January 3, 2019

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

CASE Number 14-1932-GA-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.

Overview



Acco	ount Mix	
	Credit Cards	7
•	Real Estate	 2
•	Auto	9
0	Student	0
٥	Other Loans	 1
Tot	al Accounts:	 19

Employer Reported

Date Reported

SELFEMPLOYED

May 15, 2014

CONSUMER CHOICE MAR

Mar 21, 2014

TOLEDO OH

Accounts

ccount Details		Payment History								
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		Creditor Contact Details								
Monthly Payment	\$0	SYNCB/ART VAN FURNITURE								
Responsibility	Individual	PO BOX 965036								
Balance	\$0	ORLANDO, FL 32896								
Highest Balance	\$2,000	(866) 396-8254								
Payment Status	Current									
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									

Account Details		Payment History
Last Reported	Dec 07, 2018	Latest Status: Current
Creditor Name	CHASE CARD	2018 / / / / / / / / / /
Account Type	Flexible Spending Credit Card	2017 🗸 🏑 🏑 🗸 🗸 🗸 🗸 🗸 🗸
Account Status	Open	2016 🗸 🏑 🗸 🗸 🗸 🗸 🗸 🗸 🗸
Opened Date	Oct 07, 2013	2015 🗸 🗸 🗸 🗸 🗸 🗸 🗸 🗸 🗸
Closed Date	Sh. 49	√ J F M A M J J A S O N D
Limit	\$5,000	
Term		Credit Utilization* 46.86%
Monthly Payment	\$83	
Responsibility	Individual	Creditor Contact Details
Balance	\$2,343	CHASE CARD
Highest Balance	\$5,092	PO BOX 15298
Payment Status	Current	WILMINGTON, DE 19850
Worst Payment Status	Current	(800) 945-2000
Date of Last Payment	Nov 04, 2018	
Amount Past Due	\$0	
Times 30/60/90 Days Late	0/0/0	
Remarks		

ccount Details		Payn	nent	Hist	ory									
Last Reported	Nov 30, 2018	Lates	st St	atus:	Cur	rent								
Creditor Name	CROGHAN COL	2018	1	1	1	1	1	√	V	\$	1	√		
Account Type	Conventional Real Estate Mortgage	2017		√		•	√							
Account Status	Open	2016	•	-			√.							
Opened Date	Dec 20, 2013	2015	1	√	√	1	1	V	√	√	√	Ý		√
Closed Date		2014	J	F	м	А	М	J	J	Α	8	0	√ N	√ D
Limit	M-44													
Term	360 Months	Cred	itor	Con	tact	Dota	ils							
Monthly Payment	\$2,461	CRO	GH	AN C	ol c	MΙΔ	RΔ	NK						
Responsibility	Joint	323 (CRO	GHA	N	/11(F)	LUA	1411						
Balance	\$473,787	FREN 4342		IT, O	H									
Highest Balance	\$507,970	40-12												
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	Av.													

Account Details		Paym	ent	Hist	ory									
Last Reported	Nov 30, 2018	Lates	t St	etus:	Curi	rent								
Creditor Name	GMFINANCIAL	2018	1	1	J	J	J	st	J	1	1	1		
Account Type	Auto Lease	2017		-	•						1		1	1
Account Status	Closed	2016	•						1					
Opened Date	Sep 22, 2015	2015									1	√	1	1
Closed Date	Nov 30, 2018		J	F	М	A	M	J	J	A	8	٥	N	Đ
Limit														
Term	39 Months	Creditor Contact Details												
Monthly Payment	\$672	GMF	INA	NCI/	۸L									
Responsibility	Joint	PO B ARLII												
Balance	\$0	7609		on,	. 1.7.									
Highest Balance	\$26,246	(800)	429	-551	2									
Payment Status	Current													
Worst Payment Status	Current													
Date of Last Payment	Nov 19, 2018													
Amount Pest Due	\$0													
Times 30/60/90 Days Late	0/0/0													
Remarks	***													

Account Details		Payment History
Last Reported	Nov 30, 2018	Latest Status; Current
Creditor Name	CROGHAN COL	No payment history has been reported by this creditor.
Account Type Account Status	Automobile Open	Creditor Contact Details
Opened Date	Nov 08, 2018	CROGHAN COLONIAL BANK 323 CROGHAN
Closed Date Limit		FREMONT, OH 43420
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	

Account Details		Paymer	nt F	listo	ory									
Last Reported	Dec 04, 2017	Latest S	Sta	tus:	Curi	ent								
Creditor Name	SYNCB/BANANA	2017 🗸		J	1	./	3	J	1	./	J	J	1	
Account Type	Charge Account	2016 🗸					•	-	√		-			√
Account Status	Closed - Paid	2015 🗸		1					<i>,</i>					
Opened Date	Aug 22, 2013	2014 🗸	,	√	√	√	1	√	√	√	✓	1	V	√
Closed Date	Aug 06, 2017	2013												V
Limit	\$700	J		F	М	A	M	J	J	A	8	0	N	D
Term														
Monthly Payment	\$0	Credit (Util	lizat	ion'	0.	.00%	5						
Responsibility	Individual													
Balance	\$0	Credito	or C	Cont	lact	Deta	ils							
Highest Balance	\$632	SYNCE	/B	ANA	۸NA	REP	UBL	IC						
Payment Status	Current	PO BOX 965005												
Worst Payment Status	Current	ORLANDO, FL 32896												
Date of Last Payment	Jul 14, 2015	(800) 23	34-	-745	5									
Amount Past Due	\$0													
Times 30/60/90 Days Late	0/0/0													

Inactive account

Remarks

ocount Details		Payment History							
Last Reported .	Apr 19, 2017	Latest Status: Current							
Creditor Name	SYNCB/LOW	2017 🗸 🏒 🗸							
Account Type	Charge Account	2016 / / / / / / / / / / /							
Account Status	Closed - Paid	2015 / / / / / / / / / / / /							
Opened Date	Oct 14, 2014	2014							
Closed Date	Aug 03, 2016	J F M A M J J A S D N D							
Limit	\$5,000								
Term		Credit Utilization* 0.00%							
Monthly Payment	\$0								
Responsibility	Authorized User	Creditor Contact Details							
Balance	\$0	SYNCB/LOWES							
Highest Balance	\$3,534	PO BOX 956005							
Payment Status	Current	ORLANDO, FL 32896							
Worst Payment Status	Current	(800) 444-1408							
Date of Last Payment	Aug 02, 2016								
Amount Past Due	\$0								
Times 30/60/90 Days Late	0/0/0								
Remarks	Account closed by								

Account Details		Payment History									
Last Reported	Feb 05, 2017	Latest Status: Current									
Creditor Name	PREFCUSTJEWL	2017 🗸									
Account Type	Charge Account	2016 / / / / / / / / / / / /									
Account Status	Closed - Paid	2015 / / / / / / / / / / / / /									
Opened Date	Oct 30, 2014	2014									
Closed Date	Oct 19, 2016	J F M A M J J A S O N D									
Limit	\$13,200										
Term		Credit Utilization* 0.00%									
Monthly Payment	\$0										
Responsibility	Individual	Creditor Contact Details									
Balance	\$0	WFFNB/PREFERRED CARD									
Highest Balance	\$13,225	PO BOX 14517									
Payment Status	Current	DES MOINES, IA 50306									
Worst Payment Status	Current	(800) 231-5089									
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										

CROGHAN COL		\$0
Account Details		Payment History
Last Reported	Oct 28, 2016	Latest Status: Current
Creditor Name	CROGHAN COL	2016 / / / / / / / /
Account Type	Recreational Merchandise	2015 / / / / / / / / / / /
Account Status	Closed	2014 / / / / / / / / / / /
Opened Date	Aug 12, 2011	2013 / / / / / / / / / /
Closed Date	Oct 28, 2016	2012
Limit	***	J F M A M J J A S O A D
Term	180 Months	Creditor Contact Details
Monthly Payment	\$0	CROGHAN COLONIAL BANK
Responsibility	Individual	323 CROGHAN
Balance	\$0	FREMONT, OH 43420
Highest Balance	\$34,988	40420
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	

AMER HONDA Payment History Account Details Latest Status: Current Aug 18, 2016 Last Reported AMER HONDA Creditor Name Auto Lease Account Type Closed Account Status May 15, 2014 Opened Date Aug 18, 2016 Closed Date **Creditor Contact Details** Limit 36 Months AMERICAN HONDA FINANCE Term 2170 POINT BV 100 \$248 Monthly Payment ELGIN, IL Individual 60123 Responsibility (800) 542-6632 ŚO Balance \$8,928 Highest Balance Current Payment Status Current Worst Payment Status Sep 14, 2016 Date of Last Payment \$0 Amount Past Due 0/0/0 Times 30/60/90 Days Late Dispute resolved; Remarks reported by grantor

\$0 BK OF AMER Payment History Account Details Latest Status: Current Sep 29, 2015 Last Reported BK OF AMER Creditor Name Automobile Account Type Closed Account Status Mar 21, 2014 Opened Date Creditor Contact Details Closed Date Sep 29, 2015 BANK OF AMERICA NA Limit PO BOX 45144 60 Months Term JACKSONVILLE, FL \$0 Monthly Payment 32231 (800) 215-6195 Individual Responsibility \$0 Balance \$26,496 Highest Balance Current Payment Status Current Worst Payment Status Sep 28, 2015 Date of Last Payment \$0 Amount Past Due 0/0/0 Times 30/60/90 Days Late Closed Remarks

Account Details		Paym	ent	Histo	ory									
Last Reported	Jul 27, 2015	Lates	t St	atus:	Cur	rent								
Creditor Name	CROGHAN COL	2015	J	J	1	√	J	./						
Account Type	Conventional Real Estate Mortgage	2014	•	1	-			√ √	√	∢	√	\$	√	4
Account Status	Closed	2013	√	1	\$	✓	√	1	√	1	✓	✓	✓	1
Opened Date	Oct 29, 2010	2012	✓	1	√	1	∢	✓	√	1		1		1
Closed Date	Jul 27, 2015	2011	J	F		A	M	J	√ 3	√ A	√ s	√ 0	√ N	√ D
Limit			ų	r	М	А	M	J	J	A	3	u	N	U
Term	360 Months	Creditor Contact Details												
Monthly Payment	\$0	CRO	011	. N. O	~! ~		D.A	NII.						
Responsibility	Individual	323 C				MIAI	LDA	NK						
Balance	\$0	FREM 43420		IT, O	Н									
Highest Balance	\$182,400	43421	J											
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													

account Details		Payment History
Last Reported	Apr 17, 2015	Latest Status: Current
Creditor Name	CCB/IDLIMG	2015 ✓
Account Type	Charge Account	JF M AMJJASOND
Account Status	Closed	
Opened Date	Feb 21, 2015	Credit Utilization* 0.00%
Closed Date	Mar 26, 2015	
Limit	\$7,500	Creditor Contact Details
Term		COMENITYCAPITAL/IDLIMG
Monthly Payment	\$0	PO BOX 182120
Responsibility	individual	COLUMBUS, OH 43218
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	

count Details		Payment History
Last Reported	Jul 08, 2014	Latest Status: Current
Creditor Name	BK OF AMER	2014 / / / / / /
Account Type	Automobile	2013 / / / / / / / / / / /
Account Status	Closed	2012
Opened Date	Feb 10, 2012	J F M A M J J A S O N D
Closed Date	Jul 08, 2014	
Limit		Creditor Contact Deteils
Term	60 Months	BANK OF AMERICA NA PO BOX 45144 JACKSONVILLE, FL 32231 (800) 215-6195
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	

ccount Details		Payment History
Last Reported	Jul 05, 2012	Latest Status: Current
Creditor Name	NTL BK OAKHB	2012 🗸 🏑 🗸 🗸 🗸
Account Type	Automobile	2011
Account Status	Closed	J F M A M J J A 8 O N D
Opened Date	Jun 23, 2011	
Closed Date	Jul 05, 2012	Creditor Contact Details
Limit		NATL BK OAK HARBOR 147 W WATER OAK HARBOR, OH 43449 (419) 898-5741
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	

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

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.

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

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.



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.

60 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.

This foregoing document was electronically filed with the Public Utilities

Commission of Ohio Docketing Information System on

1/3/2019 11:56:10 AM

in

Case No(s). 14-1932-GA-AGG

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