLC)

for a Certificate or Renewal Certificate to Provide)
Competitive Retail Natural Gas Service in Ohio.)

Case No.

14

3825 (1)

-GA-AGG

County of Franklin

State of Ohio

Fred Graft

[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

Fred Graft - PRESIDENT

Sworn and subscribed before me this

18th

day of June

Month

2018

Year

Signature of Official Administering Oath

Jacqueline P. Rooney

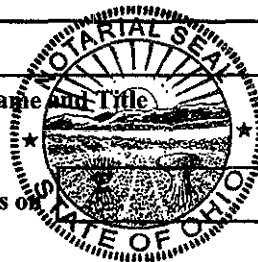
Print Name and Title

Jacqueline P. Rooney

Notary Public, State of Ohio

My Commission Expires 03-16-2022

My commission expires on



Attachment
Exhibits A, B & C

EXHIBIT A-14 “Principal Officers, Directors & Partners”

Fred J. Graft
President
445 Hutchinson Avenue
Suite 840
Columbus, Ohio 43235
614-989-3030

EXHIBIT A-15 “Company History”

Worthington Energy Consultants, LLC was formed to assist clients to competitively procure their electricity and natural gas through multiple supplier quotes. Principal business interest is operating Worthington Energy Consultants, LLC.

Exhibit A-16 “Articles of Incorporation and Bylaws”

No Change from last filing.

Exhibit A-17 “Secretary of State”

Attached

Exhibit B-1 “Jurisdictions of Operation”

Worthington Energy Consultants, LLC is currently licensed in the following jurisdictions:

- Ohio
- Pennsylvania
- Illinois
- Virginia

Exhibit B-2 “Experience & Plans”

Worthington Energy Consultants, LLC will work with energy users and energy providers to assure that the customer receives the most appropriate pricing for the needed services.

WEC will provide guidance regarding energy procurement, refunds and rebates offered by governments and utilities for energy savings initiatives, utility cost recovery and related services.

WEC will typically utilize the contracts provided by third party vendors for services it does not provide.

In most instances, WEC will be compensated by the energy provider and not the customer. As a result, billing will be conducted by the third party provider.

Exhibit B-3 “Summary of Experience”

Worthington Energy Consultants, LLC serves larger clients to include State, County and local municipalities along with manufacturers. Our service includes running RFP’s and procuring multiple quotes for each client opportunity. Our service area includes the majority of utilities within the states that we are licensed to operate.

Exhibit B-4 “Disclosure of Liabilities and Investigations”

Worthington Energy Consultants, LLC has 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.

Exhibit C-1 “Annual Reports”

Worthington Energy Consultants, LLC has not issued any annual reports.

Exhibit C-2 “SEC Filings”

Worthington Energy Consultants, LLC has not made any filings with the SEC.

Exhibit C-3 “Financial Statements”

Worthington Energy Consultants, LLC does not have two years of audited financial statements. No officer certified financial statements have been issued to date.

Exhibit C-4 “Financial Arrangements”

Worthington Energy Consultants has not entered into any guarantees, bank commitments, contractual arrangements, credit agreements, etc. and has not had a need for such financial arrangements to execute our business plan. N/A

Exhibit C-5 “Forecasted Financial Statements”

Worthington Energy Consultants, LLC has not prepared two years of forecasted financial statements.

As a consultant, WEC's revenues will be derived as a percentage of the services provided by others and is difficult to estimate.

Exhibit C-6 "Credit Rating"

Worthington Energy Consultants, LLC has not been directly issued a credit rating.

Exhibit C-7 "Credit Report"

Worthington Energy Consultants, LLC does not have a credit report from Experian, Dun and Bradstreet or a similar organization.

Exhibit C-8 "Bankruptcy Information"

Not applicable.

Exhibit C-9 "Merger Information"

Not applicable.

Exhibit C-10 "Corporate Structure"

Ownership is 100% Fred J. Graft and there are no affiliates or subsidiary companies.

Exhibit D-1 "Operations"

Worthington Energy Consultants, LLC typically procures clients monthly bills and assembles all accounts for multiple supplier quotes. Quotes are presented to the client who chooses the supplier who best meets client needs.

Exhibit D-2 "Operations Expertise"

Worthington Energy Consultants, LLC has assisted State Departments, Counties, Municipalities and Manufacturers with their energy procurement.

Exhibit D-3 "Key Technical Personnel"

Fred J. Graft – President
614-989-3030
fgraft@worthingtonenergyconsultants.com

Prior to founding Worthington Energy Consultants, LLC, Mr. Graft had 30 years of commercial real estate experience from management to supervising construction projects and brokerage.

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

I, Jon Husted, do hereby certify that I am the duly elected, qualified and present acting Secretary of State for the State of Ohio, and as such have custody of the records of Ohio and Foreign business entities; that said records show WORTHINGTON ENERGY CONSULTANTS, LLC, an Ohio For Profit Limited Liability Company, Registration Number 2048387, was organized within the State of Ohio on September 15, 2011, is currently in FULL FORCE AND EFFECT upon the records of this office.



*Witness my hand and the seal of the
Secretary of State at Columbus, Ohio
this 27th day of June, A.D. 2013*

Jon Husted

Ohio Secretary of State



Report

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For help reading this report, please review our sample report.

Search inquiry: Worthington Energy Consultants, Llc / Columbus / OH / (My company)

CreditScoreSM Report

as of: 06/18/18 11:06 ET

Worthington Energy Consultants, LLC

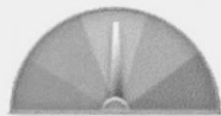
| | | | |
|----------------|--|----------------------------|--------------------|
| Address: | 445 Hutchinson Ave Ste 840 Columbus, OH 43235-5817 United States | Key Personnel: | Member: Fred Graft |
| Phone: | 614-989-3030 | Business Type: | Corporation |
| Website: | www.worthingtonenergyconsultants.com | Experian File Established: | August 2013 |
| Experian BIN: | 974960842 | Experian Years on File: | 5 Years |
| Agent: | National Registered Agents Inc | Years in Business: | More than 5 Years |
| Agent Address: | 208 So Lasalle ST Suite 814 Chicago, | Total Employees: | 11 |
| | | Sales: | \$1,684,000 |
| | | Filing Data Provided by: | Ohio |
| | | Date of Incorporation: | 08/19/2013 |

Experian Business Credit Score

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Business Credit Score



Medium Risk

The objective of the Experian Business Credit Score is to predict payment behavior. High Risk means that there is a significant probability of delinquent payment. Low Risk means that there is a good probability of on-time payment.

Key Score Factors:

- Risk associated with the company's industry.
- Company's business type.

Business Credit Scores range from a low of 1 to high of 100 with this company receiving a score of 28. Higher scores indicate lower risk. This score predicts the likelihood of serious credit delinquencies within the next 12 months. This score uses tradeline and collections information, public filings as well as other variables to predict future risk.

Experian Financial Stability Risk Rating

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Financial Stability Risk Rating



Medium-High Risk

A Financial Stability Risk Rating of 4 indicates a 10% potential risk of severe financial distress within the next 12 months.

Key Rating Factors:

- Lack of active trades.
- Risk associated with the business type.
- Risk associated with the company's industry sector.

Financial Stability Risk Ratings range from a low of 1 to high of 5 with this company receiving a rating of 4. Lower ratings indicate lower risk. Experian categorizes all businesses to fit within one of the five risk segments. This rating predicts the likelihood of payment default and/or bankruptcy within the next 12 months. This rating uses tradeline and collections information, public filings as well as other variables to predict future risk.

Credit Summary

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| | |
|--|-----|
| This location does not yet have an estimated Days Beyond Terms (DBT), or a Payment Trend Indicator. This is often the result of too few active Payment Tradelines. | |
| Please refer to Experian's www.BusinessCreditFacts.com website for more information on establishing Payment Tradelines. | |
| UCC Filings: | 0 |
| ✖ Businesses Scoring Worse: | 27% |
| ✓ Bankruptcies: | 0 |
| ✓ Liens: | 0 |
| ✓ Judgments Filed: | 0 |
| ✓ Collections: | 0 |

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