



DIS Case Number: 16-1185-EL-AGG

Section A: Application Information

A-1. Provider type:

☒ Power Broker ☒ Aggregator ☐ Retail Generation Provider ☐ Power Marketer

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

Legal Name: Midwest Energy Choice LLC

Country: United States

Phone: 7409726438 **Extension (if applicable):**

Street: 8091 Evergreen Lane

Website (if any):

City: Liberty Township

Province/State: OH

Postal Code: 45044

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

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

Name	Type	Address	Active?	Proof
Midwest Energy Choice, LLC	Official Name	8091 Evergreen Lane Liberty Township, OH 45044	Yes	File

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

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

Name	Type	Address	Active?	Proof
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A-5. Contact person for regulatory matters

Mark Hegemann
8091 Evergreen Lane



Liberty Township, OH 45044
US
mark.hegemann@fpp-llc.com
7409726438

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

Mark Hegemann
8091 Evergreen Lane
Liberty Township, OH 45044
US
mark.hegemann@fpp-llc.com
7409726438

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

Phone: 740-972-6438	Extension (if applicable):	Country: United States
Fax:	Extension (if applicable):	Street: 8091 Evergreen Lane
Email: mhegemann@mwenergychoice.com		City: Liberty Province/State: OH Township Postal Code: 45044

A-8. Applicant's federal employer identification number

452437337

A-9. Applicant's form of ownership

Form of ownership: Limited Liability Company (LLC)

A-10. Identify current or proposed service areas

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

Service area selection

Duke Energy Ohio
FirstEnergy - Cleveland Electric Illuminating
FirstEnergy - Ohio Edison

FirstEnergy - Toledo Edison
AES Ohio
American Electric Power (AEP)

Class of customer selection

Commercial
Industrial
Mercantile
Residential

A-11. Start date

Indicate the approximate start date the applicant began/will begin offering services: 02-01-2014

A-12. Principal officers, directors, and partners

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

Name	Email	Title	Address
Mark Hegemann	mark.hegemann@fpp-llc.com	Pres	8091 Evergreen Lane Liberty Township, OH 45044 US

A-13. Company history

Midwest Energy Choice, LLC is applying for re-certification in the state of Ohio. The company was formed to act as a broker and consultant for energy services. Specifically, for the purpose of this application, the company will act as a Broker for Electrical power in the State of Ohio. Mark Hegemann, President/Owner, has extensive experience in the consulting business being a Partner/Owner of Financial Performance Partner, LLC. Midwest Energy Choice, LLC will be advised by Ken Hegemann who worked for American Municipal Power (AMP) from 1985 to 2000. Upon his retirement in 2001, Ken Hegemann was the CEO/President of AMP. Midwest Energy Choice, LLC holds cert 16-1123E (2)

A-14. Secretary of State

Secretary of State Link: <https://businesssearch.ohiosos.gov?=businessDetails/2026008>

Section B: Applicant Managerial Capability and Experience

B-1. Jurisdiction of operations

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

Jurisdiction of Operation: Currently Midwest Energy Choice, LLC is certified by the PUCO. Midwest Energy Choice, LLC holds an Ohio certificate 16-1223E (2) and 17-594G

B-2. Experience and plans

Describe the applicant's experience in providing the service(s) for which it is applying (e.g., number and type of customers served, utility service areas, amount of load, etc.). Include the plan for contracting with customers, providing contracted services, providing billing statements and responding to customer inquiries and complaints in accordance with Commission rules adopted pursuant to Sections 4928.10 and/or 4929.22 of the Ohio Revised Code.

Application Experience and Plan Description: Midwest Energy Choice, LLC is a single proprietor entity with the founder, Mark Hegemann, having 10 years' experience in consulting business on operating model efficiencies based on revenue generation and cost saving initiatives for businesses. The cost saving initiatives cover the entire operating model and expense types. One of the cost saving points is properly managing their energy needs, suppliers, and usage. Midwest Energy Choice is advised by Ken Hegemann who worked for American Municipal Power as acting CEO/President until his retirement in 2001. American Municipal Power (AMP) is a nonprofit leader in wholesale power supply for municipal electric systems located in Columbus Ohio. AMP helps its member communities control their energy needs in the volatile world of power supply. AMP is owned and governed by its members, they purchase, generate and supply electrical power for 128 publicly owned utilities serving more than 570,000 customers in six states — Ohio, Pennsylvania, Michigan, Virginia, Kentucky and West Virginia. Prior to AMP, Ken Hegemann was the City Service Director for St. Marys, Ohio which has their own electric coal powered generation facility which supplied power for over 10,000 customers for both retail and commercial electric needs.

Midwest Energy Choice, LLC (MWEC) will act as a broker for electric power and will also advise in a consulting role individuals, small business, mercantile customers, and municipalities on specific energy needs that they have and best approach to acquire these products/services. MWEC will initially target the Ohio market for Broker services and the Midwest for consulting services. In terms of brokered services, the goal will be to maintain a commercial residential mix with 200 customers by the end of 2021 and 300 customers by the end of 2022. Primary focus will be in the DPL, AEP, and Duke utility markets. The other targeted market will be the aggregation of retail customers and possible aggregation of small municipalities and/or



townships. With Ken Hegemann's experience with AMP and their customer base being municipalities, the progression to this end market makes sense after establishing a customer base and relationships with the whole sale generation suppliers. The government aggregation will require a separate Certification Application for Government Aggregators to be completed which is understood by MVEC.

B-3. Disclosure of liabilities and investigations

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

Liability and Investigations Disclosures: No past or pending liabilities and/or investigations to disclose by Mark Hegemann (President), Ken Hegemann (Chief Advisor), or any affiliated support staff related to Midwest Energy Choice, LLC.

B-4. Disclosure of consumer protection violations

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

No

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

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

No



Section C: Applicant Financial Capability and Experience

C-1. Financial reporting

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

Does not apply

C-2. Financial statements

Provide copies of the applicant's two most recent years of audited financial statements, including a balance sheet, income statement, and cash flow statement. If audited financial statements are not available, provide officer certified financial statements. If the applicant has not been in business long enough to satisfy this requirement, provide audited or officer certified financial statements covering the life of the business. If the applicant does not have a balance sheet, income statement, and cash flow statement, the applicant may provide a copy of its two most recent years of tax returns with **social security numbers and bank account numbers redacted**.

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

File(s) attached

C-3. Forecasted financial statements

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

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

The forecast may be in one of two acceptable formats: 1) an annual format that includes the current year and the two years succeeding the current year; or 2) a monthly format showing 24 consecutive months following the month of filing this application broken down into two 12-month periods with totals for revenues, expenses, and projected net incomes for both periods.



Public Utilities Commission

Please show revenues, expenses, and net income (revenues minus total expenses) that is expected to be earned and incurred in **business activities only in the state of Ohio** for those periods.

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

File(s) attached

C-4. Credit rating

Provide a credit opinion disclosing the applicant's credit rating as reported by at least one of the following ratings agencies: Moody's Investors Service, Standard & Poor's Financial Services, Fitch Ratings or the National Association of Insurance Commissioners. If the applicant does not have its own credit ratings, substitute the credit ratings of a parent or an affiliate organization and submit a statement signed by a principal officer of the applicant's parent or affiliate organization that guarantees the obligations of the applicant. If an applicant or its parent does not have such a credit rating, enter 'Not Rated'.

This does not apply

C-5. Credit report

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

File(s) attached

C-6. Bankruptcy information

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



Public Utilities Commission

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

No

C-7. Merger information

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

No

C-8. Corporate structure

Provide a graphical depiction of the applicant's corporate structure. Do not provide an internal organizational chart. The graphical depiction should include all parent holding companies, subsidiaries and affiliates as well as a list of all affiliate and subsidiary companies that supply retail or wholesale electricity or natural gas to customers in North America. If the applicant is a stand-alone entity, then no graphical depiction is required, and the applicant may respond by stating that it is a stand-alone entity with no affiliate or subsidiary companies.

Stand-alone entity with no affiliate or subsidiary companies

Section D: Applicant Technical Capacity

D-1. Operations

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.

Operations Description: Plan is to call upon other business owners with past business relationships as well as Bank Entities related to Mark Hegemann's FPP, LLC business. Will be dealing with known businesses through past and future experience.



Public Utilities Commission

Midwest Energy Choice, LLC is a single proprietor entity with the founder, Mark Hegemann, having 19 years experience in consulting business on operating model efficiencies based on revenue generation and cost saving initiatives for businesses. The cost saving initiatives cover the entire operating model and expense types. One of the cost saving points is properly managing their energy needs, suppliers, and usage. Midwest Energy Choice is advised by Ken Hegemann who worked for American Municipal Power as acting CEO/President until his retirement in 2001. American Municipal Power (AMP) is a nonprofit leader in wholesale power supply for municipal electric systems located in Columbus Ohio. AMP helps its member communities control their energy needs in the volatile world of power supply. AMP is owned and governed by its members, they purchase, generate and supply electrical power for 128 publicly owned utilities serving more than 570,000 customers in six states — Ohio, Pennsylvania, Michigan, Virginia, Kentucky and West Virginia. Prior to AMP, Ken Hegemann was the City Service Director for St. Marys, Ohio which has their own electric coal powered generation facility which supplied power for over 10,000 customers for both retail and commercial electric needs.

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D-2. Operations Expertise & Key Technical Personnel

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



mail addresses, and background of key personnel involved in the operations of the applicant's business.

Operations Expertise & Personnel Description: Midwest Energy Choice, LLC is a single proprietor entity with the founder, Mark Hegemann, having 19 years experience in consulting business on operating model efficiencies based on revenue generation and cost saving initiatives for businesses. The cost saving initiatives cover the entire operating model and expense types. One of the cost saving points is properly managing their energy needs, suppliers, and usage. Midwest Energy Choice is advised by Ken Hegemann who worked for American Municipal Power as acting CEO/President until his retirement in 2001. American Municipal Power (AMP) is a nonprofit leader in wholesale power supply for municipal electric systems located in Columbus Ohio. AMP helps its member communities control their energy needs in the volatile world of power supply. AMP is owned and governed by its members, they purchase, generate and supply electrical power for 128 publicly owned utilities serving more than 570,000 customers in six states — Ohio, Pennsylvania, Michigan, Virginia, Kentucky and West Virginia. Prior to AMP, Ken Hegemann was the City Service Director for St. Marys, Ohio which has their own electric coal powered generation facility which supplied power for over 10,000 customers for both retail and commercial electric needs.

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Public Utilities
Commission

Application Attachments



CREDIT REPORT

MARK HEGEMANN

Report Confirmation

2762471559



Dear MARK HEGEMANN:

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

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

- Initiate an investigation request via the Internet 24 hours a day, 7 days a week at:
<https://www.equifax.com/personal/credit-report-services/credit-dispute/>
- Please mail the dispute information to:
**Equifax Information Services LLC
P.O. Box 740241
Atlanta, GA 30374**
- Call us at **866-349-5186**

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

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

1. Summary

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

Report Date	Sep 19, 2022
Credit File Status	Security Freeze in Place
Alert Contacts	0 Records Found
Average Account Age	14 Years, 3 Months
Length of Credit History	33 Years, 2 Months
Accounts with Negative Information	0
Oldest Account	DISCOVER BANK (Opened Jul 21, 1989)
Most Recent Account	JPMCB - CARD SERVICES (Opened Jun 30, 2020)

Credit Accounts

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

Account Type	Open	With Balance	Total Balance	Available	Credit Limit	Debt-to-Credit	Payment
Revolving	6	4	\$1,845	\$71,655	\$73,500	3.0%	\$119
Mortgage	1	0	\$0	\$75,000	\$75,000	0.0%	\$0
Installment							
Other							
Total	7	4	\$1,845	\$146,655	\$148,500	3.0%	\$119

Other Items

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

Consumer Statements	0 Statements Found
Personal Information	7 Items Found
Inquiries	7 Inquiries Found
Most Recent Inquiry	STATE FARM MUTUAL AUTOMOBILE Jun 23, 2022
Public Records	0 Records Found
Collections	0 Collections Found

2. Revolving Accounts

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

2.1 KOHLS/CAPITAL ONE

Summary

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

Account Number	xxxxxxxxxxx 4658	Reported Balance	\$257
Account Status	PAYS_AS_AGREED	Available Credit	

Account History

The tables below show up to 3 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020									\$70	\$142		\$140
2021	\$304	\$67	\$322	\$26		\$58		\$57		\$76	\$250	\$8
2022	\$111				\$43							

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020									\$27	\$27		\$28
2021	\$27	\$27	\$27	\$26		\$27		\$27		\$27	\$29	\$8
2022	\$29				\$29							

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020									\$81		\$142	
2021	\$140	\$305	\$67	\$129		\$179			\$57	\$76	\$250	
2022												

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020									\$799	\$799		\$799
2021	\$799	\$799	\$799	\$799		\$799		\$799		\$799	\$799	\$799
2022	\$799				\$799							

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020									\$1,000	\$1,000		\$1,000
2021	\$1,000	\$1,000	\$1,000	\$1,000		\$1,000		\$1,000		\$1,000	\$1,000	\$1,000
2022	\$1,000				\$1,000							

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Payment History

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

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

2022	✓	✓	✓	✓	✓	✓	✓	✓	⊗	⊗	⊗	⊗
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	✓	✓	✓	✓
2017	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2016	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2015	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗

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

Account Details

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

High Credit	\$799	Owner	JOINT_CONTRACTUAL_LIABILITY
Credit Limit	\$1,000	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$257	Date Opened	Oct 17, 1997
Amount Past Due		Date Reported	Sep 12, 2022
Actual Payment Amount	\$43	Date of Last Payment	Sep 01, 2022
Date of Last Activity		Scheduled Payment Amount	\$29
Months Reviewed	99	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Charge Account	Date Closed	
Date of First Delinquency			

Comments

Contact

KOHLS/CAPITAL ONE
PO BOX 3115
MILWAUKEE, WI 53201
1-800-564-5740

2.2 HONDA FCU

Summary

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

Account Number	xxxxxxxxx 0502	Reported Balance	\$446
Account Status	PAYS_AS_AGREED	Available Credit	

Account History

The tables below show up to 3 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020									\$30	\$121	\$34	\$365
2021		\$1,251	\$18	\$27	\$0	\$270	\$159	\$1,028	\$32	\$37	\$0	\$0
2022	\$30	\$518		\$15		\$129	\$1,010					

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020									\$25	\$25	\$25	
2021		\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25		
2022	\$25		\$25		\$25	\$25						

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020									\$993	\$540	\$651	

2021		\$660	\$1,298	\$1,592	\$985	\$201	\$753	\$308	\$1,698	\$3,043	\$434	\$202
2022	\$403			\$732	\$1,235							

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020									\$5,098	\$5,098	\$5,098	\$5,098
2021		\$5,098	\$5,098	\$5,098	\$5,098	\$5,098	\$5,098	\$5,098	\$5,098	\$5,098	\$5,098	\$5,098
2022	\$5,098	\$5,098		\$5,098		\$5,098	\$5,098					

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020									\$15,000	\$15,000	\$15,000	\$15,000
2021		\$15,000	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000
2022	\$15,000	\$15,000		\$15,000		\$15,000	\$15,000					

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Payment History

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

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022	✓	✓	✓	✓	✓	✓	✓	⊗	⊗	⊗	⊗	⊗
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	✓	✓	✓	✓
2017	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2016	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2015	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗

✓ Paid on Time **30** 30 Days Past Due **60** 60 Days Past Due **90** 90 Days Past Due **120** 120 Days Past Due
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Account Details

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

High Credit	\$5,098	Owner	INDIVIDUAL
Credit Limit	\$15,000	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$446	Date Opened	Dec 19, 2007
Amount Past Due		Date Reported	Aug 31, 2022
Actual Payment Amount	\$2,099	Date of Last Payment	Aug 01, 2022
Date of Last Activity		Scheduled Payment Amount	\$25
Months Reviewed	99	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Credit Card	Date Closed	
Date of First Delinquency			

Comments

Contact

HONDA FCU
 1919 TORRANCE BLVD
 TORRANCE, CA 90502
 1-937-642-6000

2.3 HONDA FCU

Summary

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

Account Number	xxxxxxxxx 0501	Reported Balance	\$1,088
Account Status	PAYS_AS_AGREED	Available Credit	

Account History

The tables below show up to 3 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020									\$160	\$151	\$688	\$136
2021	\$1,266	\$1,012	\$443	\$1,369	\$601	\$904	\$4,061	\$1,257	\$364	\$153	\$1,657	\$892
2022	\$513	\$956	\$1,008	\$826	\$651	\$489	\$2,615					

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020									\$25	\$25	\$25	
2021	\$91	\$25	\$39	\$25	\$25	\$56	\$48	\$121	\$25	\$25		
2022	\$33	\$25	\$25	\$37	\$49	\$25						

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020									\$3,442	\$4,604	\$3,261	\$5,111

2021	\$3,745	\$3,473	\$4,066	\$5,609	\$4,567	\$4,989	\$4,766	\$7,262	\$4,039	\$2,885	\$6,294	\$4,975
2022	\$4,817	\$2,529	\$2,720	\$3,744	\$5,078	\$4,360	\$3,025					

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020									\$10,545	\$10,545	\$10,545	\$10,545
2021	\$10,545	\$10,545	\$10,545	\$10,545	\$10,545	\$10,545	\$10,545	\$10,545	\$10,545	\$10,545	\$10,545	\$10,545
2022	\$10,545	\$10,545	\$10,545	\$10,545	\$10,545	\$10,545	\$10,545					

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020									\$10,000	\$10,000	\$10,000	\$10,000
2021	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000
2022	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000					

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Payment History

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

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022	✓	✓	✓	✓	✓	✓	✓	⊗	⊗	⊗	⊗	⊗
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	✓	✓	✓	✓
2017	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2016	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2015	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗

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

Account Details

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

High Credit	\$10,545	Owner	INDIVIDUAL
Credit Limit	\$10,000	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$1,088	Date Opened	May 21, 2002
Amount Past Due		Date Reported	Aug 31, 2022
Actual Payment Amount	\$5,777	Date of Last Payment	Aug 01, 2022
Date of Last Activity		Scheduled Payment Amount	\$25
Months Reviewed	99	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Credit Card	Date Closed	
Date of First Delinquency			

Comments

Contact

HONDA FCU
1919 TORRANCE BLVD
TORRANCE, CA 90502
1-937-642-6000

2.4 JPMCB - CARD SERVICES

Summary

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

Account Number	xxxxxxxxxxx 0726	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Available Credit	

Account History

The tables below show up to 3 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020									\$336		\$106	\$0
2021		\$0	\$12	\$30	\$54	\$223	\$80	\$395	\$123	\$62	\$35	\$126
2022	\$42	\$221	\$137	\$194	\$60	\$457	\$424	\$0				

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020									\$35		\$35	
2021		\$12	\$30	\$35	\$35	\$35	\$35	\$35	\$35	\$35	\$35	
2022	\$35	\$35	\$35	\$35	\$35	\$35	\$35					

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												

2021

2022

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020									\$3,198		\$3,198	\$3,198
2021		\$3,198	\$3,198	\$3,198	\$3,198	\$3,198	\$3,198	\$3,198	\$3,198	\$3,198	\$3,198	\$3,198
2022	\$3,198	\$3,198	\$3,198	\$3,198	\$3,198	\$3,198	\$3,198	\$3,198				

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020									\$5,500		\$5,500	\$5,500
2021		\$5,500	\$5,500	\$5,500	\$5,500	\$5,500	\$5,500	\$5,500	\$5,500	\$5,500	\$5,500	\$5,500
2022	\$5,500	\$5,500	\$5,500	\$5,500	\$5,500	\$5,500	\$5,500	\$5,500				

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Payment History

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

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022	✓	✓	✓	✓	✓	✓	✓	⊗	⊗	⊗	⊗	⊗
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

2020	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	✓	✓	✓	✓	✓	✓
✓ Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due								
150 150 Days Past Due	180 180 Days Past Due	V Voluntary Surrender	F Foreclosure	C Collection Account								
CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate	XXXX No Data Available								

Account Details

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

High Credit	\$3,198	Owner	INDIVIDUAL
Credit Limit	\$5,500	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Jun 30, 2020
Amount Past Due		Date Reported	Aug 28, 2022
Actual Payment Amount		Date of Last Payment	Aug 01, 2022
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	25	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Flexible Spending Credit Card	Date Closed	
Date of First Delinquency			

Comments

Contact

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

2.5 JPMCB - CARD SERVICES

Summary

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

Account Number	xxxxxxxxxxx 5867	Reported Balance	\$54
Account Status	PAYS_AS_AGREED	Available Credit	

Account History

The tables below show up to 3 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020									\$0		\$0	\$0
2021		\$0	\$92	\$0		\$156	\$130	\$203	\$63	\$141	\$63	\$696
2022	\$1,455	\$443	\$38	\$38	\$84		\$54	\$54				

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021		\$35		\$40	\$40	\$40	\$40	\$40	\$40	\$40		
2022	\$40	\$40	\$38	\$38	\$40		\$40	\$40				

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												

2021

2022

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020									\$3,896		\$3,896	\$3,896
2021		\$3,896	\$3,896	\$3,896		\$3,896	\$3,896	\$3,896	\$3,896	\$3,896	\$3,896	\$3,896
2022	\$3,896	\$3,896	\$3,896	\$3,896	\$3,896		\$3,896	\$3,896				

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020									\$20,000		\$20,000	\$20,000
2021		\$20,000	\$20,000	\$20,000		\$20,000	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000
2022	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000		\$20,000	\$20,000				

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Payment History

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

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022	✓	✓	✓	✓	✓	✓	✓	⊗	⊗	⊗	⊗	⊗
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	✓	✓	✓	✓
2017	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2016	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2015	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗

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

Account Details

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

High Credit	\$3,896	Owner	INDIVIDUAL
Credit Limit	\$20,000	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$54	Date Opened	Dec 06, 2010
Amount Past Due		Date Reported	Aug 26, 2022
Actual Payment Amount		Date of Last Payment	Aug 01, 2022
Date of Last Activity		Scheduled Payment Amount	\$40
Months Reviewed	99	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Flexible Spending Credit Card	Date Closed	
Date of First Delinquency			

Comments

Contact

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

2.6 AMERICAN EXPRESS

Summary

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

Account Number	xxxxxxxxxxx 6513	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Available Credit	

Account History

The tables below show up to 3 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												

2021

2022

High Credit

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

2020

2021

2022

Credit Limit

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

2020

2021

2022

Amount Past Due

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

2020

2021

2022

Activity Designator

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

2020

2021

2022

Payment History

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

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022	✓	✓	✓	✓	✓	✓	✓	⊗	⊗	⊗	⊗	⊗
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	✓	✓	✓	✓
2017	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2016	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2015	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗

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

Account Details

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

High Credit	\$1,082	Owner	INDIVIDUAL
Credit Limit	\$22,000	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Jul 05, 2012
Amount Past Due		Date Reported	Aug 18, 2022
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	99	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Credit Card	Date Closed	
Date of First Delinquency			

Comments

Contact

AMERICAN EXPRESS
 P.O. BOX 981537
 EL PASO, TX 79998
 1-800-874-2717

2.7 DISCOVER BANK (CLOSED)

Summary

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

Account Number	xxxxxxxxxxx 4038	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Available Credit	

The tables below show up to 3 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

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

Account Details

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

High Credit	\$864	Owner	INDIVIDUAL
Credit Limit	\$10,000	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Jul 21, 1989
Amount Past Due		Date Reported	Feb 05, 2017
Actual Payment Amount		Date of Last Payment	Apr 01, 2006
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	99	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Credit Card	Date Closed	Jan 01, 2017
Date of First Delinquency			

Comments

Contact

DISCOVER BANK
PO BOX15316 ATT:CMS/PROD DEVELOP
WILMINGTON, DE 19850
1-800-347-2683

2.8 SYNCB/JC PENNEYS (CLOSED)

Summary

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

Account Number	xxxxxxxxxxx 0740	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Available Credit	

The tables below show up to 3 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

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

Account Details

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

High Credit	\$679	Owner	INDIVIDUAL
Credit Limit	\$1,000	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	May 30, 2006
Amount Past Due		Date Reported	Jun 17, 2016
Actual Payment Amount		Date of Last Payment	Sep 01, 2006
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	99	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Charge Account	Date Closed	May 01, 2008
Date of First Delinquency			

Comments

Account closed at consumer's request

Contact

SYNCB/JC PENNEYS
4125 WINDWARD PLAZA
ALPHARETTA, GA 30005

2.9 FIFTH THIRD BANK, N.A. (CLOSED)

Summary

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

Account Number	xxxxxxxxxxx 4322	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Available Credit	

The tables below show up to 3 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

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

Account Details

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

High Credit	\$6,135	Owner	INDIVIDUAL
Credit Limit	\$10,000	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Oct 02, 2006
Amount Past Due		Date Reported	Nov 11, 2013
Actual Payment Amount		Date of Last Payment	Nov 01, 2008
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	85	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Credit Card	Date Closed	Feb 01, 2011
Date of First Delinquency			

Comments

Account closed at consumer's request

Contact

FIFTH THIRD BANK, N.A.
5050 KINGSLEY DRIVE MD 1MOCOP
CINCINNATI, OH 45263
1-800-972-3030

3. Mortgage Accounts

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

3.1 THIRD FEDERAL S&L

Summary

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

Account Number	xxxxxxx 7112	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Available Credit	

Account History

The tables below show up to 3 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020						\$0						
2021												
2022												

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020						\$75,000						
2021												
2022												

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020						\$150,000						
2021												
2022												

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Comments 1

Date	Comment
06/2020	Variable/adjustable rate

Payment History

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

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022	✓	✓	✓	✓	✓	✓	✓	✓	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	✓	✓	✓	✓
2017	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗
2016	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗
2015	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗

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

Account Details

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

High Credit	\$75,000	Owner	JOINT_CONTRACTUAL_LIABILITY
Credit Limit	\$150,000	Account Type	MORTGAGE
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	May 12, 2014
Amount Past Due		Date Reported	Sep 01, 2022
Actual Payment Amount		Date of Last Payment	Jun 01, 2020
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	99	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Home Equity Line of Credit	Date Closed	
Date of First Delinquency			

Comments

Variable/adjustable rate

Contact

THIRD FEDERAL S&L
7007 BROADWAY AVENUE
CLEVELAND, OH 44105
1-216-441-6000

3.2 UNITED WHOLESALE MORTGAGE (CLOSED)

Summary

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

Account Number	xxxxxxxx 4913	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Available Credit	

The tables below show up to 3 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

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

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

Account Details

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

High Credit	\$465,600	Owner	INDIVIDUAL
Credit Limit		Account Type	MORTGAGE
Terms Frequency	MONTHLY	Term Duration	36
Balance	\$0	Date Opened	Nov 15, 2019
Amount Past Due		Date Reported	Jun 10, 2020
Actual Payment Amount	\$465,527	Date of Last Payment	May 01, 2020
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	6	Delinquency First Reported	

Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Conventional Real Estate Mortgage	Date Closed	May 01, 2020
Date of First Delinquency			

Comments

Freddie mac account
Fixed rate

Contact

UNITED WHOLESALE MORTGAGE
1414 EAST MAPLE ROAD CENLAR FSB
TROY, MI 48083
1-855-753-6201

3.3 THIRD FEDERAL S & L (CLOSED)

Summary

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

Account Number	xxxxxxx 8915	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Available Credit	

The tables below show up to 3 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

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

Account Details

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

High Credit	\$100,000	Owner	JOINT_CONTRACTUAL_LIABILITY
Credit Limit		Account Type	MORTGAGE
Terms Frequency	MONTHLY	Term Duration	36
Balance	\$0	Date Opened	Jan 24, 2011
Amount Past Due		Date Reported	May 01, 2015
Actual Payment Amount	\$328	Date of Last Payment	Apr 01, 2015
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	51	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Conventional Real Estate Mortgage	Date Closed	Apr 01, 2015
Date of First Delinquency			

Comments

Contact

THIRD FEDERAL S & L
7007 BROADWAY
CLEVELAND, OH 44105
1-216-441-6000

4. Installment Accounts

Installment accounts are loans that require payment on a monthly basis until the loan is paid off, such as auto or student loans. You currently do not have any Installment Accounts in your file.

5. Other Accounts

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

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

6. Consumer Statements

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

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

7. Personal Information

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

Identification

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

Name	MARK A HEGEMANN
Formerly known as	
Social Security Number	xxxxx 0892
Age or Date of Birth	Sep 06, 1967

Other Identification

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

Alert Contact Information

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

Contact Information

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

Address	Status	Date Reported
8091 EVERGREEN LN MIDDLETOWN, OH 45044	Current	Sep 18, 2022
8396 IRONSIDE CT WEST CHESTER, OH 45069	Former	Apr 01, 2021
8043 EVERGREEN LN MIDDLETOWN, OH 45044	Former	Jun 23, 2022
7255 BLANEY RD DELAWARE, OH 43015	Former	Apr 01, 2021
1316 CAMP HILL WAY APT 5 WEST CARROLLTON, OH 45449	Former	Apr 01, 2021

Employment History

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

Company	Occupation
FINANCIAL PERFORMANC	

8. Inquiries

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

Hard Inquiries

Inquiries that may impact your credit rating/score

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

You currently do not have any Hard Inquiries in your file.

Soft Inquiries

Inquiries that do not impact your credit rating/score

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

Date	Company	Request Originator	Description
Jun 23, 2022	STATE FARM MUTUAL AUTOMOBILE		Insurance Inquiry
May 03, 2022	HONDA EMPLOYEE FEDERAL CREDIT		Account Review Inquiry
Mar 18, 2022	FOREMOST PROPERTY & CASUALTY		Insurance Inquiry
Apr 01, 2021	EQUIFAX		Automated Consumer Interview System
Apr 01, 2021	EQUIFAX		Automated Consumer Interview System
Apr 01, 2021	EQUIFAX AUTO MTNC UP		Automated Consumer Interview System
Apr 01, 2021	EQUIFAX		Automated Consumer Interview System

9. Public Records

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

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

Bankruptcies

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

You currently do not have any Bankruptcies in your file.

Judgments

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

You currently do not have any Judgments in your file.

Liens

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

You currently do not have any Liens in your file.

10. Collections

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

You currently do not have any Collections in your file.

11. Dispute File Information

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

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

To initiate a dispute online please visit <https://www.equifax.com/personal/credit-report-services/credit-dispute/>

To check the status or view the results of your dispute please visit <https://www.equifax.com/personal/credit-report-services/credit-dispute/>

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

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

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

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

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

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

CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

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

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

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

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

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

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

Midwest Energy Choice, LLC
Profit & Loss Budget Overview
January through December 2023

MWEC Budget Plan 2023

													TOTAL
	Jan 23	Feb 23	Mar 23	Apr 23	May 23	Jun 23	Jul 23	Aug 23	Sep 23	Oct 23	Nov 23	Dec 23	Jan - Dec 23
Ordinary Income/Expense													
Income													
Commission Income	600.00	600.00	600.00	600.00	600.00	600.00	600.00	600.00	600.00	600.00	600.00	600.00	7,200.00
Total Income	600.00	600.00	600.00	600.00	600.00	600.00	600.00	600.00	600.00	600.00	600.00	600.00	7,200.00
Expense													
Advertising and Promotion	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	1,200.00
Bank Service Charges	85.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	85.00
Computer and Internet Expenses	40.00	40.00	40.00	40.00	40.00	40.00	40.00	40.00	40.00	40.00	40.00	40.00	480.00
Dues and Subscriptions	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	240.00
Meals and Entertainment	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	600.00
Office Supplies	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	120.00
Travel Expense	15.00	15.00	15.00	15.00	15.00	15.00	15.00	15.00	15.00	15.00	15.00	15.00	180.00
Total Expense	320.00	235.00	235.00	235.00	235.00	235.00	235.00	235.00	235.00	235.00	235.00	235.00	2,905.00
Net Ordinary Income	280.00	365.00	365.00	365.00	365.00	365.00	365.00	365.00	365.00	365.00	365.00	365.00	4,295.00
Net Income	280.00	365.00	365.00	365.00	365.00	365.00	365.00	365.00	365.00	365.00	365.00	365.00	4,295.00

Midwest Energy Choice, LLC
Profit & Loss Budget Overview
January through December 2024

MWEC Budget Plan 2024

HREC Budget Plan 2024													TOTAL
	Jan 24	Feb 24	Mar 24	Apr 24	May 24	Jun 24	Jul 24	Aug 24	Sep 24	Oct 24	Nov 24	Dec 24	Jan - Dec 24
Ordinary Income/Expense													
Income													
Commission Income	620.00	620.00	620.00	620.00	620.00	620.00	620.00	620.00	620.00	620.00	620.00	620.00	7,440.00
Total Income	620.00	620.00	620.00	620.00	620.00	620.00	620.00	620.00	620.00	620.00	620.00	620.00	7,440.00
Expense													
Advertising and Promotion	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	1,200.00
Bank Service Charges	85.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	85.00
Computer and Internet Expenses	40.00	40.00	40.00	40.00	40.00	40.00	40.00	40.00	40.00	40.00	40.00	40.00	480.00
Dues and Subscriptions	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	240.00
Meals and Entertainment	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	600.00
Office Supplies	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	120.00
Travel Expense	15.00	15.00	15.00	15.00	15.00	15.00	15.00	15.00	15.00	15.00	15.00	15.00	180.00
Total Expense	320.00	235.00	235.00	235.00	235.00	235.00	235.00	235.00	235.00	235.00	235.00	235.00	2,905.00
Net Ordinary Income	300.00	385.00	385.00	385.00	385.00	385.00	385.00	385.00	385.00	385.00	385.00	385.00	4,535.00
Net Income	300.00	385.00	385.00	385.00	385.00	385.00	385.00	385.00	385.00	385.00	385.00	385.00	4,535.00

SCHEDULE C
(Form 1040)

Department of the Treasury
Internal Revenue Service (99)

Profit or Loss From Business
(Sole Proprietorship)

Go to www.irs.gov/ScheduleC for instructions and the latest information.

Attach to Form 1040, 1040-SR, 1040-NR, or 1041; partnerships must generally file Form 1065.

OMB No. 1545-0074

2021

Attachment
Sequence No. 09

Name of proprietor

Mark A Hegemann

Social security number (SSN)

A Principal business or profession, including product or service (see instructions)

Energy Consulting

B Enter code from instructions

4 2 5 1 1 0

C Business name. If no separate business name, leave blank.

Midwest Energy Choice LLC

D Employer ID number (EIN) (see instr.)

4 5 2 4 3 7 3 3 7

E Business address (including suite or room no.) 8091 Evergreen Ln

City, town or post office, state, and ZIP code Liberty Township, OH 45044-9347

F Accounting method: (1) ☒ Cash (2) ☐ Accrual (3) ☐ Other (specify) _____

G Did you "materially participate" in the operation of this business during 2021? If "No," see instructions for limit on losses ☒ Yes ☐ No

H If you started or acquired this business during 2021, check here ☐

I Did you make any payments in 2021 that would require you to file Form(s) 1099? See instructions ☐ Yes ☒ No

J If "Yes," did you or will you file required Form(s) 1099? ☐ Yes ☐ No

Part I Income

1 Gross receipts or sales. See instructions for line 1 and check the box if this income was reported to you on Form W-2 and the "Statutory employee" box on that form was checked ☐

1 5,296.

2 Returns and allowances

2

3 Subtract line 2 from line 1

3 5,296.

4 Cost of goods sold (from line 42)

4

5 Gross profit. Subtract line 4 from line 3

5 5,296.

6 Other income, including federal and state gasoline or fuel tax credit or refund (see instructions)

6

7 Gross income. Add lines 5 and 6

7 5,296.

Part II Expenses. Enter expenses for business use of your home **only** on line 30.

8 Advertising **8** 105.

9 Car and truck expenses (see instructions) **9**

10 Commissions and fees **10**

11 Contract labor (see instructions) **11**

12 Depletion **12**

13 Depreciation and section 179 expense deduction (not included in Part III) (see instructions) **13** 0.

14 Employee benefit programs (other than on line 19) **14**

15 Insurance (other than health) **15**

16 Interest (see instructions):

a Mortgage (paid to banks, etc.) **16a**

b Other **16b**

17 Legal and professional services **17** 322.

18 Office expense (see instructions) **18**

19 Pension and profit-sharing plans **19**

20 Rent or lease (see instructions):

a Vehicles, machinery, and equipment **20a**

b Other business property **20b**

21 Repairs and maintenance **21**

22 Supplies (not included in Part III) **22**

23 Taxes and licenses **23** 200.

24 Travel and meals:

a Travel **24a**

b Deductible meals (see instructions) **24b** 1,020.

25 Utilities **25** 322.

26 Wages (less employment credits) **26**

27a Other expenses (from line 48) **27a** 0.

b Reserved for future use **27b**

28 Total expenses before expenses for business use of home. Add lines 8 through 27a **28** 1,969.

29 Tentative profit or (loss). Subtract line 28 from line 7 **29** 3,327.

30 Expenses for business use of your home. Do not report these expenses elsewhere. Attach Form 8829 unless using the simplified method. See instructions.

Simplified method filers only: Enter the total square footage of (a) your home: _____

and (b) the part of your home used for business: _____. Use the Simplified

Method Worksheet in the instructions to figure the amount to enter on line 30

31 Net profit or (loss). Subtract line 30 from line 29.

• If a profit, enter on both **Schedule 1 (Form 1040), line 3**, and on **Schedule SE, line 2**. (If you checked the box on line 1, see instructions.) Estates and trusts, enter on **Form 1041, line 3**.

• If a loss, you must go to line 32.

32 If you have a loss, check the box that describes your investment in this activity. See instructions.

• If you checked 32a, enter the loss on both **Schedule 1 (Form 1040), line 3**, and on **Schedule SE, line 2**. (If you checked the box on line 1, see the line 31 instructions.) Estates and trusts, enter on **Form 1041, line 3**.

• If you checked 32b, you must attach **Form 6198**. Your loss may be limited.

32a ☐ All investment is at risk.

32b ☐ Some investment is not at risk.

Part III Cost of Goods Sold (see instructions)

33	Method(s) used to value closing inventory: a <input type="checkbox"/> Cost b <input type="checkbox"/> Lower of cost or market c <input type="checkbox"/> Other (attach explanation)
34	Was there any change in determining quantities, costs, or valuations between opening and closing inventory? <input type="checkbox"/> Yes <input type="checkbox"/> No If "Yes," attach explanation
35	Inventory at beginning of year. If different from last year's closing inventory, attach explanation 35
36	Purchases less cost of items withdrawn for personal use 36
37	Cost of labor. Do not include any amounts paid to yourself 37
38	Materials and supplies 38
39	Other costs 39
40	Add lines 35 through 39 40
41	Inventory at end of year 41
42	Cost of goods sold. Subtract line 41 from line 40. Enter the result here and on line 4 42

Part IV Information on Your Vehicle. Complete this part **only** if you are claiming car or truck expenses on line 9 and are not required to file Form 4562 for this business. See the instructions for line 13 to find out if you must file Form 4562.

43	When did you place your vehicle in service for business purposes? (month/day/year) ▶
44	Of the total number of miles you drove your vehicle during 2021, enter the number of miles you used your vehicle for: a Business b Commuting (see instructions) c Other
45	Was your vehicle available for personal use during off-duty hours? <input type="checkbox"/> Yes <input type="checkbox"/> No
46	Do you (or your spouse) have another vehicle available for personal use? <input type="checkbox"/> Yes <input type="checkbox"/> No
47a	Do you have evidence to support your deduction? <input type="checkbox"/> Yes <input type="checkbox"/> No
b	If "Yes," is the evidence written? <input type="checkbox"/> Yes <input type="checkbox"/> No

Part V Other Expenses. List below business expenses not included on lines 8-26 or line 30.

Fraudulent Account Activity	0.
48 Total other expenses. Enter here and on line 27a	48 0.

**SCHEDULE C
(Form 1040)**

Department of the Treasury
Internal Revenue Service (99)

Profit or Loss From Business
(Sole Proprietorship)

Go to www.irs.gov/ScheduleC for instructions and the latest information.

Attach to Form 1040, 1040-SR, 1040-NR, or 1041; partnerships generally must file Form 1065.

OMB No. 1545-0074

2020

Attachment
Sequence No. 09

Name of proprietor Mark A Hegemann		Social security number (SSN) ██████████
A Principal business or profession, including product or service (see instructions) Energy Consulting	B Enter code from instructions 4 2 5 1 1 0	
C Business name. If no separate business name, leave blank. Midwest Energy Choice LLC	D Employer ID number (EIN) (see instr.) 4 5 2 4 3 7 3 3 7	
E Business address (including suite or room no.) 8091 Evergreen Ln City, town or post office, state, and ZIP code Liberty Township, OH 45044-9347		
F Accounting method: (1) <input checked="" type="checkbox"/> Cash (2) <input type="checkbox"/> Accrual (3) <input type="checkbox"/> Other (specify) _____		
G Did you "materially participate" in the operation of this business during 2020? If "No," see instructions for limit on losses		<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
H If you started or acquired this business during 2020, check here		<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
I Did you make any payments in 2020 that would require you to file Form(s) 1099? See instructions		<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
J If "Yes," did you or will you file required Form(s) 1099?		<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No

Part I Income

1 Gross receipts or sales. See instructions for line 1 and check the box if this income was reported to you on Form W-2 and the "Statutory employee" box on that form was checked <input type="checkbox"/>	1	5,169.
2 Returns and allowances	2	
3 Subtract line 2 from line 1	3	5,169.
4 Cost of goods sold (from line 42)	4	
5 Gross profit. Subtract line 4 from line 3	5	5,169.
6 Other income, including federal and state gasoline or fuel tax credit or refund (see instructions)	6	
7 Gross income. Add lines 5 and 6	7	5,169.

Part II Expenses. Enter expenses for business use of your home **only** on line 30.

8 Advertising	8		18 Office expense (see instructions)	18	94.
9 Car and truck expenses (see instructions)	9		19 Pension and profit-sharing plans	19	
10 Commissions and fees	10		20 Rent or lease (see instructions):		
11 Contract labor (see instructions)	11		a Vehicles, machinery, and equipment	20a	
12 Depletion	12		b Other business property	20b	
13 Depreciation and section 179 expense deduction (not included in Part III) (see instructions)	13	0.	21 Repairs and maintenance	21	
14 Employee benefit programs (other than on line 19)	14		22 Supplies (not included in Part III)	22	
15 Insurance (other than health)	15		23 Taxes and licenses	23	200.
16 Interest (see instructions):			24 Travel and meals:		
a Mortgage (paid to banks, etc.)	16a		a Travel	24a	48.
b Other	16b		b Deductible meals (see instructions)	24b	859.
17 Legal and professional services	17	332.	25 Utilities	25	322.
			26 Wages (less employment credits)	26	
			27a Other expenses (from line 48)	27a	134.
			b Reserved for future use	27b	
28 Total expenses before expenses for business use of home. Add lines 8 through 27a	28	1,989.			
29 Tentative profit or (loss). Subtract line 28 from line 7	29	3,180.			
30 Expenses for business use of your home. Do not report these expenses elsewhere. Attach Form 8829 unless using the simplified method. See instructions. Simplified method filers only: Enter the total square footage of (a) your home: _____ and (b) the part of your home used for business: _____. Use the Simplified Method Worksheet in the instructions to figure the amount to enter on line 30	30				
31 Net profit or (loss). Subtract line 30 from line 29. • If a profit, enter on both Schedule 1 (Form 1040) , line 3, and on Schedule SE , line 2. (If you checked the box on line 1, see instructions). Estates and trusts, enter on Form 1041 , line 3. • If a loss, you must go to line 32.	31	3,180.			
32 If you have a loss, check the box that describes your investment in this activity. See instructions. • If you checked 32a, enter the loss on both Schedule 1 (Form 1040) , line 3, and on Schedule SE , line 2. (If you checked the box on line 1, see the line 31 instructions). Estates and trusts, enter on Form 1041 , line 3. • If you checked 32b, you must attach Form 6198 . Your loss may be limited.			32a <input type="checkbox"/> All investment is at risk.		
			32b <input type="checkbox"/> Some investment is not at risk.		

For Paperwork Reduction Act Notice, see the separate instructions.

BAA

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Schedule C (Form 1040) 2020

Part III Cost of Goods Sold (see instructions)

33 Method(s) used to value closing inventory: a <input type="checkbox"/> Cost b <input type="checkbox"/> Lower of cost or market c <input type="checkbox"/> Other (attach explanation)	
34 Was there any change in determining quantities, costs, or valuations between opening and closing inventory? ¹ If "Yes," attach explanation <input type="checkbox"/> Yes <input type="checkbox"/> No	
35 Inventory at beginning of year. If different from last year's closing inventory, attach explanation	35
36 Purchases less cost of items withdrawn for personal use	36
37 Cost of labor. Do not include any amounts paid to yourself	37
38 Materials and supplies	38
39 Other costs	39
40 Add lines 35 through 39	40
41 Inventory at end of year	41
42 Cost of goods sold. Subtract line 41 from line 40. Enter the result here and on line 4	42

Part IV Information on Your Vehicle. Complete this part **only** if you are claiming car or truck expenses on line 9 and are not required to file Form 4562 for this business. See the instructions for line 13 to find out if you must file Form 4562.

43 When did you place your vehicle in service for business purposes? (month/day/year) ▶ _____

44 Of the total number of miles you drove your vehicle during 2020, enter the number of miles you used your vehicle for:

a Business _____ **b** Commuting (see instructions) _____ **c** Other _____

45 Was your vehicle available for personal use during off-duty hours? ☐ Yes ☐ No

46 Do you (or your spouse) have another vehicle available for personal use? ☐ Yes ☐ No

47a Do you have evidence to support your deduction? ☐ Yes ☐ No

b If "Yes," is the evidence written? ☐ Yes ☐ No

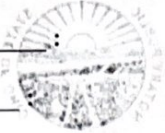
Part V Other Expenses. List below business expenses not included on lines 8-26 or line 30.

Fraudulent Account Activity	134.
48 Total other expenses. Enter here and on line 27a	48 134.

Competitive Retail Electric Service Affidavit

County of Butler :

State of Ohio



Mark Hegemann, 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.

M. H. President
Signature of Affiant & Title



TARA COOK
Notary Public
State of Ohio
My Comm. Expires
May 23, 2026

Sworn and subscribed before me this 27 day of 09, 2022
Month Year

Tara Cook notary
Signature of official administering oath

Tara Cook notary
Print Name and Title

My commission expires on 05/23/2026

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

9/28/2022 7:40:45 AM

in

Case No(s). 16-1185-EL-AGG

Summary: In the Matter of the Application of Midwest Energy Choice LLC