



DIS Case Number: 18-1791-GA-AGG

## Section A: Application Information

### A-1. Provider type:

☒ Retail Natural Gas  
Broker

☒ Retail Natural Gas  
Aggregator

☐ Retail Natural Gas  
Marketer

### A-2. Applicant's legal name and contact information.

**Legal Name:** Open Market Energy LLC

**Phone:** 240-482-  
4729

**Extension (if  
applicable):**

**Website (if any):**

www.openmarketenergy.net

**Country:** United States

**Street:** 7625 Wisconsin Avenue Suite 200

**City:** Bethesda

**Province/State:** MD

**Postal Code:** 20814

### A-3. Names and contact information under which the applicant will do business in Ohio

Provide the names and contact information the business entity will use for business in Ohio. This does not have to be an Ohio address and may be the same contact information given in A-2.

Name	Type	Address	Active?	Proof
Open Market Energy, LLC	Official Name	7625 WISCONSIN AVE Suite 200 BETHESDA, MD 20814	Yes	File

### A-4. Names under which the applicant does business in North America

Provide all business names the applicant uses in North America, including the names provided in A-2 and A-3.

Name	Type	Address	Active?	Proof
Open Market Energy, LLC	Official Name	7625 WISCONSIN AVE Suite 200 BETHESDA, MD 20814	Yes	File



**A-5. Contact person for regulatory matters**

John Gardiner  
7625 wisconsin ave ste 200  
bethesda, MD 20814  
US  
john@openmarketenergy.net  
2404824738

**A-6. Contact person for PUCO Staff use in investigating consumer complaints**

CONSUMER COMPLAINT- Open Market Energy, LLC  
7625 WISCONSIN AVE Suite 200  
BETHESDA, MD 20814  
US  
licensing@openmarketenergy.net  
2404824738

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

<b>Phone:</b> 240-482-4729	<b>Extension (if applicable):</b>	<b>Country:</b> United States
<b>Fax:</b> 240-599-1111	<b>Extension (if applicable):</b>	<b>Street:</b> 7625 Wisconsin Avenue Suite 200
<b>Email:</b> mr@openmarketenergy.net		<b>City:</b> Bethesda
		<b>Province/State:</b> MD
		<b>Postal Code:</b> 20814

**A-8. Applicant's federal employer identification number**

26-0428080

**A-9. Applicant's form of ownership**

**Form of ownership:** Limited Liability Company (LLC)

**A-10. Identify current or proposed service areas**

Identify each service area in which the applicant is currently providing service or intends to provide service and identify each customer class that the applicant is currently serving or intends to serve.

### Service area selection

Dominion Energy Ohio

### Class of customer selection

Small Commercial

Large Commercial

### A-11. Start date

Indicate the approximate start date the applicant began/will begin offering services: 05-17-2016

### A-12. Principal officers, directors, and partners

Please provide all contacts that should be listed as an officer, director or partner.

Name	Email	Title	Address
Matt Gardiner	matt@openmarketenergy.net		7625 Wisconsin Ave Bethesda, MD 20814 US
John Gardiner	john@openmarketenergy.net	President	7625 wisconsin ave ste 200 bethesda, MD 20814 US
Amy Gardiner	amy@openmarketenergy.net		7625 Wisconsin Avenue Suite 200 Bethesda, MD 20814 US

### A-13. Company history

Open Market Energy LLC, a State of Maryland LLC, formed in 2007. OME has developed a supplier network consisting of WGL, Constellation Energy, Talen Energy, Direct Energy, UGI and others to ensure the very best competitive pricing and products for our clients.

OME has grown to over a dozen energy brokers in 13 years with a client base in over 8 states. OME is currently licensed as a broker/aggregator in the 8 states with most of our business located in the Mid-Atlantic region.



## Public Utilities Commission

We currently manage over 5,000 natural gas meters, serving over 7,500,000 dth. Our clients include MGM Casino, Panera Bread, Washington Properties, Associated Press, CSPAN and Matan Development. Open Market Energy has developed significant relationships with the major property managers, industrial customers and government agencies in the Washington Metropolitan Area

### **A-14. Secretary of State**

Secretary of State Link:

### **A-15. Proof of Ohio Employee and Office**

Provide proof of an Ohio Office and Employee in accordance with Section 4929.22 of the Ohio Revised Code. List the designated Ohio employee's name, Ohio office address, telephone number and web site address

**Employee Name:** Christa House  
50 West Broad Street Suite 1330  
Columbus, OH 43215  
US  
christa.house@cscglobal.com  
8009279801

## **Section B: Applicant Managerial Capability and Experience**

### **B-1. Jurisdiction of operations**

List all jurisdictions in which the applicant or any affiliated interest of the applicant is certified, licensed, registered or otherwise authorized to provide retail natural gas service or retail/wholesale electric service as of the date of filing the application..

Jurisdiction of Operation: Open Market Energy LLC is licensed to operate as a gas or electric energy aggregator/broker under the name Open Market Energy LLC in the following States: Maryland: July 2010 • Washington, D.C.: April 2011 • Pennsylvania: July 2015 • Delaware: August 2017 • New Jersey: September 2017 Massachusetts: June 2018 Virginia: December 2019, New York: July 2018,

### **B-2. Experience and plans**



Describe the applicant's experience in providing the service(s) for which it is applying (e.g., number and type of customers served, utility service areas, amount of load, etc.). Include the 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 Sections 4928.10 and/or 4929.22 of the Ohio Revised Code.

Application Experience and Plan Description: Open Market Energy LLC does not supply or take title to electricity and does not enter into any contract with customers. As electrical service brokers, the only contract is between the suppliers and the customers. We do not bill the customer for any energy procurement services and we are entirely compensated by the suppliers we represent. OME assists and advocates for our customers with any issues (billing, usage, taxation or energy related) that they may have with the utility or supplier as it relates to energy procurement. Customers can reach out to their account manager at any time for assistance, either contacting them directly or using our toll-free number. OME defers to existing fair dispute resolution procedures that utilities/suppliers have in place. Steve Pritchett, our VP of Business Development, will be responsible for the operations conducted in Ohio. Mr. Pritchett has over 30 plus years of experience in the energy business. His experience includes 10 years of work for a utility company in the DC metropolitan area where he analyzed tariff classes and managed natural gas procurement for large interruptible gas accounts. Pritchett's experience also includes 20 years as a broker/account manager at WGES(now WGL) for both electric and natural gas customers.

### **B-3. Disclosure of liabilities and investigations**

For the applicant, affiliate, predecessor of the applicant, or any principal officer of the applicant, describe all existing, pending or past rulings, judgments, findings, contingent liabilities, revocation of authority, regulatory investigations, judicial actions, or other formal or informal notices of violations, or any other matter related to competitive services in Ohio or equivalent services in another jurisdiction..

Liability and Investigations Disclosures: N/A Open Market Energy LLC has no Liabilities and Investigations to disclose.



**B-4. Disclosure of consumer protection violations**

Has the applicant, affiliate, predecessor of the applicant, or any principal officer of the applicant been convicted or held liable for fraud or for violation of any consumer protection or antitrust laws within the past five years?

**No**

**B-5. Disclosure of certification, denial, curtailment, suspension or revocation**

Has the applicant, affiliate, or a predecessor of the applicant had any certification, license, or application to provide retail natural gas or retail/wholesale electric service denied, curtailed, suspended, revoked, or cancelled or been terminated or suspended from any of Ohio's Natural Gas or Electric Utility's Choice programs within the past two years?

**No**

## **Section C: Applicant Financial Capability and Experience**

**C-1. Financial reporting**

Provide a current link to the most recent Form 10-K filed with the Securities and Exchange Commission (SEC) or upload the form. If the applicant does not have a Form 10-K, submit the parent company's Form 10-K. If neither the applicant nor its parent is required to file Form 10-K, state that the applicant is not required to make such filings with the SEC and provide an explanation as to why it is not required.

Does not apply

**C-2. Financial statements**

Provide copies of the applicant's two most recent years of audited financial statements, including a 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, provide 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 bank account numbers redacted**.

If the applicant is unable to meet the requirement for two years of financial statements, the Staff reviewer may request additional financial information.

File(s) attached

### **C-3. Forecasted financial statements**

Provide two years of forecasted income statements **based solely on the applicant's anticipated business activities in the state of Ohio**.

Include the following information with the forecast: a list of assumptions used to generate the forecast; a statement indicating that the forecast is based solely on Ohio business activities only; and the name, address, email address, and telephone number of the preparer of the forecast.

The forecast may be in one of two acceptable formats: 1) an annual format that includes the current year and the two years succeeding the current year; or 2) a monthly format showing 24 consecutive months following the month of filing this application broken down into two 12-month periods with totals for revenues, expenses, and projected net incomes for both periods. Please show revenues, expenses, and net income (revenues minus total expenses) that is expected to be earned and incurred in **business activities only in the state of Ohio** for those periods.

If the applicant is filing for both an electric certificate and a natural gas certificate, please provide a separate and distinct forecast for revenues and expenses representing Ohio electric business activities in the application for the electric certificate and another forecast representing Ohio natural gas business activities in the application for the natural gas certificate.

File(s) attached

### **C-4. Credit rating**

Provide a credit opinion disclosing the applicant's credit rating as reported by at least one of the following ratings agencies: Moody's Investors Service, Standard & Poor's Financial Services, Fitch Ratings or the National Association of Insurance Commissioners. If the applicant does not have its own credit ratings, substitute the credit ratings of a parent or an affiliate organization



## Public Utilities Commission

and submit 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 'Not Rated'.

This does not apply

### C-5. Credit report

Provide a copy of the applicant's credit report from Experian, Equifax, TransUnion, Dun and Bradstreet or a similar credit reporting organization. If the applicant is a newly formed entity with no credit report, then provide a personal credit report for the principal owner of the entity seeking certification. At a minimum, the credit report must show summary information and an overall credit score. **Bank/credit account numbers and highly sensitive identification information must be redacted.** If the applicant provides an acceptable credit rating(s) in response to C-4, then the applicant may select 'This does not apply' and provide a response in the box below stating that a credit rating(s) was provided in response to C-4.

File(s) attached

### C-6. Bankruptcy information

Within the previous 24 months, have any of the following filed for reorganization, protection from creditors or any other form of bankruptcy?

- Applicant
- Parent company of the applicant
- Affiliate company that guarantees the financial obligations of the applicant
- Any owner or officer of the applicant

No

### C-7. Merger information

Is the applicant currently involved in any dissolution, merger or acquisition activity, or otherwise participated in such activities within the previous 24 months?

No

### C-8. Corporate structure

Provide a graphical depiction of the applicant's corporate structure. Do not provide an internal organizational chart. The graphical depiction should include all parent holding companies,



subsidiaries and affiliates as well as 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 the applicant may respond by stating that it is a stand-alone entity with no affiliate or subsidiary companies.

Stand-alone entity with no affiliate or subsidiary companies

## Section D: Applicant Technical Capacity

### D-1. Operations

Retail natural gas brokers/aggregators: Include details of the applicant's business operations and plans for arranging and/or aggregating for the supply of natural gas to retail customers.

Retail natural gas brokers/aggregators: Include details of the applicant's business operations and plans for arranging and/or aggregating for the supply of natural gas to retail customers.

Operations Description: OME provides electric and gas account procurement services and account management for a client profile, which is mainly comprised of commercial businesses and mid-size real estate developers. Open Market Energy LLC does not supply the natural gas and does not enter into any contract with customers. As natural gas brokers, the only contract is between the suppliers and the customers. We do not bill the customer for any services and we are entirely compensated by the suppliers we represent.

Open Market Energy assists and advocates for our customers with any issues (billing, usage, taxation or energy related) that they have with the utility or supplier as it relates to energy procurement. Customers can reach out to their account manager at any time for assistance, either contacting them directly or using our toll-free number. OME defers to existing fair dispute resolution procedures that utilities/suppliers have in place.

### D-2. Operations Expertise & Key Technical Personnel



## Public Utilities Commission

Given the operational nature of the applicant's business, provide evidence of the applicant's experience and technical expertise in performing such operations. Include the names, titles, e-mail addresses, and background of key personnel involved in the operations of the applicant's business.

Operations Expertise & Personnel Description: OME provides electric and gas account procurement services and account management for a client profile, which is comprised of commercial businesses and mid-size real estate developers. The clients' energy usage is anywhere from 1 to 50 million kWh per year over multiple accounts. We currently manage over 3,000 electric meters and over 5,000 natural gas meters, serving over 1,000,000,000 kWhs and 7,500,000 dth. Our clients include MGM Casino, Panera Bread, Washington Properties, Associated Press, CSPAN and Matan Development. Open Market Energy has developed significant relationships with the major property managers, industrial customers and government agencies in the Washington Metropolitan Area.



Public Utilities  
Commission

# Application Attachments



DATE	DOCUMENT ID	DESCRIPTION	FILING	EXPED	PENALTY	CERT	COPY
06/23/2016	201617402194	REGISTRATION OF FOREIGN FOR PROFIT LLC (LFP)	99.00	0.00	0.00	0.00	0.00

**Receipt**

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

OPEN MARKET ENERGY LLC  
7625 WISCONSIN AVE  
BETHESDA, MD 20814

**STATE OF OHIO  
CERTIFICATE**

**Ohio Secretary of State, Jon Husted**  
**3914859**

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

**OPEN MARKET ENERGY LLC**

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

Document(s)

**REGISTRATION OF FOREIGN FOR PROFIT LLC**

Effective Date: 06/14/2016

Document No(s):

**201617402194**



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  
23rd day of June, A.D. 2016.

*Jon Husted*

**Ohio Secretary of State**

12/03/20

# Open Market Energy, LLC

## Balance Sheet Standard

As of December 31, 2019

	Dec 31, '19	Dec 31, '18
ASSETS		
Current Assets		
Checking/Savings		
United Bank	22,061.51	101,326.18
Profit Sharing Money Mar...	3,003.08	10,501.16
Total Checking/Savings	25,064.59	111,827.34
Other Current Assets		
Commission Advances	21,928.00	10,871.68
Total Other Current Assets	21,928.00	10,871.68
Total Current Assets	46,992.59	122,699.02
Other Assets		
OME Solar LLC	116,270.63	0.00
1851 South Club Solar	250,936.11	250,000.00
OME Solutions	0.00	10,000.00
Total Other Assets	367,206.74	260,000.00
TOTAL ASSETS	414,199.33	382,699.02
LIABILITIES & EQUITY		
Liabilities		
Current Liabilities		
Other Current Liabilities		
Voya 401K Plan	0.00	7,500.00
Loans	380,000.00	250,000.00
Total Other Current Liabil...	380,000.00	257,500.00
Total Current Liabilities	380,000.00	257,500.00
Total Liabilities	380,000.00	257,500.00

12/03/20

Open Market Energy, LLC  
Balance Sheet Standard  
As of December 31, 2019

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	<u>Dec 31, '19</u>	<u>Dec 31, '18</u>
Equity		
John Gardiner Equity	-816,324.03	-453,389.03
Matt Gardiner Equity	-934,610.70	-434,610.70
Retained Earnings	1013198.75	0.00
Net Income	<u>771,935.31</u>	<u>1013198.75</u>
Total Equity	<u>34,199.33</u>	<u>125,199.02</u>
TOTAL LIABILITIES & EQUITY	<u><u>414,199.33</u></u>	<u><u>382,699.02</u></u>

12/03/20

# Open Market Energy, LLC

## Profit and Loss Standard

### January through December 2019

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	Jan – Dec '19	Jan – Dec '18
Ordinary Income/Expense		
Income		
Energy Efficiency Income	0.00	75,387.50
Consulting Income	10,649.70	0.00
Energy Sales Commissi...	4,698,408.46	4,732,208.18
Total Income	4,709,058.16	4,807,595.68
Cost of Goods Sold		
Energy Efficiency COGS	0.00	188.89
Total COGS	0.00	188.89
Gross Profit	4,709,058.16	4,807,406.79
Expense		
Continuing Education	300.00	0.00
Salary and Commissions	3,059,216.83	1,470,116.70
Advertising	1,750.00	5,190.73
Bank Service Charges	2,235.88	580.69
Contributions	2,000.00	1,500.00
Donations	1,650.00	224.95
Dues and Subscriptions	7,999.56	13,502.35
Insurance	64,157.88	62,041.79
Interest Expense	18,903.39	6,166.22
Licenses and Permits	10,915.02	11,153.07
Marketing	16,661.51	7,994.88
Miscellaneous	1,332.86	-0.75
Office Equipment	2,805.56	74.00
Office Supplies	8,824.05	8,128.56
Parking	639.05	206.90
Postage and Delivery	493.81	585.01
Printing and Reproducti...	314.76	1,207.83
Professional Fees	239,905.05	192,850.02
Rent	78,609.60	68,240.00

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Open Market Energy, LLC  
**Profit and Loss Standard**  
January through December 2019

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	Jan – Dec '19	Jan – Dec '18
Repairs	69.99	230.70
Software	30,975.89	11,498.81
Surety Bond Fee	1,000.00	800.00
Taxes	-608.44	0.00
Telephone	1,335.92	1,144.91
Travel & Ent	60,939.67	56,273.29
Total Expense	3,612,427.84	1,919,710.66
Net Ordinary Income	1,096,630.32	2,887,696.13
Other Income/Expense		
Other Income		
Interest Income	1.92	1.16
Total Other Income	1.92	1.16
Other Expense		
Consultants	324,696.93	1,874,498.54
Other Expenses	0.00	0.00
Total Other Expense	324,696.93	1,874,498.54
Net Other Income	-324,695.01	-1874497.38
Net Income	771,935.31	1,013,198.75



## CREDIT REPORT

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JOHN GARDINER

**Report Confirmation**

**0835699834**



Dear JOHN GARDINER:

Thank you for requesting your Equifax credit report. Your credit report contains information received primarily from companies which have granted you credit. Great care has been taken to report this information correctly. Please help us in achieving even greater accuracy by reviewing all of the enclosed material carefully.

If there are items you believe to be incorrect, you may

- Initiate an investigation request via the Internet 24 hours a day, 7 days a week at:  
**[www.investigate.equifax.com](http://www.investigate.equifax.com)**
- Please mail the dispute information to:  
**Equifax Information Services LLC**  
**P.O. Box 740241**  
**Atlanta, GA 30374**
- Call us at **866-349-5186**

Please note, when you provide documents, including a letter, to Equifax as part of your dispute, the documents may be submitted to one or more companies whose information are the subject of your dispute.

You have the right to request and obtain a copy of your credit score. To obtain a copy of your credit score, please call our automated ordering system at: **1-877-SCORE-11**.

# 1. Summary

Review this summary for a quick view of key information contained in your Equifax Credit Report.

Report Date	Nov 30, 2020
Credit File Status	No fraud indicator on file
Alert Contacts	0 Records Found
Average Account Age	9 Years
Length of Credit History	21 Years, 2 Months
Accounts with Negative Information	0
Oldest Account	CAPITAL ONE BANK USA NA (Opened Sep 15, 1999)
Most Recent Account	JPMCB - CARD SERVICES (Opened Sep 04, 2018)

## Credit Accounts

Your credit report includes information about activity on your credit accounts that may affect your credit score and rating.

Account Type	Open	With Balance	Total Balance	Available	Credit Limit	Debt-to-Credit	Payment
Revolving	2	2	\$10,079	\$46,321	\$56,400	18.0%	\$102
Mortgage	3	2	\$656,269	\$764,714	\$1,420,983	46.0%	\$10,044
Installment	0	0					
Other							
Total	5	4	\$666,348	\$811,035	\$1,477,383	45.0%	\$10,146

## Other Items

Your credit report includes your Personal Information and, if applicable, Consumer Statements, and could include other items that may affect your credit score and rating.

Consumer Statements	0 Statements Found
Personal Information	9 Items Found
Inquiries	19 Inquiries Found
Most Recent Inquiry	PENTAGON FEDERAL CREDIT UNIONNov 10, 2020
Public Records	0 Records Found
Collections	0 Collections Found

## 2. Revolving Accounts

Revolving accounts are those that generally include a credit limit and require a minimum monthly payment, such as credit cards.

### 2.1 CAPITAL ONE BANK USA NA

#### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	Reported Balance		\$6,747
Account Status	PAYS AS AGREED	Debt-to-Credit Ratio	25%
Available Credit	\$27,000		

#### Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

##### Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Ju	Aug	Sep	Oct	Nov	Dec
2018										\$7,531	\$8,368	\$6,452
2019	\$6,158	\$5,381	\$6,564	\$6,536	\$5,113	\$5,353	\$8,879	\$6,122	\$10,012	\$5,877	\$9,898	\$7,661
2020	\$8,462	\$8,092	\$8,039	\$7,450	\$6,842	\$6,690	\$3,570	\$8,656	\$6,671			

##### Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Ju	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020												

##### Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Ju	Aug	Sep	Oct	Nov	Dec
2018										\$75	\$83	\$64
2019	\$61	\$53	\$65	\$65	\$51	\$53	\$88	\$61	\$100	\$58	\$98	\$76
2020	\$84	\$80	\$80	\$74	\$68	\$66	\$35	\$86	\$66			

## Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Ju	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020												

## High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Ju	Aug	Sep	Oct	Nov	Dec
2018										\$28,569	\$28,569	\$28,569
2019	\$28,569	\$28,569	\$28,569	\$28,569	\$28,569	\$28,569	\$28,569	\$28,569	\$28,569	\$28,569	\$28,569	\$28,569
2020	\$28,569	\$28,569	\$28,569	\$28,569	\$28,569	\$28,569	\$28,569	\$28,569	\$28,569			

## Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Ju	Aug	Sep	Oct	Nov	Dec
2018										\$27,000	\$27,000	\$27,000
2019	\$27,000	\$27,000	\$27,000	\$27,000	\$27,000	\$27,000	\$27,000	\$27,000	\$27,000	\$27,000	\$27,000	\$27,000
2020	\$27,000	\$27,000	\$27,000	\$27,000	\$27,000	\$27,000	\$27,000	\$27,000	\$27,000			

## Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Ju	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020												

## Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Ju	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020												

## Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Ju	Aug	Sep	Oct	Nov	Dec
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	⊗	⊗
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	✓	✓
2015	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2014	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗

✓ Paid on Time      **30** 30 Days Past Due      **60** 60 Days Past Due      **90** 90 Days Past Due      **120** 120 Days Past Due  
**150** 150 Days Past Due      **180** 180 Days Past Due      **V** Voluntary Surrender      **F** Foreclosure      **C** Collection Account  
**CO** Charge-Off      **B** Included in Bankruptcy      **R** Repossession      **TN** Too New to Rate      ⊗ No Data Available

## Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$28,569	Owner	INDIVIDUAL
Credit Limit	\$27,000	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$6,747	Date Opened	Sep 15, 1999
Amount Past Due		Date Reported	Nov 03, 2020
Actual Payment Amount		Date of Last Payment	Oct 01, 2020
Date of Last Activity		Scheduled Payment Amount	\$67
Months Reviewed	99	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Flexible Spending Credit Card	Date Closed	
Date of First Delinquency			

Comments

Contact

CAPITAL ONE BANK USA NA  
PO BOX 85015  
RICHMOND, VA 23285-5075  
1-800-955-7070

## 2.2 JPMCB - CARD SERVICES

### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	Reported Balance		\$3,332
Account Status	PAYS AS AGREED	Debt-to-Credit Ratio	11%
Available Credit	\$29,400		

### Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

#### Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Ju	Aug	Sep	Oct	Nov	Dec
2018										\$3,598	\$4,941	\$5,386
2019	\$1,888	\$11,703	\$7,555	\$2,539	\$4,780	\$6,318	\$2,466	\$4,553	\$4,457	\$5,268	\$8,689	\$5,331
2020	\$3,796	\$9,602	\$0	\$2,455	\$4,180	\$4,346	\$3,054	\$4,257	\$4,535			

#### Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Ju	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020												

#### Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Ju	Aug	Sep	Oct	Nov	Dec
2018										\$35	\$49	\$53
2019	\$25	\$117	\$75	\$25	\$47	\$63	\$25	\$45	\$44	\$52	\$86	\$53
2020	\$37	\$96	\$35	\$41	\$43	\$35	\$42	\$45				

#### Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Ju	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	----	-----	-----	-----	-----	-----

2018

2019

2020

### High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Ju	Aug	Sep	Oct	Nov	Dec
2018										\$3,598	\$7,036	\$9,735
2019	\$9,735	\$11,914	\$18,566	\$18,566	\$18,566	\$18,566	\$18,566	\$18,566	\$18,566	\$18,566	\$18,566	\$18,566
2020	\$18,566	\$18,566	\$18,566	\$18,566	\$18,566	\$18,566	\$18,566	\$18,566	\$18,566			

### Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Ju	Aug	Sep	Oct	Nov	Dec
2018										\$29,400	\$29,400	\$29,400
2019	\$29,400	\$29,400	\$29,400	\$29,400	\$29,400	\$29,400	\$29,400	\$29,400	\$29,400	\$29,400	\$29,400	\$29,400
2020	\$29,400	\$29,400	\$29,400	\$29,400	\$29,400	\$29,400	\$29,400	\$29,400	\$29,400			

### Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Ju	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020												

### Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Ju	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020												

### Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Ju	Aug	Sep	Oct	Nov	Dec
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	⊠⊠⊠⊠	⊠⊠⊠⊠

2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	✓	✓	✓

✓ Paid on Time	<b>30</b> 30 Days Past Due	<b>60</b> 60 Days Past Due	<b>90</b> 90 Days Past Due	<b>120</b> 120 Days Past Due
<b>150</b> 150 Days Past Due	<b>180</b> 180 Days Past Due	<b>V</b> Voluntary Surrender	<b>F</b> Foreclosure	<b>C</b> Collection Account
<b>CO</b> Charge-Off	<b>B</b> Included in Bankruptcy	<b>R</b> Repossession	<b>TN</b> Too New to Rate	⊗ No Data Available

## Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$18,566	Owner	INDIVIDUAL
Credit Limit	\$29,400	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$3,332	Date Opened	Sep 04, 2018
Amount Past Due		Date Reported	Nov 03, 2020
Actual Payment Amount		Date of Last Payment	Oct 01, 2020
Date of Last Activity		Scheduled Payment Amount	\$35
Months Reviewed	25	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Flexible Spending Credit Card	Date Closed	
Date of First Delinquency			

## Comments

## Contact

JPMCB - CARD SERVICES  
301 N WALNUT ST, FLOOR 09  
WILMINGTON, DE 19801-3935  
1-800-945-2000

## 2.3 AMEX/DSNB (CLOSED)

### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

<b>Account Number</b>		<b>Reported Balance</b>	\$0
<b>Account Status</b>	PAYS AS AGREED	<b>Debt-to-Credit Ratio</b>	0%
<b>Available Credit</b>	\$500		

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

### Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Ju	Aug	Sep	Oct	Nov	Dec
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	⊗⊗⊗
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗
2015	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗
2014	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗
2013	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗
✓ Paid on Time	30 30 Days Past Due			60 60 Days Past Due			90 90 Days Past Due			120 120 Days Past Due		
150 150 Days Past Due	180 180 Days Past Due			V Voluntary Surrender			F Foreclosure			C Collection Account		
CO Charge-Off	B Included in Bankruptcy			R Repossession			TN Too New to Rate			⊗⊗⊗ No Data Available		

### Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

<b>High Credit</b>	\$0	<b>Owner</b>	INDIVIDUAL
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Credit Limit	\$500	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Feb 12, 2012
Amount Past Due		Date Reported	Dec 25, 2019
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	91	Delinquency First Reported	
Activity Designator	PAID AND CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Credit Card	Date Closed	Apr 01, 2015
Date of First Delinquency			

## Comments

Account closed by credit grantor

## Contact

AMEX/DSNB  
9111 DUKE BLVD  
MASON, OH 45040  
1-800-243-6552

## 2.4 BLOOMINGDALES (CLOSED)

### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

<b>Account Number</b>		<b>Reported Balance</b>	\$0
<b>Account Status</b>	PAYS AS AGREED	<b>Debt-to-Credit Ratio</b>	0%
<b>Available Credit</b>	\$100		

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

### Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Ju	Aug	Sep	Oct	Nov	Dec
2019	✓	✓	✓	✓	✓	✓	⊗	⊗	⊗	⊗	⊗	⊗
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	⊗	⊗	⊗	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2015	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2014	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2013	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗

✓ Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due
150 150 Days Past Due	180 180 Days Past Due	V Voluntary Surrender	F Foreclosure	C Collection Account
CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate	⊗ No Data Available

### Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

<b>High Credit</b>	\$1,529	<b>Owner</b>	INDIVIDUAL
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<b>Credit Limit</b>	\$100	<b>Account Type</b>	REVOLVING
<b>Terms Frequency</b>	MONTHLY	<b>Term Duration</b>	0
<b>Balance</b>	\$0	<b>Date Opened</b>	Feb 12, 2012
<b>Amount Past Due</b>		<b>Date Reported</b>	Dec 17, 2019
<b>Actual Payment Amount</b>		<b>Date of Last Payment</b>	Aug 01, 2012
<b>Date of Last Activity</b>		<b>Scheduled Payment Amount</b>	
<b>Months Reviewed</b>	94	<b>Delinquency First Reported</b>	
<b>Activity Designator</b>	PAID AND CLOSED	<b>Creditor Classification</b>	UNKNOWN
<b>Deferred Payment Start Date</b>		<b>Charge Off Amount</b>	
<b>Balloon Payment Date</b>		<b>Balloon Payment Amount</b>	
<b>Loan Type</b>	Charge Account	<b>Date Closed</b>	Apr 01, 2015
<b>Date of First Delinquency</b>			

## Comments

## Contact

BLOOMINGDALES  
911 DUKE BLVD  
MASON, OH 45040  
1-800-243-6552

## 3. Mortgage Accounts

Mortgage accounts are real estate loans that require payment on a monthly basis until the loan is paid off.

### 3.1 WELLS FARGO HOME MORTGAGE

#### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	XXXXXXXXXX	Reported Balance	\$291,325
Account Status	PAYS AS AGREED	Debt-to-Credit Ratio	47%
Available Credit			

#### Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

##### Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Ju	Aug	Sep	Oct	Nov	Dec
2018										\$389,800	\$386,151	\$382,492
2019	\$378,824	\$375,146	\$371,458	\$367,559	\$363,488	\$359,605	\$355,712		\$347,894	\$343,969	\$340,034	\$335,888
2020	\$331,730	\$327,762		\$319,792			\$307,808	\$303,658		\$291,325		

##### Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Ju	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020												

##### Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Ju	Aug	Sep	Oct	Nov	Dec
2018										\$5,690	\$5,690	\$5,690
2019	\$5,690	\$5,690	\$5,690	\$5,528	\$5,528	\$5,528	\$5,528		\$5,528	\$5,528	\$5,528	\$5,528
2020	\$5,528	\$5,528		\$5,611			\$5,611	\$5,611		\$5,611		

## Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Ju	Aug	Sep	Oct	Nov	Dec
2018										\$6,000	\$6,000	\$6,000
2019	\$6,000	\$6,000	\$6,000	\$6,200	\$6,200	\$6,000	\$6,000		\$6,000	\$6,000	\$6,200	
2020	\$6,200	\$6,000				\$6,200		\$16,400				

## High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Ju	Aug	Sep	Oct	Nov	Dec
2018										\$625,500	\$625,500	\$625,500
2019	\$625,500	\$625,500	\$625,500	\$625,500	\$625,500	\$625,500	\$625,500		\$625,500	\$625,500	\$625,500	\$625,500
2020	\$625,500	\$625,500		\$625,500			\$625,500	\$625,500		\$625,500		

## Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Ju	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020												

## Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Ju	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020												

## Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Ju	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020												

## Comments 1

Date	Comment
10/2018	Freddie mac account

Date	Comment
11/2018	Fredd e mac account
12/2018	Fredd e mac account
01/2019	Fredd e mac account
02/2019	Fredd e mac account
03/2019	Fredd e mac account
04/2019	Fredd e mac account
05/2019	Fredd e mac account
06/2019	Fredd e mac account
07/2019	Fredd e mac account
09/2019	Fredd e mac account
10/2019	Fredd e mac account
11/2019	Fredd e mac account
12/2019	Fredd e mac account
01/2020	Fredd e mac account
02/2020	Fredd e mac account
04/2020	Fredd e mac account
07/2020	Fredd e mac account
08/2020	Fredd e mac account
10/2020	Fredd e mac account

## Comments 2

Date	Comment
10/2018	F xed rate
11/2018	F xed rate
12/2018	F xed rate
01/2019	F xed rate
02/2019	F xed rate
03/2019	F xed rate
04/2019	F xed rate
05/2019	F xed rate

Date	Comment
06/2019	F xed rate
07/2019	F xed rate
09/2019	F xed rate
10/2019	F xed rate
11/2019	F xed rate
12/2019	F xed rate
01/2020	F xed rate
02/2020	F xed rate
04/2020	F xed rate
07/2020	F xed rate
08/2020	F xed rate
10/2020	F xed rate

## Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Ju	Aug	Sep	Oct	Nov	Dec
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	⊗	⊗
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	✓	✓
2015	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2014	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
✓ Paid on Time	30 30 Days Past Due			60 60 Days Past Due			90 90 Days Past Due			120 120 Days Past Due		
150 150 Days Past Due	180 180 Days Past Due			V Voluntary Surrender			F Foreclosure			C Collection Account		
CO Charge-Off	B Included in Bankruptcy			R Repossession			TN Too New to Rate			⊗ No Data Available		

## Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$625,500	Owner	JOINT CONTRACTUAL LIABILITY
Credit Limit		Account Type	MORTGAGE
Terms Frequency	MONTHLY	Term Duration	12
Balance	\$291,325	Date Opened	Mar 19, 2013
Amount Past Due		Date Reported	Nov 10, 2020
Actual Payment Amount		Date of Last Payment	Oct 01, 2020
Date of Last Activity		Scheduled Payment Amount	\$5,611
Months Reviewed	88	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Conventional Real Estate Mortgage	Date Closed	
Date of First Delinquency			

## Comments

Freddie mac account  
Fixed rate

## Contact

WELLS FARGO HOME MORTGAGE  
PO BOX 10335  
DES MOINES, IA 50306-0335  
1-800-288-3212

## 3.2 US BANK HOME MTG

### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	XXXXXXXXXX	Reported Balance	\$364,944
Account Status	PAYS AS AGREED	Debt-to-Credit Ratio	67%
Available Credit			

### Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

#### Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Ju	Aug	Sep	Oct	Nov	Dec
2018										\$401,990	\$399,803	\$398,507
2019	\$397,204	\$395,896	\$394,582	\$393,263	\$391,937	\$390,407	\$386,994	\$384,767	\$382,530			\$379,528
2020		\$376,600	\$373,595			\$370,664		\$367,787	\$366,369	\$364,944		

#### Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Ju	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020												

#### Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Ju	Aug	Sep	Oct	Nov	Dec
2018										\$3,775	\$3,775	\$3,775
2019	\$3,775	\$3,775	\$3,775	\$3,775	\$3,802	\$3,802	\$3,802	\$3,802	\$3,802			\$3,802
2020		\$3,802	\$3,802			\$3,897		\$3,897	\$3,897	\$3,897		

#### Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Ju	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	----	-----	-----	-----	-----	-----

2018										\$4,710	\$4,700	\$3,800
2019	\$3,800	\$3,800	\$3,800	\$3,800	\$4,300	\$4,025	\$5,900	\$4,700				
2020		\$7,800					\$7,860	\$3,900	\$3,900			

### High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Ju	Aug	Sep	Oct	Nov	Dec
2018										\$547,000	\$547,000	\$547,000
2019	\$547,000	\$547,000	\$547,000	\$547,000	\$547,000	\$547,000	\$547,000	\$547,000	\$547,000			\$547,000
2020		\$547,000	\$547,000				\$547,000		\$547,000	\$547,000	\$547,000	

### Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Ju	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020												

### Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Ju	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020												

### Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Ju	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020												

### Comments 1

Date	Comment
10/2018	Fredd e mac account
11/2018	Fredd e mac account
12/2018	Fredd e mac account

Date	Comment
01/2019	Fredd e mac account
02/2019	Fredd e mac account
03/2019	Fredd e mac account
04/2019	Fredd e mac account
05/2019	Fredd e mac account
06/2019	Fredd e mac account
07/2019	Fredd e mac account
08/2019	Fredd e mac account
09/2019	Fredd e mac account
12/2019	Fredd e mac account
02/2020	Fredd e mac account
03/2020	Fredd e mac account
06/2020	Fredd e mac account
08/2020	Fredd e mac account
09/2020	Fredd e mac account
10/2020	Fredd e mac account

## Comments 2

Date	Comment
10/2018	F xed rate
11/2018	F xed rate
12/2018	F xed rate
01/2019	F xed rate
02/2019	F xed rate
03/2019	F xed rate
04/2019	F xed rate
05/2019	F xed rate
06/2019	F xed rate
07/2019	F xed rate
08/2019	F xed rate

Date	Comment
09/2019	F xed rate
12/2019	F xed rate
02/2020	F xed rate
03/2020	F xed rate
06/2020	F xed rate
08/2020	F xed rate
09/2020	F xed rate
10/2020	F xed rate

## Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Ju	Aug	Sep	Oct	Nov	Dec
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	⊗⊗⊗	⊗⊗⊗
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	✓	✓
2015	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗
2014	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗

✓ Paid on Time	<b>30</b> 30 Days Past Due	<b>60</b> 60 Days Past Due	<b>90</b> 90 Days Past Due	<b>120</b> 120 Days Past Due
<b>150</b> 150 Days Past Due	<b>180</b> 180 Days Past Due	<b>V</b> Voluntary Surrender	<b>F</b> Foreclosure	<b>C</b> Collection Account
<b>CO</b> Charge-Off	<b>B</b> Included in Bankruptcy	<b>R</b> Repossession	<b>TN</b> Too New to Rate	⊗⊗⊗ No Data Available

## Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$547,000	Owner	JOINT CONTRACTUAL LIABILITY
Credit Limit		Account Type	MORTGAGE
Terms Frequency	MONTHLY	Term Duration	36

Balance	\$364,944	Date Opened	Jan 26, 2011
Amount Past Due		Date Reported	Nov 05, 2020
Actual Payment Amount		Date of Last Payment	Oct 01, 2020
Date of Last Activity		Scheduled Payment Amount	\$3,897
Months Reviewed	99	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Conventional Real Estate Mortgage	Date Closed	

Date of First Delinquency

## Comments

Freddie mac account  
Fixed rate

## Contact

US BANK HOME MTG  
4801 FREDERICA STREET  
OWENSBORO, KY 42301  
1-800-365-7772

## 3.3 PENTAGON FEDERAL CREDIT UNION

### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	Reported Balance		\$0
Account Status	PAYS AS AGREED	Debt-to-Credit Ratio	0%
Available Credit	\$250,000		

### Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

#### Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Ju	Aug	Sep	Oct	Nov	Dec
2018											\$32,713	\$913
2019	\$181,365	\$176,769	\$157,598	\$242,643	\$238,398	\$234,494	\$232,580	\$230,651	\$232,366	\$223,429	\$219,376	\$217,303
2020	\$213,215	\$248,074	\$246,503	\$248,483	\$246,754	\$245,530	\$245,501	\$245,269	\$244,538	\$0		

#### Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Ju	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020												

#### Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Ju	Aug	Sep	Oct	Nov	Dec
2018											\$913	\$115
2019	\$404	\$828	\$781	\$755	\$1,095	\$1,086	\$1,071	\$1,062	\$1,062	\$947	\$926	\$911
2020	\$858	\$929	\$980	\$771	\$776	\$770	\$768	\$768	\$766	\$536		

#### Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Ju	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	----	-----	-----	-----	-----	-----

2018

2019

2020

### High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Ju	Aug	Sep	Oct	Nov	Dec
2018											\$245,132	\$245,132
2019	\$245,132	\$245,132	\$245,132	\$245,132	\$245,132	\$245,132	\$245,132	\$245,132	\$245,132	\$245,132	\$245,132	\$245,132
2020	\$245,132	\$248,215	\$248,215	\$248,483	\$248,483	\$248,483	\$248,483	\$248,483	\$248,483	\$248,483		

### Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Ju	Aug	Sep	Oct	Nov	Dec
2018											\$250,000	\$250,000
2019	\$250,000	\$250,000	\$250,000	\$250,000	\$250,000	\$250,000	\$250,000	\$250,000	\$250,000	\$250,000	\$250,000	\$250,000
2020	\$250,000	\$250,000	\$250,000	\$250,000	\$250,000	\$250,000	\$250,000	\$250,000	\$250,000	\$250,000		

### Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Ju	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020												

### Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Ju	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020												

### Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Ju	Aug	Sep	Oct	Nov	Dec
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗

2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	✓	✓
2015	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2014	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗

✓ Paid on Time      **30** 30 Days Past Due      **60** 60 Days Past Due      **90** 90 Days Past Due      **120** 120 Days Past Due  
**150** 150 Days Past Due      **180** 180 Days Past Due      **V** Voluntary Surrender      **F** Foreclosure      **C** Collection Account  
**CO** Charge-Off      **B** Included in Bankruptcy      **R** Repossession      **TN** Too New to Rate      ⊗ No Data Available

## Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$248,483	Owner	INDIVIDUAL
Credit Limit	\$250,000	Account Type	MORTGAGE
Terms Frequency	UNKNOWN	Term Duration	0
Balance	\$0	Date Opened	Nov 26, 2010
Amount Past Due		Date Reported	Oct 31, 2020
Actual Payment Amount		Date of Last Payment	Oct 01, 2020
Date of Last Activity		Scheduled Payment Amount	\$536
Months Reviewed	99	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type		Date Closed	
Date of First Delinquency			

## Comments

## Contact

PENTAGON FEDERAL CREDIT UNION  
 P O BOX 1432  
 CREDIT COMMITTEE  
 ALEXANDRIA, VA 22313-2032  
 1-703-838-1000

### 3.4 WELLS FARGO HOME MORTGAGE (CLOSED)

#### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxx 7568	Reported Balance	\$0
Account Status	PAYS AS AGREED	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

#### Payment History

You currently do not have any Payment History in your file.

#### Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$729,750	Owner	JOINT CONTRACTUAL LIABILITY
Credit Limit		Account Type	MORTGAGE
Terms Frequency	MONTHLY	Term Duration	24
Balance	\$0	Date Opened	Oct 12, 2010
Amount Past Due		Date Reported	Apr 07, 2013
Actual Payment Amount	\$675,929	Date of Last Payment	Mar 01, 2013
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	26	Delinquency First Reported	
Activity Designator	PAID AND CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Conventional Real Estate Mortgage	Date Closed	
Date of First Delinquency			

Comments

Fannie mae account

Contact

WELLS FARGO HOME MORTGAGE  
PO BOX 10335  
DES MOINES, IA 50306-0335  
1-800-288-3212

## 4. Installment Accounts

Installment accounts are loans that require payment on a monthly basis until the loan is paid off, such as auto or student loans.

### 4.1 TOYOTA MOTOR LEASING (CLOSED)

#### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxx G401	Reported Balance	\$0
Account Status	PAYS AS AGREED	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

#### Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Ju	Aug	Sep	Oct	Nov	Dec
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	✓	✓
✓ Paid on Time	30 30 Days Past Due			60 60 Days Past Due			90 90 Days Past Due			120 120 Days Past Due		
150 150 Days Past Due	180 180 Days Past Due			V Voluntary Surrender			F Foreclosure			C Collection Account		
CO Charge-Off	B Included in Bankruptcy			R Repossession			TN Too New to Rate			⊗ No Data Available		

#### Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$37,017	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	2
Balance	\$0	Date Opened	Jan 21, 2016

<b>Amount Past Due</b>		<b>Date Reported</b>	Jan 31, 2018
<b>Actual Payment Amount</b>		<b>Date of Last Payment</b>	Jan 01, 2018
<b>Date of Last Activity</b>		<b>Scheduled Payment Amount</b>	
<b>Months Reviewed</b>	24	<b>Delinquency First Reported</b>	
<b>Activity Designator</b>	PAID AND CLOSED	<b>Creditor Classification</b>	UNKNOWN
<b>Deferred Payment Start Date</b>		<b>Charge Off Amount</b>	
<b>Balloon Payment Date</b>		<b>Balloon Payment Amount</b>	
<b>Loan Type</b>	Auto Lease	<b>Date Closed</b>	Jan 01, 2018
<b>Date of First Delinquency</b>			

## Comments

## Contact

TOYOTA MOTOR LEASING  
SEE BRANCH LISTINGS  
BREA, CA 92621

## 4.2 PENTAGON FEDERAL CREDIT UNION (CLOSED)

### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxx 6806	Reported Balance	\$0
Account Status	PAYS AS AGREED	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

### Payment History

You currently do not have any Payment History in your file.

### Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$45,000	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	6
Balance	\$0	Date Opened	Dec 28, 2012
Amount Past Due		Date Reported	Dec 31, 2015
Actual Payment Amount		Date of Last Payment	Dec 01, 2015
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	36	Delinquency First Reported	
Activity Designator	PAID AND CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Auto	Date Closed	Dec 01, 2015
Date of First Delinquency			

Comments

Contact

PENTAGON FEDERAL CREDIT UNION  
P O BOX 1432  
CREDIT COMMITTEE  
ALEXANDRIA, VA 22313-2032  
1-703-838-1000

## 4.3 PENTAGON FEDERAL CREDIT UNION (CLOSED)

### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	XXXXXX	Reported Balance	\$0
Account Status	PAYS AS AGREED	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

### Payment History

You currently do not have any Payment History in your file.

### Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$42,500	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	3
Balance	\$0	Date Opened	Dec 17, 2012
Amount Past Due		Date Reported	Jan 31, 2013
Actual Payment Amount		Date of Last Payment	Dec 01, 2012
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	1	Delinquency First Reported	
Activity Designator	PAID AND CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Auto	Date Closed	Dec 01, 2012
Date of First Delinquency			

## Comments

## Contact

PENTAGON FEDERAL CREDIT UNION  
P O BOX 1432  
CREDIT COMMITTEE  
ALEXANDRIA, VA 22313-2032  
1-703-838-1000

## 5. Other Accounts

Other accounts are those that are not already identified as Revolving, Mortgage or Installment Accounts such as child support obligations or rental agreements.

You currently do not have any Other Accounts in your file.

# 6. Consumer Statements

Consumer Statements are explanations of up to 100 words you can attach to your credit file to provide more information on an item you may disagree with or would like to provide details on. Consumer statements are voluntary and have no impact on your credit score.

You currently do not have any Consumer Statements in your file.

## 7. Personal Information

Creditors use your personal information primarily to identify you. This information has no impact on your credit score.

### Identification

Identification is the information in your credit file that indicates your current identification as reported to Equifax. It does not affect your credit score or rating.

Name	JOHN P GARDINER
Formerly known as	
Social Security Number	
Age or Date of Birth	Apr 27, 1965

### Other Identification

You currently do not have any Other Identifications in your file.

### Alert Contact Information

You currently do not have any Alert Contacts in your file.

### Contact Information

Contact information is the information in your credit file that indicates your former and current addresses as reported to Equifax. It does not affect your credit score or rating.

Address	Status	Date Reported
5507 ALBIA RD BETHESDA, MD 20816	Current	Nov 20, 2020
4015 OLIVER ST CHEVY CHASE, MD 20815	Former	Nov 09, 2020
4423 35TH ST NW WASHINGTON, DC 20008	Former	May 06, 2015
4905 BERKLEY ST BETHESDA, MD 20816	Former	Mar 03, 2017
4400 FAIRFIELD DR BETHESDA, MD 20814	Former	Mar 23, 2011
5448 NEVADA AVE NW WASHINGTON, DC 20015	Former	Mar 23, 2011

## Employment History

Employment history is the information in your credit file that indicates your current and former employment as reported to Equifax. It does not affect your credit score or rating.

Company	Occupat on
ADOBE SYSTEMS	ACCOUNT MANAGER
ORACLE CORPORATION	SALES MANAGER

## 8. Inquiries

A request for your credit history is called an inquiry. There are two types of inquiries - those that may impact your credit rating/score and those that do not.

### Hard Inquiries

Inquiries that may impact your credit rating/score

These are inquiries made by companies with whom you have applied for a loan or credit. They may remain on your file up to 2 years.

Date	Company	Request Originator
Ju 31, 2020	EQUIFAX MORTGAGE SERVICES 4300 WESTOWN PARKWAY SUITE 200 EAST GATE CORPORATE CENTER WEST DES MOINES, IA 50266 1-609-782-4001	TOWER FEDERAL CREDIT
Feb 14, 2019	CITIZENS BANK 100 SOCKANOSSETT CROSS ROADS RDC 565 CRANSTON, RI 02920 1-855-764-6395	

### Soft Inquiries

Inquiries that do not impact your credit rating/score

These are inquiries, for example, from companies making promotional offers of credit, periodic account reviews by an existing creditor or your own requests to check your credit file. They may remain on your file for up to 2 years.

Date	Company	Request Originator	Description
Nov 10, 2020	PENTAGON FEDERAL CREDIT UNION		Account Review Inquiry
Oct 27, 2020	CAPITAL ONE		Account Review Inquiry
Oct 12, 2020	USBANK N.A.		Account Review Inquiry
Oct 06, 2020	RBS CITIZENS NA		Account Review Inquiry
Aug 01, 2020	LIBERTY MUTUAL INSURANCE		Promotional Inquiry
Jun 04, 2020	UNITED BANK		Soft Inquiry
Mar 31, 2020	SECURE ONE CAPITAL CORP		Promotional Inquiry
Feb 28, 2020	ACSTAR INSURANCE COMPANY		Soft Inquiry

Feb 27, 2020	PROGRESSIVE INSURANCE	Promot ona Inqu ry
Feb 26, 2020	GEICO	Promot ona Inqu ry
Feb 26, 2020	MERCHANTS BONDING COMPANY	
Feb 25, 2020	PROGRESSIVE INSURANCE	Promot ona Inqu ry
Feb 21, 2020	DISCOVER FINANCIAL	Promot ona Inqu ry
Feb 14, 2020	RIVER CITY MORTGAGE, LLC	Promot ona Inqu ry
Jan 28, 2020	MEDLYTIX, LLC	TEAM HEALTH HCFS
Dec 28, 2019	CITI CARDS CBNA	Promot ona Inqu ry
May 14, 2019	UNITED BANK	Soft Inqu ry

## 9. Public Records

This section includes public record items Equifax obtained from local, state and federal courts through a third party vendor, LexisNexis. They can be contacted at: <https://equifaxconsumers.lexisnexis.com>

LexisNexis Consumer Center  
P.O. Box 105615  
Atlanta, GA 30348-5108

### Bankruptcies

Bankruptcies are a legal status granted by a federal court that indicates you are unable to pay off outstanding debt. Bankruptcies stay on your credit report for up to 10 years, depending on the chapter of bankruptcy you file for. They generally have a negative impact on your credit score.

You currently do not have any Bankruptcies in your file.

### Judgments

Judgments are a legal status granted by a court that indicates you must pay back an outstanding debt. Judgments stay on your credit report up to 7 years from the date filed and generally have a negative impact on your credit score.

You currently do not have any Judgments in your file.

### Liens

A lien is a legal claim on an asset, and Equifax only collects tax related liens. Liens stay on your credit report up to 10 years and generally have a negative impact on your credit score.

You currently do not have any Liens in your file.

# 10. Collections

Collections are accounts with outstanding debt that have been placed by a creditor with a collection agency. Collections stay on your credit report for up to 7 years from the date the account first became past due. They generally have a negative impact on your credit score.

You currently do not have any Collections in your file.

## 11. Dispute File Information

If you believe that any of the information found on this report is incorrect, there are 3 ways to launch an investigation about the information in this report.

When you file a dispute, the credit bureau you contact is required to investigate your dispute within 30 days. They will not remove accurate data unless it is outdated or cannot be verified.

To initiate a dispute online please visit <https://www.ai.equifax.com>

To check the status or view the results of your dispute please visit <https://www.ai.equifax.com>

## 12. A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under FCRA. **For more information, including information about additional rights, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your “file disclosure”). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
  - o a person has taken adverse action against you because of information in your credit report;
  - o you are the victim of identity theft and place a fraud alert in your file;
  - o your file contains inaccurate information as a result of fraud;
  - o you are on public assistance;
  - o you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete, or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need – usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).
- **You may limit “prescreened” offers of credit and insurance you get based on information in your credit report.** Unsolicited “prescreened” offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).

- The following FCRA right applies with respect to nationwide consumer reporting agencies:

## **CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE**

**You have a right to place a “security freeze” on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization.** The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore)

**States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact (see next page):**

TYPE OF BUSINESS:	CONTACT:
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and the affiliates  b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	a.Consumer Financial Protection Bureau 1700 G Street, N.W.Washington, DC 20552  b.Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357
2.To the extent not included in item 1 above: a.National banks, federal savings associations, and federal branches and federal agencies of foreign banks  b.State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial ending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act.  c.Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations  d.Federal Credit Unions	a.Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050  b.Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480  c.FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106  d.National Credit Union Administration Office of Consumer Financial Protection (OCFP) Division of Consumer Compliance Policy and Outreach 1775 Duke Street Alexandria, VA 22314
3.Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590
4.Creditors Subject to the Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423
5.Creditors Subject to the Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Administration area supervisor
6.Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, S.W., Suite 8200 Washington, DC 20416
7.Brokers and Dealers	Securities and Exchange Commission 100 F Street, N.E. Washington, DC 20549
8.Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9.Retailers, Finance Companies, and All Other Creditors Not Listed Above	Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357

## **Commonly Asked Questions About Credit Files**

### ***Q. How can I correct a mistake in my credit file?***

**A.** Complete the Research Request form and give details of the information you believe is incorrect. We will then check with the credit grantor, collection agency or public record source to see if any error has been reported. Information that cannot be verified will be removed from your file. If you and a credit grantor disagree on any information, you will need to resolve the dispute directly with the credit grantor who is the source of the information in question.

### ***Q. If I do have credit problems, is there someplace where I can get advice and assistance?***

**A.** Yes, there are a number of organizations that offer assistance. For example, the Consumer Credit Counseling Service (CCCS) is a non-profit organization that offers free or low-cost financial counseling to help people solve their financial problems. CCCS can help you analyze your situation and work with you to develop solutions. There are more than 600 CCCS offices throughout the country. Call 1 (800) 388-2227 for the telephone number of the office nearest you.

## **Facts You Should Know**

o The length of time an account or record remains in your credit file is shown below:

Collection Agency Accounts: Remain up to 7 years from the Date of First Delinquency.

Credit or Other reported accounts: Accounts paid as agreed remain for up to 10 years from the date last reported by the lender. Accounts not paid as agreed (i.e., delinquent, charged off, accounts placed for collection) remain for up to 7 years from the Date of First Delinquency.

Public Records: Bankruptcy-

Chapter 7 or 11 bankruptcies filed and discharged remain for 10 years from the date filed.

Chapter 12 and 13 bankruptcies remain for 7 years from the date filed.

Dismissed bankruptcies (all chapters) remain for 7 years from the date filed.

**New York Residents Only** (must be a current resident): Paid collections remain on your Equifax credit report for 5 years from the date of the first missed payment. A paid Charged Off account remains on the file for 5 years from the Date of First Delinquency.

o Name, address, and Social Security Number information may be provided to businesses that have a legitimate need to locate or identify a consumer.

### ***Additional Notice to Consumer:***

You may request a description of the procedure used to determine the accuracy and completeness of the information, including the business name and address of the furnisher of information contacted, and if reasonably available the telephone number.

If the reinvestigation does not resolve your dispute, you have the right to add a statement to your credit file disputing the accuracy or completeness of the information; the statement should be brief and may be limited to not more than one hundred words explaining the nature of your dispute.

If the reinvestigation results in the deletion of disputed information, or you submit a statement in accordance with the preceding paragraph, you have the right to request that we send your revised credit file to any company specifically designated by you that received your credit report in the past six months (twelve months for California, Colorado, Maryland, New Jersey and New York residents) for any purpose or in the past two years for employment purposes.

# Your Rights Under State Law

## Statement of Rights of the Consumer - Annotated Code of Maryland Commercial Law Article (141201, et seq.)

As a resident of the State of Maryland, you have the following rights as a consumer under the laws of the State of Maryland relating to consumer credit information.

You have the right to request, in writing, that a consumer reporting agency restrict the sale or other transfer of information in your credit file to:

1. A mail-service organization;
2. A marketing firm; or
3. Any other similar organization that obtains information about a consumer for marketing purposes.

You have a right, upon request and proper identification, to receive from a consumer reporting agency an exact copy of any credit file on you, including a written explanation of codes or trade language used in the report.

You have a right to receive disclosure of information in your credit file during normal business hours:

- In person, upon furnishing proper identification.
- By telephone, if you make written request with proper identification, and toll charges, if any, are charged to you.
- In writing, if you make written request and furnish proper identification.

You may be accompanied by one other person of your choosing, who must furnish reasonable identification, and the consumer reporting agency may require a written statement from you granting permission to discuss your credit information in this person's presence.

You have a right to dispute the completeness or accuracy of any item of information contained in your credit file, and if you convey the dispute in writing, the consumer reporting agency will, within 30 days, reinvestigate and record the current status of that information, unless it has reasonable grounds to believe that the dispute is frivolous or irrelevant.

If, after reinvestigation, the information you disputed is found to be inaccurate or cannot be verified, the consumer reporting agency will delete the information and mail to you a written notice of the correction and will also mail to each person to whom the erroneous information was furnished written notice of the correction. You will also be sent a written notice if the information you disputed is found to be accurate or is verified.

You will not be charged for our handling of the information you dispute, nor for the corrected reports resulting from our handling.

You have 60 days after receiving notice of correction or other findings to request in writing that the consumer reporting agency furnish you with the name, address, telephone number of each creditor contacted during its reinvestigation, and it will provide this information to you within 30 days after receiving your request.

If the reinvestigation does not resolve your dispute, you may file with the consumer reporting agency a brief statement of not more than 100 words, setting forth the nature of your dispute. This statement will be placed on your credit file, and in any subsequent report containing the information you dispute, it will be clearly noted that the information has been disputed by you, and your statement or a clear and accurate summary of it will be provided with that report.

Following deletion of any information you disputed that is found to be inaccurate or could not be verified, at your request, the consumer reporting agency will furnish notification of the information deleted or your statement, or statement summary, to any person you designate who has received your report within the past two years for employment purposes, or within the past one year for any other purpose.

Your Commissioner of Financial Regulation is Antonio P. Salazar. In the event you wish to file a complaint, please write or call the Office of the Commissioner of Financial Regulation, Complaint Unit, 500 N. Calvert Street, Suite 402, Baltimore, MD 21202; telephone number is (410) 230-6077. In addition to the rights above, you are entitled to request a copy of your file free of charge, one time within a twelve month period, and thereafter for a \$5.00 charge each time.

Open Market Energy, LLC  
Ohio Financial Forecast – Gas

	2020	2021	2022
Ordinary Income/Expense			
Income			
Energy Sales Commissions			
Total Energy Sales Commissions	0.00	2,500.00	5,000.00
Total Income	0.00	2,500.00	5,000.00
Expense			
Dues and Subscriptions	100.00	100.00	100.00
Licenses and Permits	200.00	200.00	200.00
Total Expense	300.00	300.00	300.00
Net Income	-300.00	2,200.00	4,700.00

# Competitive Retail Natural Gas Service Affidavit

County of Montgomery :


State of Maryland :

Matt Gardiner, 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, and that it will amend its application while it is pending if any substantial changes occur regarding the information provided.
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 Sections 4905.10 and 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 fully with the Public Utilities Commission of Ohio and its staff on any utility matter including 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 comply with all state and/or federal rules and regulations concerning consumer protection, the environment, and advertising/promotions.
8. Applicant will inform the Public Utilities Commission of Ohio of any material change to the information supplied in the application within 30 days of such material change, including any change in contact person for regulatory purposes or contact person for Staff use in investigating consumer complaints.
9. The facts set forth above are true and accurate to the best of his/her knowledge, information, and belief and that he/she expects said applicant to be able to prove the same at any hearing hereof.
10. Affiant further sayeth naught.

  
Signature of Affiant & Title

Sworn and subscribed before me this 3<sup>rd</sup> day of December, 2020 \_\_\_\_\_  
Month Year

  
Signature of official administering oath

Mark Railey, Notary  
Print Name and Title



My commission expires on \_\_\_\_\_

**This foregoing document was electronically filed with the Public Utilities**

**Commission of Ohio Docketing Information System on**

**12/3/2020 3:44:12 PM**

**in**

**Case No(s). 18-1791-GA-AGG**

Summary: In the Matter of the Application of Open Market Energy, LLC