



Prepared For

NICK L. BECK

Personal & confidential

Date generated: Oct 26, 2021

At a glance

FICO® Score 8

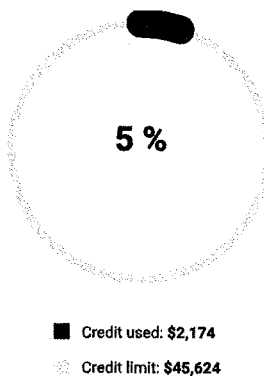
823 FICO® SCORE 8
Experian data Oct 26, 2021



Account summary

Open accounts	5
Self-reported accounts	0
Accounts ever late	0
Closed accounts	8
Collections	0
Average account age	10 yrs 4 mos
Oldest account	18 yrs 8 mos

Overall credit usage



Debt summary

Credit card and credit line debt	\$2,174
Self-reported account balance	\$0
Loan debt	\$0
Collections debt	\$0
Total debt	\$2,174



Personal information

Name

NICK L BECK

Addresses

**3922 EILEEN DR
CINCINNATI, OH 45209-2015**

Employers

DUKE ENERGY

Also known as

-

**5623 ARNSBY PL
CINCINNATI, OH 45227-2830**

CINERGY

Generational identifier

-

**3006 WILLET TER
CINCINNATI, OH 45238-2417**

Year of birth

1960

Personal statements

No Statement(s) present at this time



Open accounts

● AMEX

\$0

Exceptional payment history

Balance updated Oct 20, 2021

Account info

Account name	AMEX	Balance	\$0
Account number	349992XXXXXXXXX	Balance updated	Oct 20, 2021
Original creditor	-	Credit limit	\$8,500
Company sold	-	Usage	0%
Account type	Credit Card	Monthly payment	-
Date opened	Jan 21, 2004	Past due amount	-
Account status	Open	Highest balance	\$158
Payment status	Current	Terms	Revolving
Status updated	Oct 2021	Responsibility	Individual
		Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	●	●	●	●	●	●	●	●	●	●	—	—
2020	●	●	●	●	●	●	●	●	●	●	●	●
2019	●	●	●	●	●	●	●	●	●	●	●	●
2018	●	●	●	●	●	●	●	●	●	●	●	●
2017	●	●	●	●	●	●	●	●	●	●	●	●
2016	●	●	●	●	●	●	●	●	●	●	●	●
2015	●	●	●	●	●	●	●	●	●	●	●	●
2014	—	—	—	—	—	—	—	—	—	—	●	●

● On time

— Data unavailable

Contact info

Address
PO BOX 297871 FORT LAUDERDALE,
FL 33329

Phone number
(800) 874-2717

Comments



●CITI

\$1,638

Exceptional payment history

Balance updated Oct 18, 2021

Account Info

Account name	CITI	Balance	\$1,638
Account number	410039XXXXXXXXXX	Balance updated	Oct 18, 2021
Original creditor	-	Credit limit	\$22,000
Company sold	-	Usage	7%
Account type	Credit Card	Monthly payment	\$35
Date opened	Apr 10, 2018	Past due amount	-
Account status	Open	Highest balance	\$6,939
Payment status	Current	Terms	Revolving
Status updated	Oct 2021	Responsibility	Individual
		Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	●	●	●	●	●	●	●	●	●	●	—	—
2020	●	●	●	●	●	●	●	●	●	●	●	●
2019	●	●	●	●	●	●	●	●	●	●	●	●
2018	—	—	—	●	●	●	●	●	●	●	●	●

● On time — Data unavailable

Contact info

Address PO BOX 6190 SIOUX FALLS,
SD 57117

Phone number By mail only

Comments



● MACYS/DSNB

\$0

Exceptional payment history

Balance updated Oct 23, 2021

📄 Account info

Account name	MACYS/DSNB	Balance	\$0
Account number	603534XXXXXXXXXX	Balance updated	Oct 23, 2021
Original creditor	-	Credit limit	\$1,600
Company sold	-	Usage	0%
Account type	Charge Card	Monthly payment	\$0
Date opened	Feb 05, 2020	Past due amount	-
Account status	Open	Highest balance	\$888
Payment status	Current	Terms	Revolving
Status updated	Oct 2021	Responsibility	Individual
		Your statement	-

📅 Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	●	●	●	●	●	●	●	●	●	●	—	—
2020	—	●	●	●	●	●	●	●	●	●	●	●

● On time — Data unavailable

✉ Contact info

Address
PO BOX 8218 MASON,
OH 45040

Phone number
(800) 243-6552

💬 Comments



● SYNCB/AMAZON

Exceptional payment history

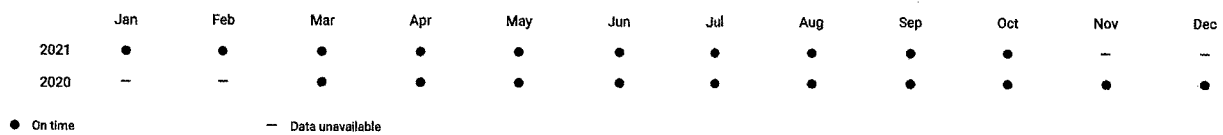
\$0

Balance updated Oct 15, 2021

Account Info

Account name	SYNCB/AMAZON	Balance	\$0
Account number	604578XXXXXX	Balance updated	Oct 15, 2021
Original creditor	-	Credit limit	\$1,024
Company sold	-	Usage	0%
Account type	Charge Card	Monthly payment	\$0
Date opened	Mar 12, 2020	Past due amount	-
Account status	Open	Highest balance	\$172
Payment status	Current	Terms	Revolving
Status updated	Oct 2021	Responsibility	Individual
		Your statement	-

Payment history



Contact info

Address PO BOX 965015 ORLANDO,
FL 32896

Phone number (866) 634-8379

Comments



● US BANK

Exceptional payment history

\$536

Balance updated Sep 30, 2021

🏠 Account info

Account name	US BANK	Balance	\$536
Account number	527854XXXXXXXXXX	Balance updated	Sep 30, 2021
Original creditor	-	Credit limit	\$12,500
Company sold	-	Usage	4%
Account type	Credit Card	Monthly payment	\$40
Date opened	Nov 30, 2004	Past due amount	-
Account status	Open	Highest balance	\$9,122
Payment status	Current	Terms	Revolving
Status updated	Sep 2021	Responsibility	Individual
		Your statement	-

📅 Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	●	●	●	●	●	●	●	●	●	—	—	—
2020	●	●	●	●	●	●	●	●	●	●	●	●
2019	●	●	●	●	●	●	●	●	●	●	●	●
2018	●	●	●	●	●	●	●	●	●	●	●	●
2017	●	●	●	●	●	●	●	●	●	●	●	●
2016	●	●	●	●	●	●	●	●	●	●	●	●
2015	●	●	●	●	●	●	●	●	●	●	●	●
2014	—	—	—	—	—	—	—	—	—	●	●	●

● On time

— Date unavailable

✉ Contact info

Address 4325 17TH AVE S FARGO,
ND 58125

Phone number None provided

💬 Comments



Closed accounts

● AMEX

Exceptional payment history

Closed

Account info

Account name	AMEX	Balance	-
Account number	349991XXXXXXXXXX	Balance updated	Nov 26, 2012
Original creditor	-	Credit limit	\$8,500
Company sold	-	Monthly payment	-
Account type	Credit Card	Past due amount	-
Date opened	Sep 30, 2004	Highest balance	\$95
Account status	Closed	Terms	Revolving
Payment status	Paid satisfactorily	Responsibility	Individual
Status updated	Nov 2012	Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2012	●	●	●	●	●	●	●	●	●	●	NA	-
2011	-	-	-	-	-	-	-	-	-	-	●	●
●	On time											
NA	No applicable payment history											
-	Data unavailable											

Contact info

Address PO BOX 297871 FORT LAUDERDALE,
FL 33329

Phone number (800) 874-2717

Comments

Account closed at consumer's request



● CREDIT FIRST N A

Exceptional payment history

Closed

📁 Account info

Account name	CREDIT FIRST N A	Balance	-
Account number	633162XXX	Balance updated	Dec 21, 2014
Original creditor	-	Credit limit	\$3,000
Company sold	-	Monthly payment	-
Account type	Charge Card	Past due amount	-
Date opened	Dec 11, 2010	Highest balance	-
Account status	Closed	Terms	Revolving
Payment status	Paid satisfactorily	Responsibility	Individual
Status updated	Dec 2014	Your statement	-

📅 Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2014	—	—	—	—	—	—	—	—	—	—	—	NA
2013	—	—	—	—	—	—	—	—	—	—	—	—
2012	—	—	—	—	—	—	—	—	—	—	—	—
2011	—	—	—	—	—	—	—	—	—	—	—	—
2010	—	—	—	—	—	—	—	—	—	—	—	●

● On time

NA No applicable payment history

— Data unavailable

📁 Contact info

Address	6275 EASTLAND RD BROOKPARK, OH 44142
Phone number	(216) 362-5000

📁 Comments

Account closed at credit grantor's request

Closed due to inactivity



● DISCOVER FIN SVCS LLC

Exceptional payment history

Closed

📄 Account info

Account name	DISCOVER FIN SVCS LLC	Balance	-
Account number	601100XXXXXX	Balance updated	Jan 26, 2017
Original creditor	-	Credit limit	\$10,000
Company sold	-	Monthly payment	-
Account type	Credit Card	Past due amount	-
Date opened	Jul 03, 2003	Highest balance	-
Account status	Closed	Terms	Revolving
Payment status	Paid satisfactorily	Responsibility	Individual
Status updated	Jan 2017	Your statement	-

📄 Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017	NA	—	—	—	—	—	—	—	—	—	—	—
2016	●	●	●	●	●	●	●	●	●	●	●	●
2015	●	●	●	●	●	●	●	●	●	●	●	●
2014	●	●	●	●	●	●	●	●	●	●	●	●
2013	●	●	●	●	●	●	●	●	●	●	●	●
2012	●	●	●	●	●	●	●	●	●	●	●	●
2011	●	●	●	●	●	●	●	●	●	●	●	●
2010	—	●	●	●	●	●	●	●	●	●	●	●

● On time

NA No applicable payment history

— Data unavailable

✉ Contact info

Address
PO BOX 15316 WILMINGTON,
DE 19850

Phone number
(800) 347-2683

📄 Comments



● FORD SERVICES/CITI CBN

Exceptional payment history

Closed

📁 Account info

Account name	FORD SERVICES/CITI CBN	Balance	-
Account number	603554XXXXXXXXXX	Balance updated	Feb 08, 2019
Original creditor	-	Credit limit	\$2,250
Company sold	-	Monthly payment	-
Account type	Charge Card	Past due amount	-
Date opened	Dec 24, 2015	Highest balance	\$777
Account status	Closed	Terms	Revolving
Payment status	Paid satisfactorily	Responsibility	Individual
Status updated	Feb 2019	Your statement	-

📅 Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019	●	NA	—	—	—	—	—	—	—	—	—	—
2018	●	●	●	●	●	●	●	●	●	●	●	●
2017	●	●	●	●	●	●	●	●	●	●	●	●
2016	●	●	●	●	●	●	●	●	●	●	●	●

● On time NA No applicable payment history — Data unavailable

📁 Contact info

Address
50 NORTHWEST POINT ROAD ELK GROVE
VILLAGE,
IL 60007

Phone number
None provided

📁 Comments

Account closed at credit grantor's request



● PEOPLES BANK

Exceptional payment history

Closed

📁 Account Info

Account name	PEOPLES BANK	Balance	-
Account number	716000XXXXXXXX	Balance updated	May 06, 2019
Original creditor	-	Original amount	\$151,000
Company sold	-	Monthly payment	-
Account type	Mortgage	Past due amount	-
Date opened	Jun 15, 2016	Terms	180 Months
Account status	Closed	Responsibility	Joint Account
Payment status	Paid satisfactorily	Your statement	-
Status updated	May 2019		

📅 Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019	●	●	●	●	NA	—	—	—	—	—	—	—
2018	●	●	●	●	●	●	●	●	●	●	●	●
2017	●	●	●	●	●	●	●	●	●	●	●	●
2016	—	—	—	—	—	—	●	●	●	●	●	●

● On time NA No applicable payment history — Date unavailable

✉ Contact info

Address
138 PUTNAM ST MARIETTA,
OH 45750

Phone number
(740) 373-3155

💬 Comments



● SYNCB/SCORE REWARDS DC

Exceptional payment history

Closed

📁 Account info

Account name	SYNCB/SCORE REWARDS DC	Balance	-
Account number	524364XXXXXX	Balance updated	Dec 01, 2014
Original creditor	-	Credit limit	\$2,500
Company sold	-	Monthly payment	-
Account type	Credit Card	Past due amount	-
Date opened	Nov 23, 2014	Highest balance	-
Account status	Closed	Terms	Revolving
Payment status	Paid satisfactorily	Responsibility	Individual
Status updated	Dec 2014	Your statement	-

📅 Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2014	-	-	-	-	-	-	-	-	-	-	-	NA
NA	No applicable payment history											
	--- Date unavailable											

📁 Contact info

Address	PO BOX 965005 ORLANDO, FL 32896
Phone number	(877) 471-5638

💬 Comments

Account closed at consumer's request



● WELLS FARGO HM MORTGAG

Exceptional payment history

Closed

📁 Account info

Account name	WELLS FARGO HM MORTGAG	Balance	-
Account number	936033XXXXXX	Balance updated	Nov 30, 2017
Original creditor	-	Original amount	\$69,931
Company sold	-	Monthly payment	-
Account type	Mortgage	Past due amount	-
Date opened	Nov 30, 2011	Terms	180 Months
Account status	Closed	Responsibility	Joint Account
Payment status	Paid satisfactorily	Your statement	-
Status updated	Nov 2017		

📅 Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017	●	●	●	●	●	●	●	●	●	●	NA	—
2016	●	●	●	●	●	●	●	●	●	●	●	●
2015	●	●	●	●	●	●	●	●	●	●	●	●
2014	●	●	●	●	●	●	●	●	●	●	●	●
2013	●	●	●	●	●	●	●	●	●	●	●	●
2012	—	●	●	●	●	●	●	●	●	●	●	●

● On time

NA No applicable payment history

— Data unavailable

📁 Contact info

Address
8480 STAGECOACH CIR FREDERICK,
MD 21701

Phone number
(800) 288-3212

📁 Comments



● WELLS FARGO HM MORTGAG

Exceptional payment history

Closed

Account info

Account name	WELLS FARGO HM MORTGAG	Balance	-
Account number	708012XXXXXX	Balance updated	Dec 01, 2011
Original creditor	-	Original amount	\$150,400
Company sold	-	Monthly payment	-
Account type	Mortgage	Past due amount	-
Date opened	Feb 03, 2003	Terms	180 Months
Account status	Closed	Responsibility	Joint Account
Payment status	Paid satisfactorily	Your statement	-
Status updated	Dec 2011		

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2011	●	●	●	●	●	●	●	●	●	●	●	NA
2010	●	●	●	●	●	●	●	●	●	●	●	●
2009	●	●	●	●	●	●	●	●	●	●	●	●
2008	●	●	●	●	●	●	●	●	●	●	●	●
2007	●	●	●	●	●	●	●	●	●	●	●	●
2006	●	●	●	●	●	●	●	●	●	●	●	●
2005	●	●	●	●	●	●	●	●	●	●	●	●

● On time

NA No applicable payment history

Contact info

Address 8480 STAGECOACH CIR FREDERICK,
MD 21701

Phone number (800) 288-3212

Comments



Collection accounts

No collection accounts reported.



Public records

No public records reported.



Inquiries

MACYS/DSNB

Inquired on Feb 5, 2020

Business Type: Department And Variety Stores - non specific

PO BOX 8218

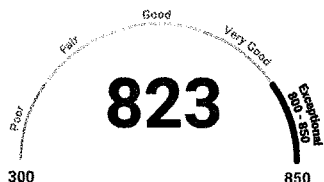
MASON, OH 45040

(800) 243-6552

This inquiry is scheduled to continue on record until Mar 2022

Credit scores

FICO® Score 8



Your score is well above the average score of U.S. consumers and clearly demonstrates to lenders that you are an exceptional borrower.

FICO® Score 8
Experian data 10/26/2021

What's helping

✓ No missed payments

- You have no missed payments on your credit accounts.
- Number of your accounts with a missed payment or derogatory indicator: 0 accounts
- About 98% of FICO High Achievers have no missed payments at all. But of those who do, the missed payment happened nearly 4 years ago, on average.
- The FICO® Score evaluates if there are any missed payments being reported. Staying current and paying bills on time demonstrate lower credit risk.

✓ Recent credit card usage

- You've shown recent use of credit cards and/or bank-issued open-ended accounts.
- FICO® Scores evaluate the mix of credit cards, installment loans and mortgages. People who demonstrate recent and responsible use of credit cards and/or bank-issued open-ended accounts are generally considered less risky to lenders.

✓ Not seeking credit

- You're not actively looking for credit.
- Your applications for credit in the past year: 0 inquiries
- About 70% of FICO High Achievers did not apply for credit in the past year.
- Each time a person applies for credit, a credit inquiry is usually added to your credit report. Your credit report shows relatively few or no recent credit inquiries, which indicates that you are not actively looking for credit. People who are actively seeking credit pose more of a risk to lenders than those who are not.

✓ No collection or public record

- You have no public records or collections on your credit report.
- Number of public records on your credit report: 0 public records
- Virtually no FICO High Achievers have a public record or collection listed on their credit report.
- Number of collections on your credit report: 0 collections
- Virtually no FICO High Achievers have a public record or collection listed on their credit report.
- Lenders would consider the fact that you have no public records or collections on your credit report as positive. The presence of a public record (such as a bankruptcy) or collection is a powerful predictor of future payment risk - people with these items on their credit report are much more likely to miss future payments than those without them.

What's hurting

You have no negative factors impacting your Score.



Disclaimer

About your FICO® Score 8 or other FICO® Scores

Your FICO® Score 8 powered by Experian data is formulated using the information in your credit file at the time it is requested. Many but not all lenders use FICO® Score 8. In addition to the FICO® Score 8, we may offer and provide other base or industry-specific FICO® Scores (such as FICO® Auto Scores and FICO® Bankcard Scores). The other FICO® Scores made available are calculated from versions of the base and industry-specific FICO® Score models.

Base FICO® Scores (including the FICO® Score 8) range from 300 to 850. Industry-specific FICO® Scores range from 250-900. Higher scores represent a greater likelihood that you'll pay back your debts so you are viewed as being a lower credit risk to lenders. A lower FICO® Score indicates to lenders that you may be a higher credit risk. There are many scoring models used in the marketplace. The type of score used, and its associated risk levels, may vary from lender to lender. But regardless of what scoring model is used, they all have one purpose: to summarize your creditworthiness. Keep in mind that your score is just one factor used in the application process. Other factors, such as your annual salary and length of employment, may also be considered by lenders when you apply for a loan.

What this means to you:

Credit scoring can help you understand your overall credit rating and help companies better understand how to serve you. Overall benefits of credit scoring have included faster credit approvals, reduction in human error and bias, consistency, and better terms and rates for American consumers through reduced costs and losses for lenders. Your lender or insurer may use a different FICO® Score than FICO® Score 8 or other base or industry-specific FICO® Scores provided by us, or different scoring models to determine how you score.

**This foregoing document was electronically filed with the Public Utilities
Commission of Ohio Docketing Information System on**

10/26/2021 10:31:36 PM

in

Case No(s). 19-2057-GA-AGG

Summary: Report Adding Current Credit Report for Gas Certification Renewal
electronically filed by Mr. Nick L Beck on behalf of Lights Out Energy, LLC