



Instructions for Competitive Retail Electric Service (CRES) Providers

- I. **Where to file:** Applications can be completed and submitted via the [PUCO Community](#). Paper applications, an original plus two copies, can be mailed to: Public Utilities Commission of Ohio, Docketing Division, 180 East Broad Street, Columbus Ohio 43215-3793.
- II. **Case Number:** If Applicant is applying for any combination of broker and/or aggregator, the application must be filed with an "AGG" purpose code. If the application includes marketer and/or retail electric generation provider, then the purpose code must be "CRS".
- III. **Renewal applications:** A certificate is valid for two years from the date of issuance. An application for renewal should be filed in the Applicant's existing case number 30-90 days prior to the expiration date printed on the certificate.
- IV. **Confidentiality:** An applicant may file financial statement, forecasted financial statements, financial arrangements, credit ratings, and credit reports under seal. Confidentiality for other items must be requested in a motion filed in the docket. Motions for protective orders must be filed in accordance with Ohio Administrative Code [4901:1-24](#) and [4901:1-24](#).
- V. **Commission approval process:** The Commission approval process begins when the Commission's Docketing Division receives and time/date stamps the application. An incomplete application may be suspended or rejected. An application that has been suspended an incomplete may cause delay in certification. The Commission may approve, suspend, or deny an application within 30 days. If no action is taken, the application is deemed automatically approved on the 31<sup>st</sup> day after the official filing date. Upon approval, the Commission will issue a numbered certificate that specifies the service(s) for which the applicant is certified and the dates for which the certificate is valid.
- VI. **Material change:** Providers are required to notify the Commission of any changes to the information provided in its most recent application within thirty days of the change.
- VII. **Governing law:** The certification and renewal of competitive providers is governed by Chapters [4901:1-21](#), [4901:1-24](#), [4901:1-27](#), [4901:1-28](#), and [4901:1-29](#) of the Ohio Administrative Code, and Sections [4928.08](#) and [4929.20](#) of the Ohio Revised Code.
- VIII. **Questions:** Questions regarding the application should be directed to [CRES@puco.ohio.gov](mailto:CRES@puco.ohio.gov) or [CRNGS@puco.ohio.gov](mailto:CRNGS@puco.ohio.gov).



Public Utilities  
Commission

Competitive Retail Electric Service (CRES)  
Provider Application

Case Number: 13 - 2422 - EL-AGG

Please complete all information. Identify all attachments with a label and title (example: Exhibit C-2 Financial Statements). For paper filing, you can mail the original and two complete copies to the Public Utilities Commission of Ohio, Docketing Division, 180 East Broad Street, Columbus, Ohio 43215-3793.

**A. Application Information**

**A-1. Provider Type.**

Select the competitive retail electric service (CRES) provider type(s) for which the applicant is seeking certification. Please note you can select more than one.

Aggregator

☐

Power Broker

☒

Power Marketer

☐

Retail Electric  
Generation Provider

☐

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

Provide the name and contact information of the business entity.

Legal Name: Trusted Energy LLC  
Street Address: 3218 Greenwood Ave  
City: Scranton State: PA Zip: 18505  
Telephone: 877-830-3155 Website: www.trustedenergyllc.com

**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: Trusted Energy LLC  
Street Address: 3218 Greenwood Ave  
City: Scranton State: PA Zip: 18505  
Telephone: 877-830-3155 Website: www.trustedenergyllc.com

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

Provide all business names the applicant uses in North America. You do not need to include the names provided in A-2 and A-3.

Name(s): \_\_\_\_\_

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

Name: Nathan Cartwright Title: Owner  
Street Address: 3218 Greenwood Ave  
City: Scranton State: PA Zip: 18505  
Telephone: 877-830-3155 Email: nathan@trustedenergyllc.com

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

Name: Nathan Cartwright Title: Owner  
Street Address: 3218 Greenwood Ave  
City: Scranton State: PA Zip: 18505  
Telephone: 877-830-3155 Email: nathan@trustedenergyllc.com

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

Street Address: 3218 Greenwood Ave  
City: Scranton State: PA Zip: 18505  
Toll-free Telephone: 877-830-3155 Email: nathan@trustedenergyllc.com

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

FEIN: 27-2277367

**A-9. Applicant's form of ownership (select one).**

Sole Proprietorship

☐

Limited Liability  
Partnership (LLP)

☐

Corporation

☐

Partnership

☐

Limited Liability  
Company (LLC)

☒

Other: \_\_\_\_\_

**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:**

AEP Ohio

☒

DP&L

☒

Duke Energy Ohio

☒

FirstEnergy – Cleveland  
Electric Illuminating

☒

FirstEnergy – Ohio  
Edison



FirstEnergy – Toledo  
Edison



**Class of customer selection:**

Commercial



Industrial



Mercantile



Residential



**A-11. Start Date.**

Indicate the approximate start date the applicant began/will begin offering services.

Date: N/A (Renewal)

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

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

**A-13. Company history.**

Provide an attachment with a concise description of the applicant's company history and principal business interests.

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

Provide evidence that the applicant is currently registered with the Ohio Secretary of State.

## **B. Managerial Capability**

Provide a response or attachment for each of the sections below.

**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.

**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.

**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.



**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? If yes, attach a document detailing the information.

Yes

☐

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? If yes, attach a document detailing the information.

Yes

☐

No

☒

**B-6. Environmental disclosure.**

This section is only applicable if power marketer or retail electric generation provider has been selected in A-1.

Provide a detailed description of how the applicant intends to determine its generation resource mix and environmental characteristics, including air emissions and radioactive waste. Include the annual projection methodology and the proposed approach to compiling the quarterly actual environmental disclosure data. See [4901:1-21-09](#) of the Ohio Administrative Code for additional details of this requirement.

**C. Financial Capability**

Provide a response or attachment for each of the sections below.

**C-1. Financial reporting.**

Provide a current link to the most recent Form 10-K filed with the Securities and Exchange Commission (SEC) or attach a copy of 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.

**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.

**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.

**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 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".

**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.

**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? If yes, attach a document detailing the information.

Applicant

Parent company of the applicant

Affiliate company that guarantees the financial obligations of the applicant

Any owner or officer of the applicant

Yes

☐

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? If yes, attach a document detailing the information.

Yes

☐

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.

**C-9. Financial arrangements.**

This section is only applicable if power marketer or retail electric generation provider has been selected in A-1.

Provide copies of the applicant's financial arrangements to satisfy collateral requirements to conduct retail electric/natural gas business activities (e.g., parental guarantees, letters of credit, contractual arrangements, etc., as described below).

Renewal applicants may provide a current statement from an Ohio local distribution utility (LDU) that shows that the applicant meets the LDU's collateral requirements. The statement or letter must be on the utility's letterhead and dated within a 30-day period of the date the applicant files its renewal application.

First-time applicants or applicants whose certificate has expired must meet the requirements of C-9 in one of the following ways:

1. The applicant itself states that it is investment grade rated by Moody's Investors Service, Standard & Poor's Financial Services, or Fitch Ratings and provides evidence of rating from the rating agencies. If you provided a credit rating in C-4, reference the credit rating in the statement.



2. The applicant's parent company is investment grade rated (by Moody's, Standard & Poor's, or Fitch) and guarantees the financial obligations of the applicant to the LDU(s). Provide a copy of the most recent credit opinion from Moody's, Standard & Poor's or Fitch.
3. The applicant's parent company is not investment grade rated by Moody's, Standard & Poor's or Fitch but has substantial financial wherewithal in the opinion of the Staff reviewer to guarantee the financial obligations of the applicant to the LDU(s). The parent company's financials and a copy of the parental guarantee must be included in the application if the applicant is relying on this option.
4. The applicant can provide evidence of posting a letter of credit with the LDU(s) listed as the beneficiary, in an amount sufficient to satisfy the collateral requirements of the LDU(s).

## **D. Technical Capability**

Provide an attachment for each of the sections below.

### **D-1. Operations.**

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

Power Marketers/Generators: Describe the operational nature of the applicant's business, specifying whether operations will include the generation of power for retail sales, the scheduling of retail power for transmission and delivery, the provision of retail ancillary services, as well as other services used to arrange for the purchase and delivery of electricity to retail customers.

### **D-2. Operations expertise and key technical personnel.**

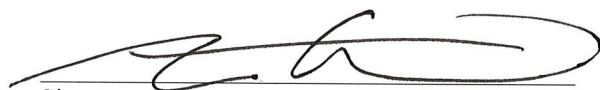
Provide evidence of the applicant's experience and technical expertise in performing the operations described in this application. Include the names, titles, e-mail addresses, telephone numbers and background of key personnel involved in the operational aspects of the applicant's business.

### **D-3. FERC power marketer authorization.**

This section is only applicable if power marketer or retail electric generation provider has been selected in A-1.

Provide the FERC docket granting the applicant power marketer authority.

**As authorized representative for the above company/organization, I certify that all the information contained in this application is true, accurate and complete. I also understand that failure to report completely and accurately may result in penalties or other legal actions.**

  
Signature

11/14/2022  
Date

**Owner**

Title



# **Competitive Retail Electric Service Affidavit**

County of \_\_\_\_\_ :

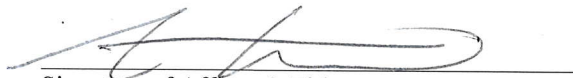
State of \_\_\_\_\_ :

**Nathan Cartwright**, 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, gross earnings, and sales of kilowatt-hours of electricity pursuant to Sections [4905.10\(A\)](#), [4911.18\(A\)](#), and [4928.06\(F\)](#), Ohio Revised Code.
3. The applicant will timely pay any assessment made pursuant to Sections [4905.10](#), [4911.18](#), and [4928.06\(F\)](#), Ohio Revised Code.
4. The 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. The 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. The applicant will fully comply with Section [4928.09](#), Ohio Revised Code regarding consent to the jurisdiction of Ohio Courts and the service of process.
7. The applicant will comply with all state and/or federal rules and regulations concerning consumer protection, the environment, and advertising/promotions.
8. The applicant will use its best efforts to verify that any entity with whom it has a contractual relationship to purchase power is in compliance with all applicable licensing requirements of the Federal Energy Regulatory Commission and the Public Utilities Commission of Ohio.
9. The applicant will cooperate fully with the Public Utilities Commission of Ohio, the electric distribution companies, the regional transmission entities, and other electric suppliers in the event of an emergency condition that may jeopardize the safety and reliability of the electric service in accordance with the emergency plans and other procedures as may be determined appropriate by the Commission.
10. If applicable to the service(s) the applicant will provide, it will adhere to the reliability standards of (1) the North American Electric Reliability Council (NERC), (2) the appropriate regional reliability council(s), and (3) the Public Utilities Commission of Ohio.
11. The 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.

12. 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.

13. Affiant further sayeth naught.

  
Signature of Affiant & Title

Sworn and subscribed before me this 18 day of JAN, 2022  
Month Year



Signature of official administering oath

Lucia M Murphy

Print Name and Title

Commonwealth of Pennsylvania - Notary Seal  
Lucia Maria Murphy, Notary Public  
Lackawanna County  
My commission expires April 5, 2025  
Commission number 1309983

My commission expires on 04/05/25

Member, Pennsylvania Association of Notaries

**ITEM A-12. Principal officers, directors and partners:**

Name

Title

Nathan Cartwright

Owner

**ITEM A-13. Company history:**

Concise description of the applicant's company history and principal business interests.

Applicant's company was formed on 4/1/2010. The business was previously owned and operated by Jeff Jungwirth.

We broker energy deals (Natural Gas and Electricity) for our clients (Small, Mid-Sized and Large Corporations) to find them the best pricing available for their usage requirements. We obtain an electric or gas bill copy and complete a credit request form for our suppliers to have all the needed information on our clients as well as the copy of their electric or gas bill to start the pricing process. Once we have credit approved and pricing back we make a full presentation to our clients along with approved state agreements from our suppliers to lock in the best pricing for our clients with their approval. Once a signed agreement is sent in to us we submit it to our suppliers for processing. With all of our clients we are able to also after the sale provide them with customer service assistance acting as a liaison between them and the supplier. We send out follow up emails quarterly to check in with our clients and make sure that everything is going ok and to see if they need anything.



**ITEM A-14. Secretary of State:**

Evidence that the applicant is currently registered with the Ohio Secretary of State.



DATE: 12/03/2013	DOCUMENT ID 201333602518	DESCRIPTION REG. OF FOR. PROFIT LIM. LIAB. CO. (LFP)	FILING 125.00	EXPED .00	PENALTY .00	CERT .00	COPY .00
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**Receipt**

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

LICENSELLOGIX, LLC  
ATTN: SHAYNA DESAI  
150 GRAND STREET, 4TH FLOOR  
WHITE PLAINES, NY 10601

**STATE OF OHIO  
CERTIFICATE**

**Ohio Secretary of State, Jon Husted**

2249766

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

**TRUSTED ENERGY LLC**

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

Document(s)

**REG. OF FOR. PROFIT LIM. LIAB. CO.**

Document No(s):

**201333602518**

Effective Date: 11/27/2013



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 3rd day of December, A.D. 2013.

*Jon Husted*

Ohio Secretary of State

**ITEM 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 of retail/wholesale electric service as of the date of filing the application.

DE, IL, MA, NJ, ME, NH, OH, PA & TX

**ITEM 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.

[See Exhibit A-13 \(Company History\).](#)



**ITEM 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.

N/A

**ITEM C-1. Financial reporting:**

Provide a current link to the most recent Form 10-K filed with the Securities and Exchange Commission (SEC) or attach a copy of the form. If the applicant does not have a 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.

NOTE: This is not required for private companies.

N/A

**ITEM C-2. Financial statements:**

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, provided 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 requirements for two years of financial statements, the Staff reviewer may request additional financial information.

**ITEM 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 generated 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 12) a monthly format showing 24 consecutive months following the month of filing this application broken down into 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 these 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.



**ITEM C-4. Credit rating:**

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 Rating 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 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 parent does not have such a credit rating, enter "Not Rated".

Not Rated

**ITEM C-5. Credit report:**

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.

View report from

Jan 18, 2022



**NATHAN DEE CARTWRIGHT**  
**609**

Calculated using VantageScore 3.0  
Provided by TransUnion

**Personal Information**

NAMES REPORTED


NATHAN DEE CARTWRIGHT


EMPLOYMENT INFO


SELF EMPLOYED

TRUSTED ENERGY

ADDRESSES REPORTED

 3218 GREENWOOD AV  
SCRANTON, PA  
18505

 123 S FIGUEROA ST 1943  
LOS ANGELES, CA  
90012

 2030 HOLLY HILL TE  
HOLLYWOOD, CA  
90068

**Accounts**

Here's every account on your TransUnion report. Click on the account name for more details.

**See an error?**

You can submit a dispute without leaving Credit Karma. Look for Direct Dispute™ in the details of the account.

AUTO LOANS

ALLY FINANCIAL

Reported: Dec. 14, 2021

\$44,482.00  
Needs Attention

Overview

You have **100%** left to pay on this loan.

Balance	Highest Balance
\$44482	\$43670
Monthly payment	\$798
Opened	Oct. 15, 2021 (3 mos)
Term	75 months

Payment History

You've made **100%** of payments for this account on time.



Last payment	No Info
Current Payment Status	30-59 Days Late
Worst Payment Status	Current

Account Details

Account status	Open
Type	Auto Loan
Responsibility	Individual
Remarks	No Info
Times 30/60/90 days late	0/0/0
Closed	No Info

See an error?

DIRECT DISPUTE™

If there's an error on your report, you can submit a dispute without leaving Credit Karma.

DISPUTE AN ERROR

Creditor Information

ALLY FINANCIAL  
P.O. BOX 380901  
BLOOMINGTON, MN 55438

(888) 925-2559

JPMCB AUTO FINANCE

Reported: Feb. 26, 2021

\$280.00

In good standing

Overview

You have 1% left to pay on this loan.



Balance	Highest Balance
\$280	\$31499
Monthly payment	\$280
Opened	Jan. 02, 2018 (4 yrs)
Term	39 months

### Payment History

You've made **100%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2021	●											
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓ Current    ✗ Late    ● Unknown												

Last payment	Dec. 07, 2020
Current Payment Status	Current
Worst Payment Status	Current

Account Details

Account status	Open
Type	Auto Lease
Responsibility	Individual
Remarks	Early termination; balance owing
Times 30/60/90 days late	0/0/0
Closed	No Info

See an error?

DIRECT DISPUTE™

If there's an error on your report, you can submit a dispute without leaving Credit Karma.

DISPUTE AN ERROR

Creditor Information

JPMCB AUTO FINANCE  
700 KANSAS LANE MAIL CODE LA 44025  
MONROE, LA 71203

(800) 336-6675

CITIZENS ONE

Reported: Aug. 18, 2021

\$0.00

Closed



Overview

You have 0% left to pay on this loan.

Balance	Highest Balance
\$0	\$26786
Monthly payment	\$0
Opened	Dec. 12, 2019 (2 yrs, 1 mo)
Term	78 months

### Payment History

You've made **100%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2021	✓	✓	✓	✓	✓	✓	✓					
2020	✓	✓	✓	●	●	✓	✓	✓	✓	✓	✓	✓
✓ Current    ✗ Late    ● Unknown												

Last payment	Aug. 17, 2021
Current Payment Status	Current
Worst Payment Status	Current

### Account Details

Account status	Closed
Type	Auto Loan
Responsibility	Individual
Remarks	Closed
Times 30/60/90 days late	0/0/0
Closed	Aug. 18, 2021

See an error?

DIRECT DISPUTE™

If there's an error on your report, you can submit a dispute without leaving Credit Karma.

DISPUTE AN ERROR

Creditor Information

CITIZENS ONE  
480 JEFFERSON BLVD  
WARWICK, RI 02886

(800) 610-7300

CHRYSLER CAPITAL

Reported: Aug. 07, 2021

\$0.00

Closed

Overview

You have 0% left to pay on this loan.

Balance	Highest Balance
\$0	\$33861
Monthly payment	\$0
Opened	Jan. 01, 2021 (1 yr)
Term	48 months

Payment History

You’ve made **67%** of payments for this account on time.



Last payment	Aug. 07, 2021
Current Payment Status	Current
Worst Payment Status	30-59 Days Late

Account Details

Account status	Closed
Type	Auto Lease
Responsibility	Individual
Remarks	Early termination; Insurance loss
Times 30/60/90 days late	2/0/0
Closed	Aug. 07, 2021

See an error?

DIRECT DISPUTE™

If there's an error on your report, you can submit a dispute without leaving Credit Karma.

DISPUTE AN ERROR



Creditor Information

CHRYSLER CAPITAL  
PO BOX 961212  
FORT WORTH, TX 76161

(855) 563-5635

CITIZENS ONE

Reported: Feb. 12, 2018

\$0.00

Closed

-

Overview

You have 0% left to pay on this loan.

Balance	Highest Balance
\$0	\$24147
Monthly payment	\$0
Opened	Jun. 13, 2015 (6 yrs, 7 mos)
Term	72 months

Payment History

You’ve made 100% of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2018	✓											
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015						✓	✓	✓	✓	✓	✓	✓
✓ Current    ✗ Late    ● Unknown												

Last payment	May 01, 2017
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Current Payment Status	Current
Worst Payment Status	Current

Account Details

Account status	Closed
Type	Auto Loan
Responsibility	Individual
Remarks	Closed
Times 30/60/90 days late	0/0/0
Closed	Feb. 12, 2018

See an error?

DIRECT DISPUTE™

If there's an error on your report, you can submit a dispute without leaving Credit Karma.

DISPUTE AN ERROR

Creditor Information

CITIZENS ONE  
480 JEFFERSON BLVD  
WARWICK, RI 02886

(800) 610-7300

^  
Hide closed (3)

CREDIT CARDS

CITICARDS CBNA

Reported: Jan. 14, 2022

\$6,843.00  
In good standing

Overview

You're currently using **99%** of your account's limit.

Balance	Credit limit
\$6843	\$6890
Monthly payment	\$244
Opened	Aug. 08, 2016 (5 yrs, 5 mos)

Payment History

You've made **100%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓ Current    ✗ Late    ● Unknown												

Last payment	Jan. 11, 2022
Current Payment Status	Current
Amount past due	\$0
Worst Payment Status	Current

Account Details

Account status	Open
Type	Credit Card
Responsibility	Individual
Remarks	No Info
Times 30/60/90 days late	0/0/0
Closed	No Info

See an error?

DIRECT DISPUTE™

If there's an error on your report, you can submit a dispute without leaving Credit Karma.

DISPUTE AN ERROR

Creditor Information

CITICARDS CBNA  
PO BOX 6217  
SIOUX FALLS, SD 57117

CAPITAL ONE BANK USA NA

Reported: Jan. 14, 2022

\$1,492.00  
In good standing

Overview

You're currently using 99% of your account's limit.

Balance	Credit limit
\$1492	\$1500
<hr/>	
Monthly payment	\$47
<hr/>	
Opened	Jun. 10, 2015 (6 yrs, 7 mos)

Payment History

You’ve made **100%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓ Current    ✗ Late    ● Unknown												

Last payment	Dec. 22, 2021
Current Payment Status	Current
Amount past due	\$0
Worst Payment Status	Current

Account Details

Account status	Open
Type	Credit Card
Responsibility	Individual
Remarks	No Info
Times 30/60/90 days late	0/0/0
Closed	No Info



See an error?

DIRECT DISPUTE™

If there's an error on your report, you can submit a dispute without leaving Credit Karma.

DISPUTE AN ERROR

Creditor Information

CAPITAL ONE BANK USA NA  
PO BOX 31293  
SALT LAKE CITY, UT 84131

(800) 955-7070

MACYS DEPARTMENT STORES

Reported: Jan. 11, 2022

\$89.00

In good standing

Overview

You're currently using **89%** of your account's limit.

Balance	Credit limit
\$89	\$100
Monthly payment	\$29
Opened	Jan. 01, 2001 (21 yrs)

Payment History

You've made **100%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓ Current    ✗ Late    ● Unknown												

Last payment Jan. 06, 2021

Current Payment Status Current

Amount past due \$0

Worst Payment Status 60-89 Days Late

Account Details

Account status Open

Type Charge account

Responsibility Individual

Remarks No Info

Times 30/60/90 days late 0/0/0

Closed No Info

See an error?

DIRECT DISPUTE™

If there's an error on your report, you can submit a dispute without leaving Credit Karma.

DISPUTE AN ERROR

Creditor Information

MACYS DEPARTMENT STORES  
PO BOX 6789  
SIOUX FALLS, SD 57117

DISCOVER FINANCIAL SERVI

Reported: Jan. 05, 2022

\$4,499.00  
In good standing

Overview

You're currently using **102%** of your account's limit.

Balance	Credit limit
\$4499	\$4400
Monthly payment	\$90
Opened	Apr. 21, 2017 (4 yrs, 8 mos)

Payment History

You've made **100%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current    ✗ Late    ● Unknown

Last payment	Dec. 27, 2021
Current Payment Status	Current

Amount past due	\$0
Worst Payment Status	Current

Account Details

Account status	Open
Type	Credit Card
Responsibility	Individual
Remarks	Dispute resolved; reported by grantor
Times 30/60/90 days late	0/0/0
Closed	No Info

See an error?

DIRECT DISPUTE™

If there's an error on your report, you can submit a dispute without leaving Credit Karma.

DISPUTE AN ERROR

Creditor Information

DISCOVER FINANCIAL SERVI  
POB 15316  
WILMINGTON, DE 19850

(800) 347-2683

Overview

You're currently using **103%** of your account's limit.

Balance	Credit limit
\$10277	\$10000
Monthly payment	\$393
Opened	Dec. 10, 2015 (6 yrs, 1 mo)

Payment History

You've made **100%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	●	✓	✓	✓	✓	●
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓ Current    ✗ Late    ● Unknown												

Last payment	Dec. 28, 2021
Current Payment Status	Current
Amount past due	\$0
Worst Payment Status	Current



Account Details

Account status	Open
Type	Business Credit Card
Responsibility	Individual
Remarks	No Info
Times 30/60/90 days late	0/0/0
Closed	No Info

See an error?

DIRECT DISPUTE™

If there's an error on your report, you can submit a dispute without leaving Credit Karma.

DISPUTE AN ERROR

Creditor Information

CAPITAL ONE BANK USA NA  
PO BOX 31293  
SALT LAKE CITY, UT 84131

(800) 955-7070

THE HOME DEPOT/CBNA

Reported: Dec. 29, 2021

\$4,294.00

In good standing

Overview

You're currently using **100%** of your account's limit.

Balance	Credit limit
\$4294	\$4300
Monthly payment	\$143
Opened	Dec. 09, 2019 (2 yrs, 1 mo)

### Payment History

You've made **100%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019												✓

✓ Current    ✗ Late    ● Unknown

Last payment	Dec. 24, 2021
Current Payment Status	Current
Amount past due	\$0
Worst Payment Status	Current

### Account Details

Account status	Open
Type	Charge account
Responsibility	Individual
Remarks	No Info
Times 30/60/90 days late	0/0/0
Closed	No Info

See an error?

DIRECT DISPUTE™

If there's an error on your report, you can submit a dispute without leaving Credit Karma.

DISPUTE AN ERROR

Creditor Information

THE HOME DEPOT/CBNA  
PO BOX 6497  
SIOUX FALLS, SD 57117

MERRICK BANK

Reported: Dec. 29, 2021

\$3,382.00

In good standing

Overview

You're currently using **99%** of your account's limit.

Balance	Credit limit
\$3382	\$3400
Monthly payment	\$109
Opened	Jan. 31, 2014 (7 yrs, 11 mos)

Payment History

You've made **100%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓



✓ Current    ✗ Late    ● Unknown

Last payment	Dec. 22, 2021
Current Payment Status	Current
Amount past due	\$0
Worst Payment Status	Current

Account Details

Account status	Open
Type	Credit Card
Responsibility	Individual
Remarks	No Info
Times 30/60/90 days late	0/0/0
Closed	No Info

See an error?

DIRECT DISPUTE™

If there's an error on your report, you can submit a dispute without leaving Credit Karma.

DISPUTE AN ERROR

Creditor Information

MERRICK BANK  
PO BOX 9201  
OLD BETHPAGE, NY 11804

(800) 204-5936

CITICARDS CBNA

Reported: Dec. 16, 2021

\$13,568.00  
In good standing

Overview

You're currently using **99%** of your account's limit.

Balance	Credit limit
\$13568	\$13770
Monthly payment	\$419
Opened	Nov. 15, 2016 (5 yrs, 2 mos)

Payment History

You've made **100%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓



✓ Current    ✗ Late    ● Unknown

Last payment	Dec. 14, 2021
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Current Payment Status	Current
Amount past due	\$0
Worst Payment Status	Current

Account Details

Account status	Open
Type	Flexible spending credit card
Responsibility	Individual
Remarks	No Info
Times 30/60/90 days late	0/0/0
Closed	No Info

See an error?

DIRECT DISPUTE™

If there's an error on your report, you can submit a dispute without leaving Credit Karma.

DISPUTE AN ERROR

Creditor Information

CITICARDS CBNA  
PO BOX 6217  
SIOUX FALLS, SD 57117

WELLS FARGO BANK NA

Reported: Dec. 14, 2021

\$7,755.00

In good standing -

Overview

You're currently using **169%** of your account's limit.

Balance	Credit limit
\$7755	\$4600

Monthly payment	\$346
-----------------	-------

Opened	Apr. 22, 2020 (1 yr, 8 mos)
--------	-----------------------------

Payment History

You've made **95%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2021	✓	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	
2020					✓	✓	✓	✓	✓	✓	✓	✓
✓ Current   ✗ Late   ● Unknown												

Last payment	Dec. 08, 2021
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Current Payment Status	Current
------------------------	---------

Amount past due	\$0
-----------------	-----

Worst Payment Status	30-59 Days Late
----------------------	-----------------

Account Details

Account status	Open
Type	Charge account
Responsibility	Individual
Remarks	No Info
Times 30/60/90 days late	1/0/0
Closed	No Info

See an error?

DIRECT DISPUTE™

If there's an error on your report, you can submit a dispute without leaving Credit Karma.

DISPUTE AN ERROR

Creditor Information

WELLS FARGO BANK NA  
PO BOX 14517  
DES MOINES, IA 50306

(855) 854-3502

FIRST NATIONAL CREDIT CA

Reported: Dec. 30, 2021

\$1,763.00

Closed

Overview

You're currently using **71%** of your account's limit.



Balance	Credit limit
\$1763	\$2500

Monthly payment	\$82
-----------------	------

Opened	Jan. 31, 2014 (7 yrs, 11 mos)
--------	-------------------------------

### Payment History

You've made **100%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓



✓ Current    ✗ Late    ● Unknown

Last payment	Dec. 22, 2021
--------------	---------------

Current Payment Status	Current
------------------------	---------

Amount past due	\$0
-----------------	-----

Worst Payment Status	Current
----------------------	---------

Account Details

Account status	Closed
Type	Credit Card
Responsibility	Individual
Remarks	Account closed by consumer
Times 30/60/90 days late	0/0/0
Closed	Jul. 21, 2021

See an error?

DIRECT DISPUTE™

If there's an error on your report, you can submit a dispute without leaving Credit Karma.

DISPUTE AN ERROR

Creditor Information

FIRST NATIONAL CREDIT CA  
500 EAST 60TH ST NORTH  
SIOUX FALLS, SD 57104

(605) 782-3459

BEST BUY/CBNA

Reported: Dec. 25, 2021

\$1,846.00

Closed

Overview

You're currently using **92%** of your account's limit.

Balance	Credit limit
\$1846	\$2000
Monthly payment	\$98
Opened	Aug. 14, 2018 (3 yrs, 5 mos)

### Payment History

You've made **100%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018								✓	✓	✓	✓	✓

✓ Current    ✗ Late    ● Unknown

Last payment	Dec. 22, 2021
Current Payment Status	Current
Amount past due	\$0
Worst Payment Status	Current

Account Details

Account status	Closed
Type	Credit Card
Responsibility	Individual
Remarks	Canceled by credit grantor
Times 30/60/90 days late	0/0/0
Closed	Aug. 31, 2021

See an error?

DIRECT DISPUTE™

If there's an error on your report, you can submit a dispute without leaving Credit Karma.

DISPUTE AN ERROR

Creditor Information

BEST BUY/CBNA  
PO BOX 6497  
SIOUX FALLS, SD 57117

(888) 574-1301

FIRST NATIONAL CREDIT CA  
Reported: Oct. 07, 2018

\$0.00  
Closed

Overview

You're currently using 0% of your account's limit.

Balance	Credit limit
\$0	\$2000
<hr/>	
Monthly payment	\$0
<hr/>	
Opened	Jan. 31, 2014 (7 yrs, 11 mos)

Payment History

You’ve made **100%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2018	●	✓	✓	✓	✓	✓	✓	✓	✓			
2017					✓	✓	✓	✓	✓	✓	✓	●
✓ Current    ✗ Late    ● Unknown												

Last payment	No Info
Current Payment Status	Current
Amount past due	\$0
Worst Payment Status	Current

Account Details

Account status	Closed
Type	Credit Card
Responsibility	Individual
Remarks	Credit card lost or stolen
Times 30/60/90 days late	0/0/0
Closed	May 17, 2017

See an error?

DIRECT DISPUTE™

If there's an error on your report, you can submit a dispute without leaving Credit Karma.

DISPUTE AN ERROR

Creditor Information

FIRST NATIONAL CREDIT CA  
500 EAST 60TH ST NORTH  
SIOUX FALLS, SD 57104

(605) 782-3459

CREDIT ONE BANK

Reported: Sep. 20, 2017

\$0.00

Closed



Overview

You're currently using **0%** of your account's limit.

Balance	Credit limit
\$0	\$1900
Monthly payment	\$0
Opened	Jul. 22, 2012 (9 yrs, 5 mos)

Payment History

You've made **100%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2017	✓	✓	✓	✓	✓	✓	✓	✓				
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓



✓ Current    ✗ Late    ● Unknown

Last payment	Dec. 15, 2016
Current Payment Status	Current
Amount past due	\$0
Worst Payment Status	Current

Account Details

Account status	Paid
Type	Credit Card
Responsibility	Individual
Remarks	Account closed by consumer
Times 30/60/90 days late	0/0/0
Closed	May 10, 2017

See an error?

DIRECT DISPUTE™

If there's an error on your report, you can submit a dispute without leaving Credit Karma.

DISPUTE AN ERROR

Creditor Information

CREDIT ONE BANK  
PO BOX 98872  
LAS VEGAS, NV 89193

(877) 825-3242

Hide closed (4)

OTHER LOANS

LENDINGCLUB BANK

Reported: Dec. 31, 2021

\$9,863.00  
Needs Attention

Overview

You have 31% left to pay on this loan.

Balance	Highest Balance
\$9863	\$32000
Monthly payment	\$988
Opened	Aug. 09, 2019 (2 yrs, 5 mos)
Term	36 months

Payment History

You've made 82% of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2021	✓	✓	✓	✓	✓	✓	✗	✗	✗	✗	✗	
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current ✗ Late ● Unknown



	J	F	M	A	M	J	J	A	S	O	N	D
2019								✓	✓	✓	✓	✓
✓ Current	✗ Late	● Unknown										

Last payment	Dec. 22, 2021
Current Payment Status	30-59 Days Late
Worst Payment Status	30-59 Days Late

Account Details

Account status	Open
Type	Unsecured loan
Responsibility	Individual
Remarks	No Info
Times 30/60/90 days late	5/0/0
Closed	No Info

See an error?

DIRECT DISPUTE™

If there's an error on your report, you can submit a dispute without leaving Credit Karma.

DISPUTE AN ERROR

Creditor Information

LENDINGCLUB BANK  
595 MARKET ST SUITE 200  
SAN FRANCISCO, CA 94105

(888) 596-3157

AQUA FINANCE, INC. FBO C

Reported: Dec. 31, 2021

\$4,946.00  
In good standing

Overview

You have 49% left to pay on this loan.

Balance	Highest Balance
\$4946	\$10000
Monthly payment	\$137
Opened	Mar. 06, 2020 (1 yr, 10 mos)
Term	120 months

Payment History

You've made 100% of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
2020					✓	✓	✓	✓	✓	✓	✓	✓
✓ Current    ✗ Late    ● Unknown												

Last payment	Dec. 22, 2021
Current Payment Status	Current
Worst Payment Status	Current

Account Details

Account status	Open
Type	Installment sales contract
Responsibility	Individual
Remarks	No Info
Times 30/60/90 days late	0/0/0
Closed	No Info

See an error?

DIRECT DISPUTE™

If there's an error on your report, you can submit a dispute without leaving Credit Karma.

DISPUTE AN ERROR

Creditor Information

AQUA FINANCE, INC. FBO C  
1 CORPORATE DRIVE SUITE 300  
WAUSAU, WI 54401

(715) 848-5425

REAL ESTATE LOANS

ROCKET MORTGAGE

Reported: Jan. 03, 2022

\$63,237.00  
In good standing

Overview

You have **96%** left to pay on this real estate loan.

Balance	Highest Balance
\$63237	\$65730
Monthly payment	\$0
Opened	Nov. 21, 2019 (2 yrs, 1 mo)
Term	360 months

### Payment History

You've made **100%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2021	✓	✓	✓	✓	✓	✓	✓	●	●	●	●	●
2020		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current    ✗ Late    ● Unknown

Last payment	Jun. 01, 2021
Current Payment Status	Current
Worst Payment Status	Current

Account Details

Account status	Open
Type	FHA real estate mortgage
Responsibility	Individual
Remarks	Payment deferred
Times 30/60/90 days late	0/0/0
Closed	No Info

See an error?

DIRECT DISPUTE™

If there's an error on your report, you can submit a dispute without leaving Credit Karma.

DISPUTE AN ERROR

Creditor Information

ROCKET MORTGAGE  
1050 WOODWARD AVE  
DETROIT, MI 48226

(800) 508-0944

ESSEX PROPERTY TRUST

Reported: Jan. 22, 2018

\$0.00

Closed



Overview

You have 0% left to pay on this real estate loan.

Balance	Highest Balance
\$0	\$0
<hr/>	
Monthly payment	\$0
<hr/>	
Opened	Apr. 13, 2016 (5 yrs, 9 mos)
<hr/>	
Term	12 months

Payment History

You’ve made **100%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2017	●	●	●	●	●	●	●	●	●	●	●	●
2016				✓	●	●	●	●	●	●	●	●
✓ Current    ✗ Late    ● Unknown												

Last payment	No Info
<hr/>	
Current Payment Status	Current
<hr/>	
Worst Payment Status	Current

Account Details

Account status	Closed
<hr/>	
Type	Rental agreement
<hr/>	
Responsibility	Individual
<hr/>	
Remarks	Closed
<hr/>	
Times 30/60/90 days late	0/0/0
<hr/>	
Closed	Apr. 13, 2016

See an error?

DIRECT DISPUTE™

If there's an error on your report, you can submit a dispute without leaving Credit Karma.

DISPUTE AN ERROR

Creditor Information

ESSEX PROPERTY TRUST  
2121 N. CALIFORNIA BLVD SUITE 400  
WALNUT CREEK, CA 94596

(866) 289-5977

^  
Hide closed (1)

Hard Inquiries

When you apply for a new credit account, a hard inquiry will usually get added to your report, which can make a small dent in your score. Here are the inquiries on your TransUnion report.

700CR/DOVER DODGE CHRYSL

Inquiry: Oct. 14, 2021

Automotive  
(973) 366-7000

See an error?

Find out how to [dispute a hard inquiry](#)

Institution Information

700CR/DOVER DODGE CHRYSL  
396 US-46  
ROCKAWAY, NJ  
07866  
(973) 366-7000

**ALLY FINANCIAL**

Inquiry: Oct. 13, 2021

Finance/Personal

**(888) 925-2559****See an error?**Find out how to [dispute a hard inquiry](#)**Institution Information**

ALLY FINANCIAL  
PO BOX 380901  
BLOOMINGTON, MN  
55438  
[\(888\) 925-2559](#)

**CONNEXUS CREDIT UNION**

Inquiry: Oct. 13, 2021

Finance/Personal

**(715) 847-4700****See an error?**Find out how to [dispute a hard inquiry](#)**Institution Information**

CONNEXUS CREDIT UNION  
P O BOX 8026 2600 PINE RIDGE  
WAUSAU, WI  
54401  
[\(715\) 847-4700](#)

**ALLY FINANCIAL**

Inquiry: Oct. 12, 2021

Finance/Personal

**(888) 925-2559**



**See an error?**

Find out how to [dispute a hard inquiry](#)

**Institution Information**

ALLY FINANCIAL  
PO BOX 380901  
BLOOMINGTON, MN  
55438  
[\(888\) 925-2559](#)

**CAPITAL ONE AUTO FINANCE**

Inquiry: Oct. 12, 2021

Finance/Personal  
**(800) 946-0332**

**See an error?**

Find out how to [dispute a hard inquiry](#)

**Institution Information**

CAPITAL ONE AUTO FINANCE  
3905 N DALLAS PARK  
PLANO, TX  
75093  
[\(800\) 946-0332](#)

**FD/TOMMASANOSUPERSTOR**

Inquiry: Oct. 12, 2021

Automotive  
**(610) 939-0660**

**See an error?**

Find out how to [dispute a hard inquiry](#)

**Institution Information**

FD/TOMMASANOSUPERSTOR  
3930 POTTSVILLE PI  
READING, PA  
19605  
(610) 939-0660

**WELLSFARGODEALERSVCS**

Inquiry: Oct. 12, 2021

Finance/Personal

(704) 410-3275

**See an error?**

Find out how to [dispute a hard inquiry](#)

**Institution Information**

WELLSFARGODEALERSVCS  
PO BOX 1697  
WINTERVILLE, NC  
28590  
(704) 410-3275

**FACTUAL DATA**

Inquiry: Oct. 11, 2021

Credit Union

(800) 929-3400

**See an error?**

Find out how to [dispute a hard inquiry](#)

**Institution Information**

FACTUAL DATA  
5100 HAHNS PEAK DR  
LOVELAND, CO  
80538  
(800) 929-3400

**ALLY FINANCIAL**

Inquiry: Oct. 11, 2021

Finance/Personal

**(888) 925-2559****See an error?**Find out how to [dispute a hard inquiry](#)**Institution Information**

ALLY FINANCIAL  
PO BOX 380901  
BLOOMINGTON, MN  
55438  
[\(888\) 925-2559](#)

**700CR/QUIGLEY MOTOTS**

Inquiry: Oct. 11, 2021

Automotive

**(610) 367-2191****See an error?**Find out how to [dispute a hard inquiry](#)**Institution Information**

700CR/QUIGLEY MOTOTS  
565 ROUTE 100 N  
BOYERTOWN, PA  
19512  
[\(610\) 367-2191](#)

**700CR/DOVER DODGE CHRYSL**

Inquiry: Oct. 09, 2021

Automotive

**(973) 366-7000****See an error?**

Find out how to [dispute a hard inquiry](#)

**Institution Information**

700CR/DOVER DODGE CHRYSL  
396 US-46  
ROCKAWAY, NJ  
07866  
[\(973\) 366-7000](#)

**NCC/MOTOR WORLD CHRYSLER**

Inquiry: Oct. 09, 2021

**Automotive**  
**(570) 829-3500**

**See an error?**

Find out how to [dispute a hard inquiry](#)

**Institution Information**

NCC/MOTOR WORLD CHRYSLER  
150 MOTORWORLD DR  
WILKES BARRE, PA  
18703  
[\(570\) 829-3500](#)

**CREDCO**

Inquiry: Oct. 09, 2021

**Miscellaneous**  
**(800) 523-0233**

**See an error?**

Find out how to [dispute a hard inquiry](#)

**Institution Information**

CREDCO  
PO BOX 509124  
SAN DIEGO, CA  
92150  
(800) 523-0233

**ALLY FINANCIAL**

Inquiry: Oct. 08, 2021

Finance/Personal

(888) 925-2559

**See an error?**

Find out how to [dispute a hard inquiry](#)

**Institution Information**

ALLY FINANCIAL  
PO BOX 380901  
BLOOMINGTON, MN  
55438  
(888) 925-2559

**700CR/ROTHROCK MOTOR SAL**

Inquiry: Oct. 08, 2021

Automotive

(610) 439-8485

**See an error?**

Find out how to [dispute a hard inquiry](#)

**Institution Information**

700CR/ROTHROCK MOTOR SAL  
1648 PLAZA LN  
ALLENTOWN, PA  
18104  
(610) 439-8485

**700CR/ROTHROCK MOTOR SAL**

Inquiry: Oct. 07, 2021

**Automotive**  
**(610) 439-8485****See an error?**Find out how to [dispute a hard inquiry](#)**Institution Information**

700CR/ROTHROCK MOTOR SAL  
1648 PLAZA LN  
ALLENTOWN, PA  
18104  
[\(610\) 439-8485](#)

**NCC/HERITAGE CHRYSLER DO**

Inquiry: Oct. 07, 2021

**Automotive**  
**(717) 216-0829****See an error?**Find out how to [dispute a hard inquiry](#)**Institution Information**

NCC/HERITAGE CHRYSLER DO  
6070 ALLENTOWN BLV  
HARRISBURG, PA  
17112  
[\(717\) 216-0829](#)

**ALLY FINANCIAL**

Inquiry: Sep. 15, 2021

**Finance/Personal**  
**(888) 925-2559****See an error?**

Find out how to [dispute a hard inquiry](#)

### Institution Information

ALLY FINANCIAL  
PO BOX 380901  
BLOOMINGTON, MN  
55438  
[\(888\) 925-2559](#)

## NCC/MOTOR WORLD CHRYSLER

Inquiry: Sep. 15, 2021

Automotive  
**(570) 829-3500**

### See an error?

Find out how to [dispute a hard inquiry](#)

### Institution Information

NCC/MOTOR WORLD CHRYSLER  
150 MOTORWORLD DR  
WILKES BARRE, PA  
18703  
[\(570\) 829-3500](#)

## CBNA/THD

Inquiry: Mar. 20, 2021

Home/Office Furnishings

### See an error?

Find out how to [dispute a hard inquiry](#)

### Institution Information

CBNA/THD  
541 SID MARTIN ROA  
GRAY, TN  
37615

**CONNEXUS CREDIT UNION**

Inquiry: Feb. 05, 2021

Finance/Personal

**(715) 847-4700****See an error?**Find out how to [dispute a hard inquiry](#)**Institution Information**

CONNEXUS CREDIT UNION  
P O BOX 8026 2600 PINE RIDGE  
WAUSAU, WI  
54401  
[\(715\) 847-4700](#)

**SYNCB/LOWES PLCC**

Inquiry: Jul. 05, 2020

Travel/Entertainment

**(800) 444-1408****See an error?**Find out how to [dispute a hard inquiry](#)**Institution Information**

SYNCB/LOWES PLCC  
PO BOX 965005  
ORLANDO, FL  
32896  
[\(800\) 444-1408](#)

**CITIBANK NA, BEST BUY**

Inquiry: May 07, 2020

Bank

**(605) 331-2626**



**See an error?**

Find out how to [dispute a hard inquiry](#)

**Institution Information**

CITIBANK NA, BEST BUY  
PO BOX 6497  
SIOUX FALLS, SD  
17117  
[\(605\) 331-2626](#)

**WELLS FARGO BANK NA**

Inquiry: Apr. 22, 2020

**Contractors**  
**(800) 642-4720**

**See an error?**

Find out how to [dispute a hard inquiry](#)

**Institution Information**

WELLS FARGO BANK NA  
PO BOX 14517  
DES MOINES, IA  
50306  
[\(800\) 642-4720](#)

**AQUA FINANCE**

Inquiry: Mar. 06, 2020

**Finance/Personal**  
**(715) 848-5425**

**See an error?**

Find out how to [dispute a hard inquiry](#)

Institution Information

AQUA FINANCE  
1 CORPORATE DRIVE  
WAUSAU, WI  
54402  
(715) 848-5425

Collections

If you've fallen behind on payments, your account could be sent to a collections agency. This can have a big impact on your credit score.

Clean slate! As of Jan. 18, 2022, you have no collection accounts on your credit report.

Public Records

Things like bankruptcies and legal judgments against you can show up on your credit report and do some damage to your score.

Lookin' good! As of Jan. 18, 2022, you have no public records on your report.

Upstart



9674 Reviews

You have fair approval odds ⓘ

Based on Credit Karma members like you, we think your Approval Odds for this loan are **fair**.

This is an advertised offer. Odds for approval are for the lender partner only; the APR, amount and other terms may change.

LOAN AMOUNT	PAYMENT EST.*
\$10,000	\$324 /month
APREST.*	LENGTH*

30.11%

60 months

INTEREST & FEES EST.\*

\$9,453

We suggest offers based on your credit, Approval Odds, and money we make from our partners. [Advertiser Disclosure](#)

Take offer

Show rate disclosure and partner details

**ITEM D-1. Operations:**

Details of the applicant's business operations and plans for arranging and/or aggregating for the supply of electricity to retail customers.

[See Exhibit A-13 \(Company History\).](#)

**ITEM C-8. Corporate structure:**

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.

Applicant is a stand-alone entity with no affiliate or subsidiary companies.

**ITEM D-2. Operations expertise and key technical personnel.**

Provide evidence of the applicant's experience and technical expertise in performing the operations described in this application. Include the names, titles, e-mail addresses, telephone numbers and background of key personnel involved in the operational aspects of the applicant's business.

# NATHAN DEE CARTWRIGHT

5340 Yarmouth Ave #307

818.232.1433

Nathan@trustedenergyllc.com

[www.trustedenergyllc.com](http://www.trustedenergyllc.com)

## EDUCATION

California State University Northridge, Northridge, CA

Business/Marketing Advertising

Studied for two years while taking over 18 unit hours per semester

Maintained a 3.45 GPA during two years enrolled at CSUN

August 1996-

November 1998

Moorpark College, Moorpark, CA

General Education/Accounting

Maintained a 3.45 GPA while enrolled at Moorpark College

North Pocono High School, Moscow, PA

### General Education

Lettered in Baseball, Soccer, Track & Field

Member of SADD, and the FBLA

Graduated with High School Diploma

Sept. 1992-

June 1996

## Work Experience

Telespectrum Worldwide Inc. - Dunmore, PA

Team Sales Leader / Training Manager

Top 5 in sales every month while helping others to excel at sales and learn new campaigns. Later maintaining team sales goals while managing my own sales group.

December, 1998

NOS COMMUNICATIONS - LOS ANGELES, CA

Worked in various positions in this company 3 years, from being a closer to being an assistant manager in quality control for 3 years.

My group was responsible for monitoring sales calls to ensure the quality of the sale while using correct verbiage and proper sales techniques to not mislead any clients.

June 1999 to

April 2001

Aegis Communication - Hollywood, CA

Top 5 in sales for 3 years until company went out of business. Maintained a professional attitude while maintaining the highest sales standards and quality of service while offering AT&T Products and services.

June 2000-

October 2003

## NATHAN DEE CARTWRIGHT

5340 Yarmouth Ave #307

818.232.1433

Nathan@trustedenergyllc.com

[www.trustedenergyllc.com](http://www.trustedenergyllc.com)

Big Valley Dodge, Chrysler, Jeep and Subaru - Van Nuys, CA

October 2003 -  
October 2009

Was top 3 in sales almost every month for 6 years, while training all new employees on product knowledge and salesmanship. We were the 2<sup>nd</sup> largest Dodge dealer in California and top 10 family owned dealerships in the country until they went out of business in 2009.

### Consumer Credit Counseling Consultants

Brentwood, CA

Credit Counselor

2011

Was responsible to open new accounts and help counsel clients on how to repair and maintain their credit. Was top in sales for the year I worked there.

Trusted Energy LLC

Electricity and Natural Gas Broker

2012 to  
Present

Responsible for opening new accounts, closing accounts and also maintaining a high level of customer service and follow up. I search all of my suppliers to find the best and lowest pricing for my clients to maximize their businesses utilities overhead and save them money.

### LANGUAGES

[English - native language]

Spanish - Studied for 5 years in school and am almost fluent in reading and writing

### MEMBERSHIPS

CAR- Children of the American Revolution

### REFERENCES

References available upon request



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

**1/19/2022 4:20:09 PM**

**in**

**Case No(s). 13-2422-EL-AGG**

Summary: Application CRES Provider Renewal for Trusted Energy LLC  
electronically filed by Mr. Greg Scheffler on behalf of Trusted Energy, LLC