

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 Current Assets Checking/Savings First National - Operating Total Checking/Savings Total Current Assets Vehicles Fixed Assets Vehicles Accumulated Depreciation Total Fixed Assets Total Fixed Assets TOTAL ASSETS LIABILITIES & EQUITY Liabilities 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 Liabilities Current Liabilities	5.00
Liabilities Current Liabilities	3.39
Other Current Liabilities 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 0.00 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 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[®] 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 01, 2016	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, 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 2020		٠		•	May	•	-•	•	•	•	٠	•
2019	30	~	-	-	-	96			•	•	٠	٠

• Ont1mc - Ont1 un,wa1lable

d Contact info

Address	PO BOX 31293 SALT LAKE CITY, 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	45 GRIFFITH AVE WASHINGTON, 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 Siz 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, 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
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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	(11	-	~		-		-	-	-	-		•
• On time			Data u11ava1lat	blc								

" Contact info

Address	45 GRIFFITH AVE WASHINGTON, 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	~ 2	120	2	122	<u></u>	•

Onume
 Dt1taunava1lallle

H Contact info

Address	PO BOX 60610 HARRISBURG, 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	(π)	177	27		•		•	٠	•			•
On trinic			Data unavailab	e								

R Contact info

Address	1 FNB BLVD HERMITAGE, PA 16148
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
 On11m1• 		-	• Data unavailat	de								

n Contact info

Address	1055 W MERCURY BLVD HAMPTON, 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 4 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, 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		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'			 Data unavailah 	le								

R Contact info

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

1, Comments

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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 20, 2020	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	-	. 	-	-	5	100	-	•	•	•
 On http:// 		Ν	IA No "pphc"bl	c µnym<-nl history	- Dat	a unavailable						

"1 Contact info

Address	425 PHILLIPS BLVD EWING, 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	a :
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 AVE WASHINGTON, PA 15301
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, 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	-	-	-	± 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, 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	 Data unavailable

, Contact info

Address	SECOND AT LIBERTY WARREN. 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 d creditor	*
Company sold	
Accollnt type	Secured Loan
Date opened	Apr 16,2018
Account st-ituB	Closed
Payment status	Paid satisfactorily
Status updated	Jan 2020

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 - 11		2	•	•	•	•	•	•	•	•
- 011{111111		1	NA No applicable	e payment history	e Ui	u113/,111:						

^{†|} Contact info

Address	2554 LEWISVILLE CLEMMONS CLEMMONS, 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	2 0	٠	•	•		•	٠
 On time 		٩	IA No .ippl1tnbl	: paymePt h1:itorv	- Dnta	a uno11<11/11/hbt."						

➤ Contact info

Address	1 BANK PLZ WHEELING, 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

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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