Ohio | Public Utilities Commission

DIS Case Number: 19-1620-GA-AGG

Section A: Application Information

A-1. Provider type:

☒ Retail Natural Gas Broker ☐ Retail Natural Gas Aggregator ☐ Retail Natural Gas Marketer

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

Legal Name: United Power Consultants Inc
Phone: 8007386159 **Extension (if applicable):**

Website (if any): www.unitedpowerconsultants.com

Country: United States
Street: 2001 North Federal Highway, Suite 318

City: Pompano Beach **Province/State:** FL

Postal Code: 33062

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
United Power Consultants, Inc.	Official Name	2001 N Federal Hwy, Ste 318 Pompano Beach, FL 33062	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
United Power Consultants, Inc.	Official Name	2001 N Federal Hwy, Ste 318 Pompano Beach, FL 33062	Yes	File

Ohio | Public Utilities Commission

A-5. Contact person for regulatory matters

Glinda Rees
2001 N Federal hwy suite 316
POMPANO BEACH, FL 33062
US
grees@unitedpowerconsultants.com
9545827300

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

Glinda Rees
2001 N Federal hwy suite 316
POMPANO BEACH, FL 33062
US
grees@unitedpowerconsultants.com
9545827300

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

Phone: 800-738-6159 **Extension (if applicable):** **Country:** United States
Fax: **Extension (if applicable):** **Street:** 2001 n federal hwy suite 318
Email: grees@unitedpowerconsultants.com **City:** Pompano Beach, **Province/State:** FL
Postal Code: 33062

A-8. Applicant's federal employer identification number

45-2785458

A-9. Applicant's form of ownership

Form of ownership: Corporation

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

Columbia Gas of Ohio
Dominion Energy Ohio
Duke Energy Ohio

Class of customer selection

Small Commercial
Large Commercial

A-11. Start date

Indicate the approximate start date the applicant began/will begin offering services: 08-16-2023

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
Glinda Rees	grees@unitedpowerconsultants.com	CRES Contact	2001 N Federal hwy suite 316 POMPANO BEACH, FL 33062 US

A-13. Company history

Company has been in business since 2011 in relationships with several large non residential retail energy providers. Applicant entity is an energy broker specializing in third party retail energy contracting and management for electrical and natural gas commercial customers

A-14. Secretary of State

Secretary of State Link:

A-15. Proof of Ohio Employee and Office

Provide proof of an Ohio Office and Employee in accordance with Section 4929.22of the Ohio Revised Code. List the designated Ohio employee's name, Ohio office address, telephone number and web site address

Ohio | Public Utilities Commission

Employee Name: INCORP SERVICES INC
435 WATERSTONE BLVDSUITE 140
CINCINNATI, OH 45249
US
davy.deluge@incorp.com
8002462677

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..

File Attached

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.

File(s) attached

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: Not Applicable

B-4. Disclosure of consumer protection violations

Has the applicant, affiliate, predecessor of the applicant, or any principal officer of the applicant been convicted orheld 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. 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'.

File(s) attached

C-5. Credit report

Provide a copy of the applicant's credit report from Experian, Equifax, TransUnion, Dun and Bradstreet or a similar credit reporting organization. If the applicant is a newly formed entity with no credit report, then provide a personal credit report for the principal owner of the entity seeking certification. At a minimum, the credit report must show summary information and an overall credit score. **Bank/credit account numbers and highly sensitive identification information must be redacted.** If the applicant provides an acceptable credit rating(s) in 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?

- 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.

File(s) attached

Section D: Applicant Technical Capacity

D-1. Operations

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

File(s) attached

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.

File(s) attached

Ohio | Public Utilities Commission

Application Attachments

Experience & Plans

United Power Consultants Inc. has been in business since 2011. We have several relationships with large non-residential retail energy providers. United Power Consultants Inc. is an energy brokerage that specializes in third-party retail energy contracting and management for electrical and natural gas for commercial customers.

Experience & Plans

United Power Consultants Inc. has been in business since 2011. We have several relationships with large non-residential retail energy providers. United Power Consultants Inc. is an energy brokerage that specializes in third-party retail energy contracting and management for electrical and natural gas for commercial customers.

Frank LaRose
Ohio Secretary of State

Wed Aug 16 2023

Entity#:	2127074
Filing Type:	FOREIGN CORPORATION
Original Filing Date:	08/06/2012
Location:	--
Business Name:	UNITED POWER CONSULTANTS, INC.
Status:	Active
Exp. Date:	-

Agent/Registrant Information

INCORP SERVICES INC
9435 WATERSTONE BLVDSUITE 140
CINCINNATI OH 45249
08/06/2012
Active

Filings

Filing Type	Date of Filing	Document ID
FOREIGN LICENSE/FOR-PROFIT	08/06/2012	201222201210

UNITED STATES OF AMERICA
STATE OF OHIO
OFFICE OF SECRETARY OF STATE

I, Frank LaRose, Secretary of State of the State of Ohio, do hereby certify that this is a list of all records approved on this business entity and in the custody of the Secretary of State.

Witness my hand and the seal of the Secretary of State at Columbus, Ohio this 16th of August, A.D. 2023

Ohio Secretary of State

Principal Officers

George Sarafianos- President and 100% Owner

Address:3910 NE 25th Ave Lighthouse Point, Fl 33064 Phone:954-582-7300

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

United Power Consultants, Inc.
Forecasted Financials
Electric

	2023	2024	2025
Revenue	$ 48,928.00	$ 49,124.00	$ 49,189.00
Expenses	$ 37,674.00	$ 38,808.00	$ 40,335.00
Net Income	$ 11,254.00	$ 10,316.00	$ 8,854.00

Preparer of Forecast:
Todd Griffin
Comptroller
United Power Consultants, Inc.
2001 N Federal Hwy, Ste 318
Pompano Beach, FL 33062
800-738-6159
tgriffin@unitedpowerconsultants.com

Form **1120-S**

Department of the Treasury
Internal Revenue Service

U.S. Income Tax Return for an S Corporation

Do not file this form unless the corporation has filed or is attaching Form 2553 to elect to be an S corporation.

Go to *www.irs.gov/Form1120S* for instructions and the latest information.

OMB No. 1545-0123

2022

For calendar year 2022 or tax year beginning , 2022, ending , 20

A S election effective date 07-20-2011	TYPE OR PRINT Name UNITED POWER CONSULTANTS INC	**D** Employer identification number 45-2785458
B Business activity code number (see instructions) 425120	Number, street, and room or suite no. If a P.O. box, see instructions. 2001 N FEDERAL HIGHWAY STE 316	**E** Date incorporated 07-20-2011
C Check if Sch. M-3 attached ☐	City or town, state or province, country, and ZIP or foreign postal code Pompano Beach FL 33062	**F** Total assets (see instructions) $ 76,961

G Is the corporation electing to be an S corporation beginning with this tax year? See instructions. ☐ Yes ☒ No

H Check if: **(1)** ☐ Final return **(2)** ☐ Name change **(3)** ☐ Address change **(4)** ☐ Amended return **(5)** ☐ S election termination

I Enter the number of shareholders who were shareholders during any part of the tax year 1

J Check if corporation: **(1)** ☐ Aggregated activities for section 465 at-risk purposes **(2)** ☐ Grouped activities for section 469 passive activity purposes

Caution: Include **only** trade or business income and expenses on lines 1a through 21. See the instructions for more information.

Income	1 a	Gross receipts or sales	1a	1,213,309	
	b	Returns and allowances	1b		
	c	Balance. Subtract line 1b from line 1a			1c 1,213,309
	2	Cost of goods sold (attach Form 1125-A)			2
	3	Gross profit. Subtract line 2 from line 1c			3 1,213,309
	4	Net gain (loss) from Form 4797, line 17 (attach Form 4797)			4
	5	Other income (loss) (see instructions - attach statement)			5
	6	**Total income (loss).** Add lines 3 through 5			6 1,213,309
Deductions (see instructions for limitations)	7	Compensation of officers (see instructions - attach Form 1125-E)			7 66,500
	8	Salaries and wages (less employment credits)			8 321,139
	9	Repairs and maintenance			9 7,059
	10	Bad debts			10
	11	Rents			11 88,620
	12	Taxes and licenses Wks. Tax/Lic			12 43,997
	13	Interest (see instructions)			13 1,963
	14	Depreciation from Form 4562 not claimed on Form 1125-A or elsewhere on return (attach Form 4562)			14 17,603
	15	Depletion **(Do not deduct oil and gas depletion.)**			15
	16	Advertising			16 38,660
	17	Pension, profit-sharing, etc., plans			17
	18	Employee benefit programs			18 3,790
	19	Other deductions (attach statement) Statement #2			19 568,229
	20	**Total deductions.** Add lines 7 through 19			20 1,157,560
	21	**Ordinary business income (loss).** Subtract line 20 from line 6			21 55,749
Tax and Payments	22 a	Excess net passive income or LIFO recapture tax (see instructions)	22a		
	b	Tax from Schedule D (Form 1120-S)	22b		
	c	Add lines 22a and 22b (see instructions for additional taxes)			22c
	23 a	2022 estimated tax payments and 2021 overpayment credited to 2022	23a		
	b	Tax deposited with Form 7004	23b		
	c	Credit for federal tax paid on fuels (attach Form 4136)	23c		
	d	Add lines 23a through 23c			23d
	24	Estimated tax penalty (see instructions). Check if Form 2220 is attached ☐			24
	25	**Amount owed.** If line 23d is smaller than the total of lines 22c and 24, enter amount owed			25
	26	**Overpayment.** If line 23d is larger than the total of lines 22c and 24, enter amount overpaid			26
	27	Enter amount from line 26: **Credited to 2023 estimated tax** **Refunded**			27

Sign Here

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

May the IRS discuss this return with the preparer shown below? See instructions. ☐ Yes ☒ No

GEORGE SARAFIANOS — Signature of officer — Date — PRES — Title

Paid Preparer Use Only

Print/Type preparer's name	Preparer's signature	Date	Check ☐ if self-employed	PTIN
L Marcus		07-19-2023		P02443542

Firm's name: Joel Marcus Inc — Firm's EIN: 65-0412348

Firm's address: 676 West prospect Road, Fort Lauderdale FL 33309 — Phone no.: (954)566-8513

For Paperwork Reduction Act Notice, see separate instructions.

Form **1120-S** (2022)

EEA

Client Copy

Form **1120-S**

Department of the Treasury
Internal Revenue Service

U.S. Income Tax Return for an S Corporation

▶ Do not file this form unless the corporation has filed or is attaching Form 2553 to elect to be an S corporation.

▶ Go to *www.irs.gov/Form1120S* for instructions and the latest information.

OMB No. 1545-0123

2021

For calendar year 2021 or tax year beginning , 2021, ending , 20

A S election effective date 07-20-2011	TYPE OR PRINT Name UNITED POWER CONSULTANTS INC	**D** Employer identification number 45-2785458
B Business activity code number (see instructions) 425120	Number, street, and room or suite no. If a P.O. box, see instructions. STE 316 2001 N FEDERAL HIGHWAY	**E** Date incorporated 07-20-2011
C Check if Sch. M-3 attached ☐	City or town, state or province, country, and ZIP or foreign postal code Pompano Beach FL 33062	**F** Total assets (see instructions) $ 77,313

G Is the corporation electing to be an S corporation beginning with this tax year? See instructions. ☐ Yes ☒ No

H Check if: **(1)** ☐ Final return **(2)** ☐ Name change **(3)** ☐ Address change **(4)** ☐ Amended return **(5)** ☐ S election termination

I Enter the number of shareholders who were shareholders during any part of the tax year ▶ 2

J Check if corporation: **(1)** ☐ Aggregated activities for section 465 at-risk purposes **(2)** ☐ Grouped activities for section 469 passive activity purposes

Caution: Include **only** trade or business income and expenses on lines 1a through 21. See the instructions for more information.

Income	1a	Gross receipts or sales	1a	1,098,076	
	b	Returns and allowances	1b		
	c	Balance. Subtract line 1b from line 1a		1c	1,098,076
	2	Cost of goods sold (attach Form 1125-A)		2	
	3	Gross profit. Subtract line 2 from line 1c		3	1,098,076
	4	Net gain (loss) from Form 4797, line 17 (attach Form 4797)		4	
	5	Other income (loss) (see instructions - attach statement)		5	
	6	**Total income (loss).** Add lines 3 through 5 ▶		6	1,098,076
Deductions (see instructions for limitations)	7	Compensation of officers (see instructions - attach Form 1125-E)		7	
	8	Salaries and wages (less employment credits)		8	440,017
	9	Repairs and maintenance		9	
	10	Bad debts		10	
	11	Rents		11	85,787
	12	Taxes and licenses Wks Tax/Lic		12	36,733
	13	Interest (see instructions)		13	290
	14	Depreciation not claimed on Form 1125-A or elsewhere on return (attach Form 4562)		14	898
	15	Depletion **(Do not deduct oil and gas depletion.)**		15	
	16	Advertising		16	74,291
	17	Pension, profit-sharing, etc., plans		17	
	18	Employee benefit programs		18	1,950
	19	Other deductions (attach statement) Statement #2		19	487,646
	20	**Total deductions.** Add lines 7 through 19 ▶		20	1,127,612
	21	**Ordinary business income (loss).** Subtract line 20 from line 6		21	(29,536)
Tax and Payments	22a	Excess net passive income or LIFO recapture tax (see instructions)	22a		
	b	Tax from Schedule D (Form 1120-S)	22b		
	c	Add lines 22a and 22b (see instructions for additional taxes)		22c	
	23a	2021 estimated tax payments and 2020 overpayment credited to 2021	23a		
	b	Tax deposited with Form 7004	23b		
	c	Credit for federal tax paid on fuels (attach Form 4136)	23c		
	d	Add lines 23a through 23c		23d	
	24	Estimated tax penalty (see instructions). Check if Form 2220 is attached ▶ ☐		24	
	25	**Amount owed.** If line 23d is smaller than the total of lines 22c and 24, enter amount owed		25	
	26	**Overpayment.** If line 23d is larger than the total of lines 22c and 24, enter amount overpaid		26	
	27	Enter amount from line 26: **Credited to 2022 estimated tax** ▶ **Refunded** ▶		27	

Sign Here

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

May the IRS discuss this return with the preparer shown below? See instructions. ☐ Yes ☒ No

▶ John Donofrio — Signature of officer — Date — ▶ mbr — Title

Paid Preparer Use Only

Print/Type preparer's name	Preparer's signature	Date	Check ☐ if self-employed	PTIN
L Marcus		06-29-2022		P02443542

Firm's name ▶ Joel Marcus Inc — Firm's EIN ▶ 65-0412348

Firm's address ▶ 676 West prospect Road, Fort Lauderdale FL 33309 — Phone no. (954) 566-8513

For Paperwork Reduction Act Notice, see separate instructions.

Form **1120-S** (2021)

EEA

Client Copy

PERSONNEL

GEORGE SARAFIANOS- PRESIDENT- -GSARAFIANOS@UNITEDPOWERCONSULTANTS.COM- 2001 N FEDERAL HWY SUITE 318 POMPANO BEACH, FL 33062- 800-738-6159

GLINDA REES-DIRECTOR OF OPERATIONS -GREES@UNITEDPOWERCONSULTANTS.COM- 2001 N FEDERAL HWY SUITE 318 POMPANO BEACH, FL 33062- 800-738-6159

TODD GRIFFIN- ACCOUNTS RECEIVABLE -TGRIFFIN@UNITEDPOWERCONSULTANTS.COM- 2001 N FEDERAL HWY SUITE 318 POMPANO BEACH, FL 33062- 800-738-6159

KEVIN GIPSON-PRICING MANAGER -PRICING@UNITEDPOWERCONSULTANTS.COM- 2001 N FEDERAL HWY SUITE 318 POMPANO BEACH, FL 33062- 800-738-6159

Competitive Retail Natural Gas Service Affidavit

County of Broward **:**

State of Florida **:**

George Sarafianos, 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 and sales of hundred cubic feet of natural gas pursuant to Sections 4905.10(A), 4911.18(A), and 4929.23(B), Ohio Revised Code.

3. The applicant will timely pay any assessment made pursuant to Sections 4905.10 and 4911.18(A), Ohio Revised Code.

4. 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. 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. Applicant will comply with Section 4929.21, Ohio Revised Code, regarding consent to the jurisdiction of the Ohio courts and the service of process.

7. Applicant will comply with all state and/or federal rules and regulations concerning consumer protection, the environment, and advertising/promotions.

8. 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.

9. 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.

10. Affiant further sayeth naught.

George E Sarafianos
Signature of Affiant & Title

Notary Public State of Florida
Glinda Cholak
My Commission HH 093167
Expires 02/15/2025

Sworn and subscribed before me this 5 day of July, 2023
Month Year

Glinda Cholak
Signature of official administering oath

Glinda Cholak
Print Name and Title

My commission expires on 2/15/2025

Wolters Kluwer

Business Licenses Detail Report

Total Number of Licenses: 28

Entity	Jurisdiction	License	Number	Department	Fee	Frequency	Submit By	Renewal	Filed / Approved	Status	Login User Name	Login Password	Is LLXLogin	Client Notes
United Power Consultants, Inc. (DC)	State of DC	Energy Broker	EA2014-08-6	Public Service Commission		Every 5 Years		10/07/2024	9/26/2019 11/21/2019	Complete				
United Power Consultants, Inc. (DE)	State of Delaware	Energy Broker	8456	Public Utilities Commission		Every Year			7/9/2013 9/18/2013	Complete				
United Power Consultants, Inc. (IL)	State of Illinois	Energy Broker	14-0253	Commerce Commission		Every Year	03/31/2024	03/31/2024	3/31/2023 6/26/2023	Complete				
United Power Consultants, Inc. (MA)	State of Massachusetts	Energy Broker		Department of Public Utilities	$100.00	Every Year	06/30/2021	07/01/2021	7/9/2021 7/9/2021	Cancelled				
United Power Consultants, Inc. (ME)	State of Maine	Energy Broker	2014-00081	Public Utilities Commission		Every Year	06/30/2023	06/30/2023	6/30/2022 8/24/2022	Renewal Pending				
United Power Consultants, Inc. (ME)	State of Maine	Energy Broker	2014-00081	Public Utilities Commission		Every Year	06/30/2024	07/01/2024	6/26/2023	Filed				
United Power Consultants, Inc. (NJ)	State of New Jersey	Energy Broker	EA-0254	Public Utility Commission	$200.00	Every Year	11/27/2023	10/27/2023	7/6/2022 10/3/2022	Complete				
United Power Consultants, Inc. (OH)	State of Ohio	Electric Energy Broker	13-729E	PUCO		Every 2 Years	08/19/2023	08/19/2023	8/19/2021 10/4/2021	Complete				
United Power Consultants, Inc. (OH)	State of Ohio	Natural Gas Broker License	19-727G	Public Utilities Commission		Every 2 Years	08/27/2023	08/27/2023	8/19/2021 10/4/2021	Complete				
United Power Consultants, Inc. (OH)	State of Ohio	Natural Gas Broker License	19-727G	Public Utilities Commission		Every 2 Years	08/27/2025	09/27/2025		In Process				
United Power Consultants, Inc. (OH)	State of Ohio	Electric Energy Broker	13-729E	PUCO		Every 2 Years	08/19/2025	09/19/2025		In Process				
United Power Consultants, Inc. (PA)	State of Pennsylvania	Energy Broker	A-2014-2415133	Public Utility Commission	$350.00	Every Year		04/30/2019	4/16/2019	Cancelled				
United Power Consultants, Inc. (PA)	State of Pennsylvania	Electric Broker	1122477	Public Utility Commission		Every Year	04/30/2024	04/30/2024	4/12/2023 7/26/2023	Complete				
United Power Consultants, Inc. (PA)	State of Pennsylvania	Natural Gas Broker License	A-2022-3031402	Public Utility Commission		Every Year	04/30/2024	04/30/2024	4/28/2023 7/28/2023	Complete				

Prepared For
GEORGE E. SARAFIANOS
Date generated: Jul 31, 2023

At a glance

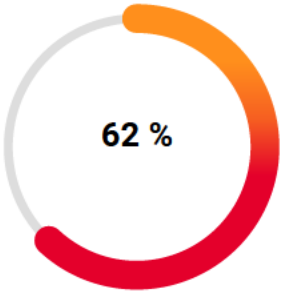
FICO® Score 8

764 FICO SCORE 8
Experian data Jul 31, 2023

Account summary

Open accounts	17
Self-reported accounts	0
Accounts ever late	0
Closed accounts	26
Collections	0
Average account age	11 yrs 1 mo
Oldest account	32 yrs 9 mos

Overall credit usage



Credit used: $74,295
Credit limit: $60,800

Debt summary

Credit card and credit line debt	$74,295
Self-reported account balance	$0
Loan debt	$86,108
Collections debt	$0
Total debt	$160,403

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

Personal information

Name
GEORGE E SARAFIANOS

Addresses

Employers

Also known as
GEORGE EDWARD

Generational identifier
-

Personal statements

No Statement(s) present at this time

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

Open accounts

AMERICAN HONDA FINANCE **$24,319**

Exceptional payment history Balance updated Jul 25, 2023

Account info

Account name	FINANCE	Balance	$24,319
Account number		Balance updated	Jul 25, 2023
Original creditor	-	Original balance	$25,569
Company sold	-	Paid off	5%
Account type	Auto Lease	Monthly payment	$759
Date opened	Apr 20, 2023	Last Payment Date	Jul 23, 2023
Open/closed	Open	Terms	36 Months
Status	Open/Never late.	Responsibility	Individual
Status updated	Jul 2023	Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	–	–	–	✓	✓	✓	✓	–	–	–	–	–

✓ Current / Terms met – Data Unavailable

Contact info

Address

Phone number -

Comments

-

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

AMERICAN HONDA FINANCE **$5,940**

Exceptional payment history Balance updated Jul 10, 2023

Account info

Account name	FINANCE	Balance	$5,940
Account number	461189XXX	Balance updated	Jul 10, 2023
Original creditor	-	Original balance	$11,102
Company sold	-	Paid off	46%
Account type	Auto Lease	Monthly payment	$330
Date opened	Feb 09, 2022	Last Payment Date	Jul 09, 2023
Open/closed	Open	Terms	36 Months
Status	Open/Never late.	Responsibility	Individual
Status updated	Jul 2023	Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	✓	✓	✓	✓	✓	✓	—	—	—	—	—
2022	—	—	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met — Data Unavailable

Contact info

Address

Phone number -

Comments

-

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

AMERICAN HONDA FINANCE **$13,289**

Exceptional payment history

Balance updated Jul 03, 2023

Account info

Account name	AMERICAN HONDA FINANCE	Balance	$13,289
Account number	467472XXX	Balance updated	Jul 03, 2023
Original creditor	-	Original balance	$14,904
Company sold	-	Paid off	11%
Account type	Auto Lease	Monthly payment	$442
Date opened	Jan 27, 2023	Last Payment Date	Jun 30, 2023
Open/closed	Open	Terms	36 Months
Status	Open/Never late.	Responsibility	Individual
Status updated	Jul 2023	Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	–	–	✓	✓	✓	✓	✓	–	–	–	–	–

✓ Current / Terms met — Data Unavailable

Contact info

Address	PO BOX 1027 ALPHARETTA, GA 30009
Phone number	-

Comments

-

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

AMEX **$413**

Exceptional payment history

Balance updated Jul 16, 2023

Account info

Account name	AMEX	Balance	$413
Account number	3499908471070773	Balance updated	Jul 16, 2023
Original creditor	-	Credit limit	$8,700
Company sold	-	Credit usage	4%
Account type	Credit card	Monthly payment	$40
Date opened	Jan 31, 1993	Highest balance	$8,515
Open/closed	Open	Terms	-
Status	Open/Never late.	Responsibility	Individual
Status updated	Jul 2023	Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	✓	✓	✓	✓	✓	✓	–	–	–	–	–
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	–	–	–	–	–	–	–	✓	✓	✓	✓	✓

✓ Current / Terms met — Data Unavailable

Contact info

Address	PO BOX 297871 FORT LAUDERDALE, FL 33329
Phone number	(800) 874-2717

Comments

-

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

AMEX **$1,012**

Exceptional payment history

Balance updated Jul 16, 2023

Account info

Account name	**AMEX**	Balance	**$1,012**
Account number	**3499925766114973**	Balance updated	**Jul 16, 2023**
Original creditor	-	Credit limit	**$2,000**
Company sold	-	Credit usage	**50%**
Account type	**Credit card**	Monthly payment	**$40**
Date opened	**May 17, 2018**	Highest balance	**$1,477**
Open/closed	**Open**	Terms	-
Status	**Open/Never late.**	Responsibility	**Individual**
Status updated	**Jul 2023**	Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	✓	✓	✓	✓	✓	✓	–	–	–	–	–
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	–	–	–	–	–	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met — Data Unavailable

Contact info

Address	PO BOX 297871 FORT LAUDERDALE, FL 33329
Phone number	(800) 874-2717

Comments

-

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

AMEX **$36,855**

Exceptional payment history

Balance updated Jul 07, 2023

Account info

Account name	AMEX	Balance	$36,855
Account number	3499905692571003	Balance updated	Jul 07, 2023
Original creditor	-	Credit limit	-
Company sold	-	Credit usage	-
Account type	Credit card	Monthly payment	$0
Date opened	Dec 07, 1993	Highest balance	$54,895
Open/closed	Open	Terms	1 Month
Status	Open/Never late.	Responsibility	Individual
Status updated	Jul 2023	Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	✓	✓	✓	✓	✓	✓	–	–	–	–	–
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	–	–	–	–	–	–	–	✓	✓	✓	✓	✓

✓ Current / Terms met — Data Unavailable

Contact info

Address	PO BOX 297871 FORT LAUDERDALE, FL 33329
Phone number	(800) 874-2717

Comments

-

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

AMEX **$2,222**

Exceptional payment history

Balance updated Jul 07, 2023

Account info

Account name	AMEX	Balance	$2,222
Account number	349992XXXXXXXXXX	Balance updated	Jul 07, 2023
Original creditor	-	Original balance	$25,000
Company sold	-	Paid off	91%
Account type	Unsecured	Monthly payment	$1,130
Date opened	Sep 24, 2021	Terms	24 Months
Open/closed	Open	Responsibility	Individual
Status	Open/Never late.	Your statement	-
Status updated	Jul 2023		

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	✓	✓	✓	✓	✓	✓	–	–	–	–	–
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	–	–	–	–	–	–	–	–	–	✓	✓	✓

✓ Current / Terms met — Data Unavailable

Contact info

Address	PO BOX 297871 FORT LAUDERDALE, FL 33329
Phone number	(800) 874-2717

Comments

-

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

DISCOVER BANK **$4,453**

Exceptional payment history

Balance updated Jul 10, 2023

Account info

Account name	DISCOVER BANK	Balance	$4,453
Account number	601100XXXXXX	Balance updated	Jul 10, 2023
Original creditor	-	Credit limit	$7,000
Company sold	-	Credit usage	63%
Account type	Credit card	Monthly payment	$106
Date opened	May 17, 1993	Last Payment Date	Jul 02, 2023
Open/closed	Open	Highest balance	$9,103
Status	Open/Never late.	Terms	-
Status updated	Jul 2023	Responsibility	Individual
		Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	✓	✓	✓	✓	✓	✓	–	–	–	–	–
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	–	–	–	–	–	–	–	✓	✓	✓	✓	✓

✓ Current / Terms met — Data Unavailable

Contact info

Address	PO BOX 30939 SALT LAKE CITY, UT 84130
Phone number	(800) 347-2683

Comments

-

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

SYNCB/AMAZON **$926**

Exceptional payment history

Balance updated Jul 16, 2023

Account info

Account name	SYNCB/AMAZON	Balance	$926
Account number	604578XXXXXX	Balance updated	Jul 16, 2023
Original creditor	-	Credit limit	$1,500
Company sold	-	Credit usage	61%
Account type	Charge Card	Monthly payment	$29
Date opened	May 29, 2018	Last Payment Date	Jul 11, 2023
Open/closed	Open	Highest balance	$1,518
Status	Open/Never late.	Terms	-
Status updated	Jul 2023	Responsibility	Individual
		Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	✓	✓	✓	✓	✓	✓	–	–	–	–	–
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	–	–	–	–	–	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met — Data Unavailable

Contact info

Address	PO BOX 965015 ORLANDO, FL 32896
Phone number	(866) 634-8379

Comments

-

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

SYNCB/BRANDSMART **$0**

Exceptional payment history

Balance updated Jul 21, 2023

Account info

Account name	SYNCB/BRANDSMART	Balance	$0
Account number	601917XXXXXX	Balance updated	Jul 21, 2023
Original creditor	-	Credit limit	$6,500
Company sold	-	Credit usage	0%
Account type	Charge Card	Monthly payment	$0
Date opened	Aug 13, 2000	Last Payment Date	Jul 29, 2022
Open/closed	Open	Highest balance	$4,941
Status	Open/Never late.	Terms	-
Status updated	Jul 2023	Responsibility	Individual
		Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	✓	✓	✓	✓	✓	✓	–	–	–	–	–
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	–	–	–	–	–	–	–	✓	✓	✓	✓	✓

✓ Current / Terms met — Data Unavailable

Contact info

Address	PO BOX 965036 ORLANDO, FL 32896
Phone number	(866) 396-8254

Comments

-

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

SYNCB/LOWES **$0**

Exceptional payment history

Balance updated Jun 25, 2023

Account info

Account name	SYNCB/LOWES	Balance	$0
Account number	798192XXXXXX	Balance updated	Jun 25, 2023
Original creditor	-	Credit limit	$9,000
Company sold	-	Credit usage	0%
Account type	Charge Card	Monthly payment	$0
Date opened	Sep 29, 2006	Last Payment Date	Jan 07, 2022
Open/closed	Open	Highest balance	$8,250
Status	Open/Never late.	Terms	-
Status updated	Jun 2023	Responsibility	Individual
		Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	✓	✓	✓	✓	✓	–	–	–	–	–	–
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	–	–	–	–	–	–	✓	✓	✓	✓	✓	✓

✓ Current / Terms met — Data Unavailable

Contact info

Address	PO BOX 965005 ORLANDO, FL 32896
Phone number	(800) 444-1408

Comments

-

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

SYNCB/PPC **$299**

Exceptional **payment history** Balance updated **Jul 07, 2023**

Account info

Account name	**SYNCB/PPC**	Balance	**$299**
Account number	**604419XXXXXX**	Balance updated	**Jul 07, 2023**
Original creditor	-	Credit limit	**$5,600**
Company sold	-	Credit usage	**5%**
Account type	**Credit card**	Monthly payment	**$30**
Date opened	**Jun 30, 2010**	Last Payment Date	**Jul 06, 2023**
Open/closed	**Open**	Highest balance	**$3,463**
Status	**Open/Never late.**	Terms	-
Status updated	**Jul 2023**	Responsibility	**Individual**
		Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	✓	✓	✓	✓	✓	✓	–	–	–	–	–
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	–	–	–	–	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met – Data Unavailable

Contact info

Address	**PO BOX 530975 ORLANDO, FL 32896**
Phone number	**(844) 373-4961**

Comments

-

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

SYNCB/PPMC **$2,495**

Exceptional payment history Balance updated Jul 25, 2023

Account info

Account name	SYNCB/PPMC	Balance	$2,495
Account number	521853XXXXXX	Balance updated	Jul 25, 2023
Original creditor	-	Credit limit	$9,200
Company sold	-	Credit usage	27%
Account type	Credit card	Monthly payment	$30
Date opened	Jan 01, 2021	Last Payment Date	Jul 17, 2023
Open/closed	Open	Highest balance	$7,709
Status	Open/Never late.	Terms	-
Status updated	Jul 2023	Responsibility	Individual
		Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	✓	✓	✓	✓	✓	✓	–	–	–	–	–
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	–	–	–	–	–	–	–	–	–	–	–	✓

✓ Current / Terms met – Data Unavailable

Contact info

Address	PO BOX 965005 ORLANDO, FL 32896
Phone number	(866) 300-6432

Comments

-

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

SYNCB/ROOMS TO GO **$0**

Exceptional payment history

Balance updated Jul 12, 2023

Account info

Account name	SYNCB/ROOMS TO GO	Balance	$0
Account number	601919XXXXXX	Balance updated	Jul 12, 2023
Original creditor	-	Credit limit	$4,000
Company sold	-	Credit usage	0%
Account type	Charge Card	Monthly payment	$0
Date opened	Jan 22, 2019	Last Payment Date	Nov 20, 2020
Open/closed	Open	Highest balance	$1,608
Status	Open/Never late.	Terms	-
Status updated	Jul 2023	Responsibility	Individual
		Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	✓	✓	✓	✓	✓	✓	–	–	–	–	–
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met — Data Unavailable

Contact info

Address	PO BOX 965036 ORLANDO, FL 32896
Phone number	(866) 396-8254

Comments

-

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

TRUIST BANK **$0**

Exceptional payment history

Balance updated Jul 26, 2023

Account info

Account name	TRUIST BANK	Balance	$0
Account number	610001XXXXXXX	Balance updated	Jul 26, 2023
Original creditor	-	Credit limit	$800
Company sold	-	Credit usage	0%
Account type	Line of Credit	Monthly payment	$0
Date opened	Jun 01, 2018	Last Payment Date	Jul 05, 2023
Open/closed	Open	Highest balance	$784
Status	Open/Never late.	Terms	-
Status updated	Jul 2023	Responsibility	Individual
		Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	ND	ND	ND	ND	ND	✓	✓	—	—	—	—	—
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	ND
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	—	—	—	—	—	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met ND No data for this period — Data Unavailable

Contact info

Address	PO BOX 1847 WILSON, NC 27894
Phone number	By mail only

Comments

-

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

TRUIST BANK **$4,074**

Exceptional payment history Balance updated Jul 21, 2023

Account info

Account name	TRUIST BANK	Balance	$4,074
Account number	414724XXXXXX	Balance updated	Jul 21, 2023
Original creditor	-	Credit limit	$6,500
Company sold	-	Credit usage	62%
Account type	Credit card	Monthly payment	$118
Date opened	Jun 05, 2018	Last Payment Date	Jul 19, 2023
Open/closed	Open	Highest balance	$6,469
Status	Open/Never late.	Terms	-
Status updated	Jul 2023	Responsibility	Individual
		Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	✓	✓	✓	✓	✓	✓	–	–	–	–	–
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	–	–	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met – Data Unavailable

Contact info

Address	PO BOX 2306 WILSON, NC 27894
Phone number	By mail only

Comments

-

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

UPGRADE INC **$40,338**

Exceptional payment history

Balance updated Jun 30, 2023

Account info

Account name	UPGRADE INC	Balance	$40,338
Account number	189489XXX	Balance updated	Jun 30, 2023
Original creditor	-	Original balance	$50,000
Company sold	-	Paid off	19%
Account type	Unsecured	Monthly payment	$1,602
Date opened	Oct 03, 2022	Last Payment Date	Jun 13, 2023
Open/closed	Open	Terms	36 Months
Status	Open/Never late.	Responsibility	Individual
Status updated	Jun 2023	Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	✓	✓	✓	✓	✓	–	–	–	–	–	–
2022	–	–	–	–	–	–	–	–	–	✓	✓	✓

✓ Current / Terms met — Data Unavailable

Contact info

Address	275 BATTERY ST FL 23 SAN FRANCISCO, CA 94111
Phone number	-

Comments

-

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

Closed accounts

ALLY FINANCIAL

Exceptional payment history

Closed

Account info

Account name	**ALLY FINANCIAL**	Balance	-
Account number	**673919XXXXXX**	Balance updated	-
Original creditor	-	Original balance	**$31,510**
Company sold	-	Monthly payment	-
Account type	**Auto Lease**	Last Payment Date	**Aug 24, 2016**
Date opened	**Jan 31, 2013**	Terms	**39 Months**
Open/closed	**Closed**	Responsibility	**Individual**
Status	**Paid, Closed/Never late.**	Your statement	-
Status updated	**Aug 2016**		

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016	✓	✓	✓	✓	✓	✓	✓	CLS	—	—	—	—
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	—	—	—	—	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met CLS Closed — Data Unavailable

Contact info

Address	**200 RENAISSANCE CTR DETROIT, MI 48243**
Phone number	**(800) 200-4622**

Comments

-

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

ALLY FINANCIAL

Exceptional payment history

Closed

Account info

Account name	ALLY FINANCIAL	Balance	-
Account number	673919XXXXXX	Balance updated	-
Original creditor	-	Original balance	$31,510
Company sold	-	Monthly payment	-
Account type	Auto Lease	Last Payment Date	Apr 01, 2016
Date opened	Jan 31, 2013	Terms	39 Months
Open/closed	Closed	Responsibility	Individual
Status	Paid, Closed/Never late.	Your statement	-
Status updated	Apr 2016		

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016	✓	✓	✓	CLS	—	—	—	—	—	—	—	—
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2013	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met CLS Closed — Data Unavailable

Contact info

Address	200 RENAISSANCE CTR DETROIT, MI 48243
Phone number	(800) 200-4622

Comments

-

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

AMERICAN HONDA FINANCE

Exceptional payment history

Closed

Account info

Account name	**AMERICAN HONDA FINANCE**	Balance	-
Account number	**461271XXX**	Balance updated	-
Original creditor	-	Original balance	**$24,208**
Company sold	-	Monthly payment	-
Account type	**Auto Lease**	Last Payment Date	**Apr 26, 2023**
Date opened	**Feb 09, 2022**	Terms	**36 Months**
Open/closed	**Closed**	Responsibility	**Individual**
Status	**Paid, Closed/Never late.**	Your statement	-
Status updated	**May 2023**		

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	✓	✓	✓	CLS	—	—	—	—	—	—	—
2022	—	—	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met CLS Closed — Data Unavailable

Contact info

Address	**PO BOX 1027 ALPHARETTA, GA 30009**
Phone number	-

Comments

-

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

AMERICAN HONDA FINANCE

Exceptional payment history

Closed

Account info

Account name	**AMERICAN HONDA FINANCE**	Balance	-
Account number	**429544XXX**	Balance updated	-
Original creditor	-	Original balance	**$14,298**
Company sold	-	Monthly payment	-
Account type	**Auto Lease**	Last Payment Date	**Dec 21, 2022**
Date opened	**Apr 29, 2019**	Terms	**44 Months**
Open/closed	**Closed**	Responsibility	**Joint**
Status	**Paid, Closed/Never late.**	Your statement	-
Status updated	**Dec 2022**		

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	CLS
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	—	—	—	—	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met CLS Closed — Data Unavailable

Contact info

Address	**PO BOX 1027 ALPHARETTA, GA 30009**
Phone number	-

Comments

-

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

AMERICAN HONDA FINANCE

Exceptional payment history

Closed

Account info

Account name	**AMERICAN HONDA FINANCE**	Balance	-
Account number	**429166XXX**	Balance updated	-
Original creditor	-	Original balance	**$20,186**
Company sold	-	Monthly payment	-
Account type	**Auto Lease**	Last Payment Date	**Feb 24, 2022**
Date opened	**Apr 17, 2019**	Terms	**36 Months**
Open/closed	**Closed**	Responsibility	**Individual**
Status	**Paid, Closed/Never late.**	Your statement	-
Status updated	**Mar 2022**		

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022	✓	✓	CLS	—	—	—	—	—	—	—	—	—
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	—	—	—	—	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met CLS Closed — Data Unavailable

Contact info

Address	**PO BOX 1027 ALPHARETTA, GA 30009**
Phone number	-

Comments

-

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

AMERICAN HONDA FINANCE

Exceptional payment history

Closed

Account info

Account name	**AMERICAN HONDA FINANCE**	Balance	-
Account number	**429177XXX**	Balance updated	-
Original creditor	-	Original balance	**$12,371**
Company sold	-	Monthly payment	-
Account type	**Auto Lease**	Last Payment Date	**Feb 22, 2022**
Date opened	**Apr 17, 2019**	Terms	**36 Months**
Open/closed	**Closed**	Responsibility	**Individual**
Status	**Paid, Closed/Never late.**	Your statement	-
Status updated	**Mar 2022**		

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022	✓	✓	CLS	—	—	—	—	—	—	—	—	—
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	—	—	—	—	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met CLS Closed — Data Unavailable

Contact info

Address	**PO BOX 1027 ALPHARETTA, GA 30009**
Phone number	-

Comments

-

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

AMEX **$0**

Exceptional payment history Closed

Account info

Account name	**AMEX**	Balance	**$0**
Account number	**3499919552849143**	Balance updated	**Apr 15, 2016**
Original creditor	-	Credit limit	**$2,000**
Company sold	-	Monthly payment	-
Account type	**Credit card**	Highest balance	**$2,018**
Date opened	**Jul 19, 1993**	Terms	-
Open/closed	**Closed**	Responsibility	**Individual**
Status	**Closed/Never late.**	Your statement	-
Status updated	**Apr 2016**		

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016	ND	ND	ND	CLS	—	—	—	—	—	—	—	—
2015	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND
2014	✓	✓	✓	ND	ND	ND	ND	ND	ND	ND	ND	ND
2013	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2012	—	—	—	—	—	—	—	✓	✓	✓	✓	✓

✓ Current / Terms met ND No data for this period CLS Closed

— Data Unavailable

Contact info

Address	PO BOX 297871 FORT LAUDERDALE, FL 33329
Phone number	(800) 874-2717

Comments

Purchased by another lender

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

AMEX

Exceptional payment history

Closed

Account info

Account name	**AMEX**	Balance	-
Account number	**349992XXXXXXXXXX**	Balance updated	-
Original creditor	-	Original balance	**$25,000**
Company sold	-	Monthly payment	-
Account type	**Unsecured**	Terms	**36 Months**
Date opened	**Aug 23, 2018**	Responsibility	**Individual**
Open/closed	**Closed**	Your statement	-
Status	**Paid, Closed/Never late.**		
Status updated	**Jul 2021**		

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	✓	✓	✓	✓	✓	✓	CLS	—	—	—	—	—
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	—	—	—	—	—	—	—	—	✓	✓	✓	✓

✓ Current / Terms met CLS Closed — Data Unavailable

Contact info

Address	PO BOX 297871 FORT LAUDERDALE, FL 33329
Phone number	(800) 874-2717

Comments

-

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

BANK OF AMERICA **$17,557**

Exceptional payment history Closed

Account info

Account name	BANK OF AMERICA	Balance	$17,557
Account number	XXXX	Balance updated	Jun 27, 2023
Original creditor	-	Credit limit	$35,000
Company sold	-	Monthly payment	$630
Account type	Credit card	Last Payment Date	Jun 22, 2023
Date opened	May 04, 1993	Highest balance	$35,391
Open/closed	Closed	Terms	-
Status	Closed/Never late.	Responsibility	Individual
Status updated	Apr 2021	Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	CLS	CLS	CLS	CLS	CLS	CLS	—	—	—	—	—	—
2022	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS
2021	✓	✓	✓	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	—	—	—	—	—	—	✓	✓	✓	✓	✓	✓

✓ Current / Terms met CLS Closed — Data Unavailable

Contact info

Address	PO BOX 982238 EL PASO, TX 79998
Phone number	(800) 421-2110

Comments

Account closed at consumer's request

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

BANK OF AMERICA

Exceptional payment history

Closed

Account info

Account name	**BANK OF AMERICA**	Balance	-
Account number	**XXXX**	Balance updated	-
Original creditor	-	Credit limit	**$10,300**
Company sold	-	Monthly payment	-
Account type	**Credit card**	Last Payment Date	**Apr 22, 2023**
Date opened	**Jul 21, 1993**	Highest balance	**$22,045**
Open/closed	**Closed**	Terms	-
Status	**Paid, Closed/Never late.**	Responsibility	**Individual**
Status updated	**May 2023**	Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	CLS	CLS	CLS	CLS	CLS	—	—	—	—	—	—	—
2022	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS
2021	✓	✓	✓	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	—	—	—	—	—	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met CLS Closed — Data Unavailable

Contact info

Address	PO BOX 982238 EL PASO, TX 79998
Phone number	(800) 421-2110

Comments

Account closed at consumer's request

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

BARCLAYS BANK DELAWARE **$3,762**

Exceptional payment history Closed

Account info

Account name	BARCLAYS BANK DELAWARE	Balance	$3,762
Account number	000261XXXXXXXXX	Balance updated	Jul 16, 2023
Original creditor	-	Credit limit	$12,700
Company sold	-	Monthly payment	$109
Account type	Credit Card	Last Payment Date	Jun 26, 2023
Date opened	Jul 19, 2012	Highest balance	$6,947
Open/closed	Closed	Terms	-
Status	Closed/Never late.	Responsibility	Individual
Status updated	Apr 2022	Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	CLS	CLS	CLS	CLS	CLS	CLS	CLS	—	—	—	—	—
2022	✓	✓	✓	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	—	—	—	—	—	—	—	✓	✓	✓	✓	✓

✓ Current / Terms met CLS Closed — Data Unavailable

Contact info

Address	PO BOX 8803 WILMINGTON, DE 19899
Phone number	(888) 232-0780

Comments

Account closed at credit grantor's request

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

CAPITAL ONE

Exceptional payment history

Closed

Account info

Account name	CAPITAL ONE	Balance	-
Account number	415417XXXXXX	Balance updated	-
Original creditor	-	Credit limit	$15,000
Company sold	-	Monthly payment	-
Account type	Business Card	Last Payment Date	Apr 26, 2021
Date opened	Jan 16, 2019	Highest balance	$11,321
Open/closed	Closed	Terms	-
Status	Paid, Closed/Never late.	Responsibility	Individual
Status updated	May 2021	Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	✓	✓	✓	✓	CLS	—	—	—	—	—	—	—
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	—	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met CLS Closed — Data Unavailable

Contact info

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

Comments

Account closed at credit grantor's request

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

CITIBANK NA

Exceptional **payment history**

Closed

Account info

Account name	**CITIBANK NA**	Balance	-
Account number	**914588XXXX**	Balance updated	-
Original creditor	-	Original balance	**$10,035**
Company sold	-	Monthly payment	-
Account type	**Unsecured**	Last Payment Date	**Apr 19, 2021**
Date opened	**Sep 21, 2018**	Terms	**36 Months**
Open/closed	**Closed**	Responsibility	**Individual**
Status	**Paid, Closed/Never late.**	Your statement	-
Status updated	**Jun 2021**		

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	✓	✓	✓	✓	✓	CLS	—	—	—	—	—	—
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	—	—	—	—	—	—	—	—	✓	✓	✓	✓

✓ Current / Terms met CLS Closed — Data Unavailable

Contact info

Address	**PO BOX 769006 SAN ANTONIO, TX 78245**
Phone number	**(800) 685-0935**

Comments

-

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

CITICARDS CBNA

Exceptional payment history

Closed

Account info

Account name	CITICARDS CBNA	Balance	-
Account number	518941XXXXXX	Balance updated	-
Original creditor	-	Credit limit	$11,000
Company sold	-	Monthly payment	-
Account type	Credit Card	Last Payment Date	May 11, 2023
Date opened	Nov 16, 2016	Highest balance	$8,242
Open/closed	Closed	Terms	-
Status	Paid, Closed/Never late.	Responsibility	Individual
Status updated	Jun 2023	Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	CLS	CLS	CLS	CLS	CLS	CLS	—	—	—	—	—	—
2022	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS
2021	✓	✓	✓	✓	✓	✓	CLS	CLS	CLS	CLS	CLS	CLS
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	—	—	—	—	—	—	—	—	—	—	—	✓

✓ Current / Terms met CLS Closed — Data Unavailable

Contact info

Address	PO BOX 6241 SIOUX FALLS, SD 57117
Phone number	(800) 950-5114

Comments

Account closed at credit grantor's request

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

CITICARDS CBNA

Exceptional payment history

Closed

Account info

Account name	**CITICARDS CBNA**	Balance	-
Account number	**542418XXXXXX**	Balance updated	-
Original creditor	-	Credit limit	**$9,800**
Company sold	-	Monthly payment	-
Account type	**Credit card**	Last Payment Date	**Oct 02, 2018**
Date opened	**Oct 01, 1990**	Highest balance	**$16,571**
Open/closed	**Closed**	Terms	-
Status	**Paid, Closed/Never late.**	Responsibility	**Individual**
Status updated	**May 2020**	Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	✓	✓	✓	✓	CLS	—	—	—	—	—	—	—
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2013	—	—	—	—	—	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met CLS Closed — Data Unavailable

Contact info

Address	**PO BOX 6241 SIOUX FALLS, SD 57117**
Phone number	**(800) 950-5114**

Comments

Closed due to inactivity

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

COMENITY BANK/PIER 1

Exceptional payment history

Closed

Account info

Account name	COMENITY BANK/PIER 1	Balance	-
Account number	778830XXXXXXXXXX	Balance updated	-
Original creditor	-	Credit limit	$1,000
Company sold	-	Monthly payment	-
Account type	Charge Card	Last Payment Date	Jul 10, 2018
Date opened	May 18, 2017	Highest balance	$835
Open/closed	Closed	Terms	-
Status	Paid, Closed/Never late.	Responsibility	Individual
Status updated	Apr 2020	Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	✓	✓	✓	CLS	—	—	—	—	—	—	—	—
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	—	—	—	—	—	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met CLS Closed — Data Unavailable

Contact info

Address	PO BOX 182789 COLUMBUS, OH 43218
Phone number	-

Comments

Account closed at credit grantor's request

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

JPMCB CARD **$2,449**

Exceptional payment history Closed

Account info

Account name	JPMCB CARD	Balance	$2,449
Account number	438854XXXXXX	Balance updated	Jul 18, 2023
Original creditor	-	Credit limit	$20,000
Company sold	-	Monthly payment	$75
Account type	Credit Card	Last Payment Date	Jun 26, 2023
Date opened	Oct 19, 2021	Highest balance	$6,798
Open/closed	Closed	Terms	-
Status	Closed/Never late.	Responsibility	Individual
Status updated	Jul 2023	Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	CLS	CLS	CLS	CLS	CLS	CLS	—	—	—	—	—
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	—	—	—	—	—	—	—	—	—	—	✓	✓

✓ Current / Terms met CLS Closed — Data Unavailable

Contact info

Address	PO BOX 15369 WILMINGTON, DE 19850
Phone number	(800) 945-2000

Comments

Account closed at credit grantor's request

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

JPMCB CARD

Exceptional payment history

Closed

Account info

Account name	**JPMCB CARD**	Balance	-
Account number	**438854XXXXXX**	Balance updated	-
Original creditor	-	Credit limit	**$16,300**
Company sold	-	Monthly payment	-
Account type	**Credit Card**	Last Payment Date	**May 11, 2021**
Date opened	**Mar 10, 1999**	Highest balance	**$31,400**
Open/closed	**Closed**	Terms	-
Status	**Paid, Closed/Never late.**	Responsibility	**Individual**
Status updated	**May 2021**	Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	✓	✓	✓	✓	CLS	—	—	—	—	—	—	—
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	—	—	—	—	—	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met CLS Closed — Data Unavailable

Contact info

Address	**PO BOX 15369 WILMINGTON, DE 19850**
Phone number	**(800) 945-2000**

Comments

-

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

JPMCB CARD

Exceptional payment history

Closed

Account info

Account name	JPMCB CARD	Balance	-
Account number	414740XXXXXX	Balance updated	-
Original creditor	-	Credit limit	$6,000
Company sold	-	Monthly payment	-
Account type	Credit Card	Last Payment Date	Jun 07, 2019
Date opened	Nov 13, 2014	Highest balance	$5,056
Open/closed	Closed	Terms	-
Status	Paid, Closed/Never late.	Responsibility	Individual
Status updated	Jun 2019	Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019	✓	CLS	CLS	CLS	CLS	CLS	—	—	—	—	—	—
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	—	—	—	—	—	—	—	—	—	—	—	✓

✓ Current / Terms met CLS Closed — Data Unavailable

Contact info

Address	PO BOX 15369 WILMINGTON, DE 19850
Phone number	(800) 945-2000

Comments

Account closed at credit grantor's request

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

JPMCB CARD

Exceptional payment history

Closed

Account info

Account name	**JPMCB CARD**	Balance	-
Account number	**546604XXXXXX**	Balance updated	-
Original creditor	-	Credit limit	**$12,000**
Company sold	-	Monthly payment	-
Account type	**Credit Card**	Highest balance	-
Date opened	**May 16, 2014**	Terms	-
Open/closed	**Closed**	Responsibility	**Individual**
Status	**Paid, Closed/Never late.**	Your statement	-
Status updated	**Sep 2014**		

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2014	—	—	—	—	—	✓	✓	✓	CLS	—	—	—

✓ Current / Terms met CLS Closed — Data Unavailable

Contact info

Address	**PO BOX 15369 WILMINGTON, DE 19850**
Phone number	**(800) 945-2000**

Comments

-

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

PROSPER MARKETPLACE IN

Exceptional payment history

Closed

Account info

Account name	PROSPER MARKETPLACE IN	Balance	-
Account number	118283X	Balance updated	-
Original creditor	-	Original balance	$15,000
Company sold	-	Monthly payment	-
Account type	Unsecured	Last Payment Date	Jan 31, 2022
Date opened	Jan 30, 2019	Terms	36 Months
Open/closed	Closed	Responsibility	Individual
Status	Paid, Closed/Never late.	Your statement	-
Status updated	Jan 2022		

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022	CLS	—	—	—	—	—	—	—	—	—	—	—
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met CLS Closed — Data Unavailable

Contact info

Address	221 MAIN ST STE 300 SAN FRANCISCO, CA 94105
Phone number	(866) 615-6319

Comments

-

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

SETOYOTA FIN DBA OF WO

Exceptional payment history

Closed

Account info

Account name	SETOYOTA FIN DBA OF WO	Balance	-
Account number	420093XXXXX	Balance updated	-
Original creditor	-	Original balance	$13,474
Company sold	-	Monthly payment	-
Account type	Auto Lease	Last Payment Date	Mar 19, 2021
Date opened	Dec 12, 2017	Terms	1 Month
Open/closed	Closed	Responsibility	Joint
Status	Paid, Closed/Never late.	Your statement	-
Status updated	Mar 2021		

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	✓	✓	CLS	—	—	—	—	—	—	—	—	—
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	CLS	ND
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	—	—	—	—	—	—	—	—	—	—	—	✓

✓ Current / Terms met ND No data for this period CLS Closed

— Data Unavailable

Contact info

Address	PO BOX 91614 MOBILE, AL 36691
Phone number	By mail only

Comments

Full termination/obligation satisfied

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

SETOYOTA FIN DBA OF WO

Exceptional payment history

Closed

Account info

Account name	SETOYOTA FIN DBA OF WO	Balance	-
Account number	420092XXXXX	Balance updated	-
Original creditor	-	Original balance	$11,880
Company sold	-	Monthly payment	-
Account type	Auto Lease	Last Payment Date	Feb 05, 2018
Date opened	Mar 31, 2015	Terms	1 Month
Open/closed	Closed	Responsibility	Individual
Status	Paid, Closed/Never late.	Your statement	-
Status updated	Jan 2019		

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019	CLS	—	—	—	—	—	—	—	—	—	—	—
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	—	—	—	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met CLS Closed — Data Unavailable

Contact info

Address	PO BOX 91614 MOBILE, AL 36691
Phone number	By mail only

Comments

Full termination/obligation satisfied

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

SYNCB/NTWK

Exceptional payment history

Closed

Account info

Account name	**SYNCB/NTWK**	Balance	-
Account number	**601917XXXXXX**	Balance updated	-
Original creditor	-	Credit limit	**$2,000**
Company sold	-	Monthly payment	-
Account type	**Charge Card**	Last Payment Date	**May 30, 2012**
Date opened	**Feb 23, 2012**	Highest balance	**$2,000**
Open/closed	**Closed**	Terms	-
Status	**Paid, Closed/Never late.**	Responsibility	**Individual**
Status updated	**Jun 2016**	Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016	✓	✓	✓	✓	✓	CLS	—	—	—	—	—	—
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2013	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2012	—	—	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met CLS Closed — Data Unavailable

Contact info

Address	**PO BOX 965036 ORLANDO, FL 32896**
Phone number	**(866) 396-8254**

Comments

Closed due to inactivity

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

TDRCS/ROOMS TO GO

Exceptional payment history

Closed

Account info

Account name	TDRCS/ROOMS TO GO	Balance	-
Account number	731003XXXXXXXXXX	Balance updated	-
Original creditor	-	Credit limit	$8,000
Company sold	-	Monthly payment	-
Account type	Charge Card	Last Payment Date	Dec 27, 2017
Date opened	Oct 12, 2015	Highest balance	$2,449
Open/closed	Closed	Terms	-
Status	Paid, Closed/Never late.	Responsibility	Individual
Status updated	May 2018	Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	✓	✓	✓	✓	CLS	—	—	—	—	—	—	—
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	—	—	—	—	—	—	—	—	—	✓	✓	✓

✓ Current / Terms met CLS Closed — Data Unavailable

Contact info

Address	1000 MACARTHUR BLVD MAHWAH, NJ 07430
Phone number	(201) 236-2772

Comments

-

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

THD/CBNA

Exceptional payment history

Closed

Account info

Account name	THD/CBNA	Balance	-
Account number	603532XXXXXXXXXX	Balance updated	-
Original creditor	-	Credit limit	$2,501
Company sold	-	Monthly payment	-
Account type	Charge Card	Last Payment Date	Dec 06, 2019
Date opened	Apr 27, 1999	Highest balance	$4,702
Open/closed	Closed	Terms	-
Status	Paid, Closed/Never late.	Responsibility	Individual
Status updated	Jun 2021	Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	✓	✓	✓	✓	✓	CLS	—	—	—	—	—	—
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	—	—	—	—	—	—	✓	✓	✓	✓	✓	✓

✓ Current / Terms met CLS Closed — Data Unavailable

Contact info

Address	PO BOX 6497 SIOUX FALLS, SD 57117
Phone number	(800) 950-5114

Comments

Account closed at credit grantor's request

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

Collection accounts

No collection accounts reported.

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

Public records

No public records reported.

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

Inquiries

BK OF AMER

Inquired on May 30, 2023

Business Type: Bank Credit Cards

PO BOX 982238

EL PASO, TX 79998

(800) 421-2110

This inquiry is scheduled to continue on record until Jun 2025

JPMCB CARD

Inquired on Oct 19, 2021

Business Type: Bank Credit Cards

PO BOX 15298

WILMINGTON, DE 19850

(800) 432-3117

This inquiry is scheduled to continue on record until Nov 2023

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

Credit scores

FICO® Score 8

Your score is above the average of U.S. consumers and demonstrates to lenders that you are a very dependable borrower.

What's helping

No missed payments

- You have no missed payments on your credit accounts.
- Number of your accounts with a missed payment or derogatory indicator: 0 accounts
- About 98% of FICO High Achievers have no missed payments at all. But of those who do, the missed payment happened nearly 4 years ago, on average.
- The FICO® Score evaluates if there are any missed payments being reported. Staying current and paying bills on time demonstrate lower credit risk.

Many accounts paid on time

- You have a sufficient number of accounts that are currently paid as agreed.
- Number of your accounts currently being paid as agreed: 20 accounts
- FICO High Achievers have an average of 6 accounts currently being paid as agreed.
- FICO® Scores consider the number of accounts that are being paid as agreed - in your case this number is high. Staying current and paying bills on time demonstrates lower risk.

Substantial installment loan repayment

- Your balances on mortgage and/or non-mortgage installment loans are relatively low or substantially paid off.
- Percentage of principal you have paid down on your open non-mortgage installment loans: 40%
- FICO High Achievers have paid down an average of 40% of the principal on their non-mortgage installment loans.
- FICO® Scores evaluate amounts paid down and total outstanding installment loan balances in relation to the original loan amounts on those accounts. Having made substantial payments on mortgage and/or non-mortgage installment loans is seen as lower risk. As installment loan balances decrease, they have less impact on a FICO® Score. Note, having a low installment loan balance to loan amount ratio is considered slightly less risky than having a 0% installment loan ratio. Consolidating or moving debt from one account to another will usually not help a FICO® Score since the same total amount is owed and the score may go down due to opening a new account.

Recent credit card usage

- You've shown recent use of credit cards and/or bank-issued open-ended accounts.
- FICO® Scores evaluate the mix of credit cards, installment loans and mortgages. People who demonstrate recent and responsible use of credit cards and/or bank-issued open-ended accounts are generally considered less risky to lenders.

What's hurting

High credit usage

- You've made heavy use of your available revolving credit.
- Ratio of your revolving balances to your credit limits: 29%
- For FICO High Achievers, the average ratio of the revolving account balances to credit limits is less than 7%.
- The FICO® Score evaluates balances in relation to available credit on revolving accounts. The extent of a person's credit usage is one of the most important factors considered by a FICO® Score. People who keep their ratio of balances to credit limits lower are generally considered less risky to lenders than those with higher ratios. Note, consolidating or moving debt from one account to another will usually not change the total amount owed.

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

Disclaimer

About your FICO® Score 8 or other FICO® Scores

Your FICO® Score 8 powered by Experian data is formulated using the information in your credit file at the time it is requested. Many but not all lenders use FICO® Score 8. In addition to the FICO® Score 8, we may offer and provide other base or industry-specific FICO® Scores (such as FICO® Auto Scores and FICO® Bankcard Scores). The other FICO® Scores made available are calculated from versions of the base and industry-specific FICO® Score models.

Base FICO® Scores (including the FICO® Score 8) range from 300 to 850. Industry-specific FICO® Scores range from 250-900. Higher scores represent a greater likelihood that you'll pay back your debts so you are viewed as being a lower credit risk to lenders. A lower FICO® Score indicates to lenders that you may be a higher credit risk. There are many scoring models used in the marketplace. The type of score used, and its associated risk levels, may vary from lender to lender. But regardless of what scoring model is used, they all have one purpose: to summarize your creditworthiness. Keep in mind that your score is just one factor used in the application process. Other factors, such as your annual salary and length of employment, may also be considered by lenders when you apply for a loan.

What this means to you:

Credit scoring can help you understand your overall credit rating and help companies better understand how to serve you. Overall benefits of credit scoring have included faster credit approvals, reduction in human error and bias, consistency, and better terms and rates for American consumers through reduced costs and losses for lenders. Your lender or insurer may use a different FICO® Score than FICO® Score 8 or other base or industry-specific FICO® Scores provided by us, or different scoring models to determine how you score.

Prepared For
GEORGE E. SARAFIANOS
Date generated: Jul 31, 2023

At a glance

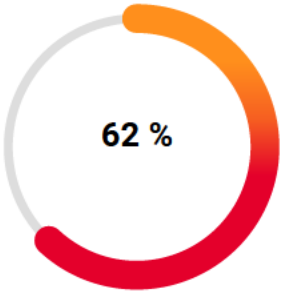
FICO® Score 8

764 FICO SCORE 8
Experian data Jul 31, 2023

Account summary

Open accounts	17
Self-reported accounts	0
Accounts ever late	0
Closed accounts	26
Collections	0
Average account age	11 yrs 1 mo
Oldest account	32 yrs 9 mos

Overall credit usage



Credit used: $74,295
Credit limit: $60,800

Debt summary

Credit card and credit line debt	$74,295
Self-reported account balance	$0
Loan debt	$86,108
Collections debt	$0
Total debt	$160,403

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

Personal information

Name
GEORGE E SARAFIANOS

Addresses

Employers

Also known as
GEORGE EDWARD

Generational identifier
-

Personal statements

No Statement(s) present at this time

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

Open accounts

AMERICAN HONDA FINANCE **$24,319**

Exceptional payment history Balance updated Jul 25, 2023

Account info

Account name	FINANCE	Balance	$24,319
Account number		Balance updated	Jul 25, 2023
Original creditor	-	Original balance	$25,569
Company sold	-	Paid off	5%
Account type	Auto Lease	Monthly payment	$759
Date opened	Apr 20, 2023	Last Payment Date	Jul 23, 2023
Open/closed	Open	Terms	36 Months
Status	Open/Never late.	Responsibility	Individual
Status updated	Jul 2023	Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	–	–	–	✓	✓	✓	✓	–	–	–	–	–

✓ Current / Terms met – Data Unavailable

Contact info

Address

Phone number -

Comments

-

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

AMERICAN HONDA FINANCE **$5,940**

Exceptional payment history Balance updated Jul 10, 2023

Account info

Account name	FINANCE	Balance	$5,940
Account number	461189XXX	Balance updated	Jul 10, 2023
Original creditor	-	Original balance	$11,102
Company sold	-	Paid off	46%
Account type	Auto Lease	Monthly payment	$330
Date opened	Feb 09, 2022	Last Payment Date	Jul 09, 2023
Open/closed	Open	Terms	36 Months
Status	Open/Never late.	Responsibility	Individual
Status updated	Jul 2023	Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	✓	✓	✓	✓	✓	✓	—	—	—	—	—
2022	—	—	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met — Data Unavailable

Contact info

Address

Phone number -

Comments

-

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

AMERICAN HONDA FINANCE **$13,289**

Exceptional payment history

Balance updated Jul 03, 2023

Account info

Account name	AMERICAN HONDA FINANCE	Balance	$13,289
Account number	467472XXX	Balance updated	Jul 03, 2023
Original creditor	-	Original balance	$14,904
Company sold	-	Paid off	11%
Account type	Auto Lease	Monthly payment	$442
Date opened	Jan 27, 2023	Last Payment Date	Jun 30, 2023
Open/closed	Open	Terms	36 Months
Status	Open/Never late.	Responsibility	Individual
Status updated	Jul 2023	Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	–	–	✓	✓	✓	✓	✓	–	–	–	–	–

✓ Current / Terms met — Data Unavailable

Contact info

Address	PO BOX 1027 ALPHARETTA, GA 30009
Phone number	-

Comments

-

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

AMEX **$413**

Exceptional payment history

Balance updated Jul 16, 2023

Account info

Account name	AMEX	Balance	$413
Account number	3499908471070773	Balance updated	Jul 16, 2023
Original creditor	-	Credit limit	$8,700
Company sold	-	Credit usage	4%
Account type	Credit card	Monthly payment	$40
Date opened	Jan 31, 1993	Highest balance	$8,515
Open/closed	Open	Terms	-
Status	Open/Never late.	Responsibility	Individual
Status updated	Jul 2023	Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	✓	✓	✓	✓	✓	✓	–	–	–	–	–
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	–	–	–	–	–	–	–	✓	✓	✓	✓	✓

✓ Current / Terms met — Data Unavailable

Contact info

Address	PO BOX 297871 FORT LAUDERDALE, FL 33329
Phone number	(800) 874-2717

Comments

-

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

AMEX **$1,012**

Exceptional payment history

Balance updated Jul 16, 2023

Account info

Account name	**AMEX**	Balance	**$1,012**
Account number	**3499925766114973**	Balance updated	**Jul 16, 2023**
Original creditor	-	Credit limit	**$2,000**
Company sold	-	Credit usage	**50%**
Account type	**Credit card**	Monthly payment	**$40**
Date opened	**May 17, 2018**	Highest balance	**$1,477**
Open/closed	**Open**	Terms	-
Status	**Open/Never late.**	Responsibility	**Individual**
Status updated	**Jul 2023**	Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	✓	✓	✓	✓	✓	✓	–	–	–	–	–
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	–	–	–	–	–	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met — Data Unavailable

Contact info

Address	PO BOX 297871 FORT LAUDERDALE, FL 33329
Phone number	(800) 874-2717

Comments

-

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

AMEX **$36,855**

Exceptional payment history

Balance updated Jul 07, 2023

Account info

Account name	AMEX	Balance	$36,855
Account number	3499905692571003	Balance updated	Jul 07, 2023
Original creditor	-	Credit limit	-
Company sold	-	Credit usage	-
Account type	Credit card	Monthly payment	$0
Date opened	Dec 07, 1993	Highest balance	$54,895
Open/closed	Open	Terms	1 Month
Status	Open/Never late.	Responsibility	Individual
Status updated	Jul 2023	Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	✓	✓	✓	✓	✓	✓	–	–	–	–	–
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	–	–	–	–	–	–	–	✓	✓	✓	✓	✓

✓ Current / Terms met — Data Unavailable

Contact info

Address	PO BOX 297871 FORT LAUDERDALE, FL 33329
Phone number	(800) 874-2717

Comments

-

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

AMEX **$2,222**

Exceptional payment history

Balance updated Jul 07, 2023

Account info

Account name	AMEX	Balance	$2,222
Account number	349992XXXXXXXXXX	Balance updated	Jul 07, 2023
Original creditor	-	Original balance	$25,000
Company sold	-	Paid off	91%
Account type	Unsecured	Monthly payment	$1,130
Date opened	Sep 24, 2021	Terms	24 Months
Open/closed	Open	Responsibility	Individual
Status	Open/Never late.	Your statement	-
Status updated	Jul 2023		

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	✓	✓	✓	✓	✓	✓	–	–	–	–	–
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	–	–	–	–	–	–	–	–	–	✓	✓	✓

✓ Current / Terms met — Data Unavailable

Contact info

Address	PO BOX 297871 FORT LAUDERDALE, FL 33329
Phone number	(800) 874-2717

Comments

-

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

DISCOVER BANK **$4,453**

Exceptional payment history

Balance updated Jul 10, 2023

Account info

Account name	DISCOVER BANK	Balance	$4,453
Account number	601100XXXXXX	Balance updated	Jul 10, 2023
Original creditor	-	Credit limit	$7,000
Company sold	-	Credit usage	63%
Account type	Credit card	Monthly payment	$106
Date opened	May 17, 1993	Last Payment Date	Jul 02, 2023
Open/closed	Open	Highest balance	$9,103
Status	Open/Never late.	Terms	-
Status updated	Jul 2023	Responsibility	Individual
		Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	✓	✓	✓	✓	✓	✓	–	–	–	–	–
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	–	–	–	–	–	–	–	✓	✓	✓	✓	✓

✓ Current / Terms met — Data Unavailable

Contact info

Address	PO BOX 30939 SALT LAKE CITY, UT 84130
Phone number	(800) 347-2683

Comments

-

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

SYNCB/AMAZON **$926**

Exceptional payment history

Balance updated Jul 16, 2023

Account info

Account name	SYNCB/AMAZON	Balance	$926
Account number	604578XXXXXX	Balance updated	Jul 16, 2023
Original creditor	-	Credit limit	$1,500
Company sold	-	Credit usage	61%
Account type	Charge Card	Monthly payment	$29
Date opened	May 29, 2018	Last Payment Date	Jul 11, 2023
Open/closed	Open	Highest balance	$1,518
Status	Open/Never late.	Terms	-
Status updated	Jul 2023	Responsibility	Individual
		Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	✓	✓	✓	✓	✓	✓	–	–	–	–	–
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	–	–	–	–	–	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met — Data Unavailable

Contact info

Address	PO BOX 965015 ORLANDO, FL 32896
Phone number	(866) 634-8379

Comments

-

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

SYNCB/BRANDSMART **$0**

Exceptional payment history

Balance updated Jul 21, 2023

Account info

Account name	SYNCB/BRANDSMART	Balance	$0
Account number	601917XXXXXX	Balance updated	Jul 21, 2023
Original creditor	-	Credit limit	$6,500
Company sold	-	Credit usage	0%
Account type	Charge Card	Monthly payment	$0
Date opened	Aug 13, 2000	Last Payment Date	Jul 29, 2022
Open/closed	Open	Highest balance	$4,941
Status	Open/Never late.	Terms	-
Status updated	Jul 2023	Responsibility	Individual
		Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	✓	✓	✓	✓	✓	✓	–	–	–	–	–
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	–	–	–	–	–	–	–	✓	✓	✓	✓	✓

✓ Current / Terms met — Data Unavailable

Contact info

Address	PO BOX 965036 ORLANDO, FL 32896
Phone number	(866) 396-8254

Comments

-

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

SYNCB/LOWES **$0**

Exceptional payment history

Balance updated Jun 25, 2023

Account info

Account name	SYNCB/LOWES	Balance	$0
Account number	798192XXXXXX	Balance updated	Jun 25, 2023
Original creditor	-	Credit limit	$9,000
Company sold	-	Credit usage	0%
Account type	Charge Card	Monthly payment	$0
Date opened	Sep 29, 2006	Last Payment Date	Jan 07, 2022
Open/closed	Open	Highest balance	$8,250
Status	Open/Never late.	Terms	-
Status updated	Jun 2023	Responsibility	Individual
		Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	✓	✓	✓	✓	✓	–	–	–	–	–	–
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	–	–	–	–	–	–	✓	✓	✓	✓	✓	✓

✓ Current / Terms met — Data Unavailable

Contact info

Address	PO BOX 965005 ORLANDO, FL 32896
Phone number	(800) 444-1408

Comments

-

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

SYNCB/PPC **$299**

Exceptional **payment history** Balance updated **Jul 07, 2023**

Account info

Account name	**SYNCB/PPC**	Balance	**$299**
Account number	**604419XXXXXX**	Balance updated	**Jul 07, 2023**
Original creditor	-	Credit limit	**$5,600**
Company sold	-	Credit usage	**5%**
Account type	**Credit card**	Monthly payment	**$30**
Date opened	**Jun 30, 2010**	Last Payment Date	**Jul 06, 2023**
Open/closed	**Open**	Highest balance	**$3,463**
Status	**Open/Never late.**	Terms	-
Status updated	**Jul 2023**	Responsibility	**Individual**
		Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	✓	✓	✓	✓	✓	✓	–	–	–	–	–
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	–	–	–	–	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met – Data Unavailable

Contact info

Address	**PO BOX 530975 ORLANDO, FL 32896**
Phone number	**(844) 373-4961**

Comments

-

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

SYNCB/PPMC **$2,495**

Exceptional payment history Balance updated Jul 25, 2023

Account info

Account name	SYNCB/PPMC	Balance	$2,495
Account number	521853XXXXXX	Balance updated	Jul 25, 2023
Original creditor	-	Credit limit	$9,200
Company sold	-	Credit usage	27%
Account type	Credit card	Monthly payment	$30
Date opened	Jan 01, 2021	Last Payment Date	Jul 17, 2023
Open/closed	Open	Highest balance	$7,709
Status	Open/Never late.	Terms	-
Status updated	Jul 2023	Responsibility	Individual
		Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	✓	✓	✓	✓	✓	✓	–	–	–	–	–
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	–	–	–	–	–	–	–	–	–	–	–	✓

✓ Current / Terms met – Data Unavailable

Contact info

Address	PO BOX 965005 ORLANDO, FL 32896
Phone number	(866) 300-6432

Comments

-

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

SYNCB/ROOMS TO GO **$0**

Exceptional payment history

Balance updated Jul 12, 2023

Account info

Account name	SYNCB/ROOMS TO GO	Balance	$0
Account number	601919XXXXXX	Balance updated	Jul 12, 2023
Original creditor	-	Credit limit	$4,000
Company sold	-	Credit usage	0%
Account type	Charge Card	Monthly payment	$0
Date opened	Jan 22, 2019	Last Payment Date	Nov 20, 2020
Open/closed	Open	Highest balance	$1,608
Status	Open/Never late.	Terms	-
Status updated	Jul 2023	Responsibility	Individual
		Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	✓	✓	✓	✓	✓	✓	–	–	–	–	–
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met — Data Unavailable

Contact info

Address	PO BOX 965036 ORLANDO, FL 32896
Phone number	(866) 396-8254

Comments

-

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

TRUIST BANK **$0**

Exceptional payment history

Balance updated Jul 26, 2023

Account info

Account name	TRUIST BANK	Balance	$0
Account number	610001XXXXXXX	Balance updated	Jul 26, 2023
Original creditor	-	Credit limit	$800
Company sold	-	Credit usage	0%
Account type	Line of Credit	Monthly payment	$0
Date opened	Jun 01, 2018	Last Payment Date	Jul 05, 2023
Open/closed	Open	Highest balance	$784
Status	Open/Never late.	Terms	-
Status updated	Jul 2023	Responsibility	Individual
		Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	ND	ND	ND	ND	ND	✓	✓	—	—	—	—	—
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	ND
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	—	—	—	—	—	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met ND No data for this period — Data Unavailable

Contact info

Address	PO BOX 1847 WILSON, NC 27894
Phone number	By mail only

Comments

-

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

TRUIST BANK **$4,074**

Exceptional payment history Balance updated Jul 21, 2023

Account info

Account name	TRUIST BANK	Balance	$4,074
Account number	414724XXXXXX	Balance updated	Jul 21, 2023
Original creditor	-	Credit limit	$6,500
Company sold	-	Credit usage	62%
Account type	Credit card	Monthly payment	$118
Date opened	Jun 05, 2018	Last Payment Date	Jul 19, 2023
Open/closed	Open	Highest balance	$6,469
Status	Open/Never late.	Terms	-
Status updated	Jul 2023	Responsibility	Individual
		Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	✓	✓	✓	✓	✓	✓	–	–	–	–	–
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	–	–	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met – Data Unavailable

Contact info

Address	PO BOX 2306 WILSON, NC 27894
Phone number	By mail only

Comments

-

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

UPGRADE INC **$40,338**

Exceptional payment history

Balance updated Jun 30, 2023

Account info

Account name	UPGRADE INC	Balance	$40,338
Account number	189489XXX	Balance updated	Jun 30, 2023
Original creditor	-	Original balance	$50,000
Company sold	-	Paid off	19%
Account type	Unsecured	Monthly payment	$1,602
Date opened	Oct 03, 2022	Last Payment Date	Jun 13, 2023
Open/closed	Open	Terms	36 Months
Status	Open/Never late.	Responsibility	Individual
Status updated	Jun 2023	Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	✓	✓	✓	✓	✓	–	–	–	–	–	–
2022	–	–	–	–	–	–	–	–	–	✓	✓	✓

✓ Current / Terms met — Data Unavailable

Contact info

Address	275 BATTERY ST FL 23 SAN FRANCISCO, CA 94111
Phone number	-

Comments

-

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

Closed accounts

ALLY FINANCIAL

Exceptional payment history

Closed

Account info

Account name	**ALLY FINANCIAL**	Balance	-
Account number	**673919XXXXXX**	Balance updated	-
Original creditor	-	Original balance	**$31,510**
Company sold	-	Monthly payment	-
Account type	**Auto Lease**	Last Payment Date	**Aug 24, 2016**
Date opened	**Jan 31, 2013**	Terms	**39 Months**
Open/closed	**Closed**	Responsibility	**Individual**
Status	**Paid, Closed/Never late.**	Your statement	-
Status updated	**Aug 2016**		

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016	✓	✓	✓	✓	✓	✓	✓	CLS	—	—	—	—
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	—	—	—	—	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met CLS Closed — Data Unavailable

Contact info

Address	**200 RENAISSANCE CTR DETROIT, MI 48243**
Phone number	**(800) 200-4622**

Comments

-

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

ALLY FINANCIAL

Exceptional payment history

Closed

Account info

Account name	ALLY FINANCIAL	Balance	-
Account number	673919XXXXXX	Balance updated	-
Original creditor	-	Original balance	$31,510
Company sold	-	Monthly payment	-
Account type	Auto Lease	Last Payment Date	Apr 01, 2016
Date opened	Jan 31, 2013	Terms	39 Months
Open/closed	Closed	Responsibility	Individual
Status	Paid, Closed/Never late.	Your statement	-
Status updated	Apr 2016		

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016	✓	✓	✓	CLS	—	—	—	—	—	—	—	—
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2013	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met CLS Closed — Data Unavailable

Contact info

Address	200 RENAISSANCE CTR DETROIT, MI 48243
Phone number	(800) 200-4622

Comments

-

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

AMERICAN HONDA FINANCE

Exceptional payment history

Closed

Account info

Account name	**AMERICAN HONDA FINANCE**	Balance	-
Account number	**461271XXX**	Balance updated	-
Original creditor	-	Original balance	**$24,208**
Company sold	-	Monthly payment	-
Account type	**Auto Lease**	Last Payment Date	**Apr 26, 2023**
Date opened	**Feb 09, 2022**	Terms	**36 Months**
Open/closed	**Closed**	Responsibility	**Individual**
Status	**Paid, Closed/Never late.**	Your statement	-
Status updated	**May 2023**		

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	✓	✓	✓	CLS	—	—	—	—	—	—	—
2022	—	—	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met CLS Closed — Data Unavailable

Contact info

Address	**PO BOX 1027 ALPHARETTA, GA 30009**
Phone number	-

Comments

-

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

AMERICAN HONDA FINANCE

Exceptional payment history

Closed

Account info

Account name	**AMERICAN HONDA FINANCE**	Balance	-
Account number	**429544XXX**	Balance updated	-
Original creditor	-	Original balance	**$14,298**
Company sold	-	Monthly payment	-
Account type	**Auto Lease**	Last Payment Date	**Dec 21, 2022**
Date opened	**Apr 29, 2019**	Terms	**44 Months**
Open/closed	**Closed**	Responsibility	**Joint**
Status	**Paid, Closed/Never late.**	Your statement	-
Status updated	**Dec 2022**		

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	CLS
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	—	—	—	—	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met CLS Closed — Data Unavailable

Contact info

Address	**PO BOX 1027 ALPHARETTA, GA 30009**
Phone number	-

Comments

-

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

AMERICAN HONDA FINANCE

Exceptional payment history

Closed

Account info

Account name	**AMERICAN HONDA FINANCE**	Balance	-
Account number	**429166XXX**	Balance updated	-
Original creditor	-	Original balance	**$20,186**
Company sold	-	Monthly payment	-
Account type	**Auto Lease**	Last Payment Date	**Feb 24, 2022**
Date opened	**Apr 17, 2019**	Terms	**36 Months**
Open/closed	**Closed**	Responsibility	**Individual**
Status	**Paid, Closed/Never late.**	Your statement	-
Status updated	**Mar 2022**		

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022	✓	✓	CLS	—	—	—	—	—	—	—	—	—
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	—	—	—	—	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met CLS Closed — Data Unavailable

Contact info

Address	**PO BOX 1027 ALPHARETTA, GA 30009**
Phone number	-

Comments

-

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

AMERICAN HONDA FINANCE

Exceptional payment history

Closed

Account info

Account name	**AMERICAN HONDA FINANCE**	Balance	-
Account number	**429177XXX**	Balance updated	-
Original creditor	-	Original balance	**$12,371**
Company sold	-	Monthly payment	-
Account type	**Auto Lease**	Last Payment Date	**Feb 22, 2022**
Date opened	**Apr 17, 2019**	Terms	**36 Months**
Open/closed	**Closed**	Responsibility	**Individual**
Status	**Paid, Closed/Never late.**	Your statement	-
Status updated	**Mar 2022**		

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022	✓	✓	CLS	—	—	—	—	—	—	—	—	—
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	—	—	—	—	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met CLS Closed — Data Unavailable

Contact info

Address	**PO BOX 1027 ALPHARETTA, GA 30009**
Phone number	-

Comments

-

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

AMEX **$0**

Exceptional payment history Closed

Account info

Account name	**AMEX**	Balance	**$0**
Account number	**3499919552849143**	Balance updated	**Apr 15, 2016**
Original creditor	-	Credit limit	**$2,000**
Company sold	-	Monthly payment	-
Account type	**Credit card**	Highest balance	**$2,018**
Date opened	**Jul 19, 1993**	Terms	-
Open/closed	**Closed**	Responsibility	**Individual**
Status	**Closed/Never late.**	Your statement	-
Status updated	**Apr 2016**		

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016	ND	ND	ND	CLS	—	—	—	—	—	—	—	—
2015	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND
2014	✓	✓	✓	ND	ND	ND	ND	ND	ND	ND	ND	ND
2013	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2012	—	—	—	—	—	—	—	✓	✓	✓	✓	✓

✓ Current / Terms met ND No data for this period CLS Closed

— Data Unavailable

Contact info

Address	PO BOX 297871 FORT LAUDERDALE, FL 33329
Phone number	(800) 874-2717

Comments

Purchased by another lender

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

AMEX

Exceptional payment history

Closed

Account info

Account name	**AMEX**	Balance	-
Account number	**349992XXXXXXXXXX**	Balance updated	-
Original creditor	-	Original balance	**$25,000**
Company sold	-	Monthly payment	-
Account type	**Unsecured**	Terms	**36 Months**
Date opened	**Aug 23, 2018**	Responsibility	**Individual**
Open/closed	**Closed**	Your statement	-
Status	**Paid, Closed/Never late.**		
Status updated	**Jul 2021**		

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	✓	✓	✓	✓	✓	✓	CLS	—	—	—	—	—
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	—	—	—	—	—	—	—	—	✓	✓	✓	✓

✓ Current / Terms met CLS Closed — Data Unavailable

Contact info

Address	PO BOX 297871 FORT LAUDERDALE, FL 33329
Phone number	(800) 874-2717

Comments

-

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

BANK OF AMERICA **$17,557**

Exceptional payment history Closed

Account info

Account name	BANK OF AMERICA	Balance	$17,557
Account number	XXXX	Balance updated	Jun 27, 2023
Original creditor	-	Credit limit	$35,000
Company sold	-	Monthly payment	$630
Account type	Credit card	Last Payment Date	Jun 22, 2023
Date opened	May 04, 1993	Highest balance	$35,391
Open/closed	Closed	Terms	-
Status	Closed/Never late.	Responsibility	Individual
Status updated	Apr 2021	Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	CLS	CLS	CLS	CLS	CLS	CLS	—	—	—	—	—	—
2022	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS
2021	✓	✓	✓	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	—	—	—	—	—	—	✓	✓	✓	✓	✓	✓

✓ Current / Terms met CLS Closed — Data Unavailable

Contact info

Address	PO BOX 982238 EL PASO, TX 79998
Phone number	(800) 421-2110

Comments

Account closed at consumer's request

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

BANK OF AMERICA

Exceptional payment history

Closed

Account info

Account name	**BANK OF AMERICA**	Balance	-
Account number	**XXXX**	Balance updated	-
Original creditor	-	Credit limit	**$10,300**
Company sold	-	Monthly payment	-
Account type	**Credit card**	Last Payment Date	**Apr 22, 2023**
Date opened	**Jul 21, 1993**	Highest balance	**$22,045**
Open/closed	**Closed**	Terms	-
Status	**Paid, Closed/Never late.**	Responsibility	**Individual**
Status updated	**May 2023**	Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	CLS	CLS	CLS	CLS	CLS	—	—	—	—	—	—	—
2022	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS
2021	✓	✓	✓	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	—	—	—	—	—	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met CLS Closed — Data Unavailable

Contact info

Address	PO BOX 982238 EL PASO, TX 79998
Phone number	(800) 421-2110

Comments

Account closed at consumer's request

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

BARCLAYS BANK DELAWARE **$3,762**

Exceptional payment history Closed

Account info

Account name	BARCLAYS BANK DELAWARE	Balance	$3,762
Account number	000261XXXXXXXXX	Balance updated	Jul 16, 2023
Original creditor	-	Credit limit	$12,700
Company sold	-	Monthly payment	$109
Account type	Credit Card	Last Payment Date	Jun 26, 2023
Date opened	Jul 19, 2012	Highest balance	$6,947
Open/closed	Closed	Terms	-
Status	Closed/Never late.	Responsibility	Individual
Status updated	Apr 2022	Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	CLS	CLS	CLS	CLS	CLS	CLS	CLS	—	—	—	—	—
2022	✓	✓	✓	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	—	—	—	—	—	—	—	✓	✓	✓	✓	✓

✓ Current / Terms met CLS Closed — Data Unavailable

Contact info

Address	PO BOX 8803 WILMINGTON, DE 19899
Phone number	(888) 232-0780

Comments

Account closed at credit grantor's request

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

CAPITAL ONE

Exceptional payment history

Closed

Account info

Account name	CAPITAL ONE	Balance	-
Account number	415417XXXXXX	Balance updated	-
Original creditor	-	Credit limit	$15,000
Company sold	-	Monthly payment	-
Account type	Business Card	Last Payment Date	Apr 26, 2021
Date opened	Jan 16, 2019	Highest balance	$11,321
Open/closed	Closed	Terms	-
Status	Paid, Closed/Never late.	Responsibility	Individual
Status updated	May 2021	Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	✓	✓	✓	✓	CLS	—	—	—	—	—	—	—
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	—	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met CLS Closed — Data Unavailable

Contact info

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

Comments

Account closed at credit grantor's request

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

CITIBANK NA

Exceptional **payment history**

Closed

Account info

Account name	**CITIBANK NA**	Balance	-
Account number	**914588XXXX**	Balance updated	-
Original creditor	-	Original balance	**$10,035**
Company sold	-	Monthly payment	-
Account type	**Unsecured**	Last Payment Date	**Apr 19, 2021**
Date opened	**Sep 21, 2018**	Terms	**36 Months**
Open/closed	**Closed**	Responsibility	**Individual**
Status	**Paid, Closed/Never late.**	Your statement	-
Status updated	**Jun 2021**		

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	✓	✓	✓	✓	✓	CLS	—	—	—	—	—	—
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	—	—	—	—	—	—	—	—	✓	✓	✓	✓

✓ Current / Terms met CLS Closed — Data Unavailable

Contact info

Address	**PO BOX 769006 SAN ANTONIO, TX 78245**
Phone number	**(800) 685-0935**

Comments

-

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

CITICARDS CBNA

Exceptional payment history

Closed

Account info

Account name	CITICARDS CBNA	Balance	-
Account number	518941XXXXXX	Balance updated	-
Original creditor	-	Credit limit	$11,000
Company sold	-	Monthly payment	-
Account type	Credit Card	Last Payment Date	May 11, 2023
Date opened	Nov 16, 2016	Highest balance	$8,242
Open/closed	Closed	Terms	-
Status	Paid, Closed/Never late.	Responsibility	Individual
Status updated	Jun 2023	Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	CLS	CLS	CLS	CLS	CLS	CLS	—	—	—	—	—	—
2022	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS
2021	✓	✓	✓	✓	✓	✓	CLS	CLS	CLS	CLS	CLS	CLS
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	—	—	—	—	—	—	—	—	—	—	—	✓

✓ Current / Terms met CLS Closed — Data Unavailable

Contact info

Address	PO BOX 6241 SIOUX FALLS, SD 57117
Phone number	(800) 950-5114

Comments

Account closed at credit grantor's request

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

CITICARDS CBNA

Exceptional payment history

Closed

Account info

Account name	**CITICARDS CBNA**	Balance	-
Account number	**542418XXXXXX**	Balance updated	-
Original creditor	-	Credit limit	**$9,800**
Company sold	-	Monthly payment	-
Account type	**Credit card**	Last Payment Date	**Oct 02, 2018**
Date opened	**Oct 01, 1990**	Highest balance	**$16,571**
Open/closed	**Closed**	Terms	-
Status	**Paid, Closed/Never late.**	Responsibility	**Individual**
Status updated	**May 2020**	Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	✓	✓	✓	✓	CLS	—	—	—	—	—	—	—
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2013	—	—	—	—	—	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met CLS Closed — Data Unavailable

Contact info

Address	**PO BOX 6241 SIOUX FALLS, SD 57117**
Phone number	**(800) 950-5114**

Comments

Closed due to inactivity

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

COMENITY BANK/PIER 1

Exceptional payment history

Closed

Account info

Account name	COMENITY BANK/PIER 1	Balance	-
Account number	778830XXXXXXXXXX	Balance updated	-
Original creditor	-	Credit limit	$1,000
Company sold	-	Monthly payment	-
Account type	Charge Card	Last Payment Date	Jul 10, 2018
Date opened	May 18, 2017	Highest balance	$835
Open/closed	Closed	Terms	-
Status	Paid, Closed/Never late.	Responsibility	Individual
Status updated	Apr 2020	Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	✓	✓	✓	CLS	—	—	—	—	—	—	—	—
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	—	—	—	—	—	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met CLS Closed — Data Unavailable

Contact info

Address	PO BOX 182789 COLUMBUS, OH 43218
Phone number	-

Comments

Account closed at credit grantor's request

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

JPMCB CARD **$2,449**

Exceptional payment history Closed

Account info

Account name	JPMCB CARD	Balance	$2,449
Account number	438854XXXXXX	Balance updated	Jul 18, 2023
Original creditor	-	Credit limit	$20,000
Company sold	-	Monthly payment	$75
Account type	Credit Card	Last Payment Date	Jun 26, 2023
Date opened	Oct 19, 2021	Highest balance	$6,798
Open/closed	Closed	Terms	-
Status	Closed/Never late.	Responsibility	Individual
Status updated	Jul 2023	Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	CLS	CLS	CLS	CLS	CLS	CLS	—	—	—	—	—
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	—	—	—	—	—	—	—	—	—	—	✓	✓

✓ Current / Terms met CLS Closed — Data Unavailable

Contact info

Address	PO BOX 15369 WILMINGTON, DE 19850
Phone number	(800) 945-2000

Comments

Account closed at credit grantor's request

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

JPMCB CARD

Exceptional payment history

Closed

Account info

Account name	**JPMCB CARD**	Balance	-
Account number	**438854XXXXXX**	Balance updated	-
Original creditor	-	Credit limit	**$16,300**
Company sold	-	Monthly payment	-
Account type	**Credit Card**	Last Payment Date	**May 11, 2021**
Date opened	**Mar 10, 1999**	Highest balance	**$31,400**
Open/closed	**Closed**	Terms	-
Status	**Paid, Closed/Never late.**	Responsibility	**Individual**
Status updated	**May 2021**	Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	✓	✓	✓	✓	CLS	—	—	—	—	—	—	—
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	—	—	—	—	—	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met CLS Closed — Data Unavailable

Contact info

Address	**PO BOX 15369 WILMINGTON, DE 19850**
Phone number	**(800) 945-2000**

Comments

-

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

JPMCB CARD

Exceptional payment history

Closed

Account info

Account name	JPMCB CARD	Balance	-
Account number	414740XXXXXX	Balance updated	-
Original creditor	-	Credit limit	$6,000
Company sold	-	Monthly payment	-
Account type	Credit Card	Last Payment Date	Jun 07, 2019
Date opened	Nov 13, 2014	Highest balance	$5,056
Open/closed	Closed	Terms	-
Status	Paid, Closed/Never late.	Responsibility	Individual
Status updated	Jun 2019	Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019	✓	CLS	CLS	CLS	CLS	CLS	—	—	—	—	—	—
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	—	—	—	—	—	—	—	—	—	—	—	✓

✓ Current / Terms met CLS Closed — Data Unavailable

Contact info

Address	PO BOX 15369 WILMINGTON, DE 19850
Phone number	(800) 945-2000

Comments

Account closed at credit grantor's request

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

JPMCB CARD

Exceptional payment history

Closed

Account info

Account name	**JPMCB CARD**	Balance	-
Account number	**546604XXXXXX**	Balance updated	-
Original creditor	-	Credit limit	**$12,000**
Company sold	-	Monthly payment	-
Account type	**Credit Card**	Highest balance	-
Date opened	**May 16, 2014**	Terms	-
Open/closed	**Closed**	Responsibility	**Individual**
Status	**Paid, Closed/Never late.**	Your statement	-
Status updated	**Sep 2014**		

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2014	—	—	—	—	—	✓	✓	✓	CLS	—	—	—

✓ Current / Terms met CLS Closed — Data Unavailable

Contact info

Address	**PO BOX 15369 WILMINGTON, DE 19850**
Phone number	**(800) 945-2000**

Comments

-

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

PROSPER MARKETPLACE IN

Exceptional payment history

Closed

Account info

Account name	PROSPER MARKETPLACE IN	Balance	-
Account number	118283X	Balance updated	-
Original creditor	-	Original balance	$15,000
Company sold	-	Monthly payment	-
Account type	Unsecured	Last Payment Date	Jan 31, 2022
Date opened	Jan 30, 2019	Terms	36 Months
Open/closed	Closed	Responsibility	Individual
Status	Paid, Closed/Never late.	Your statement	-
Status updated	Jan 2022		

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022	CLS	—	—	—	—	—	—	—	—	—	—	—
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met CLS Closed — Data Unavailable

Contact info

Address	221 MAIN ST STE 300 SAN FRANCISCO, CA 94105
Phone number	(866) 615-6319

Comments

-

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

SETOYOTA FIN DBA OF WO

Exceptional payment history

Closed

Account info

Account name	SETOYOTA FIN DBA OF WO	Balance	-
Account number	420093XXXXX	Balance updated	-
Original creditor	-	Original balance	$13,474
Company sold	-	Monthly payment	-
Account type	Auto Lease	Last Payment Date	Mar 19, 2021
Date opened	Dec 12, 2017	Terms	1 Month
Open/closed	Closed	Responsibility	Joint
Status	Paid, Closed/Never late.	Your statement	-
Status updated	Mar 2021		

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	✓	✓	CLS	—	—	—	—	—	—	—	—	—
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	CLS	ND
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	—	—	—	—	—	—	—	—	—	—	—	✓

✓ Current / Terms met ND No data for this period CLS Closed

— Data Unavailable

Contact info

Address	PO BOX 91614 MOBILE, AL 36691
Phone number	By mail only

Comments

Full termination/obligation satisfied

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

SETOYOTA FIN DBA OF WO

Exceptional payment history

Closed

Account info

Account name	SETOYOTA FIN DBA OF WO	Balance	-
Account number	420092XXXXX	Balance updated	-
Original creditor	-	Original balance	$11,880
Company sold	-	Monthly payment	-
Account type	Auto Lease	Last Payment Date	Feb 05, 2018
Date opened	Mar 31, 2015	Terms	1 Month
Open/closed	Closed	Responsibility	Individual
Status	Paid, Closed/Never late.	Your statement	-
Status updated	Jan 2019		

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019	CLS	—	—	—	—	—	—	—	—	—	—	—
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	—	—	—	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met CLS Closed — Data Unavailable

Contact info

Address	PO BOX 91614 MOBILE, AL 36691
Phone number	By mail only

Comments

Full termination/obligation satisfied

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

SYNCB/NTWK

Exceptional payment history

Closed

Account info

Account name	**SYNCB/NTWK**	Balance	-
Account number	**601917XXXXXX**	Balance updated	-
Original creditor	-	Credit limit	**$2,000**
Company sold	-	Monthly payment	-
Account type	**Charge Card**	Last Payment Date	**May 30, 2012**
Date opened	**Feb 23, 2012**	Highest balance	**$2,000**
Open/closed	**Closed**	Terms	-
Status	**Paid, Closed/Never late.**	Responsibility	**Individual**
Status updated	**Jun 2016**	Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016	✓	✓	✓	✓	✓	CLS	—	—	—	—	—	—
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2013	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2012	—	—	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met CLS Closed — Data Unavailable

Contact info

Address	**PO BOX 965036 ORLANDO, FL 32896**
Phone number	**(866) 396-8254**

Comments

Closed due to inactivity

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

TDRCS/ROOMS TO GO

Exceptional payment history

Closed

Account info

Account name	TDRCS/ROOMS TO GO	Balance	-
Account number	731003XXXXXXXXXX	Balance updated	-
Original creditor	-	Credit limit	$8,000
Company sold	-	Monthly payment	-
Account type	Charge Card	Last Payment Date	Dec 27, 2017
Date opened	Oct 12, 2015	Highest balance	$2,449
Open/closed	Closed	Terms	-
Status	Paid, Closed/Never late.	Responsibility	Individual
Status updated	May 2018	Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	✓	✓	✓	✓	CLS	—	—	—	—	—	—	—
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	—	—	—	—	—	—	—	—	—	✓	✓	✓

✓ Current / Terms met CLS Closed — Data Unavailable

Contact info

Address	1000 MACARTHUR BLVD MAHWAH, NJ 07430
Phone number	(201) 236-2772

Comments

-

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

THD/CBNA

Exceptional payment history

Closed

Account info

Account name	THD/CBNA	Balance	-
Account number	603532XXXXXXXXXX	Balance updated	-
Original creditor	-	Credit limit	$2,501
Company sold	-	Monthly payment	-
Account type	Charge Card	Last Payment Date	Dec 06, 2019
Date opened	Apr 27, 1999	Highest balance	$4,702
Open/closed	Closed	Terms	-
Status	Paid, Closed/Never late.	Responsibility	Individual
Status updated	Jun 2021	Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	✓	✓	✓	✓	✓	CLS	—	—	—	—	—	—
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	—	—	—	—	—	—	✓	✓	✓	✓	✓	✓

✓ Current / Terms met CLS Closed — Data Unavailable

Contact info

Address	PO BOX 6497 SIOUX FALLS, SD 57117
Phone number	(800) 950-5114

Comments

Account closed at credit grantor's request

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

Collection accounts

No collection accounts reported.

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

Public records

No public records reported.

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

Inquiries

BK OF AMER

Inquired on May 30, 2023

Business Type: Bank Credit Cards

PO BOX 982238

EL PASO, TX 79998

(800) 421-2110

This inquiry is scheduled to continue on record until Jun 2025

JPMCB CARD

Inquired on Oct 19, 2021

Business Type: Bank Credit Cards

PO BOX 15298

WILMINGTON, DE 19850

(800) 432-3117

This inquiry is scheduled to continue on record until Nov 2023

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

Credit scores

FICO® Score 8

Your score is above the average of U.S. consumers and demonstrates to lenders that you are a very dependable borrower.

What's helping

No missed payments

- You have no missed payments on your credit accounts.
- Number of your accounts with a missed payment or derogatory indicator: 0 accounts
- About 98% of FICO High Achievers have no missed payments at all. But of those who do, the missed payment happened nearly 4 years ago, on average.
- The FICO® Score evaluates if there are any missed payments being reported. Staying current and paying bills on time demonstrate lower credit risk.

Many accounts paid on time

- You have a sufficient number of accounts that are currently paid as agreed.
- Number of your accounts currently being paid as agreed: 20 accounts
- FICO High Achievers have an average of 6 accounts currently being paid as agreed.
- FICO® Scores consider the number of accounts that are being paid as agreed - in your case this number is high. Staying current and paying bills on time demonstrates lower risk.

Substantial installment loan repayment

- Your balances on mortgage and/or non-mortgage installment loans are relatively low or substantially paid off.
- Percentage of principal you have paid down on your open non-mortgage installment loans: 40%
- FICO High Achievers have paid down an average of 40% of the principal on their non-mortgage installment loans.
- FICO® Scores evaluate amounts paid down and total outstanding installment loan balances in relation to the original loan amounts on those accounts. Having made substantial payments on mortgage and/or non-mortgage installment loans is seen as lower risk. As installment loan balances decrease, they have less impact on a FICO® Score. Note, having a low installment loan balance to loan amount ratio is considered slightly less risky than having a 0% installment loan ratio. Consolidating or moving debt from one account to another will usually not help a FICO® Score since the same total amount is owed and the score may go down due to opening a new account.

Recent credit card usage

- You've shown recent use of credit cards and/or bank-issued open-ended accounts.
- FICO® Scores evaluate the mix of credit cards, installment loans and mortgages. People who demonstrate recent and responsible use of credit cards and/or bank-issued open-ended accounts are generally considered less risky to lenders.

What's hurting

High credit usage

- You've made heavy use of your available revolving credit.
- Ratio of your revolving balances to your credit limits: 29%
- For FICO High Achievers, the average ratio of the revolving account balances to credit limits is less than 7%.
- The FICO® Score evaluates balances in relation to available credit on revolving accounts. The extent of a person's credit usage is one of the most important factors considered by a FICO® Score. People who keep their ratio of balances to credit limits lower are generally considered less risky to lenders than those with higher ratios. Note, consolidating or moving debt from one account to another will usually not change the total amount owed.

Prepared For **GEORGE E. SARAFIANOS** **Date generated:** Jul 31, 2023

Disclaimer

About your FICO® Score 8 or other FICO® Scores

Your FICO® Score 8 powered by Experian data is formulated using the information in your credit file at the time it is requested. Many but not all lenders use FICO® Score 8. In addition to the FICO® Score 8, we may offer and provide other base or industry-specific FICO® Scores (such as FICO® Auto Scores and FICO® Bankcard Scores). The other FICO® Scores made available are calculated from versions of the base and industry-specific FICO® Score models.

Base FICO® Scores (including the FICO® Score 8) range from 300 to 850. Industry-specific FICO® Scores range from 250-900. Higher scores represent a greater likelihood that you'll pay back your debts so you are viewed as being a lower credit risk to lenders. A lower FICO® Score indicates to lenders that you may be a higher credit risk. There are many scoring models used in the marketplace. The type of score used, and its associated risk levels, may vary from lender to lender. But regardless of what scoring model is used, they all have one purpose: to summarize your creditworthiness. Keep in mind that your score is just one factor used in the application process. Other factors, such as your annual salary and length of employment, may also be considered by lenders when you apply for a loan.

What this means to you:

Credit scoring can help you understand your overall credit rating and help companies better understand how to serve you. Overall benefits of credit scoring have included faster credit approvals, reduction in human error and bias, consistency, and better terms and rates for American consumers through reduced costs and losses for lenders. Your lender or insurer may use a different FICO® Score than FICO® Score 8 or other base or industry-specific FICO® Scores provided by us, or different scoring models to determine how you score.

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

8/18/2023 3:41:01 PM

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Case No(s). 19-1620-GA-AGG

Summary: In the Matter of the Application of United Power Consultants Inc