



Wolters Kluwer

FILE

18-0137-GA-AGG

January 19, 2024

C T Corporation

140 Grand Street, Suite 300
White Plains, NY 10601

Phone (800) 292-0909
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www.wolterskluwer.com

Utilities Commission of Ohio
Docketing Division
180 East Broad Street
Columbus, OH 43215-3793

Re: Gold Star Energy LLC

Dear Sir or Madam,

Enclosed please find the following, being submitted on behalf of our above-referenced client:

Competitive Retail Natural Gas Service (CRNGS) Provider Application

Once the application has been processed, please forward evidence of approval to the mailing address on the application. If there is any issue, or if you require any further information, please do not hesitate to contact us.

Yours sincerely,

C T Corporation, Business License Unit

This is to certify that the images appearing are an accurate and complete reproduction of a case file document delivered in the regular course of business.

Technician SD Date Processed 1/22/24

PUCO

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RECEIVED-DOCKETING DIV



Public Utilities Commission

Competitive Retail Natural Gas Service
(CRNGS)
Provider Application

Instructions for Competitive Retail Natural Gas Service (CRNGS) Providers

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

This page is for informational purposes and should not be filed with the application.



Public Utilities Commission

Competitive Retail Natural Gas Service
(CRNGS) Provider Application

Case Number: 18 - 0137 - GA - AGG

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

A. Application Information

A-1. Provider Type.

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

Retail Natural Gas Aggregator

☐

Retail Natural Gas Broker

☒

Retail Natural Gas Marketer

☐

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

Provide the name and contact information of the business entity.

Legal Name: Gold Star Energy, LLC
Street Address: 4076 E Patterson Road
City: Beavercreek State: OH Zip: 45430
Telephone: 937-429-9980 Website: www.gseusa.com

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

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

Name: Gold Star Energy, LLC
Street Address: 4076 E Patterson Road
City: Beavercreek State: OH Zip: 45430
Telephone: 937-429-9980 Email: goldstarenergy88@gmail.com

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

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

Name(s): Gold Star Energy, LLC _____

A-5. Contact person for regulatory matters.

Name: Thomas Engle Title: SR. VP COMMERCIAL SALES
Street Address: 4076 E Patterson Road
City: Beavercreek State: OH Zip: 45430
Telephone: 937-429-9980 Email: goldstarenergy88@gmail.com

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

Name: Thomas Engle Title: Sr VP Commercial Sales
Street Address: 4076 E Patterson Road
City: Beavercreek State: OH Zip: 45430
Telephone: 937-429-9980 Email: goldstarenergy88@gmail.com

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

Street Address: 4076 E Patterson Road
City: Beavercreek State: OH Zip: 45430
Toll-free Telephone: 937-429-9980 Email: goldstarenergy88@gmail.com

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

FEIN: 45-4545562

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

Sole Proprietorship

☐

Limited Liability
Partnership (LLP)

☐

Corporation

☐

Partnership

☐

Limited Liability Company
(LLC)

☒

Other: _____

A-10. Identify current or proposed service areas.

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

Service area selection:

Columbia Gas of Ohio

☒

Dominion Energy
Ohio

☒

Duke Energy Ohio

☒

Vectren Energy Delivery
of Ohio

☒

Class of customer selection:

Industrial



Residential



Small Commercial



Large Commercial



A-11. Start Date.

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

Date: N/A (renewal)

A-12. Principal officers, directors and partners.

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

A-13. Company history.

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

A-14. Secretary of State.

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

A-15. Proof of Ohio office and employee.

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

Name: Thomas Engle Title: SR. VP COMMERCIAL SALES
Street Address: 4076 E Patterson Road
City: Beavercreek State: OH Zip: 45430
Telephone: 937-429-9980 Email: swinland@gmail.com

B. Managerial Capability

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

B-1. Jurisdiction of operations.

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

B-2. Experience and plans.

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

B-3. Disclosure of liabilities and investigations.

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

B-4. Disclosure of consumer protection violations.

Has the applicant, affiliate, predecessor of the applicant, or any principal officer of the applicant been convicted or held liable for fraud or for violation of any consumer protection or antitrust laws within the past five years? If yes, attach a document detailing the information.

Yes

☐

No

☒

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

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

Yes

☐

No

☒

C. Financial Capability

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

C-1. Financial reporting.

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

C-2. Financial statements

Provide copies of the applicant's two most recent years of audited financial statements, including a balance sheet, income statement, and cash flow statement. If audited financial statements are not available, provide officer certified financial statements. If the applicant has not been in business long enough to satisfy this requirement, provide audited or officer certified financial statements covering the life of the business. If the applicant does not have a balance sheet, income statement, and cash flow

statement, the applicant may provide a copy of its two most recent years of tax returns with social security numbers and bank account numbers redacted.

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

C-3. Forecasted financial statements.

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

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

The forecast may be in one of two acceptable formats: 1) an annual format that includes the current year and the two years succeeding the current year; or 2) a monthly format showing 24 consecutive months following the month of filing this application broken down into two 12-month periods with totals for revenues, expenses, and projected net incomes for both periods. Please show revenues, expenses, and net income (revenues minus total expenses) that is expected to be earned and incurred in business activities only in the state of Ohio for those periods.

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

C-4. Credit rating.

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

C-5. Credit report.

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

C-6. Bankruptcy information.

Within the previous 24 months, have any of the following filed for reorganization, protection from creditors or any other form of bankruptcy? If yes, attach a document detailing the information.

Applicant

Parent company of the applicant

Affiliate company that guarantees the financial obligations of the applicant

Any owner or officer of the applicant

Yes

☐

No

☒

C-7. Merger information.

Is the applicant currently involved in any dissolution, merger or acquisition activity, or otherwise participated in such activities within the previous 24 months? If yes, attach a document detailing the information.

Yes

☐

No

☒

C-8. Corporate structure.

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

C-9. Financial arrangements.

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

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

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

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

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

Competitive Retail Natural Gas Service Affidavit

County of Greene :

State of Ohio :

Thomas Engle

, 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 saith naught.

[Signature]

SR. VP COMMERCIAL SALES

Signature of Affiant & Title

Sworn and subscribed before me this 10th day of Jan, 2024
Month Year

[Signature]
Signature of official administering oath

Davon Dewberry
Print Name and Title

Notary Public
[Signature]



DAVON A DEWBERRY
Notary Public
State of Ohio
My Comm. Expires
November 8, 2027

My commission expires on 11-08-2027

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

D. Technical Capability

Provide an attachment for each of the sections below.

D-1. Operations.

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.

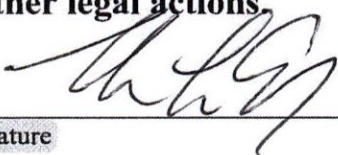
Gas Marketers: Describe the operational nature of the applicant's business, specifying whether operations will include the contracting of natural gas purchases for retail sales, the nomination and scheduling of retail natural gas for delivery, and/or the provision of retail ancillary services, as well as other services used to supply natural gas to the natural gas company city gate for retail customers.

D-2. Operations expertise and key technical personnel.

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

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

Signature



Date

1-10-24

SR. VP COMMERCIAL SALES

Title

ITEM A-13. Company history:

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

Gold Star Energy has been in business since February 2011. We started off doing strictly small-medium Commercial Accounts. Currently we have over 1000 commercial accounts, with only 15 falling off the books. In September of 2012 expanded into the residential market primarily in Ohio, and recently PA, MD, CA and NJ and have relationships with 5 different suppliers with over 50,000 residential customers acquired.

ITEM A-14. Secretary of State:

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



DATE	DOCUMENT ID	DESCRIPTION	FILING	EXPED	PENALTY	CERT	COPY
03/27/2015	201508501424	DOMESTIC FOR PROFIT LLC - ARTICLES OF ORG (LCP)	125.00	0.00	0.00	0.00	0.00

Receipt

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

TYE AND TYE, A LEGAL PROFESSIONAL ASSOC.
5975 KENTSHIRE DRIVE
DAYTON, OH 45440

STATE OF OHIO CERTIFICATE

Ohio Secretary of State, Jon Husted**2378997**

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

GOLD STAR ENERGY LLC

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

Document(s)

DOMESTIC FOR PROFIT LLC - ARTICLES OF ORG
Effective Date: 03/24/2015

Document No(s):

201508501424

United States of America
State of Ohio
Office of the Secretary of State

Witness my hand and the seal of the
Secretary of State at Columbus, Ohio this
27th day of March, A.D. 2015.

Ohio Secretary of State

ITEM B-1. Jurisdiction of operations:

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

DE, IL, MA, MD, ME, NH, NJ, OH, OR, PA, RI, TX, VA

ITEM B-2. Experience and plans:

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

Gold Star Energy has been in business since February 2011. We started off doing strictly small-medium Commercial Accounts. Currently we have over 1000 commercial accounts, with only 15 falling off the books. In September of 2012 expanded into the residential market primarily in Ohio, and recently PA, MD, CA and NJ and have relationships with 5 different suppliers with over 50,000 residential customers acquired.

ITEM B-3. Disclosure of liabilities and investigations:

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

N/A

ITEM C-1. Financial reporting:

Provide a current link to the most recent Form 10-K filed with the Securities and Exchange Commission (SEC) or attach a copy of the form. If the applicant does not have a Form 10-K, state that the applicant is not required to make such filings with the SEC and provide an explanation as to why it is not required.

NOTE: This is not required for private companies.

N/A

ITEM C-2. Financial statements:

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

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

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01/04/24

Accrual Basis

Gold Star Energy LLC
Profit & Loss
 January through December 2023

	Jan - Dec 23
Income	
Sales Revenue	2,048,160.45
Total Income	2,048,160.45
Expense	
Automobile Expense	619.25
Bank Service Charges	1,906.20
Computer and Internet Expenses	
Dialers	7,576.90
Internet Cleveland	1,189.53
Internet Dayton	17,431.73
Computer and Internet Expenses - Other	1,540.18
Total Computer and Internet Expenses	27,738.34
Insurance Expense	33,529.10
Interest Expense	23,784.54
Licenses & Fees	
license logix	9,315.72
Licenses & Fees - Other	5,946.16
Total Licenses & Fees	15,261.88
Meals and Entertainment	153.73
office cleveland	2,246.07
Office expenses- Dayton	
Mowing/ snow removal	437.67
Water-Easton	516.25
Office expenses- Dayton - Other	1,469.41
Total Office expenses- Dayton	2,423.33
Office Supplies	
Postage	69.22
Office Supplies - Other	987.29
Total Office Supplies	1,056.51
Payroll Expenses	
Commissions	650,280.44
Payroll Expenses - Other	406,626.10
Total Payroll Expenses	1,056,906.54
Professional Fees	
Legal Fees	4,175.50
Total Professional Fees	4,175.50
Rent	
Cleveland Office	14,408.00
Dayton Office	30,716.52
Total Rent	45,124.52
Taxes	14,500.00
Travel Expense	472.47
Utility Expense	
Electric Dayton	2,321.31
Natural Gas Dayton	1,269.86
Utility Expense - Other	718.05
Total Utility Expense	4,309.22

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01/04/24

Accrual Basis

Gold Star Energy LLC
Profit & Loss
January through December 2023

	Jan - Dec 23
Withdraws	
Withdraw/ JS	266,826.89
Total Withdraws	266,826.89
Total Expense	1,501,034.09
Net Income	547,126.36

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Accrual Basis

Gold Star Energy LLC

Profit & Loss Prev Year Comparison

December 31, 2022 through December 31, 2023

	Dec 31, '22 - Dec 31, 23	Dec 31, '21 - Dec 31, 22	\$ Change	% Change
Income				
Other Income	0.00	57,300.00	-57,300.00	-100.0%
Sales Revenue	2,048,160.45	1,351,110.19	697,050.26	51.6%
Total Income	2,048,160.45	1,408,410.19	639,750.26	45.4%
Expense				
Automobile Expense	619.25	174.00	445.25	255.9%
Bank Service Charges	1,906.20	6,098.25	-4,192.05	-68.7%
Computer and Internet Expenses				
Dialers	7,576.90	6,866.41	710.49	10.4%
Internet Cleveland	1,189.53	1,130.16	59.37	5.3%
Internet Dayton	17,431.73	11,079.45	6,352.28	57.3%
Computer and Internet Expenses - Other	1,540.18	1,289.52	250.66	19.4%
Total Computer and Internet Expenses	27,738.34	20,365.54	7,372.80	36.2%
Insurance Expense	33,529.10	34,934.04	-1,404.94	-4.0%
Interest Expense	23,784.54	15,208.28	8,576.26	56.4%
Licenses & Fees				
license logix	9,315.72	6,133.76	3,181.96	51.9%
Licenses & Fees - Other	5,946.16	3,248.59	2,697.57	83.0%
Total Licenses & Fees	15,261.88	9,382.35	5,879.53	62.7%
Meals and Entertainment				
office cleveland	153.73	0.00	153.73	100.0%
Office expenses- Dayton	2,246.07	119.47	2,126.60	1,780.0%
Janitorial	0.00	2,315.00	-2,315.00	-100.0%
Mowing/ snow removal	437.67	1,111.68	-674.01	-60.6%
Water-Easton	516.25	161.17	355.08	220.3%
Office expenses- Dayton - Other	1,469.41	1,737.15	-267.74	-15.4%
Total Office expenses- Dayton	2,423.33	5,325.00	-2,901.67	-54.5%
Office Supplies				
Postage	69.22	233.69	-164.47	-70.4%
Office Supplies - Other	987.29	517.86	469.43	90.7%
Total Office Supplies	1,056.51	751.55	304.96	40.6%
Payroll Expenses				
Commissions	650,280.44	441,650.93	208,629.51	47.2%
Payroll Expenses - Other	406,626.10	404,330.84	2,295.26	0.6%
Total Payroll Expenses	1,056,906.54	845,981.77	210,924.77	24.9%

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01/05/24

Accrual Basis

Gold Star Energy LLC

Profit & Loss Prev Year Comparison

December 31, 2022 through December 31, 2023

	Dec 31, '22 - Dec 31, 23	Dec 31, '21 - Dec 31, 22	\$ Change	% Change
Professional Fees				
Legal Fees	4,175.50	1,719.32	2,456.18	142.9%
Professional Fees - Other	0.00	1,700.00	-1,700.00	-100.0%
Total Professional Fees	4,175.50	3,419.32	756.18	22.1%
Rent				
Cleveland Office	14,408.00	8,724.00	5,684.00	65.2%
Dayton Office	30,716.52	27,206.81	3,509.71	12.9%
Total Rent	45,124.52	35,930.81	9,193.71	25.6%
Taxes				
Travel Expense	14,500.00	136.00	14,364.00	10,561.8%
Utility Expense	472.47	0.00	472.47	100.0%
Electric Dayton	2,321.31	2,494.14	-172.83	-6.9%
Natural Gas Dayton	1,269.86	1,467.65	-197.79	-13.5%
Utility Expense - Other	718.05	402.08	315.97	78.6%
Total Utility Expense	4,309.22	4,363.87	-54.65	-1.3%
Withdraws				
Withdrawal/ JS	266,826.89	153,093.34	113,733.55	74.3%
Total Withdraws	266,826.89	153,093.34	113,733.55	74.3%
Total Expense	1,501,034.09	1,135,283.59	365,750.50	32.2%
Net Income	547,126.36	273,126.60	273,999.76	100.3%

ITEM C-3. Forecasted financial statements:

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

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

The forecast may be in one of two acceptable formats: 1) an annual format that includes the current year and the two years succeeding the current year; or 2) a monthly format showing 24 consecutive months following the month of filing this application broken down into 12-month periods with totals for revenues, expenses, and projected net incomes for both periods. Please show revenues, expenses, and net income (revenues minus total expenses) that is expected to be earned and incurred in business activities only in the state of Ohio for these periods.

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

Gold Star Energy, LLC – CRES Provider Application

Exhibit C-3. Forecasted financial statements.

Gold Star projects the following income based solely on its anticipated activities in the State of Ohio.

Projected Net Income From Electric Sold in Ohio

Year	2023	2024*	2025*
Revenues for Ohio Electric Brokering	\$575,000	\$586,500	\$598,230
Total Expenses	\$473,750	\$483,225	\$492,890
Provision for Income Tax^	\$28,046	\$28,607	\$29,179
Net Income	\$73,204	\$74,668	\$76,161

Projected Net Income From Gas Sold in Ohio

Year	2023	2024*	2025*
Revenues for Ohio Gas Brokering	\$140,000	\$142,800	\$145,656
Total Expenses	\$106,250	\$108,375	\$110,543
Provision for Income Tax^	\$9,349	\$9,536	\$9,726
Net Income	\$24,401	\$24,889	\$25,387

*Gold Star Energy used the 2023 forecast and applied a 2% increase to sales and expenses based up anticipated growth and expenses.

^ The provision for income tax is based on a rate of 27.7% (24% for federal and 3.7% for Ohio).

ITEM C-8. Corporate structure:

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

Attached

ITEM D-1, Operations:

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

Gold Star Energy has been in business since February 2011. We started off doing strictly small-medium Commercial Accounts. Currently we have over 1000 commercial accounts, with only 15 falling off the books. In September of 2012 expanded into the residential market primarily in Ohio, and recently PA, MD, CA and NJ and have relationships with 5 different suppliers with over 50,000 residential customers acquired.

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

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

ATTACHED:

Gold Star Energy, LLC – CRES Provider Application

Exhibit D-2. Operations expertise and key technical personnel.

Gold Star is experienced and has technical expertise in performing operations as exemplified by the 8 years it has held a license in Ohio and as exemplified by its over *** customers.

Key personnel with Gold Star are as follows:

Jeremy K. Smith
President
Gold Star Energy, LLC
4076 E Patterson Rd
Beavercreek OH 45430
jsmith@gseusa.com
937-429-9980

Tom Engle
CEO & Vice President of Commercial Sales
Gold Star Energy, LLC
4076 E Patterson Rd
Beavercreek OH 45430
goldstarenergy88@gmail.com
937-429-9980

Eric Owens
Vice President of Residential Sales & Marketing
Gold Star Energy, LLC
4076 E Patterson Rd
Beavercreek OH 45430
eowens@gseusa.com
937-429-9980

D-2

THOMAS L. ENGLE

1845 Bordeaux Drive Fairborn, Ohio 45324 * 937-232-6938

goldstarenergy88@gmail.com

Objective:

Position in sales, sales development, procurement, marketing, customer service.

Education:

B.A. Degree in Business Administration, 1978 Bluffton University.

Insurance License

Professional Profile:

Over 30 years of sales experience focusing on major accounts.

Special recognition for new business development and maintaining company assigned accounts. Particularly strong with business to business accounts, marketing, and procurement.

Work Experience:

- **Gold Star Energy LLC – 2013 –Present**
CEO, VP Commercial Sales
Responsible for overall sales and operations of the company
- **Engle Printing – 1999-2011**
Owned and operated print broker and marketing company. Annual Company sales grew to 2.8 million.
- **Bay Business Forms – 1991-1999**
Vice President of Sales responsible for marketing of major accounts and niche markets. Central coordinator in the acquisition of a small company, increasing sales Volume from \$30,000 to over \$800,000. Personal overall sales volume exceeded \$1,000,000.
- **Moore Business Forms – 1978-1991**
Customers sales and major market accounts, receiving the honor of Sales Representative of the Year for the years of 1981, 1983, 1989 for the highest performance and new volume. Member of Sales Achievement Club for 7 years. Personal sales was \$2,500,000.

Honors and Activities:

- 2003 Cincinnati Arch Diocese Family of the Year
- 2003 Runner up International Family of the Year
- Premier Soccer Coach from 1997 -Present

0-2

JEREMY K. SMITH
50 Chestnut St Suite 240, Beavercreek OH 45440
937-429-9980
jsmith@gseusa.com
[linkedin.com/in/Jeremy-Smith](https://www.linkedin.com/in/Jeremy-Smith)

Professional Experience

Gold Star Energy, LLC
President

2011-Present

Involved in establishing supplier relations, hiring, managing our own teams as well as the liaison to Third Party Vendors. Responsibilities also include marketing, payroll and handling supplier, utility and consumer complaints.

Easton Water LLC
Regional Sales Manager

2006-2011

Culligan International Company
Sales Executive, Sales Trainer

2003-2005

Education
West Liberty Salem

Eric Owens
365 E. Mithoff St. Columbus, OH 43206
614-204-3742
ericowens365@gmail.com
linkedin.com/in/ericowens1

Professional Experience

Gold Star Energy, LLC

September 2012 – Present

VP of Residential Sales

Responsible for managing our residential sales teams. Involved in establishing supplier relations, hiring, managing our own teams as well as the liaison to Third Party Vendors. Responsibilities also include marketing, payroll and handling supplier, utility and consumer complaints.

Guardian Relocation

February 2012 - Present

Relocation Sales Consultant

Responsible for selling solutions according to customer's needs and increasing sales for relocation services including household goods, employee relocations, office and industrial moving, trade show exhibits, international shipments, special commodities and storage/distribution. Generate own leads, schedule and coordinate customer moves and follow-up with customers post-move to ensure satisfaction. Proactively resolve customer concerns, complaints or customer service issues, as well as participate in other sales, marketing and networking activities to build my book of business.

Columbus Chamber of Commerce

May 2011-December 2011

Business Development Representative

Identify and prospect new member opportunities within assigned territory to achieve new membership and revenue objectives. Develop personal account management and communication processes to cultivate senior level contacts. Formulate forecasts, estimates and projections to build a pipeline that meets and exceeds new membership goals.

CMH Magazine (1099)

January 2010- August 2010

Advertising Account Executive

Prospected for and developed advertising partnerships for a new magazine in the Central Ohio market. Assisted clients with advertising strategy, ad message and creative development. Planned and implemented marketing events to grow awareness and increase advertising dollars in the community.

- My sales results enabled the magazine to expand from a bi-monthly to a monthly publication.

Inline Productions

October 2009-May 2011

Business Development / Client Services

Manage new and existing clients for a turn-key multimedia production house. Responsible for growing long-term relationships/partnerships. Entrusted with developing and implementing company marketing strategy. Assist with all aspects of shoots and post-production.

- Generated new revenue streams (Stowaways, We Decorate Columbus)
- Increased company's visibility by incorporating social media and pod casts to companies website.

The Columbus Dispatch Printing Company

June 2007- October 2009

Key Account Executive- Education (July 2008 – October 2009)

Retail Advertising Account Executive (June 2007- July 2008)

Managed and developed newspaper, magazine and internet advertising for existing and new accounts while building and cultivating client relations. Found ways for clients to maximize their advertising reach and frequency by identifying and implementing marketing solutions. Met and exceeded sales goals monthly by selling across all The Dispatch Printing Company properties.

- Entrusted to re-develop the education special section, Aspire. My efforts produced the highest grossing Columbus Dispatch special section ever.
- Met or exceeded monthly goal 24/28 months.
- Met or exceeded quarterly goal 8/9 quarters.
- Salesperson of the Quarter (Q4 2007)
- Certified in 3R Selling and Customer Focused Selling Pro.

Wyeth Pharmaceuticals

March 2001-February 2007

Territory Sales Specialist (2004-2007)

Territory Sales Representative (2001-2004)

Grew market share and revenue for the PPI, Anti-Depressant, Ace Inhibitor and IV antibiotic markets while managing my own territory with a diverse product portfolio calling on physicians, specialists and hospital settings. Developed new ideas and strategies to differentiate myself and my products from the competition.

- Ended 2006 at 108% of goal-Top 5% in Area.
- Consistently ranked in the Top 30% in Area and Zone.
- Member 2002 Sales POD of the Year in Ohio.
- Attained highest Share Growth rate in District, Area and Zone for Protonix in 2005.
- Attained highest volume growth in the District, Area and Zone for Altace in 2004.
- Promoted to Territory Specialist Level 2 by meeting sales goals and completing continuing education.
- Awarded Rep of the Quarter (Q3 2004).

Innovex

December 1998- March 2001

Pharmaceutical Sales Representative

Grew market share and revenue for the PPI, Anti-Depressant, Ace Inhibitor, Anti-Obesity, Injectable Antibiotic, Nasal Inhaled Steroid and Anti-Viral markets while managing my own territory with a diverse product portfolio. Developed new ideas and strategies to differentiate myself and my products from the competition.

- Grew Xenical "rank in nation" from 180 to 35 in Volume Change.
- Grew Rocephin "rank in nation" from 159 to 40 in Volume Change.
- Grew Demadex "rank in nation" from 350 to 48 in Volume Change as well as Percent Growth from -133% to 67%.
- Awarded for outstanding performance in BMI awareness campaign by implementing weight management workshops and programs to increase awareness.
- Attained highest market share in the region for Cedax Suspension

Crossmark, Inc

March 1992-December 1998

District Manager (September 1996 – December 1998)

Managed a sales team of 8 that marketed a diverse menu of OTC and other consumer products to mass merchandising customers. Mobilized sales team to achieve measurable goals and produce solid results. Grew the manufacturer's business by coaching and mentoring my sales team. Actively participated in sales presentations with upper management at the regional and corporate levels to bring in new accounts.

- Interviewed and hired new full and part-time personnel.
- Trained new personnel.

- Arranged and scheduled field contacts, assigned quotas and contest objectives and monitored sales representative performance.
- Ensured proper execution of the sales plan and manufacturer's expectations.
- Developed my sales team's product knowledge and expertise to build manufacturer's revenue.

Senior Sales Representative/ Regional Trainer (August 1994-September 1996)

In addition to meeting my sales goals, trained 14 new Sales Representatives for the Eastern Region.

Sales Representative (March 1992- July 1994)

Marketed consumer products to retail outlets. Consistently met or exceeded monthly sales quotas. Other responsibilities included tracking stock levels, line pricing and selling incremental displays for name brand lines, educating pharmacies and executing promotional activities at store, district and regional levels.

- Winner of 1996 Van Melle "Most Creative Display"
- Winner of 1996 Campbell Foods Distribution contest
- Winner of 1996 Schering-Plough sales contest
- Winner of 1996 Kal-Kan Distribution Drive sales contest winner
- Winner of 1993 Rhone -Poulenc Rorer sales contest
- Winner of 1992 Burroughs-Wellcome secondary display contest

Education

OHIO UNIVERSITY, Athens, OH

Bachelor of Science in Communication

Major: Interpersonal Communication

ITEM C-4. Credit rating:

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

NOT RATED

ITEM C-5. Credit report:

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

ATTACHED.

Credit Score & Analysis

Based on your most recent credit report 01/11/2024

Your TransUnion Credit Score

Based on VantageScore® 3.0

734

Provided 01/11/2024

Access to your scores will expire 02/10/2024

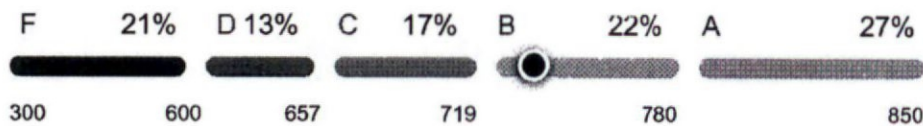
You can view your score here until the expiration date noted above, or until you buy a new score. If you want to keep a copy of this score, you can print or save it.

Note: The score shown here is from 01/11/2024 Your Score may change daily as lenders provide new information to Transunion about your credit activity.

Feedback

Where You Stand Nationally

Your credit ranks higher than 54% of the nation's population.



Score Factors

POSITIVE FACTOR

There are no or only a few recent delinquencies on your accounts.

A delinquency is a payment that was made 30 or more days late. You have had no or very few delinquencies recently which has caused your score to improve.

POSITIVE FACTOR

Few or no installment accounts with delinquent or derogatory payment status.

An installment account is one with a fixed monthly payment for the life of the loan. Auto loans and student loans are common examples of installment loans. Paying your bills on time improves your score. You have paid all your installment loans on time or no more than 30 days late.

POSITIVE FACTOR

Balances on bankcard or revolving accts not too high compared to limits.

Bankcard accounts include credit cards and charge cards from a bank and are frequently revolving accounts. Revolving accounts allow you to carry a balance and your monthly payment will vary, based on the amount of your balance. Your balances on bankcard or revolving accounts are not too high compared to the credit limit amounts, which causes your score to improve.

POSITIVE FACTOR**You have no recent derogatory public records on your credit report.**

Public records include information filed or recorded by local, state, federal or other government agencies that is available to the general public. The types of public records that can affect your score include legal judgments against you and tax liens levied by a government authority. You have few or no public records on your credit report, which increases your score.

NEGATIVE FACTOR**Total of all balances on bankcard or revolving accounts is too high.**

Bankcard accounts include credit cards and charge cards from a bank and are frequently revolving accounts. Revolving accounts allow you to carry a balance and your monthly payment will vary, based on the amount of your balance. The total combined amount you owe on all of your bankcards and revolving accounts is high, a sign of increased risk. People who carry balances on multiple bankcards or other revolving accounts have reduced available credit to use if needed, creating a greater chance of becoming overextended.

NEGATIVE FACTOR**Available credit on your open bankcard or revolving accounts is too low.**

Bankcard accounts include credit cards and charge cards from a bank and are frequently revolving accounts. Revolving accounts allow you to carry a balance and your monthly payment will vary, based on the amount of your balance. The amount of credit you have available to use on your open bankcards or revolving accounts is low. Having higher limits gives you access to credit without seeking new loans or becoming overextended which are triggers for higher risk.

NEGATIVE FACTOR**The balances on your accounts are too high compared to loan amounts.**

The balances on your accounts are high compared to the original loan amounts, lowering your score.

NEGATIVE FACTOR

Open real estate account balances are too high compared to their loan amounts

A real estate loan can be a first mortgage, a home equity loan, or home equity line of credit. The outstanding balances on open real estate accounts remain high compared to the original loan amounts. People who haven't paid down much of their mortgage or other real estate loans are higher credit risks than people who have.

What You Need to Know:

The credit scores provided are based on the **VantageScore® 3.0** model. Lenders use a variety of credit scores and are likely to use a credit score different from **VantageScore® 3.0** to assess your creditworthiness.

Price: Credit score price is \$0.99 (plus tax where applicable).

Credit Scores:

If you purchase or select a product that contains a credit score, the score provided to you is the VantageScore® 3.0 Credit Score. Lenders may use credit scores to help determine whether or not you are a good candidate for a loan and what interest rate you will pay. However, each lender has specific underwriting standards, so you should not assume that you will receive the same evaluation from each lender or that the score you receive is the same score used by a lender. The information contained in your report reflects the latest information provided to TransUnion. If the information is not included in the most recent credit report, it will not be reflected in your credit score. Also, disputed items are not incorporated in the assessment of your credit score. TransUnion, LLC is not connected in any way with Fair Isaac and Company, and; the credit scores you receive here is not a FICO® score.

Personal Credit Report for:
JEREMY SMITH

File Number:
323411990

Date Created:
01/11/2024

A quick heads up:

Your credit score is not included with your TransUnion credit report.

Your TransUnion Credit Report

Found something inaccurate on your credit report?
Visit transunion.com/dispute to start a dispute online.

Personal Information

Your SSN has been masked for your protection.

Credit Report Date

01/11/2024

Social Security Number

XXX-XX-3118

Date of Birth

03/18/1974

Name

JEREMY K. SMITH

Addresses

Current Address

700 ANSON LN WAYNESVILLE, OH 45068-8415

Date Reported

06/30/2016

Other Address

576 SAXONY DR XENIA, OH 45385-1749

Date Reported

Feedback

08/01/2005

Other Address

850 BONNIE LN APT 204 BELLEFONTAINE, OH 43311-2879

Date Reported

06/01/2004

Other Address

6641 W KANGRY RD WEST LIBERTY, OH 43357

Date Reported

10/16/2014

Other Address

204 MAPLE WOOD CIR URBANA, OH 43078-8200

Date Reported

09/28/2007

Phone Numbers

Phone Number

(937) 539-6538

Phone Number

(937) 539-6539

Phone Number

(937) 372-0177

Phone Number

(513) 465-6766

Employers

Employer**GOLD STAR ENERGY**Occupation
PRESIDENTDate Verified
05/04/2014**EASTON WATER SOLUTIONS**Occupation
SALES MANAGERDate Verified
06/28/2006

Employer**CULLIGAN**Occupation
SALESDate Verified
04/08/2005**AP TECK**Date Verified
08/01/1995 **Accounts**

Typically, creditors report any changes made to your account information monthly. This means that some accounts listed below may not reflect the most recent activity until the creditor's next reporting. This information may include things such as balances, payments, dates, remarks, ratings, etc. The rating key is provided to help you understand some of the account information that could be reported. Pay Status represents the current status of accounts and indicates how you are currently paying. For accounts that have been paid and closed, sold, or transferred, Pay Status represents the last reported status of the account.

Payment/Remarks Key**Ratings**

OK	Current, paying or paid as agreed
N/R	Not Reported
X	Unknown
30	Account 30 days late
60	Account 60 days late
90	Account 90 days late
120	Account 120 or more days late
COL	Transferred to collection
VS	Voluntarily surrendered
RPO	Repossession
C/O	Charged off by account provider
FC	Foreclosure

Remarks

AAP:	Loan assumed by another party
ACQ:	Acquired from another lender
ACR:	Account closed due to refinance
ACT:	Account closed due to transfer
AFR:	Account acquired by RTC/FDIC
AID:	Account information disputed by consumer

January 2013	February 2013	March 2013	April 2013	May 2013	June 2013	July 2013
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
August 2013	September 2013	October 2013	November 2013	December 2013	January 2014	February 2014
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
March 2014	April 2014	May 2014	June 2014	July 2014	August 2014	September 2014
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
October 2014	November 2014	December 2014	January 2015	February 2015	March 2015	April 2015
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
May 2015	June 2015	July 2015	August 2015	September 2015	October 2015	November 2015
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
December 2015	January 2016	February 2016	March 2016	April 2016	May 2016	
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	

Total Months: 55

SYNCB/HOME DESIGN NAHFA 601919311833****

Account Information**Address**

C/O P.O. BOX 965036 ORLANDO, FL 32896-5036

Phone

(866) 396-8254

Date Opened

05/21/2012

Responsibility	Individual Account
Account Type	Revolving Account
Loan Type	CHARGE ACCOUNT
Balance	\$0
Date Updated	09/18/2017
Payment Received	\$0
Last Payment Made	04/23/2014
High Balance	\$4,815
Credit Limit	\$6,000
Pay Status	Paid, Closed; was Paid as agreed
Terms	Paid Monthly
Date Closed	05/18/201
Date Paid	04/23/201
Remarks	INACTIVE ACCOUNT; CLOSE

Payment History

June 2012	July 2012	August 2012	September 2012	October 2012	November 2012	December 2012
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
January 2013	February 2013	March 2013	April 2013	May 2013	June 2013	July 2013
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

August 2013	September 2013	October 2013	November 2013	December 2013	January 2014	February 2014
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
March 2014	April 2014	May 2014	June 2014	July 2014	August 2014	September 2014
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
October 2014	November 2014	December 2014	January 2015	February 2015	March 2015	April 2015
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
May 2015	June 2015	July 2015	August 2015	September 2015	October 2015	November 2015
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
December 2015	January 2016	February 2016	March 2016	April 2016	May 2016	June 2016
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
July 2016	August 2016	September 2016	October 2016	November 2016	December 2016	January 2017
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
February 2017	March 2017	April 2017	May 2017	June 2017	July 2017	August 2017
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

Total Months: 63

SYNCB/LOWES 798192436217****

Account Information

Address	PO BOX 965005 ORLANDO, FL 32896
Phone	(800) 444-1408
Date Opened	07/31/2005
Responsibility	Joint Account
Account Type	Revolving Account
Loan Type	CHARGE ACCOUNT
Balance	\$0
Date Updated	01/18/2019
Payment Received	\$0
Last Payment Made	08/07/2014
High Balance	\$3,547
Credit Limit	\$1,50
Pay Status	Paid, Closed; was Paid as agree
Terms	Paid Monthl,
Date Closed	09/18/2018
Date Paid	08/07/2014
Remarks	INACTIVE ACCOUNT; CLOSED
Payment History	

March 2012	April 2012	May 2012	June 2012	July 2012	August 2012	September 2012
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
October 2012	November 2012	December 2012	January 2013	February 2013	March 2013	April 2013
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
May 2013	June 2013	July 2013	August 2013	September 2013	October 2013	November 2013
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
December 2013	January 2014	February 2014	March 2014	April 2014	May 2014	June 2014
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
July 2014	August 2014	September 2014	October 2014	November 2014	December 2014	January 2015
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
February 2015	March 2015	April 2015	May 2015	June 2015	July 2015	August 2015
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
September 2015	October 2015	November 2015	December 2015	January 2016	February 2016	March 2016
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

April 2016	May 2016	June 2016	July 2016	August 2016	September 2016	October 2016
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
November 2016	December 2016	January 2017	February 2017	March 2017	April 2017	May 2017
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
June 2017	July 2017	August 2017	September 2017	October 2017	November 2017	December 2017
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
January 2018	February 2018	March 2018	April 2018	May 2018	June 2018	July 2018
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
August 2018	September 2018	October 2018	November 2018	December 2018		
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK		

Total Months: 82

US BANK 403784096035****

Account Information**Address**

CB DISPUTES,PO BOX 108 SAINT LOUIS, MO 63166

Phone

(866) 234-4750

Monthly Payment

\$788

Date Opened

06/01/2015

Responsibility

Joint Account

Account Type	Revolving Account
Loan Type	FLEXIBLE SPENDING CREDIT CARD
Balance	\$26,927
Date Updated	12/29/2023
Payment Received	\$10,000
Last Payment Made	12/07/2023
Pay Status	Current; Paid or Paying as Agreed
Terms	\$788 per month; paid Monthly
High Balance (Hist.)	High balance of \$39,141 from 07/2021 to 10/2021; \$40,679 from 11/2021 to 12/2023
Credit Limit (Hist.)	Credit limit of \$40,000 from 07/2021 to 12/2023
Payment History	

[illegible]

April 2018	May 2018	June 2018	July 2018	August 2018	September 2018	October 2018
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
November 2018	December 2018	January 2019	February 2019	March 2019	April 2019	May 2019
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

June 2019	July 2019	August 2019	September 2019	October 2019	November 2019	December 2019
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
January 2020	February 2020	March 2020	April 2020	May 2020	June 2020	July 2020
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

August 2020	September 2020	October 2020	November 2020	December 2020	January 2021	February 2021
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
March 2021	April 2021	May 2021	June 2021	July 2021	August 2021	September 2021
Balance ---	Balance ---	Balance ---	Balance ---	Balance \$38,952	Balance \$38,336	Balance \$39,783
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid \$2,000	Amount Paid \$2,000	Amount Paid \$2,400
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$983	Scheduled Payment \$990	Scheduled Payment \$993
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

October 2021	November 2021	December 2021	January 2022	February 2022	March 2022	April 2022
Balance \$41,884	Balance \$42,922	Balance \$40,758	Balance \$37,971	Balance \$37,899	Balance \$37,786	Balance \$38,035
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$1,800	Amount Paid \$2,500	Amount Paid \$4,000	Amount Paid \$3,800	Amount Paid \$1,000	Amount Paid \$1,000	Amount Paid \$1,500
Scheduled Payment \$1,038	Scheduled Payment \$1,710	Scheduled Payment \$1,046	Scheduled Payment \$981	Scheduled Payment \$944	Scheduled Payment \$998	Scheduled Payment \$951
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
May 2022	June 2022	July 2022	August 2022	September 2022	October 2022	November 2022
Balance \$37,013	Balance \$36,558	Balance \$35,987	Balance \$35,792	Balance \$35,655	Balance \$36,678	Balance \$35,968
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$1,800	Amount Paid \$1,200	Amount Paid \$1,500	Amount Paid \$1,800	Amount Paid \$3,000	Amount Paid \$2,400	Amount Paid \$2,800
Scheduled Payment \$1,008	Scheduled Payment \$937	Scheduled Payment \$1,025	Scheduled Payment \$949	Scheduled Payment \$1,002	Scheduled Payment \$972	Scheduled Payment \$973
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

December 2022	January 2023	February 2023	March 2023	April 2023	May 2023	June 2023
Balance \$35,878	Balance \$36,601	Balance \$35,006	Balance \$34,523	Balance \$31,556	Balance \$28,926	Balance \$25,311
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$2,000	Amount Paid \$3,800	Amount Paid \$2,500	Amount Paid \$2,000	Amount Paid \$6,000	Amount Paid \$5,000	Amount Paid \$10,000
Scheduled Payment \$1,071	Scheduled Payment \$1,036	Scheduled Payment \$1,005	Scheduled Payment \$1,026	Scheduled Payment \$935	Scheduled Payment \$851	Scheduled Payment \$802
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
July 2023	August 2023	September 2023	October 2023	November 2023	December 2023	
Balance \$22,260	Balance \$24,270	Balance \$21,554	Balance \$28,323	Balance \$26,208	Balance \$26,927	
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	
Amount Paid \$5,000	Amount Paid \$4,000	Amount Paid \$20,000	Amount Paid \$0	Amount Paid \$8,000	Amount Paid \$10,000	
Scheduled Payment \$707	Scheduled Payment \$595	Scheduled Payment \$802	Scheduled Payment \$705	Scheduled Payment \$741	Scheduled Payment \$788	
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	

Total Months: 83

US BANK 51436****

Account Information

Address

ATTN CBDM, PO BOX 3447 OSHKOSH, WI 54903

Phone

(844) 624-8230

Monthly Payment

\$0

Date Opened

05/22/2015

GOLD STAR ENERGY LLC

PRESIDENT : JEREMY K SMITH

VP COMMERCIAL SALES : TOM ENGLE

VP MARKETING : ERIC OWENS

DIRECTOR OF OPERATIONS : JOEL SCHULTZ

C-8
Corporate Structure

