

DIS Case Number: 21-1230-GA-AGG

Section A: Application Information

Section B: Applicant Managerial Capability and Experience

# Section C: Applicant Financial Capability and Experience

## C-2. Financial statements

Provide copies of the applicant's <u>two most recent years</u> 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 does not have a balance sheet, income statement, and cash flow statement, 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-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

# **hio** Public Utilities Commission

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

Section D: Applicant Technical Capacity



# **Application Attachments**

## New World Energy Group LLC. Balance Sheet As of December 31, 2019

| ASSETS<br>Current Assets<br>Checking/Savings<br>First National - Operating<br>Total Checking/Savings<br>Total Current Assets<br>Vehicles<br>Fixed Assets<br>Vehicles<br>Accumulated Depreciation<br>Total Fixed Assets<br>Total Fixed Assets<br>TOTAL ASSETS<br>LIABILITIES & EQUITY<br>Liabilities<br>Current Liabilities |                      |
|--|----------------------|
| Total Current Assets     83,718       Fixed Assets     83,718       Vehicles     35,000       Furniture and Equipment     5,650       Accumulated Depreciation     -32,265       Total Fixed Assets     8,385       TOTAL ASSETS     92,103       LIABILITIES & EQUITY     1       Liabilities     Current Liabilities     | 3.39                 |
| Fixed Assets       35,000         Vehicles       35,000         Furniture and Equipment       5,650         Accumulated Depreciation       -32,265         Total Fixed Assets       8,385         TOTAL ASSETS       92,103         LIABILITIES & EQUITY       1         Liabilities       Current Liabilities             | 3.39                 |
| Vehicles     35,000       Furniture and Equipment     5,650       Accumulated Depreciation     -32,265       Total Fixed Assets     8,385       TOTAL ASSETS     92,103       LIABILITIES & EQUITY     1       Liabilities     Current Liabilities   | 3.39                 |
| TOTAL ASSETS 92,103 LIABILITIES & EQUITY Liabilities Current Liabilities   | 0.00                 |
| LIABILITIES & EQUITY<br>Liabilities<br>Current Liabilities   | 5.00                 |
| Liabilities<br>Current Liabilities   | 3.39                 |
| Other Current Liabilities<br>SEP Plan W/H 29,000   | 0.00                 |
| Total Other Current Liabilities       29,000   | ).00                 |
| Total Current Liabilities 29,000   | 0.00                 |
| Total Liabilities 29,000   | 0.00                 |
| EquityDistributions-181,411Members contribution22,181Members Draw-45,000Members Equity50,932Net Income216,401  | 1.00<br>0.00<br>2.44 |
| Total Equity 63,103  | 3.39                 |
| TOTAL LIABILITIES & EQUITY 92,103  | 3.39                 |

# New World Energy Group LLC. Statement of Cash Flows

January through December 2019

|   | Jan - Dec 19 |
|---|--------------|
| OPERATING ACTIVITIES                      |              |
| Net Income                                | 216,401.29   |
| Adjustments to reconcile Net Income       |              |
| to net cash provided by operations:       | -582 50      |
| Accounts Payable<br>SEP Plan W/H          | 29,000.00    |
|   | 23,000.00    |
| Net cash provided by Operating Activities | 244,818.79   |
| INVESTING ACTIVITIES                      |              |
| Accumulated Depreciation                  | 11,385.00    |
| Net cash provided by Investing Activities | 11,385.00    |
| FINANCING ACTIVITIES                      |              |
| Distributions                             | -181,411.34  |
|   |              |
| Net cash provided by Financing Activities | -181,411.34  |
| Net cash increase for period              | 74,792.45    |
| Cash at beginning of period               | 8,925.94     |
| Cash at end of period                     | 83,718.39    |

## New World Energy Group LLC. **Profit & Loss** January through December 2019

|                                | Jan - Dec 19 |
|--------------------------------|--------------|
| Ordinary Income/Expense        |              |
| Income                         |              |
| Commission Income Gas          | 377.64       |
| PrePay Commissions Gas         | 3,869.40     |
| PrePay Commissions             | 200,668.69   |
| Commission Income              | 84,194.33    |
| Consulting Income              | 170,079.79   |
| Total Income                   | 459,189.85   |
| Gross Profit                   | 459,189.85   |
| Expense                        |              |
| Payroll Taxes                  | 10,134.24    |
| Salaries & wages - Sales       | 4,000.00     |
| Salaries & wages - Admin       | 24,000.00    |
| Salaries & wages - Officers    | 80,000.00    |
| Legal Fees                     | 1,550.00     |
| Affiliate Commissions          | 740.00       |
| Channel Partner Commissions    | 11,987.48    |
| Parking Fee                    | 43.00        |
| Charitable Contributions       | 21,148.00    |
| Business Licenses and Permits  | 350.00       |
| Accounting & Payroll           | 910.00       |
| Advertising and Promotion      | 11,850.00    |
| Automobile Expense             | 4,506.47     |
| Computer and Internet Expenses | 4,752.40     |
| Depreciation Expense           | 11,385.00    |
| Meals and Entertainment        | 3,300.55     |
| Office Supplies                | 1,120.35     |
| Payroll Expenses               | 119.00       |
| Professional Fees              | 425.00       |
| Sales Consultants              | 46,595.57    |
| Telephone Expense              | 3,871.50     |
| Total Expense                  | 242,788.56   |
| Net Ordinary Income            | 216,401.29   |
| Net Income                     | 216,401.29   |



#### Prep:ued For CHRISTIAN R. SILVEIRA Personal & confidential

Dale generated: Dec 27, 2021

#### At a glance

FICO''' Score 8





#### **Credit scores**

#### FICO<sup>®</sup> Score 8



Your score is above the avPrage of IJ S consumers and demon tratfs to lenders that you me a very dependable borrower.

#### What's helping

#### No missed payments

- You have no missed payment;; Oll your crecht accounts
- Number of your .: iccounts with o mi; sed payment or deragnto1y indicator. 0. iccounts
- · About 98X of FICO High Achiever\$ have no mi.sed p.iymentc ut H But of thoce who do the mic cd puyme11t llappened newly 4 years dQO, OII ave, Hge.
- The ncoq;; Score evaluates if theie ine any missed poyinents being reported. Stuying dUtent and payillg bills on time definous late lower credit risk.

#### Recent credit card usoge

- · You've shown recent use of credit cords ond/or bnnk-,ssued open-ended accounts.
- FICO(1, ScorPs evaluate hP m) of metit n
   installnwat loans ind mortgag
   PPopIP will dPmnn;ttatC ffront and rPsponsiblic up- of crpdit ,ard;; and/or bank-is urcl op-n-PntIPd as countil, and generally considered less risky to lenders.

#### Many accounts paid on time

- · You hkve a !Ufflc:ienl numbe1 of uct:ounts thut art! currently paid a agret.!d.
- Number of your nccounts currently being p;)id as agreed: 10 accounts
- · FICO High Achievers tave an average of 6 accol111ls cuHently being paid as agreed
- FICO:t Scores consider the number of iccount that one being plid as ogleed In your c1se this number 5 high. Staying our rent and poying bills on time demonstrates lower nsk.

#### Substantial instolhnent loan repayment

- Your balances on mortnage ;ind/or non-mong.igc ill'>Inllmml loans me relatively low or sub;;tantially puid off.
- · PercentJge of plinc\pl you huvc paid down on your open non-mongage insmllmmnt loons 32,
- FICO High Achit::ver lmvt: paid down wil 1:1vlags vil 40" of the principal on the nummor llage institution loan:...
- FOOF' ScurPs evolu:1tc umounts piid down and totol outslandinn instollmc11t lonn bnk111æs în rcl.illon to lhc uriq1ral loin jirnounl!: on those :1ccou111s H,mng m:ide subsl;:mtbl payments on mol1 pqe and/or non-mortgage installmen1 loans is seen as lower nsk. A; installment loan balanceG decrease, they have teG impact on o FJC0.9 Score. Note, having J low Installment loan balance to loan amount mtio is conside1ed lightly l('s; risky thon hrwin1 ; CK Inst; illinent lom rJtfO. Consol1d\_ithq d moving debt from one account 10 mother will usu; illy not help o rICO(K) Score since the same tot:il omounl is owell und the t101t' may go down dut' to opening 4 new account

#### What's hurting

#### Short account history

- · You have a shorl cred11 hislory
- Your oldest .: iccount wos opened: 1 a Ye11s, 9 Months ogo
- · FICO High Ach1evern opened their oldest account 15 years ago, on average
- · Avpraae nge of yow accounts: 3 Years, 11 Months
- Most FICO High Achievers have Jn ovelagP. ogc of accounts of 9 years or more.
- People with longer cledit histories who infrequently open new ;iccountG generally pose less risk to lende1s. In your case, the age of your oldest occount and/or the average age of your accounts is relativet, low



#### Prepared For CHRISTIAN R SILVEIRA Date generated: Dec 27, 2021

#### Open accounts

BARCLAYS BANK DELAWARE

#### fxcept1onol payment history

\$51 Balance updated Dec 20, 2021

#### Account info

| Account name        | BARCLAYS BANK DELAWARE                    | Balance            | \$51         |
|---------------------|---|--------------------|--------------|
| Account number      | - AND | Balance updated    | Dec 20, 2021 |
| Ori Ji1,al creditor | ÷   | Credit limn        | \$8,000      |
| Company sold        | -   | Usage              | 0%           |
| Account type        | Credit Card                               | Monthly payment    | \$29         |
| Dmeopencd           | Jan <b>01, 2016</b>                       | Pas1 dL1c .:imount | ×            |
| Account Gt;:itus    | Open                                      | Highest balance    | \$3.457      |
| Poyment status      | Current                                   | Terms              | Revolving    |
| Status updated      | Dec 2021                                  | 11espons,bility    | Individual   |
|                     |   | Your statement     |              |

#### , Payment history

|      | Jan | Feb | Ma, | Apr | May | Jun | Jul | Aug | Sep | Oct | No•, | Dec |
|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|------|-----|
| 2021 | •   | •   | •   | ٠   | •   | •   | •   | •   | •   | •   | •    | •   |
| 2020 | •   | •   | •   | •   | •   | •   | •   | •   | •   | •   | •    | •   |
| 2019 | ٠   | •   | •   | •   | •   | •   | •   | •   | •   | •   | •    | •   |
| 2018 | ٠   | •   | •   | ٠   | •   | •   | •   | •   | •   | •   | •    | •   |
| ?017 | ٠   | •   | •   | •   | •   | •   | •   | •   | •   | ٠   | •    | •   |
| 2016 | •   | ٠   | ٠   | ٠   | •   | ٠   | •   | ٠   | •   | ٠   |      | •   |

On lime

#### H Contact info

|              | PO BOX 8803 WILMINGTON,<br>DE 19899 |
|--------------|-------------------------------------|
| Phone numbe1 | (888) 232-0780                      |

#### **G** Comments

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#### CAPITAL ONE BANK USA N

Excr.ptional payrnenl histo,y

\$7,387

Balance updated Dec 11, 2021

#### ; Account info

| Account name      | CAPITAL ONE BANK USA N |
|-------------------|------------------------|
| Account number    | and prove a            |
| Original creditor | 15                     |
| Company sold      | -                      |
| Account type      | Credit Card            |
| Date opened       | Aug 10, 2019           |
| Account status    | Open                   |
| Payment status    | Current                |
| Status updated    | Dec 2021               |

| Bnlm1ce         | \$7,387      |
|-----------------|--------------|
| Balance updated | Dec 11, 2021 |
| Credit limit    | \$28,000     |
| Usage           | 26%          |
| Monthly payment | \$73         |
| Past due amount |              |
| Highest bakmce  | \$14,903     |
| re1ms           | Revolving    |
| lesponsibil1ty  | Individual   |
| Your statement  | ÷.           |

#### Payment history

| 7071<br>2020 |    | ٠ |   | • | May | •  | -• | • | • | • | ٠ | • |
|--------------|----|---|---|---|-----|----|----|---|---|---|---|---|
| 2019         | 30 | ~ | - | - | -   | 96 |    |   | • | • | ٠ | ٠ |

• Ont1mc - Ont1 un,wa1lable

#### d Contact info

| Address      | PO BOX 31293 SALT LAKE CITY,<br>UT 84131 |
|--------------|--|
| Phone number | (800) 955-7070                           |

#### 1, Comments



#### ecHROME FEDERAL CREDIT

Exception ! payment l1lstory

\$11,894

Balance updated Nov 30, 2021

| r Account info                      |                       |
|-------------------------------------|-----------------------|
| Account name                        | CHROME FEDERAL CREDIT |
| Account number                      |                       |
| Original creditor                   | 4                     |
| Company sold                        |                       |
| Account type                        | Auto Loan             |
| Date opened                         | Mar 01, 2019          |
| Account status                      | Open                  |
| Payment status                      | Current               |
| Status update </th <th>Nov2021</th> | Nov2021               |
|                                     |                       |

| Bnk111æ          | \$11,894     |
|------------------|--------------|
| Balance updated  | Nov 30, 2021 |
| Original 11nount | \$33,519     |
| Paid off         | 64%          |
| Monthly payment  | \$770        |
| Past due amount  | đ            |
| Highest balnnce  | 2            |
| re1ms            | 48 Months    |
| Responsibility   | Individual   |
| Your statemonl   |              |

#### Payment history

|       |   |   |   |   | May |   |   |   |   |   |   |   |
|-------|---|---|---|---|-----|---|---|---|---|---|---|---|
|       |   |   |   |   | ٠   |   |   |   |   |   |   |   |
| 2020  | • | • | • |   | •   | • | • | • | • | • | • | ٠ |
| 201ry |   | 3 | • | • | •   | • | • | • | ٠ | ٠ | • | • |

• Ont1me - r>ntil U!IJVOIIAbfe

#### u Contact info

| Address       | <b>45 GRIFFITH AVE WASHINGTON,</b><br>PA 15301 |  |
|---------------|--|--|
| Phone nun-ibN | (724) 228-IOJO                                 |  |

#### 1, Comments



#### CHROME FEDERAL CREDIT

E1t:cc>ptional payment history

\$23,547 Balance updated Nov Jo. 2021

#### r Account info

| Account nnme      | CHROME FEDERAL CREDIT   |
|-------------------|---|
| Account number    | Constant of the local division of the local |
| Original creditor | 5 <b>Siz</b> 41   |
| Company sold      | 059   |
| Account type      | Auto Loan   |
| Date opened       | Jun 16, 2020  |
| Account status    | Open  |
| Payment status    | Current   |
| Status updated    | Nov 2021  |

| Balance         | \$23,547     |
|-----------------|--------------|
| Balance updated | Nov 30, 2021 |
| Originnl amount | \$32,681     |
| Paid off        | 27do         |
| Monthly payment | \$601        |
| Past due amount |              |
| Highest balance | ¥.           |
| re1ms           | 61 Months    |
| RPsponsibi\1ty  | Individual   |
| Your statement  | 3            |

#### Payment history

|         | Jan | Feb  | Mar              | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
|---------|-----|------|------------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| ?021    | •   | •    | •                | •   | •   | •   | •   | •   | •   | •   | •   | -   |
| 2020    | -   | . 77 |                  |     |     |     | •   | •   | •   | •   | •   | •   |
| On time |     |      | - Data unavailat | le  |     |     |     |     |     |     |     |     |

#### H Contact info

| Address      | 45 GRIFFITH AVE WASHINGTON,<br>PA 15301 |
|--------------|---|
| Phone number | (724) 228-2030                          |

#### I., Comments



#### CHROME FEDERAL CREDIT

£,cccptional payment history

\$155 Balance updated Dec 24. 2021

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| c | Account | info |
|---|---------|------|
|---|---------|------|

| Account name       | CHROME FEDERAL CREDIT  |
|--------------------|--|
| Account number     | and the second s |
| Origin:il creditor | *  |
| Company sold       |  |
| Account type       | Credit Card  |
| Date opened        | Nov 27, 2017   |
| Account st tus     | Open   |
| Payment status     | Current  |
| Status updated     | Dec 2021   |
|                    |  |

| Bnk111ce        | \$155        |
|-----------------|--------------|
| Balance updated | Dec 24, 2021 |
| Credit limit    | \$13,500     |
| Usage           | 1%           |
| Monthly payment | \$20         |
| Past due amount | 5            |
| Highest balance | \$6,434      |
| Te1ms           | Revolving    |
| Responsibility  | Individual   |
| You1 statement  |              |

#### Payment history

|           | Jan             | Feb | Mar             | Apr | May | Jun | Jul | Aug | Sep | Del | Nov | Dec |
|-----------|-----------------|-----|-----------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| 2021      | •               | •   | ٠               | •   | •   | •   | •   | •   | •   | •   | •   | •   |
| 2020      | •               | •   | •               | •   | •   | •   | ٠   | •   | •   | ٠   | •   | •   |
| 2019      | •               | •   | ٠               | •   | ٠   | •   | •   | •   | •   | ٠   | ٠   | •   |
| 2018      | •               | ٠   | •               | •   | •   | •   | •   | ٠   | •   | •   | ٠   | •   |
| 2017      | ( <del>11</del> | -   | ~               |     | -   |     | -   | -   | -   | -   |     | •   |
| • On time |                 |     | Data u11ava1lat | blc |     |     |     |     |     |     |     |     |

#### " Contact info

| Address      | 45 GRIFFITH AVE WASHINGTON,<br>PA 15301 |
|--------------|---|
| Phone number | (724) 228-2030                          |

#### 1, Comments

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#### eFED LOAN SERV

[xcrpt1onal payment history

1 Account info

\$16,651 Balance updated Nov 30, 2021

| Account name      | FED LOAN SERV  |
|-------------------|--|
| Account number    | A CONTRACTOR OF A CONTRACTOR O |
| Original creditor | <u>2</u> 4   |
| Company sold      | <u>.</u>   |
| Account type      | Education Loan   |
| Date opened       | Mar 10, 2003   |
| Account status    | Open   |
| Payment status    | Current  |
| Status updnted    | Nov 2021   |
|                   |  |

| Balance         | \$16,651     |
|-----------------|--------------|
| Balance updaied | Nov 30, 2021 |
| Originnl amount | \$23,058     |
| Paid off        | 27%          |
| Monthly payment | \$0          |
| Past due amount | Pã           |
| Highest balance | ×            |
| Te,ms           | 240 Months   |
| HPsponsibillty  | Individual   |
| Your statement  | 2            |

#### Payment history

|     | J;:m | Feb | Mair | Ape | May       | Jun | Jul      | ∧ug | Sep | Oct | No,     | Oec |
|-----|------|-----|------|-----|-----------|-----|----------|-----|-----|-----|---------|-----|
| 201 | ?I • | ٠   |      | •   |           | ٠   | •        | ٠   | ٠   | •   | ٠       | 120 |
| 202 | 20   | •   | •    | ٠   | •         | •   | ٠        | ٠   | •   | ٠   | •       | •   |
| 201 | •0   | •   | •    | •   | •         | •   | •        | •   | •   | •   | ٠       | ٠   |
| 201 | 18   | •   | •    | •   | •         | ٠   | ٠        | ٠   | •   | •   | •       | •   |
| 201 | 17   | •   | ٠    | •   | ٠         | •   | •        | •   | ٠   | •   | •       | •   |
| 201 | 16   | •   | •    | •   | •         | ٠   | •        | •   | ٠   | •   | •       | •   |
| 201 | 15   | •   |      | •   | •         | •   | •        | •   | ٠   | •   | •       | •   |
| 20  |      | 12  | -    | 2   | 2 <u></u> | 122 | $\sim 2$ | 120 | 2   | 122 | <u></u> | •   |

Onume
 Dt1taunava1lallle

#### H Contact info

| Address      | PO BOX 60610 HARRISBURG,<br>PA 17106 |
|--------------|--------------------------------------|
| Phone number | (800) 699-2908                       |

#### . Comments

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#### FIRST NATL BK OF PA

Exceptional payment hislory

\$81,073

Balance updated Dec 03, 2021

| r Account info    |                            |
|-------------------|----------------------------|
| Account name      | FIRST NATL BK OF PA        |
| Account number    |                            |
| OriginJI creditor | ¥5                         |
| Company sold      | -7                         |
| Account type      | Home Equity line Of Credit |
| Date opened       | Apr 13, 2021               |
| Account status    | Open                       |
| Payment status    | Current                    |
| Status upd::ncd   | Dec 2021                   |
|                   |                            |

| Bal:-ince       | \$81,073     |
|-----------------|--------------|
| Balance updated | Dec 03, 2021 |
| Credit limit    | \$150,000    |
| Usage           | 54%          |
| Monthly payment | \$115        |
| Past due amount |              |
| Highest balance | \$80,904     |
| Terms           | Revolving    |
| Rt sponsibil1ty | Individual   |
| Voul' statement | -            |

#### Payment history

|           | Jan     | Feb | Mnr            | Apr | May | Jun | Jil | /lug | Sep | Oct | Nov | Dec |
|-----------|---------|-----|----------------|-----|-----|-----|-----|------|-----|-----|-----|-----|
| 7071      | $(\pi)$ | 177 | 27             |     | •   |     | •   | ٠    | •   |     |     | •   |
| On trinic |         |     | Data unavailab | e   |     |     |     |      |     |     |     |     |

#### R Contact info

| Address      | 1 FNB BLVD HERMITAGE,<br><b>PA 16148</b> |
|--------------|--|
| Phone number | (724) 981-6000                           |

#### r Comments



#### LANGLEY FED CREDIT UNI

EKccptional payment history

\$39,783

Balance upd;::ited Nov 30, 2021

| r Account info      |                        |
|---------------------|------------------------|
| Account name        | LANGLEY RED CREDIT UNI |
| Account number      |                        |
| Origin;:il creditor | 2                      |
| Company sold        |                        |
| Account type        | Auto Ioan              |
| Date opened         | Jul 15, 2021           |
| Account status      | Open                   |
| Payment status      | Current                |
| Status updated      | Nov2021                |
|                     |                        |

| Bolonce           | \$39,783     |
|-------------------|--------------|
| Balance updated   | Nov 30, 2021 |
| Origin.:il amount | \$43,333     |
| Paid off          | 8%           |
| Monthly payment   | \$778        |
| Past due amount   |              |
| Highest balance   | 2            |
| Terms             | 60Months     |
| Hesponsibil1ty    | Individual   |
| Your statement    | 2            |

#### Payment history

|                             | Jan | Feb | Mar              | Apr | May | Jun | Jul | ∆u⊔ | Sep | Oct | Nov | Dec |
|-----------------------------|-----|-----|------------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| ?071                        |     | 1.5 | -                | 7   | -   |     | •   | •   | •   |     | •   | 1   |
| <ul> <li>On11m1•</li> </ul> |     | -   | • Data unavailat | de  |     |     |     |     |     |     |     |     |

#### n Contact info

| Address       | 1055 W MERCURY BLVD HAMPTON,<br>VA 23666 |
|---------------|--|
| R1011e nwnber | (757) 827-5328                           |

#### 5 Comments

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#### OLLO/CWS

Excr.ptional p3yment history

\$0 Balance I1pdated Dec 14. 2021

| r Account info    |  |
|-------------------|--|
| Account nome      | OLLO/CWS   |
| Account number    | STREET, STREET |
| Originnl creditor | 5 <b>4</b> 3   |
| Company sold      | :*:  |
| Account type      | Credit Card  |
| Date opened       | Feb 12, 2018   |
| Account status    | Open   |
| Payment status    | Current  |
| Stalus updated    | Dec 2021   |
|                   |  |

| Bt1k1nce        | \$0          |
|-----------------|--------------|
| Balance updated | Dec 14, 2021 |
| Credit limit    | \$4,000      |
| Usage           | 0%           |
| Monthly payment | \$0          |
| Past due amount | 2.50         |
| Highest balance | \$2,337      |
| rerms           | Revolving    |
| Responsibility  | Individual   |
| Your statement  | đ            |

#### Payment history

|      | .Jan | Feb | Mar | Ape | May | Jun | Jul | Aug | Sep | Ocl | No, | Dec |
|------|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| 2021 | •    | •   | •   | ٠   | •   | ×.  | •   | •   | •   | ٠   | •   | ٠   |
| 2020 | •    | •   | •   | •   | ٠   | •   | ٠   | •   | •   | •   | •   | •   |
| 2019 |      |     |     |     | •   |     |     |     |     |     |     |     |
| 2018 | -    | -   | ٠   | ٠   | •   | ٠   | ٠   | •   | ٠   | •   | •   | •   |

OntimP Data un:1v.ul,1hh-'

#### , Contact info

| Address      | PO BOX 9222 OLD BETHPAGE,<br>NY 11804 |
|--------------|---------------------------------------|
| Phone number | (877) 494-0020                        |

#### Comments



#### esheffield financial co

Exceptional payment history

\$3,338 BalJnce updated Nov 30, 2021

| i Account info      |                     |                   |              |
|---------------------|---------------------|-------------------|--------------|
| Account nnmc        | SHEFFIELD FINANCIAL | Balance           | \$3,338      |
| Account number      | <b></b>             | Balance updated   | Nov 30, 2021 |
| Origin;:il creditor | 2                   | Original .:imount | \$6,638      |
| Company sold        |                     | Paid off          | 49%          |
| Account type        | Secured Loan        | Monthly payment   | \$138        |
| Date opened         | May OB, 2020        | Past due amount   |              |
| Account status      | Open                | Highest balance   | <u>*</u>     |
| Payment status      | Current             | Telms             | 48 Months    |
| Status 11pdated     | Nov2021             | Hesponsib111ty    | Individual   |
|                     |                     | Your statement    |              |

#### Payment history

|         | Jan | Feb | Mai                                | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
|---------|-----|-----|------------------------------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|
|         |     |     |                                    |     | •   |     |     |     |     |     |     |     |
| 2020    |     |     | -                                  |     | ٠   | ٠   | ٠   |     | ٠   |     | ٠   | ٠   |
| OnlimC' |     |     | <ul> <li>Data unavailah</li> </ul> | le  |     |     |     |     |     |     |     |     |

#### R Contact info

| Address      | 2554 LEWISVILLE CLEMMONS CLEMMONS, NC 27012 |
|--------------|---|
| Phone numbe1 | (910) 766-1388                              |

#### 1, Comments

.



#### **Closed accounts**

#### ecentral LOAN ADMIN & R

#### [xcept1011t1] payment h1slory

\* Closed

#### i Account info

| Account name      | CENTRAL LOAN ADMIN & R                | Balance         |              |
|-------------------|---------------------------------------|-----------------|--------------|
| Account number    | ■•111551F#H #k *                      | Balm1ce updated | Aug 05, 2021 |
| Original creditor |                                       | Or191nal amount | S420,000     |
| Company sold      | *                                     | Monthly payment |              |
| Account type      | Mortgage                              | Past due amount | 8            |
| Date opened       | Aug <b>20, 2020</b>                   | Terms           | 360Months    |
| Account status    | Closed                                | Hesponn1b1l1ty  | Individual   |
| Poyment st:.itus  | Account transferred to another office | Your stoteme11t | *            |
| Slatus updated    | Aug 2021                              |                 |              |
|                   |                                       |                 |              |

#### Payment history

|   | Jan | Feb | Mm             | Apr                | May   | Jun           | Jul | Aug | Sep | Or:1 | No-, | Dec |
|---|-----|-----|----------------|--------------------|-------|---------------|-----|-----|-----|------|------|-----|
| 2021                                    | •   | •   | •              | ٠                  | •     | ٠             |     | NA  |     | 1    |      | -   |
| 7070                                    | -   | 5   | -              | . <del></del>      | -     | -             | 5   | 100 | -   | •    | •    | •   |
| <ul> <li>On http://<li> </li></li></ul> |     | Ν   | IA No "pphc"bl | c µnym<-nl history | - Dat | a unavailable |     |     |     |      |      |     |

#### "1 Contact info

| Address      | 425 PHILLIPS BLVD EWING,<br>NJ 08618 |
|--------------|--------------------------------------|
| Phone number | (609) 883-3900                       |

#### 1 Comments

Transferred to another hmdcr



#### ecHROME FEDERAL CREDIT

exceptional payment history

Closed

#### ; Account info

| Account nnme        | CHROME FEDERAL CREDIT |
|---------------------|-----------------------|
| Account number      |                       |
| Origin.:il creditor | <u>ي</u> ة            |
| Company sold        | . 15                  |
| Account type        | Auto Loan             |
| Date opened         | Jul 10, 2018          |
| Account status      | Closed                |
| Payment status      | Paid satisfactorily   |
| Status updated      | Dec 2020              |

| Bnkmce           | 2            |
|------------------|--------------|
| Balance updated  | Dec 31, 2020 |
| OriginnI amount  | \$12,500     |
| Monthly payment  | *            |
| Past due amount  | <u>i</u> :   |
| Highest balance  | <b>a</b> :   |
| Terms            | 37 Months    |
| Responsibility   | Individual   |
| Your stc:1tement | -            |

#### 1 Payment history

|      | Jun | Feb | Mal | Apr | MJy | Jun | Jul | Aug | Sep | Oct | No*, |    |
|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|------|----|
| 2020 | •   | •   | •   | •   | •   | •   | ٠   | •   | •   | ٠   | •    | NA |
| 2019 | •   | •   | •   | •   | •   | ٠   | •   | •   | •   | ٠   | •    | ٠  |
| 201A | 22  | (¥) | 3   | 9   | -   |     | •   | ٠   | •   | •   | •    | •  |

#### Contact info

| Address      | 45 GRIFFITH <b>AVE WASHINGTON,</b><br><b>PA 15301</b> |
|--------------|---|
| Phone number | (724) 228-2030  |

#### Comments

13.



#### ecredit one bank na

Excrptional payment history

• Closed

14

1.5

\$1.937

Revolving

Individual

Jun 23, 2020 \$2,500

#### , Account info CREDIT ONE BANK NA Account nome Balance Account number (Case) and the second second second Balance updated OriginJI creditor Credit limit . Company sold Monthly payment . Account type Credi1 Card Past rlue amount Date opened Mar 18, 2015 Highest balance Account status Closed Terms Payment status Paid satisfactorily Responsibility Status updated Jun 2020 Your sti:itement

| 1 | Payment | history  |
|---|---------|----------|
| 5 | rayment | THOLDI Y |

|           | Jan | Feb | Mar               | Apr               | May    | Jun                | Jul | Aug | Sep | Oct | No•, | Dec |
|-----------|-----|-----|-------------------|-------------------|--------|--------------------|-----|-----|-----|-----|------|-----|
| 2020      | ٠   | ٠   | ٠                 | •                 | ٠      | NA                 |     | -   |     | -   |      |     |
| ?01()     | •   | •   | ٠                 | •                 |        | ٠                  | •   |     | ۲   | •   | ٠    | •   |
| 201A      | •   |     | •                 | •                 | •      |                    | •   | ٠   | •   | ٠   | •    | •   |
| 2017      | •   | •   | •                 | •                 | •      | •                  | •   | •   | •   | •   | •    | •   |
| 7016      | •   | •   | •                 | •                 | •      | •                  | •   | ٠   | •   | •   | •    | •   |
| 2015      | 57  |     | •                 | •                 | •      | ٠                  | ٠   | ٠   | ٠   | ٠   | •    | •   |
| • 011tmlu |     |     | NA No .1ppl1culll | payrnonl hii,lory | - 0.11 | a un;iv;11lic1tJle |     |     |     |     |      |     |

#### u Contact info

| Address      | FO BOX 98875 LAS VEGAS,<br>NV 89193 |
|--------------|-------------------------------------|
| Phone number | (702) 269-1000                      |

#### Comments

Account closed nt consumN's request



#### CREDIT ONE BANK NA

Exceptional payment history

-Closo<l

#### > Account info Account name Account number

| Origin.:il creditor |                     |
|---------------------|---------------------|
| Company sold        | -                   |
| Account type        | Credit Card         |
| Date opened         | Aug 31, 2016        |
| Account st:itus     | Closed              |
| Payment status      | Paid satisfoctorily |
| Status updated      | Dec 2017            |

| BJkmce          | -            |
|-----------------|--------------|
| Balance updated | Dec 08, 2017 |
| Credit limit    | \$500        |
| Monthly payment | ē            |
| Past due amount | *            |
| Highest balance | \$60         |
| Tem.:;          | Revolving    |
| Responsibility  | Individual   |
| Your statement  |              |

#### 1, Payment history

|             | Jon | rcb | Mar              | Apr                   | Mby   | 141           | Jul | Auq | Sep | Del | Nb, | Dec |
|-------------|-----|-----|------------------|-----------------------|-------|---------------|-----|-----|-----|-----|-----|-----|
| 2017        | ٠   | ٠   | •                | •                     | •     | ٠             | •   | •   | ٠   | •   | ٠   | NA  |
| ?016        | -   | -   | -                | $\pm 1$               | 8     | -             | 1   | -   | •   | •   | •   | •   |
| • 01111111f |     |     | NI\ No oppl1cobl | c pnyin1?n1 h1::;101y | - Dat | a unavailable |     |     |     |     |     |     |

CREDIT ONE BANK NA

AND DESCRIPTION OF THE OWNER OF T

#### ... Contact info

| AddrPss      | PO BOX 98875 LAS VEGAS,<br>NV 89193 |
|--------------|-------------------------------------|
| Phone number | (702) 269-1000                      |

#### 1, Comments

Account closed a consumer! request



#### · NW BANK FKA NW SAVNGS

r Account info

#### Exceptional payment history

-Closed

| -            | Balance         | NW BANK FKA NW SAVNGS  | Account norne     |
|--------------|-----------------|--|-------------------|
| Oct 30, 2020 | Balance updated | And the second s | Account number    |
| \$420,000    | Originnl amount | *  | Originnl creditor |
| -            | Monthly payment | -  | Company sold      |
| 2            | Past due amount | Mortgage   | Account type      |
| 360Months    | TeIIIS          | Aug 20, 2020   | Date opened       |
| Individual   | Respons, hilily | Closed   | Account status    |
|              | YoUI statement  | Paid satisfactorily  | Payment status    |
|              |                 | Oct2020  | Status updated    |
|              |                 |  |                   |

#### , Payment history

|       |        |      |     |     |      | 13 F. |     |     |     |     |     |      |
|-------|--------|------|-----|-----|------|-------|-----|-----|-----|-----|-----|------|
|       | Jan    | r-eb | Mar | Apr | May  | Juli  | Jul | Aug | Sep | Ort | NO/ | Der. |
| 2020  | (44) ( | 1    | -   | -   | . e. | ~     | -   | •   | •   | NA  | -   |      |
| - ··· |        |      |     |     | -    |       |     |     |     |     |     |      |

| Ont11nc | NA No applicable payment history | <ul> <li>Data unavailable</li> </ul> |
|---------|----------------------------------|--------------------------------------|
|         |                                  |                                      |

#### , Contact info

| Address      | SECOND AT LIBERTY WARREN.<br>PA 16365 |
|--------------|---------------------------------------|
| Phone number | (814) 723-9696                        |

#### Comments



#### eSHEFFIELO FINANCIAL CO

Exc ptional payment history

Closed

| r Account info           |                        |
|--------------------------|------------------------|
| Account nome             | SHEFFIELD FINANCIAL CO |
| Account number           |                        |
| Origin <b>d</b> creditor | *                      |
| Company sold             |                        |
| Accollnt type            | Secured Loan           |
| Date opened              | Apr 16,2018            |
| Account st-ituB          | Closed                 |
| Payment status           | Paid satisfactorily    |
| Status updated           | Jan <b>2020</b>        |
|                          |                        |

| BalancE.         | 2            |
|------------------|--------------|
| Balance updated  | Jan 15, 2020 |
| Origin:il amount | \$3,495      |
| Monthly payment  |              |
| Past due amount  | <u>-</u>     |
| Highest balance  |              |
| Terms            | 36 Months    |
| Responsibility   | Individual   |
| Your statement   | -            |

#### 1 Payment history

|              | JJn | Feb          | Mbi              | Apr               | May  | Jun        | Jul | J/UIJ | Seµ      | Oct | Nov | Dec |
|--------------|-----|--------------|------------------|-------------------|------|------------|-----|-------|----------|-----|-----|-----|
| 2020         | NA  | 12           | 123              | _                 | 12   | -          | 22  |       | <u> </u> | 12  | -   | -   |
| ?01()        | •   | •            | •                | •                 | •    | •          | •   | ٠     | •        | ٠   | •   | •   |
| 2018         | 122 | 2017<br>- 11 |                  | 2                 | •    | •          | •   | •     | •        | •   | •   | •   |
| - 011{111111 |     | 1            | NA No applicable | e payment history | e Ui | u113/,111: |     |       |          |     |     |     |

#### <sup>†|</sup> Contact info

| Address      | 2554 LEWISVILLE CLEMMONS CLEMMONS,<br>NC 27012 |
|--------------|--|
| Phone numbe1 | (910) 7661388                                  |

#### Comments



#### •weSBANCO BANK INC

exceptional payment history

-Closod

| i Account info    |  |
|-------------------|--|
| Account name      | WESBANCO BANK INC  |
| Account number    | And a second sec |
| Original creditor | ¥  |
| Company sold      | -  |
| Account type      | Home Equity Line Of Credit   |
| Date opened       | Jun 28, 2018   |
| Account st.:itu:) | Closed   |
| Payment status    | Paid satisfactorily  |
| Status updated    | May 2021   |
|                   |  |

| B kmce          | 20           |
|-----------------|--------------|
| Balance updated | May 05, 2021 |
| Credit limit    | \$68,150     |
| Monthly payment | -            |
| Past due amount | ¥            |
| Highest balance | \$59,645     |
| Terms           | Revolving    |
| Responsibility  | Individual   |
| Your stoltement | 2 C          |

#### 1 Payment history

|                             | Jan | Feb | Mu               | Apr                | Moy    | Jun                 | Jul | Aug | Sep | Oct | NO'I | Dec |
|-----------------------------|-----|-----|------------------|--------------------|--------|---------------------|-----|-----|-----|-----|------|-----|
| 2021                        | •   | ٠   | •                | ٠                  | NA     | -                   | -   |     | -   | -   | 2.57 | -   |
| 7070                        | •   | •   | •                | •                  | •      | •                   | •   | •   | •   | •   | •    | ٠   |
| 2019                        | ٠   | •   | ٠                | •                  | ٠      | •                   | ٠   | ٠   | ٠   | ٠   | •    | •   |
| 2018                        | 20  | 177 | 77.0             | 27.6               | 1.77.1 | <b>2</b> 0          | ٠   | •   | •   |     | •    | ٠   |
| <ul> <li>On time</li> </ul> |     | ٩   | IA No .ippl1tnbl | : paymePt h1:itorv | - Dnta | a uno11<11/11/hbt." |     |     |     |     |      |     |

#### ➤ Contact info

| Address        | 1 BANK PLZ WHEELING,<br>WV 26003 |
|----------------|----------------------------------|
| Phone 11unlb>1 | (304) 234-9000                   |

#### Comments

Account closed .it con::.umer's request



#### Personal information

1,11V11. CHRISTIAN R SILVEIRA

A 1991 AND ADDRESS

SELE EMP

Also known as

Generational identifie

Yest 141 P

PC'r,on,11 "tatc=11cnts

No Statoment(s) prel;ent at this lime

SELF EMPLOYED

NEW WORLD ENERGY GROUP

# This foregoing document was electronically filed with the Public Utilities

# Commission of Ohio Docketing Information System on

12/29/2021 10:20:43 AM

in

# Case No(s). 21-1230-GA-AGG

Summary: In the Matter of the Application of New World Energy Group LLC