

# BEFORE THE PENNSYLVANIA PUBLIC UTILITY COMMISSION

Application of Maryland Energy Advisors, d/b/a N/A, for approval to offer, render, furnish, or supply electricity or electric generation services as a(n) Broker/Marketer to the public in the Commonwealth of Pennsylvania (Pennsylvania).

To the Pennsylvania Public Utility Commission:

## 1. IDENTIFICATION AND CONTACT INFORMATION

- a. **IDENTITY OF THE APPLICANT:** Provide name (*including any fictitious name or d/b/a*), primary address, web address, and telephone number of Applicant:

Maryland Energy Advisors dba PointClickSwitch.com

Current Mailing Address:

P.O. Box 1051

Cockeysville, MD 21030

Street Address:

509 S Exeter Street Suite 500

Baltimore, MD 21202

Web Address: [www.mdenergyadvisors.com](http://www.mdenergyadvisors.com) / [www.pointclickswitch.com](http://www.pointclickswitch.com)

Telephone Number: 410.779.9644 ext. 1

- b. **PENNSYLVANIA ADDRESS / REGISTERED AGENT:** If the Applicant maintains a primary address outside of Pennsylvania, provide the name, address, telephone number, and fax number of the Applicant's secondary office within Pennsylvania. If the Applicant does not maintain a physical location within Pennsylvania, provide the name, address, telephone number, and fax number of the Applicant's Registered Agent within Pennsylvania.

CT Corporation System

116 Pine Street Suite 320

Harrisburg, PA 17101

- c. **REGULATORY CONTACT:** Provide the name, title, address, telephone number, fax number, and e-mail address of the person to whom questions about this Application should be addressed.

Phil Croksey

CEO

509 S Exeter Street Suite 500

Baltimore, MD 21202

Telephone number: 410.779.9644 ext. 1

Fax number: 410.779.9224

[phil@mdenergyadvisors.com](mailto:phil@mdenergyadvisors.com)

- d. **ATTORNEY:** Provide the name, address, telephone number, fax number, and e-mail address of the Applicant's attorney. If the Applicant is not using an attorney, explicitly state so.

Victor A. Kwansa, Esq.

Gordon Feinblatt LLC

233 East Redwood Street

Baltimore, MD 21202

Telephone number: 410-576-4029

Fax: 410-576-4196

[vkwansa@gflaw.com](mailto:vkwansa@gflaw.com)

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- e. **CONTACTS FOR CONSUMER SERVICE AND COMPLAINTS:** Provide the name, title, address, telephone number, FAX number, and e-mail of the person and an alternate person responsible for addressing customer complaints. These persons will ordinarily be the initial point(s) of contact for resolving complaints filed with the Applicant, the Electric Distribution Company, the Pennsylvania Public Utility Commission, or other agencies. The main contact's information will be listed on the Commission website list of licensed EGSs.

**Main Contact**

Phil E. Croskey  
CEO  
509 S Exeter Street Suite 500  
Baltimore, MD 21202  
Telephone number: 410.779.9644 ext. 1  
Fax number: 410.779.9224  
phil@mdenergyadvisors.com

**Alternative Contact**

Jason Schwartzberg  
President  
509 S Exeter Street Suite 500  
Baltimore, MD 21202  
Telephone number: 410-779-9644 ext. 3  
Fax number: 410-779-9224  
Jason@mdenergyadvisors.com

**2. BUSINESS ENTITY FILINGS AND REGISTRATION**

- a. **FICTITIOUS NAME:** *(Select appropriate statement and provide supporting documentation as listed.)*

The Applicant will be using a fictitious name or doing business as ("d/b/a")

Provide a copy of the Applicant's filing with Pennsylvania's Department of State pursuant to 54 Pa. C.S. §311, Form PA-953.

**OR**

The Applicant will not be using a fictitious name.

- b. **BUSINESS ENTITY AND DEPARTMENT OF STATE FILINGS:**  
*(Select appropriate statement and provide supporting documentation. As well, understand that Domestic means being formed within Pennsylvania and foreign means being formed outside Pennsylvania.)*

The Applicant is a sole proprietor.

- If the Applicant is located outside the Commonwealth, provide proof of compliance with 15 Pa. C.S. §4124 relating to Department of State filing requirements.

**OR**

The Applicant is a:

- domestic general partnership (\*)
- domestic limited partnership (15 Pa. C.S. §8511)
- foreign general or limited partnership (15 Pa. C.S. §4124)
- domestic limited liability partnership (15 Pa. C.S. §8201)
- foreign limited liability general partnership (15 Pa. C.S. §8211)
- foreign limited liability limited partnership (15 Pa. C.S. §8211)

- Provide proof of compliance with appropriate Department of State filing requirements as indicated above.
- Give name, d/b/a, and address of partners. If any partner is not an individual, identify the business nature of the partner entity and identify its partners or officers.
- Provide the state in which the business is organized/formed and provide a copy of the Applicant's charter documentation.
- \* If a corporate partner in the Applicant's domestic partnership is not domiciled in Pennsylvania, attach a copy of the Applicant's Department of State filing pursuant to 15 Pa. C.S. §4124.

**or**

**x** The Applicant is a:

- domestic corporation (15 Pa. C.S. §1308)
- foreign corporation (15 Pa. C.S. §4124)
- domestic limited liability company (15 Pa. C.S. §8913)
- foreign limited liability company (15 Pa. C.S. §8981)
- Other (Describe):

- Provide proof of compliance with appropriate Department of State filing requirements as indicated above. **See Attachment A**
- Provide the state in which the business is incorporated/organized/formed and provide a copy of the Applicant's charter documentation. **Maryland; See Attachment B**
- Give name and address of officers.

Jason Schwartzberg  
President  
P.O. Box 1051  
Cockeysville, MD 21030

Phil Croskey  
CEO  
P.O. Box 1051  
Cockeysville, MD 21030

Paul Clary  
Secretary  
P.O. Box 1051  
Cockeysville, MD 21030

### **3. AFFILIATES AND PREDECESSORS**

(both in state and out of state)

- a. **AFFILIATES:** Give name and address of any affiliate(s) currently doing business and state whether the affiliate(s) are jurisdictional public utilities. If the Applicant does not have any affiliates doing business, explicitly state so. Also, state whether the applicant has any affiliates that are currently applying to do business in Pennsylvania.

N/A

- b. **PREDECESSORS:** Identify the predecessor(s) of the Applicant and provide the name(s) under which the Applicant has operated within the preceding five (5) years, including address, web address, and telephone number, if applicable. If the Applicant does not have any predecessors that have done business, explicitly state so.

The Applicant does not have any predecessors.

#### 4. OPERATIONS

- a. **APPLICANT'S PRESENT OPERATIONS:** (select and complete the appropriate statement)

- The Applicant is presently doing business in Pennsylvania as a
- municipal electric corporation
  - electric cooperative
  - local gas distribution company
  - provider of electric generation, transmission or distribution services
  - Other; Identify the nature of service being rendered.

or

- X The Applicant is not presently doing business in Pennsylvania.

- b. **APPLICANT'S PROPOSED OPERATIONS:** The Applicant proposes to operate as a (may check multiple):

- Generator of electricity
- Supplier of electricity
- Aggregator engaged in the business of supplying electricity
- Broker/Marketer engaged in the business of supplying electricity services
- Electric Cooperative and supplier of electric power
- Other (Describe):

##### Definitions

- *Supplier* – an entity that sells electricity to end-use customers utilizing the jurisdictional transmission and distribution facilities of an EDC.
- *Aggregator* - an entity that purchases electric energy and takes title to electric energy as an intermediary for sale to retail customers.
- *Broker/Marketer* - an entity that acts as an intermediary in the sale and purchase of electric energy but does not take title to electric energy.

c. **PROPOSED SERVICES:** Describe in detail the electric services or the electric generation services which the Applicant proposes to offer.

**Maryland Energy Advisors intends to provide energy consulting and electric brokering services to commercial, industrial, and residential customers.**

d. **PROPOSED SERVICE AREA:** Provide a list of each Electric Distribution Company for which the Applicant proposes to provide service.

1. **Allegheny Power**
2. **Duquesne Light**
3. **Met-Ed, Penelec, and Penn Power**
4. **Citizens' Electric Company**
5. **Wellsboro Electric Company**
6. **PECO**
7. **PPL**
8. **UGI**
9. **Pike County Light and Power Company**

e. **CUSTOMERS:** Applicant proposes to provide services to:

- Residential Customers
- Small Commercial Customers - (25 kW and Under)
- Large Commercial Customers - (Over 25 kW)
- Industrial Customers
- Governmental Customers
- All of above
- Other (Describe):

f. **PROPOSED MARKETING METHOD** (*check all that apply*)

- Internal – Applicant will use its own internal resources/employees for marketing
- External EGS – Applicant will contract with a PUC **LICENSED EGS** broker/marketer
- Affiliate – Applicant will use a **NON-EGS** affiliate marketing company and or individuals.
- External Third-Party – Applicant will contract with a **NON-EGS** third party marketing company and or individuals
- Other (Describe):

g. **DOOR TO DOOR SALES:** Will the Applicant be implementing door to door sales activities?

- Yes
- No

If yes, will the Applicant be using a Third Party Verification procedure?

**N/A**

Yes  
No

If yes, describe the Applicant's Third Party Verification procedures.

N/A

- h. **START DATE:** Provide the approximate date the Applicant proposes to begin services within the Commonwealth.

**The Applicant will begin services within the Commonwealth upon issuance of the appropriate license from the Pennsylvania Public Utility Commission.**

## 5. COMPLIANCE

- a. **CRIMINAL/CIVIL PROCEEDINGS:** State specifically whether the Applicant, an affiliate, a predecessor of either, or a person identified in this Application, has been or is currently the defendant of a criminal or civil proceeding within the last five (5) years.

Identify all such proceedings (active or closed), by name, subject and citation; whether before an administrative body or in a judicial forum. If the Applicant has no proceedings to list, explicitly state such.

**The Applicant has not been nor is it currently the defendant of a criminal or civil proceeding within the last five (5) years. The Applicant has no affiliates or predecessors.**

- b. **SUMMARY:** If applicable; provide a statement as to the resolution or present status of any such proceedings listed above.

N/A

- c. **CUSTOMER/REGULATORY/PROSECUTORY ACTIONS:** Identify all formal or escalated actions or complaints filed with or by a customer, regulatory agency, or prosecutory agency against the Applicant, an affiliate, a predecessor of either, or a person identified in this Application, for the prior five (5) years, including but not limited to customers, Utility Commissions, and Consumer Protection Agencies such as the Offices of Attorney General. If the Applicant has no actions or complaints to list, explicitly state such.

**No such actions or complaints have been filed against the Applicant or a person identified in this Application for the prior five (5) years. The Applicant has no affiliates or predecessors.**

- d. **SUMMARY:** If applicable; provide a statement as to the resolution or present status of any actions listed above.

N/A

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**6. PROOF OF SERVICE**

*(Example Certificate of Service is attached at Appendix C)*

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- a.) **STATUTORY AGENCIES:** Pursuant to Section 5.14 of the Commission's Regulations, 52 Pa. Code §5.14, provide proof of service of a signed and verified Application with attachments on the following:

Office of Consumer Advocate  
5th Floor, Forum Place  
555 Walnut Street  
Harrisburg, PA 17120

Office of the Attorney General  
Bureau of Consumer Protection  
Strawberry Square, 14th Floor  
Harrisburg, PA 17120

Office of the Small Business Advocate  
Commerce Building, Suite 1102  
300 North Second Street  
Harrisburg, PA 17101

Commonwealth of Pennsylvania  
Department of Revenue  
Bureau of Compliance  
Harrisburg, PA 17128-0946

- b.) **EDCs:** Pursuant to Sections 1.57 and 1.58 of the Commission's Regulations, 52 Pa. Code §§1.57 and 1.58, provide Proof of Service of the Application and attachments upon each of the Electric Distribution Companies the Applicant proposed to provide service in. Upon review of the Application, further notice may be required pursuant to Section 5.14 of the Commission's Regulations, 52 Pa. Code §5.14. Contact information for each EDC is as follows.

**Allegheny Power:**  
Legal Department  
West Penn Power d/b/a Allegheny Power  
800 Cabin Hill Drive  
Greensburg, PA 15601-1689

**PECO:**  
Manager Energy Acquisition  
PECO Energy Company  
2301 Market Street  
Philadelphia, PA 19101-8699

**Duquesne Light:**  
Regulatory Affairs  
Duquesne Light Company  
411 Seventh Street, MD 16-4  
Pittsburgh, PA 15219

**PPL:**  
Legal Department  
Attn: Paul Russell  
PPL  
Two North Ninth Street  
Allentown, PA 18108-1179

**Met-Ed, Penelec, and Penn Power:**  
Legal Department  
First Energy  
2800 Pottsville Pike  
Reading PA, 19612

**Citizens' Electric Company:**  
Citizens' Electric Company  
Attn: EGS Coordination  
1775 Industrial Boulevard  
Lewisburg, PA 17837

**Wellsboro Electric Company:**  
Wellsboro Electric Company  
Attn: EGS Coordination  
33 Austin Street  
P. O. Box 138  
Wellsboro, PA 16901

**UGI:**  
UGI Utilities, Inc.  
Attn: Rates Dept. – Choice Coordinator  
2525 N. 12th Street, Suite 360  
Post Office Box 12677  
Reading, Pa 19612-2677

**Pike County Light & Power Company:**  
Director of Customer Energy Services  
Orange and Rockland Company  
390 West Route 59  
Spring Valley, NY 10977-5300

## 7. FINANCIAL FITNESS

a. **BONDING:** In accordance with 66 Pa. C.S. Section 2809(c)(1)(i), the Applicant is required to file a bond or other instrument to ensure its financial responsibilities and obligations as an EGS. Therefore, the Applicant is...

- Furnishing the **original** (along with copies) of an initial bond, letter of credit or proof of bonding to the Commission in the amount of \$250,000.
- Furnishing the **original** (along with copies) of another initial security for Commission approval, to ensure financial responsibility.
- Filing for a modification to the \$250,000 requirement and furnishing the **original** (along with copies) of an initial bond, letter of credit or proof of bonding to the Commission in the amount of \$10,000. Applicant is required to provide information supporting an amount less than \$250,000. Such supporting information must include indication that the Applicant will not take title to electricity and will not pay electricity bills on behalf of its customers. Further details for modification may be described as well.

### **See Attachment C.**

- *At the conclusion of Applicant's first year of operation it is the intention of the Commission to tie security bonds to a percentage of Applicant's gross receipts resulting from the sale of generated electricity consumed in Pennsylvania. The amount of the security bond will be reviewed and adjusted on an annual basis.*
- *Example version of a bond and letter of credit are attached at Appendix D & E, Applicant's security must follow language from these examples.*
- *Any deviation from these examples must be identified in the application and may not be acceptable to the Commission.*

b. **FINANCIAL RECORDS, STATEMENTS, AND RATINGS:** Applicant must provide sufficient information to demonstrate financial fitness commensurate with the service proposed to be provided. Examples of such information which may be submitted include the following:



- Actual (or proposed) organizational structure including parent, affiliated or subsidiary companies. **N/A**
- Published Applicant or parent company financial and credit information (i.e. 10Q or 10K). (SEC/EDGAR web addresses are sufficient) – **N/A**
- Applicant's accounting statements, including balance sheet and income statements for the past two years. – **Attachment D**
- Evidence of Applicant's credit rating. Applicant may provide a copy of its Dun and Bradstreet Credit Report and Robert Morris and Associates financial form, evidence of Moody's, S&P, or Fitch ratings, and/or other independent financial service reports. – **Attachment E**
- A description of the types and amounts of insurance carried by Applicant which are specifically intended to provide for or support its financial fitness to perform its obligations as a licensee. – **Attachment F**
- Audited financial statements exhibiting accounts over a minimum two year period.
- Bank account statement, tax returns from the previous two years, or any other information that demonstrates Applicant's financial fitness. – **Attachment G**

c. **ACCOUNTING RECORDS CUSTODIAN:** Provide the name, title, address, telephone number, FAX number, and e-mail address of Applicant's custodian for its accounting records.

Angelo Poletis  
Principal  
SCH Tax & Advisory  
910 Ridgebrook Road  
Sparks, MD 21152  
Phone number: 410.403.1500  
apoletis@sandh.com

d. **TAXATION:** Complete the TAX CERTIFICATION STATEMENT attached as Appendix F to this application.

*All sections of the Tax Certification Statement must be completed. Absence (submitting N/A) of any of the TAX identifications numbers (items 7A through 7C) shall be accompanied by supporting documentation or an explanation validating the absence of such information.*

*Items 7A and 7C on the Tax Certification Statement are designated by the Pennsylvania Department of Revenue. Item 7B on the Tax Certification Statement is designated by the Internal Revenue Service.*

## **8. TECHNICAL FITNESS:**

To ensure that the present quality and availability of service provided by electric utilities does not deteriorate, the Applicant shall provide sufficient information to demonstrate technical fitness commensurate with the service proposed to be provided.

a.) **EXPERIENCE, PLAN, STRUCTURE:** such information may include:

- Applicant's previous experience in the electricity industry. **See Attachment H\_**
- Summary and proof of licenses as a supplier of electric services in other states or jurisdictions. **See Attachment I**
- Type of customers and number of customers Applicant currently serves in other jurisdictions. **See Attachment H**

- Staffing structure and numbers as well as employee training commitments.

**See Attachment H.**

- Business plans for operations within the Commonwealth. **See Attachment H.**

- Documentation of membership in PJM, ECAR, MAAC, other regional reliability councils, or any other membership or certification that is deemed appropriate to justify competency to operate as an EGS within the Commonwealth.

**N/A**

- Any other information appropriate to ensure the technical capabilities of the Applicant.

**b.) OFFICERS:** Identify Applicant's chief officers including names and their professional resumes.

Jason Schwartzberg  
President

Phil Croskey  
CEO

Paul Clary  
Secretary

**See Attachment J.**

**c.) FERC FILING:** Applicant has:

- Filed an Application with the Federal Energy Regulatory Commission to be a Power Marketer.
- Received approval from FERC to be a Power Marketer at Docket or Case Number \_\_\_\_\_.
- Not applicable

## **9. DISCLOSURE STATEMENT:**

**Disclosure Statements:** If proposing to serve Residential and/or Small Commercial (under 25 kW) customers, provide a Residential and/or Small Commercial disclosure statement. A sample disclosure statement is provided as Appendix G to this Application.

- Electricity should be priced in clearly stated terms to the extent possible. Common definitions should be used. All consumer contracts or sales agreements should be written in plain language with any exclusions, exceptions, add-ons, package offers, limited time offers or other deadlines prominently communicated. Penalties and procedures for ending contracts should be clearly communicated.

***Not applicable for an applicant applying for a license exclusively as a broker/marketer.***

**N/A (Broker/Marketer Applicant)**

## 10. VERIFICATIONS, ACKNOWLEDGEMENTS, AND AGREEMENTS

- a. **PJM LOAD SERVING ENTITY REQUIREMENT:** As a prospective EGS, the applicant understands that those EGSs which provide retail electric supply service (i.e. takes title to electricity) must provide either:

- proof of registration as a PJM Load Serving Entity (LSE), or
- proof of a contractual arrangement with a registered PJM LSE that facilitates the retail electricity services of the EGS.

The Applicant understands that compliance with this requirement must be filed within 120 days of the Applicant receiving a license. As well, the Applicant understands that compliance with this requirement may be filed with this instant application.

*(Select only one of the following)*

- AGREED** - Applicant has included compliance with this requirement in the instant application, labeled in correspondence with this section (10).
- AGREED** - Applicant will provide compliance with this requirement within 120 days of receiving its license
- ACKNOWLEDGED** - Applicant is not proposing to provide retail electric supply service at this time, and therefore is not presently obligated to provide such information

- b. **STANDARDS OF CONDUCT AND DISCLOSURE:** As a condition of receiving a license, Applicant agrees to conform to any Uniform Standards of Conduct and Disclosure as set forth by the Commission. Further, the Applicant agrees that it must comply with and ensure that its employees, agents, representatives, and independent contractors comply with the standards of conduct and disclosure set out in Commission regulations at 52 Pa. Code § 54.43.

**AGREED**

- c. **REPORTING REQUIREMENTS:** Applicant agrees to provide the following information to the Commission or the Department of Revenue, as appropriate:

- **Retail Electricity Choice Activity Reports:** The regulations at 52 Pa. Code §§ 54.201--54.204 require that all active EGSs report sales activity information. An EGS will file an annual report reporting for customer groups defined by annual usage. Reports must be filed using the appropriate report form that may be obtained from the PUC's Secretary's Bureau or the forms officer, or may be down-loaded from the PUC's internet web site.
- **Reports of Gross Receipts:** Applicant shall report its Pennsylvania intrastate gross receipts to the Commission on a quarterly and year to date basis no later than 30 days following the end of the quarter.
- The Treasurer or other appropriate officer of Applicant shall transmit to the Department of Revenue by March 15, an annual report, and under oath or affirmation, of the amount of gross receipts received by Applicant during the prior calendar year.
- Applicant shall report to the Commission the percentages of total electricity supplied by each fuel source on an annual basis:
- Applicant will be required to meet periodic reporting requirements as may be issued by the Commission to fulfill the Commission's duty under Chapter 28 pertaining to reliability and to inform the Governor and Legislature of the progress of the transition to a fully competitive electric market.

X AGREED

- d. **TRANSFER OF LICENSE:** The Applicant understands that if it plans to transfer its license to another entity, it is required to request authority from the Commission for permission prior to transferring the license. See 66 Pa. C.S. Section 2809(D). Transferee will be required to file the appropriate licensing application.

X AGREED

- e. **ASSESSMENT:** The Commission does not presently assess Electric Generation Suppliers for the purposes of recovery of regulatory expenses; see *PPL Energyplus, LLC v. Commonwealth*, 800 A.2d 360 (Pa. Cmwlth. 2002).

X ACKNOWLEDGED

- f. **FURTHER DEVELOPMENTS:** Applicant is under a continuing obligation to amend its application if substantial changes occur to the information upon which the Commission relied in approving the original filing. See 52 Pa. Code § 54.34.

X AGREED

- g. **FALSIFICATION:** The Applicant understands that the making of false statement(s) herein may be grounds for denying the Application or, if later discovered, for revoking any authority granted pursuant to the Application. This Application is subject to 18 Pa. C.S. §§4903 and 4904, relating to perjury and falsification in official matters.

X AGREED

- h. **NOTIFICATION OF CHANGE:** If your answer to any of these items changes during the pendency of your application or if the information relative to any item herein changes while you are operating within the Commonwealth of Pennsylvania, you are under a duty to so inform the Commission, within twenty (20) days, as to the specifics of any changes which have a significant impact on the conduct of business in Pennsylvania. See 52 Pa. Code § 54.34.

X AGREED

- i. **CEASING OF OPERATIONS:** Applicant is also required to officially notify the Commission if it plans to cease doing business in Pennsylvania, 90 days prior to ceasing operations.

X AGREED

- j. **Electronic Data Interchange:** The Applicant acknowledges the Electronic Data Interchange (EDI) requirements and the relevant contacts for each EDC, as listed at appendix J.

X      AGREED

- k. **FEE:** The Applicant has enclosed or paid the required initial licensing fee of \$350.00 payable to the Commonwealth of Pennsylvania.

X      PAYMENT ENCLOSED

## 11. AFFIDAVITS

- a.) **APPLICATION AFFIDAVIT:** Complete and submit with your filing an officially notarized Application Affidavit stating that all the information submitted in this application is truthful and correct. An example copy of this Affidavit can be found at Appendix A. **See Appendix A.**
- b.) **OPERATIONS AFFIDAVIT:** Provide an officially notarized affidavit stating that you will adhere to the reliability protocols of the North American Electric Reliability Council, the appropriate regional reliability council(s), and the Commission, and that you agree to comply with the operational requirements of the control area(s) within which you provide retail service. An example copy of this Affidavit can be found at Appendix B. **See Appendix B.**

## 12. NEWSPAPER PUBLICATIONS

Notice of filing of this Application must be published in newspapers of general circulation covering each county in which the applicant intends to provide service. Below is a list of newspapers which cover the publication requirements for Electric Generation Suppliers looking to do business in Pennsylvania.

The newspapers in which proof of publication is required is dependent on the service territories the applicant is proposing to serve. The chart below dictates which newspapers are necessary for each EDC. If the applicant is proposing to serve the entire Commonwealth, please file proof of publication in all seven newspapers.

Please file with the Commission the Certification of Publication, along with a photostatic copy of the notice to complete the notice requirements.

Proof of newspaper publications must be filed with the initial application. Applicants **do not** need a docket number in their publication. Docket numbers will be issued when all criteria on the item 14 checklist (see below) are satisfied.

	<u>Duquesne</u>	<u>Met Ed</u>	<u>PECO</u>	<u>Penelec</u>	<u>Penn Power</u>	<u>PPL</u>	<u>UGI</u>	<u>West Penn</u>	<u>Entire Commonwealth</u>
Philadelphia Daily News		X	X			X			X
Harrisburg Patriot-News		X		X		X		X	X
Scranton Times Tribune		X		X		X	X		X
Williamsport Sun Gazette				X		X		X	X
Johnstown Tribune Democrat				X				X	X
Erie Times-News				X	X				X
Pittsburgh Post-Gazette	X				X			X	X

**13. SIGNATURE**

Applicant: Maryland Energy Advisors

By: Phil Croskey

Title: CEO



**14. CHECKLIST**

For the applicant's convenience, please use the following checklist to ensure all relevant sections are complete. The Commission Secretary's Bureau will not accept an application unless each of the following sections are complete.

**Applicant: Maryland Energy Advisors**

Applicant's Use	✓	<b>Signature</b>	
	✓	<b>Filing Fee</b>	
		<b>Application Affidavit</b>	
		<b>Operations Affidavit</b>	
	✓	<b>Proof of Publication</b>	
	✓	<b>Bond or Letter of Credit</b>	
	✓	<b>Tax Certification Statement</b>	
	✓	<b>Commonwealth Department of State Verification</b>	
	✓	<b>Certificate of Service</b>	

PUC Secretary's Bureau Use

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Appendix A

APPLICATION AFFIDAVIT

State of Maryland :  
:  
:  
Baltimore City :

ss.

Phil Croskey, Affiant, being duly [sworn/affirmed] according to law, deposes and says that:

[He/she is the CEO (Office of Affiant) of Maryland Energy Advisors (Name of Applicant);]

[That he/she is authorized to and does make this affidavit for said Applicant;]

That the Applicant herein Maryland Energy Advisors has the burden of producing information and supporting documentation demonstrating its technical and financial fitness to be licensed as an electric generation supplier pursuant to 66 Pa. C.S. § 2809 (B).

That the Applicant herein Maryland Energy Advisors has answered the questions on the application correctly, truthfully, and completely and provided supporting documentation as required.

That the Applicant herein Maryland Energy Advisors acknowledges that it is under a duty to update information provided in answer to questions on this application and contained in supporting documents.

That the Applicant herein Maryland Energy Advisors acknowledges that it is under a duty to supplement information provided in answer to questions on this application and contained in supporting documents as requested by the Commission.

That the facts above set forth are true and correct 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 hearing.

  
\_\_\_\_\_  
Signature of Affiant

Sworn and subscribed before me this 24<sup>th</sup> day of September, 2014.

  
\_\_\_\_\_  
Signature of official administering oath

Embossed Hereon Is My  
Baltimore County, Maryland Notary Public Seal  
My Commission Expires June 03, 2017  
My commission expires \_\_\_\_\_  
JUSTICE PATRICK ETHEM





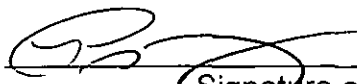


**Appendix B (Continued)**

That Maryland Energy Advisors, the Applicant herein, acknowledges that it has a statutory obligation to conform with 66 Pa. C.S. §506, §2807 (C), §2807(D)(2), §2809(B) and the standards and billing practices of 52 PA. Code Chapter 56.

That the Applicant agrees to provide all consumer education materials and information in a timely manner as requested by the Bureau of Public Liaison or other Commission bureaus. Materials and information requested may be analyzed by the Commission to meet obligations under applicable sections of the law.

That the facts above set forth are true and correct/true and correct to the best of his/her knowledge, information, and belief.

  
\_\_\_\_\_  
Signature of Affiant

Sworn and subscribed before me this 24<sup>th</sup> day of September, 2014.

  
\_\_\_\_\_  
Signature of official administering oath

Baltimore County, Maryland Notary Public Seal  
My Commission Expires June 03, 2017  
JUSTIN PATRICK ETHEM

My commission expires \_\_\_\_\_.

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## Appendix D

Page 1 of 2

PA PUBLIC UTILITY COMMISSION  
SECRETARY'S BUREAU

### Electric Generation Supplier License Bonds

Bonds submitted in order to satisfy the licensing process must comply with the following:

The bond in the amount of \$250,000 should name the Pennsylvania Public Utility Commission as the obligee or beneficiary, and should contain the following language:

This bond is written in accordance with Section 2809(c)(1)(i) of the Public Utility Code, 66 Pa. C.S. § 2809(c)(1)(i), to assure compliance with applicable provisions of the Public Utility Code, 66 Pa. C.S. §§101, et seq., and the rules and regulations of the Pennsylvania Public Utility Commission by the Principle as a licensed electric generation supplier; to ensure the payment of Gross Receipts Tax as required by Section 2810 of the Public Utility Code, 66 Pa. C.S. § 2810; and to ensure the supply of electricity at retail in accordance with contracts, agreements or arrangements. Payment of claims shall have the following priority: (i) The Commonwealth; (ii) Electric Distribution Companies for the reimbursement of Gross Receipts Tax; and (iii) Private individuals. Proceeds of the bond may not be used to pay any penalties or fines levied against the Principal for violations of the law, or for payment of any other tax obligations owed to the Commonwealth.

The original and two copies of the bond must be submitted to the Office of the Secretary, Pa. Public Utility Commission, P.O. Box 3265, Harrisburg, PA 17105-3265. The entry date of the Commission's Order will be the effective date for the license.

PENNSYLVANIA DEPARTMENT OF STATE  
BUREAU OF CORPORATIONS AND CHARITABLE ORGANIZATIONS

Application for Registration of Fictitious Name  
54 Pa.C.S. § 311

Name: **CT - COUNTER**  
Address:  
City: **9322625 SOPA 4**

Document will be returned to the name and address you enter to the left.

Commonwealth of Pennsylvania  
FICTITIOUS NAME 2 Page(s)



Fee: \$70

In compliance with the requirements of 54 Pa.C.S. § 311 (relating to registration), the undersigned entity(ies) desiring to register a fictitious name under 54 Pa.C.S. Ch. 3 (relating to fictitious names), hereby state(s) that:

1. The fictitious name is:  
**PointClickSwitch.com**

2. A brief statement of the character or nature of the business or other activity to be carried on under or through the fictitious name is:  
**Energy Brokerage - Energy shopping comparison site**

3. The address, including number and street, if any, of the principal place of business (P.O. Box alone is not acceptable):  
**309 S. Exeter Street, Suite 500 Baltimore MD 21202 Baltimore City**  
Number and street City State Zip County

4. The name and address, including number and street, if any, of each individual interested in the business is:  
Name Number and Street City State Zip

5. Each entity, other than an individual, interested in such business is (are):

Maryland Energy Advisors LLC	LLC	Maryland
Name	Form of Organization	Organizing Jurisdiction
509 S. Exeter Street Suite 500 Baltimore, MD 21202		
Principal Office Address		
C T Corporation System		County: Dauphin
PA Registered Office, if any		
Name	Form of Organization	Organizing Jurisdiction
Principal Office Address		
PA Registered Office, if any		

6. The applicant is familiar with the provisions of 54 Pa.C.S. § 332 (relating to effect of registration) and understands that filing under the Fictitious Names Act does not create any exclusive or other right in the fictitious name.

7. Optional: The name(s) of the agent(s), if any, any one of whom is authorized to execute amendments to, withdrawals from or cancellation of this registration in behalf of all then existing parties to the registration, is (are):

IN TESTIMONY WHEREOF, the undersigned have caused this Application for Registration of Fictitious Name to be executed this

24 day of October, 2014

Individual Signature

Individual Signature

Individual Signature

Individual Signature

Maryland Energy Advisors LLC

Entity Name

Entity Name

*Jason Schwartzberg*  
Jason Schwartzberg

Signature

Member

Title

Title

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PA PUBLIC UTILITY COMMISSION  
SECRETARY'S BUREAU


Attachment A

**STATE OF MARYLAND**  
**Department of Assessments and Taxation**

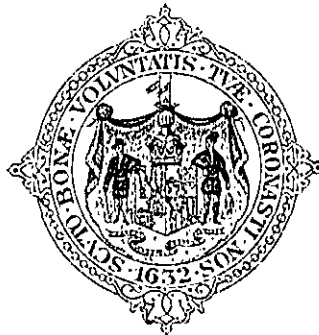
I, PAUL B. ANDERSON OF THE STATE DEPARTMENT OF ASSESSMENTS AND TAXATION OF THE STATE OF MARYLAND, DO HEREBY CERTIFY THAT THE DEPARTMENT, BY LAWS OF THE STATE, IS THE CUSTODIAN OF THE RECORDS OF THIS STATE RELATING TO LIMITED LIABILITY COMPANIES, OR THE RIGHTS OF LIMITED LIABILITY COMPANIES TO TRANSACT BUSINESS IN THIS STATE, AND THAT I AM THE PROPER OFFICER TO EXECUTE THIS CERTIFICATE.

I FURTHER CERTIFY THAT MARYLAND ENERGY ADVISORS LLC, REGISTERED APRIL 06, 2010, IS A LIMITED LIABILITY COMPANY EXISTING UNDER AND BY VIRTUE OF THE LAWS OF THE STATE OF MARYLAND, AND THAT THE LIMITED LIABILITY COMPANY IS AT THE TIME OF THIS CERTIFICATE IN GOOD STANDING TO TRANSACT BUSINESS.

IN WITNESS WHEREOF, I HAVE HEREUNTO SUBSCRIBED MY SIGNATURE AND AFFIXED THE SEAL OF THE STATE DEPARTMENT OF ASSESSMENTS AND TAXATION OF MARYLAND AT BALTIMORE ON THIS OCTOBER 09, 2013.



Paul B. Anderson  
Charter Division



*301 West Preston Street, Baltimore, Maryland 21201*  
*Telephone Balto. Metro (410) 767-1340 / Outside Balto. Metro (888) 246-5941*  
*MRS (Maryland Relay Service) (800) 735-2258 TT/Voice*  
*Fax (410) 333-7097*

## Attachment B

ARTICLES OF ORGANIZATION

The undersigned, with the intention of creating a Maryland Limited Liability Company files the following Articles of Organization:

(1) The name of the Limited Liability Company is: Maryland Energy Advisers LLC

(2) The purpose for which the Limited Liability Company is filed is as follows: TO provide energy brokerage and marketing services

(3) The address of the Limited Liability Company in Maryland is 11811 Hunters Run Dr Cockeyville MD 21030

(4) The resident agent of the Limited Liability Company in Maryland is Jason Schwartzberg whose address is 11811 Hunters Run Dr Cockeyville MD 21030

(5) Jason Schwartzberg

(6) Jason Schwartzberg  
Resident Agent  
I hereby consent to my designation in this document.

Signature(s) of Authorized Person(s)

Filing party's return address:

11811 Hunters Run Dr Cockeyville MD 21030

STATE OF MARYLAND  
I hereby certify that this is a true and complete copy of the 2 page document on file in this office. DATED: 4-6-10  
STATE DEPARTMENT OF ASSESSMENTS AND TAXATION  
BY: Kimberly Johnson, Custodian  
This stamp replaces our previous certification system. Effective: 6/95



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PA PUBLIC UTILITY COMMISSION  
SECRETARY'S BUREAU

Attachment C

Bond will be filed separately

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Attachment D

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PA PUBLIC UTILITY COMMISSION  
SECRETARY'S BUREAU

Attachment H

### Applicant Experience in the Electricity Industry

Formed in 2010, energy brokerage firm Maryland Energy Advisors LLC has developed strategic partnerships with suppliers, utilities and other energy companies to provide unparalleled service. MD Energy Advisors is licensed to broker electricity in 4 states (Maryland, Washington DC, Illinois, and Connecticut). MD Energy Advisors manages 250 million kWh for residential and commercial clients in those 4 states. MD Energy Advisors innovative approach to energy marketing led them to develop the first web based clearinghouse [www.PointClickSwitch.com](http://www.PointClickSwitch.com) for energy choice shoppers in the State of Maryland, Illinois, and Washington DC where residential customers have the options to compare supplier rates and save.

There are 3 principals (Phil Croskey, Jason Schwartzberg, and Paul Clary) of the company who handle all marketing and business transactions. MD Energy Advisors primary business plan in Pennsylvania is to commercial office space throughout the State of Pennsylvania. MD Energy Advisors core competence has been working with property owners where operating expenses (energy) have a direct impact on asset profitability.

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PA PUBLIC UTILITY COMMISSION  
SECRETARY'S BUREAU

*Attachment I*

PUBLIC SERVICE COMMISSION OF THE DISTRICT OF COLUMBIA  
1333 H STREET N.W., 2ND FLOOR, WEST TOWER  
WASHINGTON, D.C. 20005

ORDER

March 26, 2013

**FORMAL CASE NO. EA 2013-04 IN THE MATTER OF THE APPLICATION OF MARYLAND ENERGY ADVISORS, LLC D/B/A POINTCLICKSWITCH.COM FOR AN ELECTRICITY LICENSE, Order No. 17099**

1. By this Order, the Public Service Commission of the District of Columbia (“Commission”) grants a license to Maryland Energy Advisors, LLC d/b/a PointClickSwitch.com (“Maryland Energy Advisors” or “Applicant”) to function as an electricity supplier in the District of Columbia.<sup>1</sup> Specifically, Maryland Energy Advisors intends to operate as a broker of electricity for residential, commercial and industrial customers in the District of Columbia, pursuant to Section 34-1505 of the “Retail Electric Competition and Consumer Protection Act of 1999 (“Act”).”<sup>2</sup>

2. On February 20, 2013, Maryland Energy Advisors filed its license application.<sup>3</sup> Pursuant to the Commission’s licensing requirements as set forth in Order No. 11796,<sup>4</sup> Maryland Energy Advisors has provided the following information:

- a) Proof of technical and managerial competence;
- b) An affidavit of compliance with applicable Federal and District of Columbia environmental laws and regulations dated January 30, 2013;
- c) Proof of financial integrity to include financial statements;
- d) Proof that Maryland Energy Advisors has registered with the Department of Consumer and Regulatory Affairs to do business in the District of Columbia;

---

<sup>1</sup> D.C. Official Code § 34-1501(17) (2010 Repl.) defines, in part, an electricity supplier as “a person, including an aggregator, broker, or marketer, who generates electricity; sells electricity; or purchases, brokers, arranges or markets electricity for sale to customers.”

<sup>2</sup> D.C. Official Code § 34-1505; *see generally* §§ 34-1501-1520.

<sup>3</sup> *Formal Case No. EA 2013-04, In the Matter of the Application of Maryland Energy Advisors, LLC d/b/a PointClickSwitch.com for an Electricity License*. Application of Maryland Energy Advisors, LLC d/b/a PointClickSwitch.com filed February 20, 2013. The Applicant filed supplemental information regarding its application on March 22, 2013.

<sup>4</sup> *Formal Case No. 945, In the Matter of the Investigation into Electric Service Market Competition and Regulatory Practices*, Order No. 11796 at Attachment C, rel. September 20, 2000.

- e) An affidavit that Maryland Energy Advisors is subject to all applicable taxes;
- f) An affidavit dated January 30, 2013, stating that Maryland Energy Advisors will comply with all the requirements of all orders and regulations of the Commission; and
- g) Applicant's website address: <http://www.mdenergyadvisors.com>; and [www.pointclickswitch.com/](http://www.pointclickswitch.com/).

3. After a complete review of the application, the Commission finds that granting the application of Maryland Energy Advisors, LLC d/b/a PointClickSwitch.com will serve the public interest. The information contained in its application demonstrates that the Applicant has the ability and the financial integrity to serve electricity customers in the District of Columbia.

**THEREFORE, IT IS ORDERED THAT:**

4. The application of Maryland Energy Advisors, LLC d/b/a PointClickSwitch.com for a license to conduct business in the District of Columbia as an electricity supplier is hereby **GRANTED**.

**A TRUE COPY:**

**BY DIRECTION OF THE COMMISSION:**



**CHIEF CLERK:**

**BRINDA WESTBROOK-SEDGWICK  
COMMISSION SECRETARY**

STATE OF ILLINOIS

ILLINOIS COMMERCE COMMISSION

Maryland Energy Advisors LLC :  
: :  
Application for Licensure of :  
Agents, Brokers and Consultants : 11-0473  
under Section 16-115C of the :  
Public Utilities Act. :

ORDER

By the Commission:

**I. PRELIMINARY MATTERS**

On June 8, 2011, Maryland Energy Advisors LLC ("Applicant") filed a verified application with the Illinois Commerce Commission ("Commission") requesting a certificate of service authority to operate as an agent, broker or consultant ("ABC") in Illinois pursuant to Section 16-115C of the Public Utilities Act ("Act"), 220 ILCS 5/1-101 *et seq.*, and 83 Ill. Adm. Code 454 ("Part 454"). The Administrative Law Judge requested additional information and clarification of certain matters contained in the Application. The Applicant filed a verified response providing the requested information. Applicant requests authority to offer services as an ABC for the procurement or sale of retail electricity supply for third parties in the State of Illinois.

**II. REQUIREMENTS FOR ALL APPLICANTS UNDER SECTION 16-115C OF THE ACT**

Applicant is a business organized under the laws of Maryland and licensed to transact business in Illinois. Applicant has certified that it will comply with all applicable regulations; that it will comply with informational and reporting requirements established by Commission rule; that it will comply with informational and reporting requirements pursuant to Section 16-115C of the Act; and that it will comply with all other applicable laws, regulations, terms, and conditions required to the extent they have application to the services being offered by an ABC. Applicant has agreed to ensure that any person who acts on its behalf will comply with all applicable sections of Part 454. Applicant agrees that it will remain in compliance with the provisions of the Act and Part 454, and will ensure that authorizations received from customers, and all other applicable records are retained for a period of not less than three calendar years after the calendar year in which they were created. Applicant has agreed to adopt and follow rules and procedures to preserve the confidentiality of its customers' data.



### **III. FINANCIAL, TECHNICAL, AND MANAGERIAL REQUIREMENTS OF SECTION 16-115C**

Pursuant to the requirements of Section 454.80 of Part 454, Applicant provided a surety bond in the amount of \$5,000 issued by a qualifying surety authorized to transact business in Illinois. Applicant submitted an original surety bond in satisfaction of Section 454.80.

Applicant is required by Part 454.60 to demonstrate that it meets the managerial qualifications necessary to provide services as an ABC. Applicant must further provide an organizational chart that indicates the position of persons which satisfy the managerial qualification. Applicant has demonstrated that it meets the managerial qualifications set forth in Part 454.60, as demonstrated in Attachment 1. Attachment 2 includes an exhibit containing a corporate organizational chart and identifying the persons who are being used to meet the requirements of Part 454.60(a). Attachment 1 includes an exhibit containing occupational background information on the person or persons who are being used to meet the requirements of Part 454.60(a).

Applicant is required by Part 454.70 to demonstrate that it meets the technical qualifications necessary to provide services as an ABC. Applicant has demonstrated that it meets the technical qualifications set forth in Part 454.70 with the information provided, including the information included in Attachment 4. Attachment 4 includes an exhibit containing occupational background information on the person or persons who are being used to meet the requirements of Part 454.70(a).

The Applicant indicates in its application that it is licensed as an Electricity Broker in Maryland; and that it has not had any complaints filed against it for its provision of services in the gas or electric industry.

Applicant further agrees to comply with the Code of Conduct for ABCs contained in Section 454.90.

### **IV. COMMISSION CONCLUSION AND CERTIFICATE OF SERVICE AUTHORITY**

The Commission has reviewed the application and attachments along with the supplementary information provided by Applicant regarding the technical and managerial requirements and all other requirements of the Act and Part 454 and finds that the Applicant sufficiently demonstrates compliance with the requirements.

*The Commission concludes, therefore, that Applicant's request for a certificate of service authority to operate as an ABC in Illinois should be granted and should include the following authority:*

CERTIFICATE OF SERVICE AUTHORITY

IT IS CERTIFIED that Maryland Energy Advisors LLC is granted service authority to operate as an agent, broker or consultant for the procurement or sale of retail electricity supply for third parties in the State of Illinois.

**V. FINDINGS AND ORDERING PARAGRAPHS**

The Commission, having reviewed the entire record, is of the opinion and finds that:

- (1) Maryland Energy Advisors LLC, a business organized under the laws of Maryland, seeks a certificate of service authority to operate as an agent, broker or consultant under Section 16-115C of the Act;
- (2) the Commission has jurisdiction over the party hereto and the subject matter hereof;
- (3) the recitals of fact and conclusions reached in the prefatory portion of this Order are supported by the record and are hereby adopted as findings of fact;
- (4) Applicant has demonstrated that it possesses sufficient financial, managerial and technical resources and abilities to provide services as an agent, broker or consultant for the procurement or sale of retail electricity supply to third parties in the State of Illinois;
- (5) Applicant has complied with Section 16-115C of the Act and Part 454; and
- (6) Maryland Energy Advisors LLC should be granted the certificate of service authority to operate as an agent, broker or consultant as specified in this Order.

IT IS THEREFORE ORDERED by the Illinois Commerce Commission that Maryland Energy Advisors LLC is hereby granted a Certificate of Service Authority authorizing it to operate as an agent, broker or consultant; said Certificate of Service Authority shall read as that set forth in Section IV of this Order.

IT IS FURTHER ORDERED that Maryland Energy Advisors LLC shall comply with all applicable Commission rules and orders now and as hereafter amended.

IT IS FURTHER ORDERED that, subject to the provisions of Section 10-113 of the Public Utilities Act and 83 Ill. Adm. Code 200.880, this Order is final; it is not subject to the Administrative Review Law.

By order of the Commission this 8th day of September, 2011.

(SIGNED) DOUGLAS P. SCOTT

Chairman

DOUGLAS R. M. NAZARIAN  
CHAIRMAN

HAROLD D. WILLIAMS  
SUSANNE BROGAN  
LAWRENCE BRENNER  
THERESE M. GOLDSMITH



## PUBLIC SERVICE COMMISSION

#15, 6/2/10 AM, ML# 122866  
License Reference No.: IR-1954

June 2, 2010

Mr. Jason Schwartzberg, President  
Maryland Energy Advisors, LLC  
P. O. Box 1051  
Cockeysville, MD 21030

Dear Mr. Schwartzberg:

On April 30, 2010, Maryland Energy Advisors, LLC filed an Application for a license to supply electricity or electric generation services in Maryland under COMAR 20.51. The Company proposes to provide electricity supplier services in Maryland for residential, commercial and industrial customers without restrictions on the number and size of end use customers as described in the application.

After considering this matter at the June 2, 2010 Administrative Meeting, the Commission granted Maryland Energy Advisors, LLC a license to supply electricity or electric generation services in Maryland in accordance with its Application (License Reference Number IR-1954). The license granted by the Commission under this Letter Order is limited solely to electricity broker services to residential, commercial and industrial customers.

The Commission indicated its concern that the Company's name and acronym could be misleading or cause confusion to the customer. Consequently, the Commission directed the Company to share with Staff how the Company intends to market its service to avoid causing confusion or misleading customers.

Finally, Maryland Energy Advisors, LLC is reminded that it is under a continuing obligation to notify the Commission of any substantial changes to the information upon which the Commission relied in granting this license. A copy of the supplemental or updated information is required to be filed concurrently with the Office of People's Counsel.

By Direction of the Commission,

Terry J. Romine  
Executive Secretary

TJR/gjd

c: Phil VanderHeyden, Electricity Division

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PA PUBLIC UTILITY COMMISSION  
SECRETARY'S BUREAU

Attachment J

# Paul T. Clary

Paul@mdenergyadvisors.com  
1612 East Cold Spring Lane  
Baltimore, MD 21218  
Cell: (410) 409-7954

## MARYLAND ENERGY ADVISORS

### Vice President

Shape and develop strategy and organization.

Baltimore, MD  
April 2010 – Pres

- Set performance goals tailored to each division
- Improvement of quality by researching best practices and identifying new/needed skills, processes, or methods
- Advise the President on strategic business development and key planning issues that relate and impact the operations of the company.

## BALTIMORE DEVELOPMENT CORPORATION

### Economic Development Officer – West Team

Baltimore, MD  
December 2008 – April 2010

Project manager responsible for overseeing day-to-day economic development initiatives.

- Serve as project manager on the \$1.4 billion Westport Waterfront, a land redevelopment project in the City of Baltimore. Once build out is complete project will generate \$800+ million in new taxes for the City of Baltimore and over 15 thousand permanent jobs.
- Develop financial models used to analyze and recommend financing and strategic alternatives for a \$150+ million Tax Increment Finance (TIF) bond issuance.
- Served as project manager on the \$75 million Fitzgerald development project. Negotiated a \$13 million public subsidy known as a Payment in Lieu of Taxes (PILOT). Once completed project will include 275 rental units and generate \$200+ thousand in new taxes for the City of Baltimore.
- Present financial analysis and project recommendations to audiences including: the Mayor's Office, Board of Directors, Executive staff, civic and municipal parties, developers, legislators, and members of the Board of Estimates and Planning Commission.

## BALTIMORE DEVELOPMENT CORPORATION

### Assistant Economic Development Officer – West Team

Baltimore, MD  
July 2007 – December 2008

Analyzed and evaluated the progress of major urban development and redevelopment projects.

- Co-Led the implementation effort for the Middle Branch Master Plan. Created and appointed members of the Middle Branch Task Force, an interagency working group focused on executing the Plan and carrying forward its vision and recommendations.
- Successfully led the Base Realignment and Closure (BRAC) Zone designation effort for the City of Baltimore, allowing the City to receive priority consideration for financing assistance from various State agencies.
- Responded to local legislative correspondence, reviewed and edited agency testimony for consistency with agency goals.

## EDUCATION

MORGAN STATE UNIVERSITY – Earl G. Graves School of Business  
Bachelors of Business Administration

Baltimore, MD  
May 2007

## MEMBERSHIP/VOLUNTEER

U.S. Chamber of Commerce  
Rebuilding Together  
Our Daily Bread

# Jason B. Schwartzberg

Jason@mdenergyadvisors.com  
11811 Hunters Run Drive  
Cockeysville, MD 21030  
Cell: (443) 956-7853

## PROFESSIONAL EXPERIENCE

**Maryland Energy Advisors**, Baltimore, Maryland  
*President*

April 2010-Present

- Establish and maintain supplier relationships
- Assist commercial and residential energy customers procure electricity from alternative suppliers
- Formulate marketing direction and program

**A&R Development**, Baltimore, Maryland  
*Development Manager*

August 2011-April 2013

- Perform project management responsibilities for multiple real estate and business development projects
- Guide projects through the City approval process
- Analyze development budgets, pro formas and associated City tax benefits to make recommendations regarding project feasibility to executive staff,

**Baltimore Development Corporation**, Baltimore, Maryland  
*Economic Development Officer*

May 2008-August 2011

- Perform project management responsibilities for multiple real estate and business development projects
- Guide projects through the City approval process
- Analyze development budgets, pro formas and associated City tax benefits to make recommendations regarding project feasibility to executive staff, board of directors, and Mayor.
- Negotiate leases, land purchase and sale agreements
- Identify and acquire sites for redevelopment.
- Propose business and real estate development projects to senior staff and advocate for their implementation based on research, market intelligence, and community outreach

## EDUCATION

**Loyola College in Maryland**, Baltimore, Maryland  
Master of Business Administration; G.P.A. 3.62/4.0

May 2008

**Franklin and Marshall College**, Lancaster, Pennsylvania  
Bachelor of Arts in Government; Dean's List; G.P.A. 3.27/4.0  
Varsity Baseball: Four-year letter winner

May 2003

## COMMUNITY INVOLVEMENT

**Young Leadership Council**, Baltimore, Maryland

September 2009-September 2011

- Two-year program, that seeks to inspire, educate and engage Jewish adults ages 22-45 through volunteer activities, fundraising, leadership training and social programs.

**McDonogh Alumni Executive Council**, Owings Mills, Maryland

September 2010-August 2016

- The council's principal function is to support the school by example and service and to provide guidance to the Alumni Office

1705 Forest Creek Dr.  
Hanover, MD 21076

Phone 410 961-4299  
E-mail  
pcroskey@aol.com

## Philip E. Croskey

---

### Profile

A results-driven executive committed to leading an organization on key principles...integrity, hard work, and fiscal discipline.

### Professional Experience

April 2010 – Present      Maryland Energy Advisors LLC      Baltimore, MD  
**CEO**

- Responsible for Strategic Direction of Company.
- Provide oversight of Startup Company.
- Assist commercial and residential energy customers procure energy from alternative suppliers.
- Develop and oversee implementation of sales team.

June 2005 - Oct 2012      Baltimore Development Corp      Baltimore, MD  
**Director of Economic Development – West Team**

- Responsible for economic development activities for West Baltimore. Including but limited to increasing the tax base in West Baltimore and identifying opportunities for job creation through retention and attraction of business.
- Managing and overseeing progress for the City's \$1.4 billion Westport project that will produce \$350 million in net new property taxes over 20 years. While working with the City of Baltimore Finance Department to issue the largest Tax Increment Financing bond bill of \$160 million.
- Negotiated land disposition agreement for the \$400 million development of 11-acre site along the Middle Branch known as Gateway South.
- Overseeing the \$1.8 billion project known as State Center.
- Managed the \$6 million redevelopment of the former Northern District Police Station.
- Managing redevelopment of the Charles North District a \$200M implementation of the Charles North Master Plan.
- Managed the \$30 million relocation and development of New Psalmist Baptist to the Seton Business Park
- Managed a staff of four, providing a team oriented environment where everyone is given the encouragement to succeed.

January 2008 – August 2009      Park Heights Renaissance Inc.      Baltimore, MD  
**Interim President & CEO**

- Responsible for oversight and implementation of the Park Heights Master Plan.
- Oversaw day to day operations of the organization.
- Initiated all facets of the startup operation for the Park Height Renaissance (PHR).
- Management and oversight of the budget for PHR.
- Raised capital for the organization and community including \$4.5MM from the State of Maryland, \$50K in Community Investment Tax Credits, \$25k from Enterprise Community Partners.
- Formulated strategic direction and staffing needs for organization.
- Established the Park Heights Residents/Community Council.



- Oversight of the Home Improvement Loan where 43 homeowners to date in Park Heights have received extensive renovation to their homes and top quality service.
- Hired and managed existing staff of four. Providing a team first environment where everyone feels vested in the success of the organization.

May 2004 – March 2005 MBNA America Wilmington, DE

**Senior Officer – Business Development, Consumer Lending**

- Developed targeted direct mail marketing material and implemented strategies that resulted in 50,000 accounts and \$500Million in new loans.
- Managed all Consumer Lending Internet and email marketing efforts.
- Utilized database models to expand profitability of each new account.
- Tested sensitivities to ensure price was properly aligned with product to maximize profit margin.
- Maintained cost-effectiveness of mail campaigns by working with external vendors to ensure utilization of new technology.

August 2001 – May 2004 MBNA America Wilmington, DE

**Senior Officer – Financial Analyst, Consumer Lending**

- Reported directly to Chief Operating Officer (COO) of the Consumer Lending division.
- Responsible for managing all staffing and employment for 1,300 people within eight business areas over two regions.
- Responsible for managing \$150Million budget.
- Developed and managed strategy to improve revenue by \$6Million within the installment loan portfolio.
- Implemented several expense reduction initiatives resulting in \$10Million in expense mitigation.

November 1999 – August 2001 MBNA America Wilmington, DE

**Officer – Marketing/Advertising, Consumer Lending**

- Direct mail marketing manager responsible for developing direct mail marketing solicitation while maintaining cost effectiveness and ROI.
- Managed National Education Association account and 400 marketing endorsement relationships for the Consumer Lending division.
- Partnered with internal advertising to ensure effective marketing results to target audience.
- Developed magazine advertisements for endorsing group publications.
- Acquired 75,000 accounts through utilizing affinity direct mail marketing equating to \$750MM in new loans.

October 1997 – November 1999 MBNA America Hunt Valley, MD

**Section Manager/Loan Officer – Credit Card Operations**

- Loan officer with lending authority of \$100M ensuring lending philosophy - Ability, Stability, and Willingness to Pay.
- Property & Casualty agent responsible for acquiring new policyholders via inward call center.

Education

Morgan State University, Baltimore, MD – BS in Business Management, December 1997

Community Service

Board Member Belair Edison Neighborhood, International Economic Development Council (IEDC) Member

References Available Upon Request

## Organizational Chart


Maryland Energy Advisors,  
LLC



DBA  
[www.PointClickSwitch.com](http://www.PointClickSwitch.com)

**DL** Class C Driver's License *Maryland*

LIC #: C-460-676-785-177




PAUL TAFERE CLARY  
1612 E COLD SPRING LN  
BALTIMORE MD 21218

*Paul Clary*

BIRTH DATE: 03-08-1985  
EXPIRES: 03-08-2015  
Sex: M HT: 5-08 WT: 160  
Restr: B Type: CR  
Issue Date: 10-29-2009 03-08-1985

**DL** Class C Driver's License *Maryland*

LIC #: S-632-373-098-187




JASON BRYAN SCHWARTZBERG  
11811 HUNTERS RUN DR  
COCKEYSVILLE BA MD 21030

*Jason Schwartzberg*

BIRTH DATE: 03-11-1981  
EXPIRES: 03-11-2017  
Sex: M HT: 6-03 WT: 240  
Restr: B Type: R  
Issue Date: 12-16-2011 03-11-1981

**DL** Class C Driver's License *Maryland*

LIC #: C-620-683-229-131



PHILIP EMMANUEL CROSKEY  
1705 FOREST CREEK DR  
HANOVER AA MD 21076

*Philip Croskey*

BIRTH DATE: 02-19-1974  
EXPIRES: 02-19-2017  
Sex: M HT: 6-00 WT: 180  
Restr: B Type: R  
Issue Date: 03-23-2012 02-19-1974

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2020 Technology Pkwy  
Suite 300  
Mechanicsburg, PA 17050  
Inquiries - 717-255-8213

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MD 21202

PA PUBLIC UTILITY COMMISSION  
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THE PATRIOT NEWS  
THE SUNDAY PATRIOT NEWS

Proof of Publication

Under Act No. 587, Approved May 16, 1929  
Commonwealth of Pennsylvania, County of Dauphin} ss

Amy Kotula, being duly sworn according to law, deposes and says:

That she is a Staff Accountant of The Patriot News Co., a corporation organized and existing under the laws of the Commonwealth of Pennsylvania, with its principal office and place of business at 2020 Technology Pkwy, Suite 300, in the Township of Hampden, County of Cumberland, State of Pennsylvania, owner and publisher of The Patriot-News and The Sunday Patriot-News newspapers of general circulation, printed and published at 1900 Patriot Drive, in the City, County and State aforesaid; that The Patriot-News and The Sunday Patriot-News were established March 4th, 1854, and September 18th, 1949, respectively, and all have been continuously published ever since;

That the printed notice or publication which is securely attached hereto is exactly as printed and published in their regular daily and/or Sunday/ Community Weekly editions which appeared on the date(s) indicated below. That neither she nor said Company is interested in the subject matter of said printed notice or advertising, and that all of the allegations of this statement as to the time, place and character of publication are true; and

That she has personal knowledge of the facts aforesaid and is duly authorized and empowered to verify this statement on behalf of The Patriot-News Co. aforesaid by virtue and pursuant to a resolution unanimously passed and adopted severally by the directors of the said Company and subsequently duly recorded in the office for the Recording of Deeds uphin in Miscellaneous Book "M", Volume 14, Page 317.

This ad # 0002311756 ran on the dates shown below:

August 26, 2014

*Amy Kotula*

Sworn to and subscribed before me this 27 day of August, 2014 A.D.

*Sheryl Marie Leggore*  
Notary Public

COMMONWEALTH OF PENNSYLVANIA  
NOTARIAL SEAL  
Sheryl Marie Leggore, Notary Public  
Hampden Twp., Cumberland County  
My Commission Expires July 16, 2018  
MEMBER, PENNSYLVANIA ASSOCIATION OF NOTARIES

PENNSYLVANIA  
PUBLIC UTILITY COMMISSION  
NOTICE  
Application of Maryland Energy  
Advisors, LLC (d/b/a  
"PointClickSwitch.com") For Approval  
To Offer, Render, Furnish Or Supply  
Electricity Or Electric Generation  
Services As A Generator And Supplier  
Of Electric Power, A Marketer/Broker  
Engaged In The Business Of Supplying  
Electricity, And An Aggregator  
Engaged In The Business Of Supplying  
Electricity, To The Public In The  
Commonwealth Of Pennsylvania.  
Maryland Energy Advisors, LLC will  
be filing an application with the  
Pennsylvania Public Utility Commission  
("PUC") for a license to supply  
electricity or electric generation  
services as (1) a generator and supplier  
of electric power, (2) a broker/marketer  
engaged in the business of supplying  
electricity, and (3) an aggregator  
engaged in the business of supplying  
electricity. Maryland Energy Advisors,  
LLC proposes to sell electricity and  
related services throughout all of  
Pennsylvania under the provisions of the  
new Electricity Generation Customer  
Choice and Competition Act.  
The PUC may consider this  
application without a hearing. Protests  
directed to the technical or financial  
fitness of Maryland Energy Advisors,  
LLC may be filed within 15 days of the  
date of this notice with the Secretary of  
the PUC, P.O. Box 3265, Harrisburg, PA  
17105-3265. You should send copies of  
any protest to Maryland Energy  
Advisors, LLC attorney at the address  
listed below.  
By and through Counsel: Victor A  
Kwansa, Esq  
Maryland Energy Advisors, LLC  
233 East Redwood Street  
Baltimore, MD 21202  
(410) 576-4029  
(410) 576-4196

The Patriot-News Co.  
2020 Technology Pkwy  
Suite 300  
Mechanicsburg, PA 17050  
Inquiries - 717-255-8213

The Patriot-News  
Now you know

RECEIVED

POINTCLICKSWITCH.COM  
509 S EXETER STREET  
#500

FEB 20 2015

BALTIMORE

MD 21202

PA PUBLIC UTILITY COMMISSION  
SECRETARY'S BUREAU

# STATEMENT

ALL CHARGES ARE NET

<u>ACCT#</u>	<u>NAME</u>	<u>AD ORDER#</u>	<u>DATE</u>	<u>EDITION</u>	<u>ADDTL INFO.</u>	<u>TYPE OF CHARGE</u>	<u>AMOUNT</u>
248760	POINTCLICKSWITCH.COM	0002311756	08/26/14	REGULAR		BASIC AD CHARGE	\$226.43
						AFFIDAVIT CHARGE	\$5.00
						<b>TOTAL:</b>	<b>\$231.43</b>

**This is not an invoice. Please do not remit payment from this Statement.  
An invoice will be generated at the end of the month. --Thank you.**

NOTE: This Statement replaces the Order Confirmation which we previously sent with Proofs of Publication

FEB 20 2015

Proof of Publication in The Philadelphia Daily News Under Act. No 587, Approved May 16, 1929

PA PUBLIC UTILITY COMMISSION SECRETARY'S BUREAU

STATE OF PENNSYLVANIA COUNTY OF PHILADELPHIA

Florence Devlin being duly sworn, deposes and says that The Philadelphia Daily News is a newspaper published daily, except Sunday, at Philadelphia, Pennsylvania, and was established in said city in 1925, since which date said newspaper has been regularly issued in said County, and that a copy of the printed notice of publication is attached hereto exactly as the same was printed and published in the regular editions and issues of the said newspaper on the following dates:

August 20, 2014

Affiant further deposes and says that she is an employee of the publisher of said newspaper and has been authorized to verify the foregoing statement and that she is not interested in the subject matter of the aforesaid notice of publication, and that all allegations in the foregoing statement as to time, place and character of publication are true.

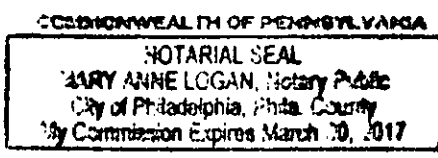
[Handwritten signature of Florence Devlin]

Sworn to and subscribed before me this 20th day of August, 2014.

[Handwritten signature of Mary Anne Logan]

Notary Public

My Commission Expires:



Copy of Notice of Publication

PENNSYLVANIA PUBLIC UTILITY COMMISSION NOTICE Application of Maryland Energy Advisors, LLC (d/b/a "PointClickSwitch.com") For Approval To Offer, Render, Furnish Or Supply Electricity Or Electric Generation Services As A Generator And Supplier Of Electric Power, A Marketer/Broker Engaged In The Business Of Supplying Electricity, And An Aggregator Engaged In The Business Of Supplying Electricity, To The Public In The Commonwealth Of Pennsylvania. Maryland Energy Advisors, LLC will be filing an application with the Pennsylvania Public Utility Commission ("PUC") for a license to supply electricity or electric generation services as (1) a generator and supplier of electric power, (2) a broker/marketer engaged in the business of supplying electricity, and (3) an aggregator engaged in the business of supplying electricity. Maryland Energy Advisors, LLC proposes to sell electricity and related services throughout all of Pennsylvania under the provisions of the new Electricity Generation Customer Choice and Competition Act. The PUC may consider this application without a hearing. Protests directed to the technical or financial fitness of Maryland Energy Advisors, LLC may be filed within 15 days of the date of this notice with the Secretary of the PUC, P.O. Box 3265, Harrisburg, PA 17105-3265. You should send copies of any protest to Maryland Energy Advisors, LLC attorney at the address listed below. By and through Counsel: Victor A Kwansa, Esq Maryland Energy Advisors, LLC 233 East Redwood Street Baltimore, MD 21202 (410) 578-4020 (410) 578-4186

The Scranton Times (Under act P.L. 877 No 160. July 9, 1976)  
Commonwealth of Pennsylvania, County of Lackawanna

MARYLAND ENERGY ADVISORS LLC  
PHIL E CROSKEY  
509 S EXETER STREET SUITE 500 BALTIMORE MD 21202

RECEIVED

FEB 20 2015

PA PUBLIC UTILITY COMMISSION  
SECRETARY'S BUREAU

Account # 599016  
Order # 81562967  
Ad Price: 251.70

LEGAL NOTICE PENNSYLVANIA

Gina Krushinski

Being duly sworn according to law deposes and says that (s)he is Billing clerk for The Scranton Times, owner and publisher of The Scranton Times, a newspaper of general circulation, established in 1870, published in the city of Scranton, county and state aforesaid, and that the printed notice or publication hereto attached is exactly as printed in the regular editions of the said newspaper on the following dates:

08/04/2014

Affiant further deposes and says that neither the affiant nor The Scranton Times is interested in the subject matter of the aforesaid notice or advertisement and that all allegations in the foregoing statement as to time, place and character or publication are true Gina Krushinski

Sworn and subscribed to before me  
this 4th day of August A.D., 2014

Sharon Venturi  
(Notary Public)

COMMONWEALTH OF PENNSYLVANIA  
Notarial Seal  
Sharon Venturi, Notary Public  
City of Scranton, Lackawanna County  
My Commission Expires Feb. 12, 2018  
MEMBER, PENNSYLVANIA ASSOCIATION OF NOTARIES

LEGAL NOTICE

PENNSYLVANIA PUBLIC UTILITY  
COMMISSION NOTICE

Application of Maryland Energy Advisors, LLC (d/b/a "PointClick Switch.com") For Approval To Offer, Render, Furnish Or Supply Electricity Or Electric Generation Services As A Generator And Supplier Of Electric

Power, A Marketer/Broker Engaged In The Business Of Supplying Electricity, And An Aggregator Engaged In The Business Of Supplying Electricity, To The Public In The Commonwealth Of Pennsylvania.

Maryland Energy Advisors, LLC will be filing an application with the Pennsylvania Public Utility Commission ("PUC") for a license to supply electricity or electric generation services as (1) a generator and supplier of electric power, (2) a broker/marketer engaged in the business of supplying electricity, and (3) an aggregator engaged in the business of supplying electricity. Maryland Energy Advisors, LLC proposes to sell electricity and related services throughout all of Pennsylvania under the provisions of the new Electricity Generation Customer Choice and Competition Act.

The PUC may consider this application without a hearing. Protests directed to the technical or financial fitness of Maryland Energy Advisors, LLC may be filed within 15 days of the date of this notice with the Secretary of the PUC, P.O. Box 3265, Harrisburg, PA 17105-3265. You should send copies of any protest to Maryland Energy Advisors, LLC attorney at the address listed below.

By and through Counsel:  
Victor A Kwansa, Esq.  
Maryland Energy Advisors LLC  
233 East Redwood Street  
Baltimore, MD 21202  
Phone - (410) 578-4029  
Fax - (410) 578-4198

PROOF OF PUBLICATION  
In  
THE ERIE TIMES-NEWS  
COMBINATION EDITION

MD Energy Advisors  
509 S. Exeter St. #500  
Baltimore MD 21202

REFERENCE: 81479 83249  
PUC Notice

STATE OF PENNSYLVANIA)  
COUNTY OF ERIE ) SS:

Debra McGraw, being duly sworn, deposes and says that: (1) he/she is a designated agent of the Times Publishing Company (TPC) to execute Proofs of Publication on behalf of the TPC; (2) the TPC, whose principal place of business is at 205 W. 12th Street, Erie, Pennsylvania, owns and publishes the Erie Times-News, established October 2, 2000, a daily newspaper of general circulation, and published at Erie, Erie County Pennsylvania; (3) the subject notice or advertisement, a true and correct copy of which is attached, was published in the regular edition(s) of said newspaper on the date(s) referred to below. Affiant further deposes that he/she is duly authorized by the TPC, owner and publisher of the Erie Times-News, to verify the foregoing statement under oath, and affiant is not interested in the subject matter of the aforesaid notice or advertisement, and that all allegations in the foregoing statement as to time, place and character of publication are true.

PUBLISHED ON: 07/26/14

TOTAL COST: \$409.00

AD SPACE: 0 Lines

FILED ON: 07/26/14

RECEIVED

FEB 20 2015

PA PUBLIC UTILITY COMMISSION  
SECRETARY'S BUREAU

PENNSYLVANIA PUBLIC UTILITY COMMISSION  
NOTICE

Application of Maryland Energy Advisors, LLC (d/b/a "PointClickSwitch.com) For Approval to Offer, Render, Furnish Or Supply Electricity Or Electric Generation Services As A Generator And Supplier Of Electric Power, A Marketer/Broker Engaged In The Business Of Supplying Electricity, And An Aggregator Engaged In The Business Of Supplying Electricity, To The Public In The Commonwealth Of Pennsylvania.

Maryland Energy Advisors, LLC will be filing an application with the Pennsylvania Public Utility Commission ("PUC") for a license to supply electricity or electric generation services as (1) a generator and supplier of electric power, (2) a broker/marketer engaged in the business of supplying electricity, and (3) an aggregator engaged in the business of supplying electricity. Maryland Energy Advisors, LLC proposes to sell electricity and related services throughout all of Pennsylvania under the provisions of the new Electricity Generation Customer Choice and Competition Act.

The PUC may consider this application without hearing. Protests directed to the technical or financial fitness of Maryland Energy Advisors, LLC may be filed within 15 days to the date of this notice with the Secretary of the PUC, P.O. Box 3265, Harrisburg, PA 17105-3265. You should send copies of any protests to Maryland Energy Advisors, LLC attorney at the address listed below.

By and through Counsel: Victor A Kwansa, Esq  
Maryland Energy Advisors, LLC  
233 East Redwood Street  
Baltimore, MD 21202  
(410) 576-4029  
(410) 576-4196

adm-83249

Sworn to and subscribed before me this 28 day of July 2014

Affiant: Debra McGraw

NOTARY: Laurene A Daugherty

COMMONWEALTH OF PENNSYLVANIA

Notarial Seal

Laurene A. Daugherty, Notary Public

City of Erie, Erie County

My Commission Expires Nov. 5, 2017

MEMBER, PENNSYLVANIA ASSOCIATION OF NOTARIES



PROOF OF PUBLICATION OF NOTICE IN THE WILLIAMSPORT  
SUN-GAZETTE UNDER ACT NO. 587, APPROVED MAY 16, 1929

FEB 20 2015

STATE OF PENNSYLVANIA  
COUNTY OF LYCOMING

SS:

PA PUBLIC UTILITY COMMISSION  
SECRETARY'S BUREAU

Bernard A. Oravec Publisher of the Sun-Gazette Company, publishers of the Williamsport, Sun-Gazette, successor to the Williamsport Sun and the Gazette & Bulletin, both daily newspapers of general circulation, published at 252 West Fourth Street, Williamsport, Pennsylvania, being duly sworn, deposes and says that the Williamsport Sun was established in 1870 and the Gazette & Bulletin was established in 1801, since which dates said successor, the Williamsport Sun-Gazette, has been regularly issued and published in the County of Lycoming aforesaid, and that a copy of the printed notice is attached hereto exactly as the same was printed and published in the regular editions of said Williamsport Sun-Gazette on the following dates, viz:

August 21, 2014

Affiant further deposes that he is an officer daily authorized by the Sun-Gazette Company, publisher of the Williamsport Sun-Gazette, to verify the foregoing statement under oath and also declares that affiant is not interested in the subject matter of the aforesaid notice of publication, and that all the foregoing statements as to time, place and character of publication are true.

**LEGAL NOTICES**

**PENNSYLVANIA  
PUBLIC UTILITY  
COMMISSION  
NOTICE**  
Application of Maryland Energy Advisors, LLC (d/b/a "PointClickSwitch.com") For Approval To Offer, Render, Furnish Or Supply Electricity Or Electric Generation Services As A Generator And Supplier Of Electric Power, A Marketer / Broker Engaged In The Business Of Supplying Electricity, And An Aggregator Engaged In The Business Of Supplying Electricity, To The Public In The Commonwealth Of Pennsylvania.  
Maryland Energy Advisors, LLC will be filing an application with the Pennsylvania Public Utility Commission ("PUC") for a license to supply electricity or electric generation services as (1) a

generator and supplier of electric power, (2) a broker / marketer engaged in the business of supplying electricity, and (3) an aggregator engaged in the business of supplying electricity. Maryland Energy Advisors, LLC proposes to sell electricity and related services throughout all of Pennsylvania under the provisions of the new Electricity Generation Customer Choice and Competition Act.

The PUC may consider this application without a hearing. Protests directed to the technical or financial fitness of Maryland Energy Advisors, LLC may be filed within 15 days of the date of this notice with the Secretary of the PUC, P.O. Box 3265, Harrisburg, PA 17105-3265. You should send copies of any protest to Maryland Energy Advisors, LLC attorney at the address listed below.

By and through Counsel:  
Victor A Kwansa, Esq  
Maryland Energy Advisors, LLC  
233 East Redwood Street  
Baltimore, MD 21202  
(410) 576-4029  
(410) 576-4196

Bernard A. Oravec

**SUN-GAZETTE COMPANY**

Sworn to and subscribed before me  
the 21<sup>st</sup> day of August 2014  
Cathy A. Billey  
Notary Public

**NOTARIAL SEAL**  
CATHY A. BILLEY, Notary Public  
City of Williamsport, Lycoming County  
My Commission Expires May 15, 2016

**STATEMENT OF ADVERTISING COSTS**

To the Sun-Gazette Company, Dr.:  
For publishing the notice attached  
hereto on the above state dates.....\$ 305.28  
Probated same.....\$  
Total.....\$ 305.28

**PUBLISHER'S RECEIPT FOR ADVERTISING COSTS**

THE SUN-GAZETTE COMPANY hereby acknowledges receipt of the aforesaid advertising and publication costs and certifies that the same have been fully paid.

**SUN-GAZETTE COMPANY**

BY Bernard A. Oravec

### Proof of Publication of Notice in Pittsburgh Post-Gazette

Under Act No 587, Approved May 16, 1929, PL 1784, as last amended by Act No 409 of September 29, 1951

Commonwealth of Pennsylvania, County of Allegheny, ss K. Flaherty, being duly sworn, deposes and says that the Pittsburgh Post-Gazette, a newspaper of general circulation published in the City of Pittsburgh, County and Commonwealth aforesaid, was established in 1993 by the merging of the Pittsburgh Post-Gazette and Sun-Telegraph and The Pittsburgh Press and the Pittsburgh Post-Gazette and Sun-Telegraph was established in 1960 and the Pittsburgh Post-Gazette was established in 1927 by the merging of the Pittsburgh Gazette established in 1786 and the Pittsburgh Post, established in 1842, since which date the said Pittsburgh Post-Gazette has been regularly issued in said County and that a copy of said printed notice or publication is attached hereto exactly as the same was printed and published in the \_\_\_\_\_ regular \_\_\_\_\_ editions and issues of the said Pittsburgh Post-Gazette a newspaper of general circulation on the following dates, viz:

19 of August, 2014

Affiant further deposes that he/she is an agent for the PG Publishing Company, a corporation and publisher of the Pittsburgh Post-Gazette, that, as such agent, affiant is duly authorized to verify the foregoing statement under oath, that affiant is not interested in the subject matter of the afore said notice or publication, and that all allegations in the foregoing statement as to time, place and character of publication are true.

RECEIVED

FEB 20 2015

PA PUBLIC UTILITY COMMISSION  
SECRETARY'S BUREAU

K. Flaherty  
PG Publishing Company

Sworn to and subscribed before me this day of:  
August 19, 2014

Melanie L. Goodwin

COMMONWEALTH OF PENNSYLVANIA  
NOTARIAL SEAL  
Melanie L. Goodwin, Notary Public  
City of Pittsburgh, Allegheny County  
My Commission Expires May 12, 2018  
MEMBER, PENNSYLVANIA ASSOCIATION OF NOTARIES

#### STATEMENT OF ADVERTISING COSTS

A MD Energy Advisors Company  
509 S. Exeter Street #500  
Attn: Phil E. Croskey  
Baltimore MD 21202

To PG Publishing Company

Total ----- \$532.50

#### Publisher's Receipt for Advertising Costs

PG PUBLISHING COMPANY, publisher of the Pittsburgh Post-Gazette, a newspaper of general circulation, hereby acknowledges receipt of the aforesaid advertising and publication costs and certifies that the same have been fully paid.

Office  
34 Boulevard of the Allies  
PITTSBURGH, PA 15222  
Phone 412-263-1338

PG Publishing Company, a Corporation, Publisher of  
Pittsburgh Post-Gazette, a Newspaper of General Circulation

By Samuel J. Arbutina

I hereby certify that the foregoing is the original Proof of Publication and receipt for the Advertising costs in the subject matter of said notice.

#### COPY OF NOTICE OR PUBLICATION

##### PENNSYLVANIA PUBLIC UTILITY COMMISSION NOTICE

Application of Maryland Energy Advisors, LLC (d/b/a PointClickSwitch.com) For Approval To Offer, Render, Furnish Or Supply Electricity Or Electric Generation Services As A Generator And Supplier Of Electric Power, A Marketer/Broker Engaged In The Business Of Supplying Electricity, And An Aggregator Engaged In The Business Of Supplying Electricity, To The Public In The Commonwealth Of Pennsylvania.

Maryland Energy Advisors, LLC will be filing an application with the Pennsylvania Public Utility Commission ("PUC") for a license to supply electricity or electric generation services as (1) a generator and supplier of electric power, (2) a broker/marketer engaged in the business of supplying electricity, and (3) an aggregator engaged in the business of supplying electricity. Maryland Energy Advisors, LLC proposes to sell electricity and related services throughout all of Pennsylvania under the provisions of the new Electricity Generation Customer Choice and Competition Act.

The PUC may consider this application without a hearing. Protests directed to the technical or financial fitness of Maryland Energy Advisors, LLC may be filed within 15 days of the date of this notice with the Secretary of the PUC, P.O. Box 3265, Harrisburg, PA 17105-3265. You should send copies of any protest to Maryland Energy Advisors, LLC attorney at the address listed below.

By and through Counsel:  
Victor A Kwansa, Esq  
Maryland Energy Advisors, LLC  
233 East Redwood Street  
Baltimore, MD 21202  
(410) 576-4029  
(410) 576-4196

COMMONWEALTH OF PENNSYLVANIA }  
 County of Cambria } SS

**PENNSYLVANIA PUBLIC UTILITY COMMISSION  
 NOTICE**

Application of Maryland Energy Advisors (d/b/a "PointClickSwitch.com") For Approval To Offer, Render, Furnish Or Supply Electricity Or Electric Generation Services As A Generator And Supplier Of Electric Power, A Marketer/Broker Engaged In The Business Of Supplying Electricity; And An Aggregator Engaged In The Business Of Supplying Electricity, To The Public In The Commonwealth Of Pennsylvania.

Maryland Energy Advisors will be filing an application with the Pennsylvania Public Utility Commission ("PUC") for a license to supply electricity or electric generation services as (1) a generator and supplier of electric power, (2) a broker/marketer engaged in the business of supplying electricity, and (3) an aggregator engaged in the business of supplying electricity. Maryland Energy Advisors proposes to sell electricity and related services throughout all of Pennsylvania under the provisions of the new Electricity Generation Customer Choice and Competition Act.

The PUC may consider this application without a hearing. Protests directed to the technical or financial fitness of Maryland Energy Advisors may be filed within 15 days of the date of this notice with the Secretary of the PUC, P.O. Box 3265, Harrisburg, PA 17105-3265. You should send copies of any protest to Maryland Energy Advisors' attorney at the address listed below.

By and through Counsel: Victor A. Kwansa, Esquire  
 Maryland Energy Advisors, LLC  
 233 East Redwood St.  
 Baltimore, MD 21202  
 410.576.4029  
 410.576.4196

published in  
 that the ann  
 The Johnst  
 in the subje  
 of said publi

of Cambria, and Commonwealth of Pennsylvania and  
 matter published in said publication in the regular issue  
 August 19, 2014; and that the Affiant is not interested  
 at all of the allegations as to time, place and character

On this 21st day of August A.D. 2014, before me, the subscriber, a Notary Public in and for said County and State, personally appeared Christine Marhefka, who being duly sworn according to law, deposes and says as the Classified Advertising Manager of The Tribune-Democrat, Johnstown, PA, a newspaper of general circulation as defined by the "Newspaper Advertising Act", a merger September 8, 1952, of the Johnstown Tribune, established December 7, 1853; and of the Johnstown Democrat, established March 5, 1863,

*Christine Marhefka*

**STATEMENT OF ADVERTISING COSTS**

Sworn and Subscribed before me this 21<sup>st</sup> day of August, 2014

7.2 inches @ \$25 per inch	\$ 180.00
Oath	5.00
<u>Clerical Fee</u>	<u>2.50</u>
<b>Total Cost</b>	<b>\$187.50</b>

*[Signature]*  
 (Notary Public)

COMMONWEALTH OF PENNSYLVANIA  
 Notarial Seal  
 Vivian Ohs, Notary Public  
 City of Johnstown, Cambria County  
 My Commission Expires Dec. 6, 2016  
 MEMBER, PENNSYLVANIA ASSOCIATION OF NOTARIES

To The Tribune-Democrat, Johnstown, PA  
 For publishing the notice or publication  
 attached hereto on the above stated dates.

**PUBLISHER'S RECEIPT FOR ADVERTISING COSTS**

\_\_\_\_\_ for publisher of \_\_\_\_\_  
 a newspaper of general circulation, hereby acknowledges receipt of the aforesaid  
 and publication costs and certifies that the same has been duly paid.

\_\_\_\_\_  
 (Name of Newspaper)

By \_\_\_\_\_

**RECEIVED**

FEB 20 2015

PA PUBLIC UTILITY COMMISSION  
 SECRETARY'S BUREAU

CERTIFICATE OF SERVICE

PA PUBLIC UTILITY COMMISSION  
SECRETARY'S BUREAU

On this the 27 th day of June 2014, I certify that a true and correct copy of the foregoing application form for licensing within the Commonwealth of Pennsylvania as an Electric Generation Supplier and all attachments have been served upon the following:

Office of Consumer Advocate  
5th Floor, Forum Place  
555 Walnut Street  
Harrisburg, PA 17120

Office of the Attorney General  
Bureau of Consumer Protection  
Strawberry Square, 14th Floor  
Harrisburg, PA 17120

Small Business Advocate  
Commerce Building, Suite 1102  
300 North Second Street  
Harrisburg, PA 17101

Commonwealth of Pennsylvania  
Department of Revenue  
Bureau of Compliance  
Harrisburg, PA 17128-0946

Legal Department  
West Penn Power d/b/a Allegheny Power  
800 Cabin Hill Drive  
Greensburg, PA 15601-1689

Manager Energy Acquisition  
PECO Energy Company  
2301 Market Street  
Philadelphia, PA 19101-8699

Regulatory Affairs  
Duquesne Light Company  
411 Seventh Street, MD 16-4  
Pittsburgh, PA 15219

Legal Department  
Attn: Paul Russell  
PPL  
Two North Ninth Street  
Allentown, PA 18108-1179

Legal Department  
First Energy  
2800 Pottsville Pike  
Reading PA, 19612

UGI Utilities, Inc.  
Attn: Rates Dept. – Choice Coordinator  
2525 N. 12th Street, Suite 360  
Post Office Box 12677  
Reading, Pa 19612-2677

Citizens' Electric Company  
Attn: EGS Coordination  
1775 Industrial Boulevard  
Lewisburg, PA 17837

Director of Customer Energy Services  
Orange and Rockland Company  
390 West Route 59  
Spring Valley, NY 10977-5300

Wellsboro Electric Company  
Attn: EGS Coordination  
33 Austin Street  
P. O. Box 138  
Wellsboro, PA 16901

  
\_\_\_\_\_  
**Phil E. Croskey, CEO**  
Maryland Energy Advisors LLC

509 S EXETER ST.  
BALTIMORE, MD 21202  
SUITE 500



U.S. POSTAGE  
PAID  
BALTIMORE, MD  
21233  
FEB 20, 15  
AMOUNT  
**\$8.95**  
00111831-17

1004

17105



OFFICE OF THE SECRETARY  
PA. PUBLIC UTILITY COMMISSION  
P.O. BOX 3265  
HARRISBURG, PA 17105-3265

**Scotch**  
Plastic Bubble Mailer  
**SUPER STRONG & DURABLE**

Expected Delivery Day: 02/23/15

USPS TRACKING NUMBER



9505 5111 1831 5051 6558 05