

January 3, 2019

Public Utilities Commission of Ohio  
Docketing Division  
180 East Broad Street  
Columbus, OH 43215-3798

CASE Number 14-1933-EL-AGG

Attached is amendment for Exhibit C-7 to be included with Options Consulting Services, LLC application for renewal as a Retail Electric Broker. Here is a copy of the Owner's Credit Report that was requested.

Gwyneth Minicozzi  
Director of Finance and Administration  
Options Consulting Services, LLC  
409 Adams St  
Toledo, OH 43604

douglas teskey's Credit Report

Provided by TransUnion<sup>TM</sup>

Overview

Your Credit Score



Account Mix

Credit Cards	7
Real Estate	2
Auto	9
Student	0
Other Loans	1
<b>Total Accounts:</b>	<b>19</b>

Employer Reported

SELFEMPLOYED

CONSUMER CHOICE MAR  
TOLEDO OH

Date Reported

May 15, 2014

Mar 21, 2014

Accounts

<b>SYNCB/ARTVAN</b>		<b>\$0</b>
<b>Account Details</b>		<b>Payment History</b>
Last Reported	Dec 20, 2018	Latest Status: Current
Creditor Name	SYNCB/ARTVAN	2018 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓
Account Type	Charge Account	2017 ✓ ✓ ✓ ✓ ✓ ✓
Account Status	Closed - Paid	J F M A M J J A S O N D
Opened Date	Jul 20, 2017	
Closed Date	Nov 13, 2018	Credit Utilization* 0.00%
Limit	\$4,000	
Term	--	<b>Creditor Contact Details</b>
Monthly Payment	\$0	SYNCB/ART VAN FURNITURE
Responsibility	Individual	PO BOX 965036
Balance	\$0	ORLANDO, FL
Highest Balance	\$2,000	32896
Payment Status	Current	(866) 396-8254
Worst Payment Status	Current	
Date of Last Payment	Jul 22, 2018	
Amount Past Due	\$0	
Times 30/60/90 Days Late	0/0/0	
Remarks	Account closed by consumer	

**CHASE CARD**

**\$2,343**  
47% of Credit Limit\*

**Account Details**

Last Reported **Dec 07, 2018**  
 Creditor Name **CHASE CARD**  
 Account Type **Flexible Spending Credit Card**  
 Account Status **Open**  
 Opened Date **Oct 07, 2013**  
 Closed Date **--**  
 Limit **\$5,000**  
 Term **--**  
 Monthly Payment **\$83**  
 Responsibility **Individual**  
 Balance **\$2,343**  
 Highest Balance **\$5,092**  
 Payment Status **Current**  
 Worst Payment Status **Current**  
 Date of Last Payment **Nov 04, 2018**  
 Amount Past Due **\$0**  
 Times 30/60/90 Days Late **0/0/0**  
 Remarks **--**

**Payment History**

Latest Status: **Current**

2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
2014										✓	✓	
	J	F	M	A	M	J	J	A	S	O	N	D

Credit Utilization\* **46.86%**

**Creditor Contact Details**

CHASE CARD  
 PO BOX 15298  
 WILMINGTON, DE  
 19850  
 (800) 945-2000

**CROGHAN COL**

**\$473,787**

**Account Details**

Last Reported **Nov 30, 2018**  
 Creditor Name **CROGHAN COL**  
 Account Type **Conventional Real Estate Mortgage**  
 Account Status **Open**  
 Opened Date **Dec 20, 2013**  
 Closed Date **--**  
 Limit **--**  
 Term **360 Months**  
 Monthly Payment **\$2,461**  
 Responsibility **Joint**  
 Balance **\$473,787**  
 Highest Balance **\$507,970**  
 Payment Status **Current**  
 Worst Payment Status **Current**  
 Date of Last Payment **Oct 25, 2018**  
 Amount Past Due **\$0**  
 Times 30/60/90 Days Late **0/0/0**  
 Remarks **--**

**Payment History**

Latest Status: **Current**

2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		
2014									✓	✓		
	J	F	M	A	M	J	J	A	S	O	N	D

**Creditor Contact Details**

CROGHAN COLONIAL BANK  
 323 CROGHAN  
 FREMONT, OH  
 43420

CROGHAN COL

\$30,337

Account Details

Last Reported **Nov 30, 2018**  
 Creditor Name **CROGHAN COL**  
 Account Type **Automobile**  
 Account Status **Open**  
 Opened Date **Jun 05, 2018**  
 Closed Date **--**  
 Limit **--**  
 Term **60 Months**  
 Monthly Payment **\$601**  
 Responsibility **Individual**  
 Balance **\$30,337**  
 Highest Balance **\$32,660**  
 Payment Status **Current**  
 Worst Payment Status **Current**  
 Date of Last Payment **Nov 08, 2018**  
 Amount Past Due **\$0**  
 Times 30/60/90 Days Late **0/0/0**  
 Remarks **--**

Payment History

Latest Status: Current

2018                    ✓ ✓ ✓ ✓ ✓  
 J F M A M J J A S O N D

Creditor Contact Details

CROGHAN COLONIAL BANK  
 323 CROGHAN  
 FREMONT, OH  
 43420

GMFINANCIAL

\$0

Account Details

Last Reported **Nov 30, 2018**  
 Creditor Name **GMFINANCIAL**  
 Account Type **Auto Lease**  
 Account Status **Closed**  
 Opened Date **Sep 22, 2015**  
 Closed Date **Nov 30, 2018**  
 Limit **--**  
 Term **39 Months**  
 Monthly Payment **\$672**  
 Responsibility **Joint**  
 Balance **\$0**  
 Highest Balance **\$26,246**  
 Payment Status **Current**  
 Worst Payment Status **Current**  
 Date of Last Payment **Nov 19, 2018**  
 Amount Past Due **\$0**  
 Times 30/60/90 Days Late **0/0/0**  
 Remarks **--**

Payment History

Latest Status: Current

2018 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓  
 2017 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓  
 2016 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓  
 2015    ✓ ✓ ✓ ✓  
 J F M A M J J A S O N D

Creditor Contact Details

GMFINANCIAL  
 PO BOX 1181145  
 ARLINGTON, TX  
 76096  
 (800) 429-5512

**BMW FIN SVC****\$21,270**

## Account Details

Last Reported **Nov 30, 2018**  
 Creditor Name **BMW FIN SVC**  
 Account Type **Automobile**  
 Account Status **Open**  
 Opened Date **Jan 13, 2015**  
 Closed Date **--**  
 Limit **--**  
 Term **72 Months**  
 Monthly Payment **\$825**  
 Responsibility **Individual**  
 Balance **\$21,270**  
 Highest Balance **\$52,785**  
 Payment Status **Current**  
 Worst Payment Status **Current**  
 Date of Last Payment **Oct 30, 2018**  
 Amount Past Due **\$0**  
 Times 30/60/90 Days Late **0/0/0**  
 Remarks **--**

## Payment History

Latest Status: Current

2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015		✓	✓	✓	✓	✓	✓	✓	✓	✓
		J	F	M	A	M	J	J	A	S
									O	N
										D

## Creditor Contact Details

BMW FINANCIAL SERVICES  
 PO BOX 3608  
 DUBLIN, OH  
 43016  
 (800) 578-5000

**CROGHAN COL****\$40,388**

## Account Details

Last Reported **Nov 30, 2018**  
 Creditor Name **CROGHAN COL**  
 Account Type **Automobile**  
 Account Status **Open**  
 Opened Date **Nov 08, 2018**  
 Closed Date **--**  
 Limit **--**  
 Term **66 Months**  
 Monthly Payment **\$689**  
 Responsibility **Individual**  
 Balance **\$40,388**  
 Highest Balance **\$40,265**  
 Payment Status **Current**  
 Worst Payment Status **Unknown**  
 Date of Last Payment **--**  
 Amount Past Due **\$0**  
 Times 30/60/90 Days Late **0/0/0**  
 Remarks **--**

## Payment History

Latest Status: Current

No payment history has been reported by this creditor.

## Creditor Contact Details

CROGHAN COLONIAL BANK  
 323 CROGHAN  
 FREMONT, OH  
 43420

**SYNCB/BANANA**

**\$0**

**Account Details**

Last Reported **Dec 04, 2017**  
 Creditor Name **SYNCB/BANANA**  
 Account Type **Charge Account**  
 Account Status **Closed - Paid**  
 Opened Date **Aug 22, 2013**  
 Closed Date **Aug 06, 2017**  
 Limit **\$700**  
 Term **--**  
 Monthly Payment **\$0**  
 Responsibility **Individual**  
 Balance **\$0**  
 Highest Balance **\$632**  
 Payment Status **Current**  
 Worst Payment Status **Current**  
 Date of Last Payment **Jul 14, 2015**  
 Amount Past Due **\$0**  
 Times 30/60/90 Days Late **0/0/0**  
 Remarks **Inactive account**

**Payment History**

Latest Status: Current

2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
2014	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
2013											✓	
	J	F	M	A	M	J	J	A	S	O	N	D

Credit Utilization\* 0.00%

**Creditor Contact Details**

SYNCB/BANANA REPUBLIC  
 PO BOX 965005  
 ORLANDO, FL  
 32896  
 (800) 234-7455

**SYNCB/LOW**

**\$0**

**Account Details**

Last Reported **Apr 19, 2017**  
 Creditor Name **SYNCB/LOW**  
 Account Type **Charge Account**  
 Account Status **Closed - Paid**  
 Opened Date **Oct 14, 2014**  
 Closed Date **Aug 03, 2016**  
 Limit **\$5,000**  
 Term **--**  
 Monthly Payment **\$0**  
 Responsibility **Authorized User**  
 Balance **\$0**  
 Highest Balance **\$3,534**  
 Payment Status **Current**  
 Worst Payment Status **Current**  
 Date of Last Payment **Aug 02, 2016**  
 Amount Past Due **\$0**  
 Times 30/60/90 Days Late **0/0/0**  
 Remarks **Account closed by consumer**

**Payment History**

Latest Status: Current

2017	✓	✓	✓									
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
2014									✓	✓	✓	
	J	F	M	A	M	J	J	A	S	O	N	D

Credit Utilization\* 0.00%

**Creditor Contact Details**

SYNCB/LOWES  
 PO BOX 956005  
 ORLANDO, FL  
 32896  
 (800) 444-1408

PREFCUSTJEWL

\$0

Account Details

Last Reported **Feb 05, 2017**  
 Creditor Name **PREFCUSTJEWL**  
 Account Type **Charge Account**  
 Account Status **Closed - Paid**  
 Opened Date **Oct 30, 2014**  
 Closed Date **Oct 19, 2016**  
 Limit **\$13,200**  
 Term **--**  
 Monthly Payment **\$0**  
 Responsibility **Individual**  
 Balance **\$0**  
 Highest Balance **\$13,225**  
 Payment Status **Current**  
 Worst Payment Status **Current**  
 Date of Last Payment **Apr 27, 2015**  
 Amount Past Due **\$0**  
 Times 30/60/90 Days Late **0/0/0**  
 Remarks **Canceled by credit grantor**

Payment History

Latest Status: Current

2017	✓																			
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014																			✓	✓
	J	F	M	A	M	J	J	A	S	O	N	D								

Credit Utilization+ 0.00%

Creditor Contact Details

WFFNB/PREFERRED CARD  
 PO BOX 14517  
 DES MOINES, IA  
 50306  
 (800) 231-5089

CROGHAN COL

\$0

Account Details

Last Reported **Oct 28, 2016**  
 Creditor Name **CROGHAN COL**  
 Account Type **Recreational Merchandise**  
 Account Status **Closed**  
 Opened Date **Aug 12, 2011**  
 Closed Date **Oct 28, 2016**  
 Limit **--**  
 Term **180 Months**  
 Monthly Payment **\$0**  
 Responsibility **Individual**  
 Balance **\$0**  
 Highest Balance **\$34,988**  
 Payment Status **Current**  
 Worst Payment Status **Current**  
 Date of Last Payment **Oct 28, 2016**  
 Amount Past Due **\$0**  
 Times 30/60/90 Days Late **0/0/0**  
 Remarks **Closed**

Payment History

Latest Status: Current

2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2013	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2012																			✓	✓
	J	F	M	A	M	J	J	A	S	O	N	D								

Creditor Contact Details

CROGHAN COLONIAL BANK  
 323 CROGHAN  
 FREMONT, OH  
 43420

**AMER HONDA**

**\$0**

**Account Details**

Last Reported **Aug 18, 2016**  
 Creditor Name **AMER HONDA**  
 Account Type **Auto Lease**  
 Account Status **Closed**  
 Opened Date **May 15, 2014**  
 Closed Date **Aug 18, 2016**  
 Limit **--**  
 Term **36 Months**  
 Monthly Payment **\$248**  
 Responsibility **Individual**  
 Balance **\$0**  
 Highest Balance **\$8,928**  
 Payment Status **Current**  
 Worst Payment Status **Current**  
 Date of Last Payment **Sep 14, 2016**  
 Amount Past Due **\$0**  
 Times 30/60/90 Days Late **0/0/0**  
 Remarks **Dispute resolved; reported by grantor**

**Payment History**

Latest Status: **Current**

2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014						✓	✓	✓	✓	✓	✓	✓	✓
	J	F	M	A	M	J	J	A	S	O	N	D	

**Creditor Contact Details**

AMERICAN HONDA FINANCE  
 2170 POINT BV 100  
 ELGIN, IL  
 60123  
 (800) 542-6632

**BK OF AMER**

**\$0**

**Account Details**

Last Reported **Sep 29, 2015**  
 Creditor Name **BK OF AMER**  
 Account Type **Automobile**  
 Account Status **Closed**  
 Opened Date **Mar 21, 2014**  
 Closed Date **Sep 29, 2015**  
 Limit **--**  
 Term **60 Months**  
 Monthly Payment **\$0**  
 Responsibility **Individual**  
 Balance **\$0**  
 Highest Balance **\$26,496**  
 Payment Status **Current**  
 Worst Payment Status **Current**  
 Date of Last Payment **Sep 28, 2015**  
 Amount Past Due **\$0**  
 Times 30/60/90 Days Late **0/0/0**  
 Remarks **Closed**

**Payment History**

Latest Status: **Current**

2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014			✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	J	F	M	A	M	J	J	A	S	O	N	D	

**Creditor Contact Details**

BANK OF AMERICA NA  
 PO BOX 45144  
 JACKSONVILLE, FL  
 32231  
 (800) 215-6195



**CROGHAN COL**

**\$0**

**Account Details**

Last Reported **Jul 27, 2015**  
 Creditor Name **CROGHAN COL**  
 Account Type **Conventional Real Estate Mortgage**  
 Account Status **Closed**  
 Opened Date **Oct 29, 2010**  
 Closed Date **Jul 27, 2015**  
 Limit **--**  
 Term **360 Months**  
 Monthly Payment **\$0**  
 Responsibility **Individual**  
 Balance **\$0**  
 Highest Balance **\$182,400**  
 Payment Status **Current**  
 Worst Payment Status **Current**  
 Date of Last Payment **Jul 27, 2015**  
 Amount Past Due **\$0**  
 Times 30/60/90 Days Late **0/0/0**  
 Remarks **Closed**

**Payment History**

Latest Status: Current

2015	✓	✓	✓	✓	✓	✓								
2014	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2013	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2012	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2011								✓	✓	✓	✓	✓	✓	✓
		J	F	M	A	M	J	J	A	S	O	N	D	

**Creditor Contact Details**

CROGHAN COLONIAL BANK  
 323 CROGHAN  
 FREMONT, OH  
 43420

**CCB/IDLIMG**

**\$0**

**Account Details**

Last Reported **Apr 17, 2015**  
 Creditor Name **CCB/IDLIMG**  
 Account Type **Charge Account**  
 Account Status **Closed**  
 Opened Date **Feb 21, 2015**  
 Closed Date **Mar 26, 2015**  
 Limit **\$7,500**  
 Term **--**  
 Monthly Payment **\$0**  
 Responsibility **Individual**  
 Balance **\$0**  
 Highest Balance **\$0**  
 Payment Status **Current**  
 Worst Payment Status **Current**  
 Date of Last Payment **--**  
 Amount Past Due **\$0**  
 Times 30/60/90 Days Late **0/0/0**  
 Remarks **Account closed by consumer**

**Payment History**

Latest Status: Current

2015	✓													
		J	F	M	A	M	J	J	A	S	O	N	D	

Credit Utilization\* 0.00%

**Creditor Contact Details**

COMENITYCAPITAL/IDLIMG  
 PO BOX 182120  
 COLUMBUS, OH  
 43218

**CHASE AUTO**

**\$0**

**Account Details**

Last Reported **Jan 25, 2015**  
 Creditor Name **CHASE AUTO**  
 Account Type **Automobile**  
 Account Status **Closed**  
 Opened Date **Mar 10, 2014**  
 Closed Date **Jan 25, 2015**  
 Limit **--**  
 Term **60 Months**  
 Monthly Payment **\$1,113**  
 Responsibility **Individual**  
 Balance **\$0**  
 Highest Balance **\$62,700**  
 Payment Status **Current**  
 Worst Payment Status **Current**  
 Date of Last Payment **Jan 21, 2015**  
 Amount Past Due **\$0**  
 Times 30/60/90 Days Late **0/0/0**  
 Remarks **Closed**

**Payment History**

Latest Status: Current

2014    ✓   ✓   ✓   ✓   ✓   ✓   ✓   ✓   ✓   ✓  
          J   F   M   A   M   J   J   A   S   O   N   D

**Creditor Contact Details**

CHASE AUTO FINANCE  
 PO BOX 901003  
 FORT WORTH, TX  
 76101  
 (800) 336-6675

**BK OF AMER**

**\$0**

**Account Details**

Last Reported **Jul 08, 2014**  
 Creditor Name **BK OF AMER**  
 Account Type **Automobile**  
 Account Status **Closed**  
 Opened Date **Feb 10, 2012**  
 Closed Date **Jul 08, 2014**  
 Limit **--**  
 Term **60 Months**  
 Monthly Payment **\$959**  
 Responsibility **Individual**  
 Balance **\$0**  
 Highest Balance **\$47,857**  
 Payment Status **Current**  
 Worst Payment Status **Current**  
 Date of Last Payment **Jul 07, 2014**  
 Amount Past Due **\$0**  
 Times 30/60/90 Days Late **0/0/0**  
 Remarks **Closed**

**Payment History**

Latest Status: Current

2014   ✓   ✓   ✓   ✓   ✓   ✓  
 2013   ✓   ✓   ✓   ✓   ✓   ✓   ✓   ✓   ✓   ✓   ✓  
 2012   ✓   ✓   ✓   ✓   ✓   ✓   ✓   ✓   ✓   ✓   ✓  
          J   F   M   A   M   J   J   A   S   O   N   D

**Creditor Contact Details**

BANK OF AMERICA NA  
 PO BOX 45144  
 JACKSONVILLE, FL  
 32231  
 (800) 215-6195

**CAPITAL ONE**

**\$0**

**Account Details**

Last Reported **Apr 13, 2013**  
 Creditor Name **CAPITAL ONE**  
 Account Type **Credit Card**  
 Account Status **Closed - Paid**  
 Opened Date **Apr 03, 2007**  
 Closed Date **Oct 19, 2009**  
 Limit **\$300**  
 Term **--**  
 Monthly Payment **\$0**  
 Responsibility **Individual**  
 Balance **\$0**  
 Highest Balance **\$349**  
 Payment Status **Current**  
 Worst Payment Status **Current**  
 Date of Last Payment **Mar 17, 2010**  
 Amount Past Due **\$0**  
 Times 30/60/90 Days Late **0/0/0**  
 Remarks **Account closed by consumer**

**Payment History**

Latest Status: **Current**

2013	✓	✓	✓																
2012	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2011	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2010	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2009																			

**Unknown**  
 Credit Utilization\* 0.00%

**Creditor Contact Details**

CAPITAL ONE  
 PO BOX 30253  
 SALT LAKE CITY, UT  
 84130  
 (800) 477-6000

**NTL BK OAKHB**

**\$0**

**Account Details**

Last Reported **Jul 05, 2012**  
 Creditor Name **NTL BK OAKHB**  
 Account Type **Automobile**  
 Account Status **Closed**  
 Opened Date **Jun 23, 2011**  
 Closed Date **Jul 05, 2012**  
 Limit **--**  
 Term **66 Months**  
 Monthly Payment **\$599**  
 Responsibility **Individual**  
 Balance **\$0**  
 Highest Balance **\$31,500**  
 Payment Status **Current**  
 Worst Payment Status **Current**  
 Date of Last Payment **Jul 05, 2012**  
 Amount Past Due **\$0**  
 Times 30/60/90 Days Late **0/0/0**  
 Remarks **Closed**

**Payment History**

Latest Status: **Current**

2012	✓	✓	✓	✓	✓	✓													
2011																			

**Creditor Contact Details**

NATL BK OAK HARBOR  
 147 W WATER  
 OAK HARBOR, OH  
 43449  
 (419) 898-5741

\*Calculated using reported balance and credit limit on account.

## Credit Inquiries

### ONSITE MANAG

#### Creditor Contact Details

ONSITE MANAGER  
2465 LATHAM ST 3RD 301  
MOUNTAIN VIEW, CA 94040

Inquiry Date: Jul 21, 2017  
Removed By: Aug 2019  
Inquiry Type: Misc.

### CBCINNOVIS

#### Creditor Contact Details

CBCINNOVIS  
875 GREENTREE RD  
PITTSBURGH, PA 15220  
(877) 237-8317

Inquiry Date: Aug 31, 2018  
Removed By: Oct 2020  
Inquiry Type: Credit Union

### CROGHAN COLO

#### Creditor Contact Details

CROGHAN COLONIAL BANK  
323 CROGHAN ST  
FREEMONT, OH 43420  
(419) 332-7301

Inquiry Date: Nov 5, 2018  
Removed By: Dec 2020  
Inquiry Type: Bank

### CROGHAN COLO

#### Creditor Contact Details

CROGHAN COLONIAL BANK  
323 CROGHAN ST  
FREEMONT, OH 43420  
(419) 332-7301

Inquiry Date: May 21, 2018  
Removed By: Jun 2020  
Inquiry Type: Bank

\*Estimated based on the date of your inquiry and an assumed 2 year expiration period.

## Collections



As of Dec 30, 2018, you had no collections accounts on your credit report.

## Public Records



As of Dec 30, 2018, you had no public records on your credit report.

# How to Read Your Credit Report

Your full credit report is divided into five important sections:

## Personal and Employment Information

This section contains names, addresses and employers included on your credit report. This sort of information is added to your report after it's been used on credit applications. Review this section for any information you don't recognize.

## Accounts

This section contains details on each credit account on your credit report, including both open and closed accounts. Details include payment history, current status and reported balances. Review this section to ensure that your lenders have been properly reporting your activity, and to look for any accounts that you didn't open.

## Credit Inquiries

This section contains details on each hard credit inquiry on your credit report. Hard inquiries are typically added to your report when you apply for new lines of credit. Review this section to verify that each inquiry is correct and authorized by you, and to find our approximation of when each inquiry will be removed from your report.

## Collections

This section contains information about any accounts reported as in collections. If you've fallen behind on payments and have outstanding debts, a lender could send your account to collections. Review this section to check the accuracy of information about each collections account and to find contact information for your collections agencies.

## Public Records

This section contains details on any public record information included in your credit report. Public records include bankruptcies, civil judgments and tax liens. Review this section to ensure that each item is reported accurately. If there is incorrect information, you could file a dispute directly with the credit bureaus.

If you anticipate changes to your report over time, you can get an update to your credit report once a week through Credit Karma to check if new information has been added and old information has been updated. Because lenders typically only report information to the bureau once a month, it may take time for these updates to appear. View your report online to find highlights of information that could be important to your credit health.

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Summary: Exhibit C-7 electronically filed by Mrs. Gwyneth A Minicozzi on behalf of Options Consulting Services and Mrs. Gwyneth A Minicozzi