

DIS Case Number: 18-1552-EL-AGG

Section A: Application Information

Section B: Applicant Managerial Capability and Experience

Section C: Applicant Financial Capability and Experience

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

Section D: Applicant Technical Capacity



Public Utilities
Commission

Application Attachments



Potential Score Improvement

Date: 11/2/2022

Company:



Applicant: KELLY CURTIS

	Experian	TransUnion	Equifax
Bureau Scores	785		
Potential Score Improvement	+19 <small>more</small>	<small>more</small>	<small>more</small>

Credit Assure™

Credit Assure™ looks for opportunities to help a borrower improve their credit score, typically by paying down balances.

CREDIT ASSURE BENEFITS

- Alerts you to opportunities you might have overlooked
- Helps you approve more applicants
- Helps you make better offers and close more loans

Current scores (called bureau scores) are provided by the credit bureaus. Predicted scores (called potential scores) and score changes (called potential improvements or score improvements) are provided by CreditXpert Inc. ("CXI") and are not bureau or FICO scores or changes. Predicted scores and score changes simulated by CreditXpert® products are only estimates. CXI does not guarantee that scores from any other company will change by the same amount, in the same way, or at all, or that correcting credit report information will result in a score improvement. CreditXpert products are based on credit reports from the bureaus. CXI is not responsible for inaccurate results, including any due to incorrect, incomplete, or outdated credit report information or incorrect assumptions about the future. CXI is not a credit counseling or credit repair organization. CXI is not endorsed by Equifax, Experian, TransUnion or FICO.

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5710 S GREEN STREET, MURRAY, UT 84123

Phone: 801-487-2084

Fax: 801-262-0420

Add Product

INFILE CREDIT REPORT

FILE #	5940920	FNMA #	DATE COMPLETED	11/2/2022	RQD' BY	[REDACTED]
SEND TO	[REDACTED]		DATE ORDERED	11/2/2022		
	[REDACTED]		REPOSITORIES	XP	PRPD' BY	
	893 W BAXTER DR		PRICE	[REDACTED]	LOAN TYPE	
	SOUTH JORDAN, UT 84095		REF. #			

PROPERTY ADDRESS

APPLICANT

CO-APPLICANT

APPLICANT	CURTIS, KELLY	CO-APPLICANT	
SOC SEC #	[REDACTED] DOB [REDACTED]	SOC SEC #	DOB
MARITAL STATUS		DEPENDENTS	
CURRENT ADDRESS	[REDACTED]	LENGTH	20 yrs
PREVIOUS ADDRESS		LENGTH	

SOURCE OF INFORMATION

1 EXPERIAN - PULLED ON: 11/02/22

SCORE MODELS

BORROWER'S MIDDLE SCORE -
SCORE: 785

EXPERIAN/FAIR, ISAAC (VER. 2) [REDACTED]
SCORE: 785

10 - PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS
08 - TOO MANY INQUIRIES LAST 12 MONTHS
06 - TOO MANY CONSUMER FINANCE COMPANY ACCOUNTS
09 - TOO MANY ACCOUNTS RECENTLY OPENED

PUBLIC RECORDS

*** NONE ***

Request New Tradeline

Display Trended Data

TRADELINES

[REDACTED]	Opened 10/28/14	Reported 09/30/22	Hi. Credit 000000	Credit Limit -	Reviewed 96 mos	30-59 0	60-89 0	90+ 0	Past Due -0-	Payment 180 X 2985	[REDACTED]
	DLA [REDACTED]	ECOA B	Source (B) XP	Mortgage M1 AS AGREED							
	CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST										

[REDACTED]	Opened 11/14/17	Reported 10/03/22	Hi. Credit 000000	Credit Limit [REDACTED]	Reviewed 59 mos	30-59 0	60-89 0	90+ 0	Past Due -0-	Payment 255	[REDACTED]
	DLA 09/28/22	ECOA B	Source (B) XP	Revolving R1 AS AGREED							
	BUSINESS CREDIT CARD - REVOLVING TERMS										

ECOA KEY: B=BORROWER; C=CO-BORROWER; J=JOINT; U=UNDESIGNATED; A=AUTHORIZED USER; P=PARTICIPANT; S=CO-SIGNER;
M=MAKER; X=DECEASED; I=INDIVIDUAL; T=TERMINATED

CIC WEST: 5710 S GREEN STREET, MURRAY, UT 84123 (P) 801-487-2084 (F) 801-262-0420

The information is furnished in response to an inquiry for the purpose of evaluating credit risks. It has been obtained from sources deemed reliable, the accuracy of which this organization does not guarantee. The inquirer has agreed to indemnify that reporting bureau for any damage arising from misuse of this information, and this report is furnished in reliance upon that indemnity. It must be held in strict confidence and complies with the provisions of Public Law 91-508, the Fair Credit Reporting Act. Reporting bureau certifies that all Residential Mortgage Credit Reports meet the standards prescribed by FNMA, FHMC, FHA, VA and the Farmers Home Administration.

FILE # 5940920 FNMA # DATE COMPLETED 11/2/2022 RQD' BY
 SEND TO 893 W BAXTER DR DATE ORDERED 11/2/2022
 SOUTH JORDAN, UT 84095 REPOSITORIES XP PRPD' BY
 PRICE REF. # LOAN TYPE

PROPERTY ADDRESS

APPLICANT CO-APPLICANT
 APPLICANT SOC SEC # DOB CO-APPLICANT SOC SEC # DOB
 MARITAL STATUS DEPENDENTS

TRADELINES

	Opened 05/26/01	Reported 10/23/22	Hi. Credit \$34000	Credit Limit [REDACTED]	Reviewed 99 mos	30-59 0	60-89 0	90+ 0	Past Due -0-	Payment 403	Balance [REDACTED]
	DLA --	ECOA B	Source (B) XP	Revolving R1 AS AGREED							

	Opened 11/16/17	Reported 10/18/22	Hi. Credit \$24000	Credit Limit [REDACTED]	Reviewed 59 mos	30-59 0	60-89 0	90+ 0	Past Due -0-	Payment 85	Balance [REDACTED]
	DLA 10/12/22	ECOA B	Source (B) XP	Revolving R1 AS AGREED							
	BUSINESS CREDIT CARD - REVOLVING TERMS										

	Opened 12/02/21	Reported 10/03/22	Hi. Credit \$3724	Credit Limit -	Reviewed 10 mos	30-59 0	60-89 0	90+ 0	Past Due -0-	Payment 048 X 77	Balance [REDACTED]
	DLA 10/02/22	ECOA B	Source (B) XP	Installment I1 AS AGREED							

	Opened 02/01/08	Reported 10/07/22	Hi. Credit \$40000	Credit Limit [REDACTED]	Reviewed 99 mos	30-59 0	60-89 0	90+ 0	Past Due -0-	Payment 49	Balance [REDACTED]
	DLA 10/01/22	ECOA J	Source (B) XP	Revolving R1 AS AGREED							
	FLEXIBLE SPENDING CREDIT CARD										

	Opened 06/30/01	Reported 06/24/16	Hi. Credit \$9900	Credit Limit [REDACTED]	Reviewed 59 mos	30-59 0	60-89 0	90+ 0	Past Due -0-	Payment Paid	Balance [REDACTED]
	DLA --	ECOA B	Source (B) XP	Revolving R1 PAID							
	PURCHASED BY ANOTHER LENDER; ACCOUNT CLOSED										

	Opened 03/18/17	Reported 10/26/19	Hi. Credit \$5000	Credit Limit [REDACTED]	Reviewed 32 mos	30-59 0	60-89 0	90+ 0	Past Due -0-	Payment Paid	Balance [REDACTED]
	DLA 04/23/17	ECOA B	Source (B) XP	Revolving R1 PAID							
	ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST										

	Opened 02/04/11	Reported 11/10/14	Hi. Credit \$249500	Credit Limit -	Reviewed 45 mos	30-59 0	60-89 0	90+ 0	Past Due -0-	Payment Paid	Balance [REDACTED]
	DLA 10/10/14	ECOA B	Source (B) XP	Mortgage M1 PAID							

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 SOUTH JORDAN, UT 84095 REPOSITORIES XP PRPD' BY
 PRICE REF. # LOAN TYPE

PROPERTY ADDRESS

APPLICANT CO-APPLICANT
 APPLICANT CO-APPLICANT
 SOC SEC # DOB SOC SEC # DOB
 MARITAL STATUS DEPENDENTS

TRADELINES

CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST											
	Opened 06/30/11	Reported 10/25/17	Hi. Credit \$9900	Credit Limit [REDACTED]	Reviewed 14 mos	30-59 0	60-89 0	90+ 0	Past Due -0-	Payment Paid	Balance [REDACTED]
	DLA 10/22/17	ECOA B	Source (B) XP	Revolving R1 PAID							
	ACCOUNT CLOSED AT CONSUMER'S REQUEST; FLEXIBLE SPENDING CREDIT CARD										
	Opened 02/13/18	Reported 10/09/20	Hi. Credit \$3000	Credit Limit [REDACTED]	Reviewed 32 mos	30-59 0	60-89 0	90+ 0	Past Due -0-	Payment Paid	Balance [REDACTED]
	DLA 10/06/20	ECOA B	Source (B) XP	Revolving R1 PAID							
	ACCOUNT CLOSED AT CONSUMER'S REQUEST										
	Opened 06/24/11	Reported 06/11/20	Hi. Credit \$20000	Credit Limit [REDACTED]	Reviewed 99 mos	30-59 0	60-89 0	90+ 0	Past Due -0-	Payment Paid	Balance [REDACTED]
	DLA 08/02/19	ECOA B	Source (B) XP	Revolving R1 PAID							
	ACCOUNT CLOSED AT CONSUMER'S REQUEST; FLEXIBLE SPENDING CREDIT CARD										
	Opened 09/19/16	Reported 02/24/20	Hi. Credit \$73000	Credit Limit -	Reviewed 42 mos	30-59 0	60-89 0	90+ 0	Past Due -0-	Payment Paid	Balance [REDACTED]
	DLA 02/24/20	ECOA B	Source (B) XP	Auto I1 PAID							
	Opened 08/01/16	Reported 04/26/19	Hi. Credit \$54106	Credit Limit -	Reviewed 33 mos	30-59 0	60-89 0	90+ 0	Past Due -0-	Payment Paid	Balance [REDACTED]
	DLA 04/26/19	ECOA B	Source (B) XP	Auto I1 PAID							
	Opened 05/26/18	Reported 10/01/21	Hi. Credit \$162000	Credit Limit [REDACTED]	Reviewed 40 mos	30-59 0	60-89 0	90+ 0	Past Due -0-	Payment Paid	Balance [REDACTED]
	DLA 09/08/21	ECOA B	Source (B) XP	Mortgage M1 PAID							
	HOME EQUITY LINE OF CREDIT - REVOLVING TERMS										
	Opened 06/10/15	Reported 06/30/18	Hi. Credit \$56250	Credit Limit [REDACTED]	Reviewed 37 mos	30-59 0	60-89 0	90+ 0	Past Due -0-	Payment Paid	Balance [REDACTED]
	DLA 06/01/18	ECOA J	Source (B) XP	Mortgage M1							

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 PRICE REF. # LOAN TYPE

PROPERTY ADDRESS

APPLICANT CO-APPLICANT
 APPLICANT CO-APPLICANT
 SOC SEC # DOB SOC SEC # DOB
 MARITAL STATUS DEPENDENTS

TRADELINES

PAID												
HOME EQUITY LINE OF CREDIT - REVOLVING TERMS												
[REDACTED]	Opened 04/28/08	Reported 10/31/14	Hi. Credit \$150985	Credit Limit [REDACTED]	Reviewed 78 mos	30-59 0	60-89 0	90+ 0	Past Due -0-	Payment Paid	Balance -0-	
	DLA 10/30/14	ECOA J	Source (B) XP	Mortgage M1 PAID								
	HOME EQUITY LINE OF CREDIT - REVOLVING TERMS											
[REDACTED]	Opened 09/02/21	Reported 11/01/22	Hi. Credit \$375000	Credit Limit [REDACTED]	Reviewed 14 mos	30-59 0	60-89 0	90+ 0	Past Due -0-	Payment 0	Balance \$0	
	DLA 10/10/21	ECOA B	Source (B) XP	Mortgage M1 AS AGREED								
	HOME EQUITY LINE OF CREDIT - REVOLVING TERMS											
[REDACTED]	Opened 12/22/04	Reported 10/16/20	Hi. Credit \$2500	Credit Limit [REDACTED]	Reviewed 11 mos	30-59 0	60-89 0	90+ 0	Past Due -0-	Payment Paid	Balance -0-	
	DLA 07/14/20	ECOA J	Source (B) XP	Revolving R1 PAID								
	CHECK CREDIT OR LINE OF CREDIT											
[REDACTED]	Opened 07/03/15	Reported 05/08/20	Hi. Credit \$20000	Credit Limit [REDACTED]	Reviewed 39 mos	30-59 0	60-89 0	90+ 0	Past Due -0-	Payment Paid	Balance -0-	
	DLA 09/02/19	ECOA J	Source (B) XP	Revolving R1 PAID								
	ACCOUNT CLOSED AT CONSUMER'S REQUEST; FLEXIBLE SPENDING CREDIT CARD											
[REDACTED]	Opened 06/18/15	Reported 08/03/15	Hi. Credit \$20000	Credit Limit [REDACTED]	Reviewed 2 mos	30-59 0	60-89 0	90+ 0	Past Due -0-	Payment Paid	Balance -0-	
	DLA --	ECOA J	Source (B) XP	Revolving R1 PAID								
	ACCOUNT CLOSED AT CONSUMER'S REQUEST											

INQUIRIES (LAST 120 DAYS)

*** NONE ***

ALIAS VARIATIONS

SSN VARIATIONS

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PROPERTY ADDRESS

SSN VARIATIONS

ADDRESS VARIATIONS (LAST 24 MONTHS)

ADDRESS: 11232 FRANDSEN CIR. SOUTH JORDAN, UT 84095-2214 - REPORTED 05/04 - 03/22

EMPLOYMENT VARIATIONS

CREDITORS

MISCELLANEOUS INFORMATION

- Instant View Password: CL-E099E9

- To verify the authenticity of this credit report, please visit <https://cic.meridianlink.com> and click on the Instant View link. Enter Identifier # 5940920 and password CL-E099E9 to view the report. For any inquiries regarding this report or services provided by CIC WEST please contact us at 801-487-2084.

DISCLAIMER

An asterisk (*) following the payment amount indicates the repositories have no payment data and that the amount was automatically calculated as a percentage of the account balance.

This is a report containing information supplied by the repositories listed above. The merge process is automated and the report may include some duplications and/or omissions. Inquiries regarding any disputed items should be directed to the creditor reporting the item, or to the appropriate repository service center(s) listed below.

www.experian.com/reportaccess

TRANSUNION
PO BOX 1000
CHESTER, PA 19016
800-916-8800
transunion.com/mvoptions

EQUIFAX
PO BOX 740256
ATLANTA, GA 30374-0256
866-349-5191
www.equifax.com/fcra

*** END OF REPORT 11/2/2022 10:58:42 AM ***

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

11/9/2022 9:10:58 AM

in

Case No(s). 18-1552-EL-AGG

Summary: In the Matter of the Application of Energy Auction Exchange LLC