

HARBOR COMPLIANCE

August 9, 2019

Rosemary Chiavetta, Secretary
Pennsylvania Public Utility Commission
400 North Street
Harrisburg, PA 17120

**RE: Finance Guru, LLC
APPLICATION TO OFFER, RENDER, FURNISH, OR SUPPLY ELECTRIC SUPPLY
SERVICES**


Dear Secretary Chiavetta,

Enclosed please find an Application to supply electricity services to the public in the Commonwealth of Pennsylvania for Finance Guru, LLC and the required certified check in the amount of \$350. If you need any additional information, please contact:

Harbor Compliance
Attn: Amanda Gordon
1830 Colonial Village Lane
Lancaster, PA 17601
717-431-9163
agordon@harborcompliance.com

Thank you for your time and attention to this matter.

Sincerely,



Amanda Gordon
Compliance Analyst

CC:

J. Haring, Bureau of Technical Utility Services,
Office of Consumer Advocate
Office of the Small Business Advocate
Office of Attorney General
Commonwealth of PA Dept. of Revenue
Bureau of Investigation & Enforcement
West Penn Power d/b/a Allegheny Power
Duquesne Light Company

(jharing@pa.gov)
First Energy
Citizens' Electric Company
Corning Natural Gas Holdings Corporation
PECO Energy Company
PPL
UGI Utilities, Inc.
Wellsboro Electric Company

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Version Revised 03/08/18

BEFORE THE PENNSYLVANIA PUBLIC UTILITY COMMISSION

Application of Finance Guru LLC, d/b/a _____, for approval to offer, render, furnish, or supply electricity or electric generation services as a(n) [as specified in item #4b below] 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:
Finance Guru LLC
525 W. Monroe, Suite 900,
Chicago IL 60661
312.796.9748
- 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.
Northwest Registered Agent, LLC
1150 First Ave, STE 511
King of Prussia, PA 19406
- 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.
Neil Pandey, Legal Director
525 W. Monroe, Suite 900,
Chicago IL 60661
312-796-9748
fg.legal@financeguru.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.
Neil Pandey, Legal Director
525 W. Monroe, Suite 900,
Chicago IL 60661
312-796-9748
fg.legal@financeguru.com
- e. **CONTACTS FOR CONSUMER SERVICE AND COMPLAINTS: (Required of ALL Applicants)** Provide the name, title, address, telephone number, FAX number, and e-mail **OF THE PERSON AND AN ALTERNATE PERSON (2 REQUIRED)** 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.
Neil Pandey, Legal Director
525 W. Monroe, Suite 900,
Chicago IL 60661
312-796-9748
fg.legal@financeguru.com
Levon Mock, Compliance Director
525 W. Monroe, Suite 900
Chicago, IL 60661
872-588-8050
levon.mock@financeguru.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

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.
- Provide the state in which the business is incorporated/organized/formed and provide a copy of the Applicant's charter documentation.
- Give name and address of officers.
Please see attachment PA EGS Part 2.b

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. Yes. Credico (USA) LLC is not a jurisdictional public utility and no other affiliate is applying to do business in Pennsylvania.
Credico (USA) LLC
525 W. Monroe
Suite 900
Chicago, IL 60661
- 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 that have done business.

4. OPERATIONS

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

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.

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
- broker/marketer engaged in the business of supplying electricity services
- Other; Identify the nature of service being rendered.

OR

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
 - Check here to verify that your organization will not be taking title to the electricity nor will you be making payments for customers.
- Electric Cooperative and supplier of electric power
- Other (Describe):

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

Finance Guru will provide an on-line platform where customers can choose the best energy supplier based on price and other factors. The customer will then sign up for services with the energy supplier through the energy supplier's API.

Finance Guru will also subcontract with independent sales offices ("ISOs") that will provide face to face sales services to acquire new customers for its energy supplier partners. ISOs will be equipped with tablets that contain Finance Guru's website and will guide consumers through the various partner energy supplier offerings.

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

- Citizens' Electric
- Duquesne Light
- Met-Ed
- PECO
- Penelec
- Penn Power

- Pike
- PPL
- UGI Utilities
- Wellsboro
- West Penn

Entire Commonwealth of PA

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

- Residential Customers
- Small Commercial Customers - (25 kW and Under)
- Residential and Small Commercial as Mixed Meter ONLY (CANNOT BE TAKEN WITH RESIDENTIAL AND/OR SMALL COMMERCIAL ABOVE)
- Large Commercial Customers - (Over 25 kW)
- Industrial Customers
- Governmental Customers
- All of above (Except Mixed Meter)
- Other (Describe):

f. **START DATE:** Provide the approximate date the Applicant proposes to actively market within the Commonwealth. Upon approval of license

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.

Please see attachment PA EGS Part 5.a and b

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

Please see attachment PA EGS Part Part 5.a and b

- c. **CUSTOMER/REGULATORY/PROSECUTORY ACTIONS:** Identify all formal or escalated actions or complaints, in the Commonwealth of Pennsylvania or any state, 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. **Applicant should also include if it had a Pennsylvania PUC EGS or NGS license previously cancelled by the Commission.** If the Applicant has no actions or complaints to list, explicitly state such. The applicant has no actions or complaints to list.

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

6. PROOF OF SERVICE

Required of ALL Applicants regardless of operating as a supplier, broker, marketer, or aggregator.
(Example Certificate of Service is attached at Appendix C)

- 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:

Bureau of Investigation & Enforcement
Pennsylvania Public Utility Commission
Commonwealth Keystone Building
400 North Street, 2 West
Harrisburg, PA 17120

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

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

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

Office of the Small Business Advocate
Commerce Building, Suite 202
300 North Second Street
Harrisburg, PA 17101

- 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.

Pike County Light & Power Company:
Vice President – Energy Supply
Corning Natural Gas Holding Corporation
330 West William Street
Corning, NY 14830

West Penn:
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:
Office of General Counsel
Attn: Kimberly A. Klock
PPL
Two North Ninth Street (GENTW3)
Allentown, PA 18101-1179

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

UGI:
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:
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

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 of an initial bond, letter of credit or proof of bonding to the Commission in the amount of \$250,000.
 - Furnishing the ORIGINAL of another initial security for Commission approval, to ensure financial responsibility, such as a parental guarantee, in the amount of \$250,000.
 - For Marketers and Brokers** - Filing for a modification to the \$250,000 requirement and furnishing the ORIGINAL 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.

CRITICAL BONDING NOTES:

Applicant is required to maintain a bond or other financial instrument the entire time it maintains an EGS license with the Commonwealth of Pennsylvania. If Applicant's security instrument is not continuous, Applicant **MUST** submit a Rider, Amendment, or Continuation Certificate annually based on the expiration date of its security instrument.

At least sixty days (60) prior to the security instrument's expiration date, Applicant should contact Stephen Jakab at sjakab@pa.gov to determine the appropriate bonding amount based on a percentage of Applicant's gross receipts resulting from the sale of generated electricity consumed in Pennsylvania. Once the amount has been determined, Applicant should overnight the updated security instrument(s) at least thirty (30) days prior to the expiration date to ensure adequate time for staff review and approval of the security instrument(s).

Template versions of a continuous bond, fixed-term bond, continuous letter of credit, and parental guarantee are attached at Appendix E, F, G, & H, respectively. Applicant's security must follow language from these examples, and must include the unmodified language outlined in Appendix D. 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: See Attachment EGS 7.b

- Actual (or proposed) organizational structure including parent, affiliated or subsidiary companies.
- Published Applicant or parent company financial and credit information (i.e. 10Q or 10K). (SEC/EDGAR web addresses are sufficient)
- Applicant's accounting statements, including balance sheet and income statements for the past two years.
- 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.
- 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.
- 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.

c. SUPPLIER FUNDING METHOD: If Applicant is operating as anything other than **Broker/Marketer only**, explain how Applicant will fund its operations. Provide all credit agreements, lines of credit, etc., and elaborate on how much is available on each item. Applicant proposed to operate as a Broker/ Marketer only.

d. BROKER PAYMENT STRUCTURE: If applicant is a broker/marketer, explain how your organization will be collecting your fees.

Finance Guru will provide an on-line platform where potential customers can choose the best energy supplier based on price and other factors. Finance Guru will also subcontract door-to-door sales through Independent Sales Offices (ISO) that will employ sales agents that are equipped with tablets that provide access to Finance Guru's website. The customer will then sign up for services with the energy supplier through the energy supplier's API. All customer billing statements will be between the energy supplier and customer. Finance Guru will be paid a commission by the energy supplier when a customer signs up for their service through the Finance Guru website. Tracking software will provide the energy supplier and Finance Guru information on the customers that were directed to the energy supplier and signed up for their services.

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

Ann Shilney, Accounting Manager,
525 W. Monroe, Suite 900 Chicago, IL 60661
312-448-7758,
fg.accounting@financeguru.com

f. TAXATION: Complete the TAX CERTIFICATION STATEMENT attached as Appendix I 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:

See Attachment EGS 8.a

- Applicant's previous experience in the electricity industry.
- Summary and proof of licenses as a supplier of electric services in other states or jurisdictions.
- Type of customers and number of customers Applicant currently serves in other jurisdictions.
- Staffing structure and numbers as well as employee training commitments.
- Business plans for operations within the Commonwealth.
- 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.
- Any other information appropriate to ensure the technical capabilities of the Applicant.

b. **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):

See EGS Attachment 8.b, c and d

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

- Yes
- No

If yes, will the Applicant be using verification procedures?

- Yes
- No

If yes, describe the Applicant's verification procedures.

See EGS Attachment 8.b, c and d

- d. **OVERSIGHT OF MARKETING:** Explain all methods Applicant will use to ensure all marketing is performed in an ethical manner, for both employees and subcontractors.

See EGS Attachment 8.b, c and d

- e. **OFFICERS:** Identify Applicant's chief officers, and include the professional resumes for any officers directly responsible for operations. All resumes should include date ranges and job descriptions containing actual work experience. See EGS Attachment 8.e

- f. **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 STATEMENTS:

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 J 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. Not applicable

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, as well as any future amendments.

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.
- Net Metering Reports: Applicant shall be responsible to report any Net Metering per the Standards on http://www.puc.pa.gov/consumer_info/electricity/alternative_energy.aspx. Scroll down to the Net Metering Standards Section.
- Applicant shall report to the Commission the percentages of total electricity supplied by each fuel source on an annual basis per 52 Pa. Code § 54.39(d).
- 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.

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.

AGREED

- e. **ANNUAL FEES:** The Public Utility Code authorizes the PUC to collect an annual fee of \$350 from suppliers, brokers, marketers, and aggregators selling electricity in the Commonwealth of PA, and an annual supplemental fee based on annual gross intrastate revenues, applicable to suppliers only.

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.

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.

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.

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.

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 M.

AGREED

- k. **FILING FEE:** The Applicant has enclosed or paid the required, non-refundable filing fee by **CERTIFIED CHECK OR MONEY ORDER** in the amount of \$350.00 payable to the Commonwealth of Pennsylvania. The Commission does not accept corporate or personal checks for filing fees.

PAYMENT ENCLOSED

11. AFFIDAVITS

Must be notarized before filing.

- 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.
- 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.

12. NEWSPAPER PUBLICATIONS

Required of ALL Applicants regardless of operating as a supplier, broker, marketer, or aggregator.

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. The newspapers in which proof of publication are required is dependent on the service territories the applicant is proposing to serve.

The chart below dictates which newspapers are necessary for each EDC. For example, an applicant that wants to operate in Penn Power would need to run ads in both The Erie Times-News and the Pittsburgh Post-Gazette. If the applicant is proposing to serve the entire Commonwealth, please file proof of publication in all seven newspapers.

The only acceptable verification of this requirement is with Notarized Proofs of Publication, which may be requested from each newspaper and must be supplied with this 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.

	Erie Times-News	Harrisburg Patriot-News	Philadelphia Daily News	Pittsburgh Post-Gazette	Scranton Times-Tribune	Williamsport Sun-Gazette	Johnstown Tribune-Democrat
Citizens' Electric						X	
Duquesne				X			
Met Ed		X	X		X		
PECO			X				
Penelec	X	X			X	X	X
Penn Power	X			X			
Pike					X		
PPL		X	X		X	X	
UGI					X		
Wellsboro						X	
West Penn		X		X		X	X
Entire Commonwealth	X	X	X	X	X	X	X

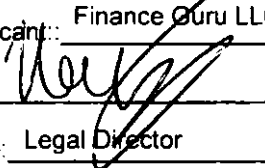
(Example Publications are provided at Appendices K and L)

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13. SIGNATURE

Applicant: Finance Guru LLC
 By: 
 Title: Legal Director

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: Finance Guru LLC

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Applicant's Use	Signature	
	Filing Fee (CERTIFIED CHECK OR MONEY ORDER ONLY)	
	Application Affidavit	
	Operations Affidavit	
	Proof of Publication	
	Bond, Letter of Credit, or Parental/Affiliate Guarantee	
	Tax Certification Statement	
	Commonwealth Department of State Verification	
	Certificate of Service	

PUC Secretary's Bureau Use

Appendix A

APPLICATION AFFIDAVIT

[Commonwealth/State] of ILLINOIS :

ss.

County of COOK :

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

[He/she is the Legal Director (Office of Affiant) of Finance Guru LLC (Name of Applicant);]

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

That the Applicant herein Finance Guru LLC 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 Finance Guru LLC has answered the questions on the application correctly, truthfully, and completely and provided supporting documentation as required.

That the Applicant herein Finance Guru LLC 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 Finance Guru LLC 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.

[Handwritten Signature]

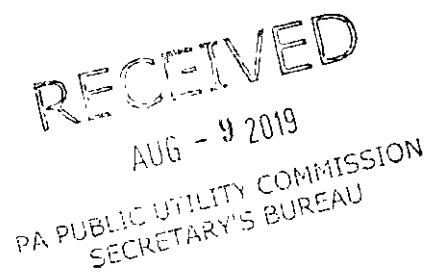
Signature of Affiant

Sworn and subscribed before me this 1st day of AUGUST, 2019.

[Handwritten Signature]

Signature of official administering oath

My commission expires _____



Appendix B

OPERATIONS AFFIDAVIT

[Commonwealth/State] of Illinois :

ss.

County of Cook :

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

[He/she is the Legal Director (Office of Affiant) of Finance Guru LLC (Name of Applicant);]

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

That Finance Guru LLC, the Applicant herein, acknowledges that [Applicant] may have obligations pursuant to this Application consistent with the Public Utility Code of the Commonwealth of Pennsylvania, Title 66 of the Pennsylvania Consolidated Statutes; or with other applicable statutes or regulations including Emergency Orders which may be issued verbally or in writing during any emergency situations that may unexpectedly develop from time to time in the course of doing business in Pennsylvania.

That Finance Guru LLC, the Applicant herein, asserts that [he/she/it] possesses the requisite technical, managerial, and financial fitness to render electric service within the Commonwealth of Pennsylvania and that the Applicant will abide by all applicable federal and state laws and regulations and by the decisions of the Pennsylvania Public Utility Commission.

That Finance Guru LLC, the Applicant herein, certifies to the Commission that it is subject to , will pay, and in the past has paid, the full amount of taxes imposed by Articles II and XI of the Act of March 4, 1971 (P.L. 6, No. 2), known as the Tax Reform Act of 1971 and any tax imposed by Chapter 28 of Title 66. The Applicant acknowledges that failure to pay such taxes or otherwise comply with the taxation requirements of Chapter 28, shall be cause for the Commission to revoke the license of the Applicant. The Applicant acknowledges that it shall report to the Commission its jurisdictional Gross Receipts and power sales for ultimate consumption, for the previous year or as otherwise required by the Commission. The Applicant also acknowledges that it is subject to 66 Pa. C.S. §506 (relating to the inspection of facilities and records).

As provided by 66 Pa. C.S. §2810 (C)(6)(iv), Applicant, by filing of this application waives confidentiality with respect to its state tax information in the possession of the Department of Revenue, regardless of the source of the information, and shall consent to the Department of Revenue providing that information to the Pennsylvania Public Utility Commission.

RECEIVED

AUG - 9 2019

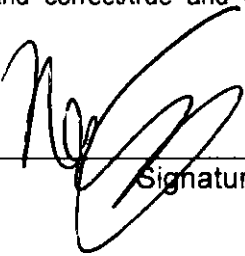
PAPER PUBLIC UTILITY COMMISSION

Appendix B (Continued)

That Finance Guru LLC, 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 1st day of August, 2019.



Signature of official administering oath



My commission expires _____.

Appendix C

Required of ALL Applicants regardless of operating as a supplier, broker, marketer, or aggregator.

**Example
CERTIFICATE OF SERVICE**

On this the 1st day of AUGUST 2019 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 **NON-CONFIDENTIAL** attachments have been served, as either a hardcopy or a searchable PDF version on a cd-rom, upon the following:

Bureau of Investigation & Enforcement
Pennsylvania Public Utility Commission
Commonwealth Keystone Building
400 North Street, 2 West
Harrisburg, PA 17120

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

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

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

Small Business Advocate
Commerce Building, Suite 202
300 North Second Street
Harrisburg, PA 17101

Vice President – Energy Supply
Corning Natural Gas Holding Corporation
330 West William Street
Corning, NY 14830

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

Office of General Counsel
Attn: Kimberly A. Klock
PPL
Two North Ninth Street (GENTW3)
Allentown, PA 18101-1179
UGI Utilities, Inc.
Attn: Rates Dept. – Choice Coordinator
2525 N. 12th Street, Suite 360
Post Office Box 12677
Reading, Pa 19612-2677

Legal Department
First Energy
2800 Pottsville Pike
Reading PA, 19612

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

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


Neil Pandey, Finance Guru LLC

RECEIVED
AUG - 9 2019
PA PUBLIC UTILITY COMMISSION
SECRETARY'S BUREAU


Pennsylvania Electric Generation Supplier Application Part 2b

PA Department of State Filing

11. incorporation documents

Name and address of officers

**PENNSYLVANIA DEPARTMENT OF STATE
BUREAU OF CORPORATIONS AND CHARITABLE ORGANIZATIONS**

Document will be returned to the name and address entered below. Filings Team Name 1150 First Ave. STE 511, Address King of Prussia PA 19406 City State Zip Code	Foreign Registration Statement DSCB: 15-412 (rev. 2/2017)  412
---	--

Read all instructions prior to completing. This form may be submitted online at <https://www.corporations.pa.gov>.

Fee: \$250.00 I qualify for a veteran/reservist-owned small business fee exemption (see instructions)

In compliance with the requirements of the applicable provisions of 15 Pa.C.S. § 412 (relating to foreign registration statement), the undersigned foreign association hereby states that:

1. The type of association is (check only one):

- Business Corporation Limited Partnership Business Trust
 Nonprofit Corporation Limited Liability (General) Partnership Professional Association
 Limited Liability Company Limited Liability Limited Partnership

2. The full and proper name of the foreign association as registered in its jurisdiction of formation is:

Finance Guru LLC

2A. If the name in 2 does not contain a required designator or if the name in 2 is not available for use in the Commonwealth, the alternate name under which the association is registering in this Commonwealth is:

3. The jurisdiction of formation: DE

4. The street and mailing address of the association's principal office.

1150 First Ave. STE 511. King of Prussia PA 19406
Number and street City State Zip

4A. The street and mailing address of the office, if any, required to be maintained by the law of the association's jurisdiction of formation in that jurisdiction:

Number and street City State Zip

RECEIVED

AUG - 9 2019

**STATE of DELAWARE
LIMITED LIABILITY COMPANY
CERTIFICATE of FORMATION**

**FIRST
Name**

The name of the limited liability company is:
Finance Guru LLC

**SECOND
Registered Agent**

The address of its registered office in the State of Delaware is
8 The Green, Suite B in the City of Dover. Zip code 19901.

The name of its registered agent at such address is
Northwest Registered Agent Service, Inc.

**THIRD
Duration**

The duration of the limited liability company shall be perpetual.

**FOURTH
Purpose**

The purpose for which the company is organized is to conduct any and all lawful business for which Limited Liability Companies can be organized pursuant to Delaware statute.

In Witness Whereof, the undersigned have executed this Certificate of Formation this 25th day of September, 2018.

By: Morgan Noble
Authorized Person

Name: Morgan Noble

Name and Address of officers.

John R. Zavoyna, 525 W. Monroe, Ste. 900, Chicago, IL 60661

Neil Pandey, 525 W. Monroe, Ste. 900, Chicago, IL 60661

Mark Johnson, 525 W. Monroe, Ste. 900, Chicago, IL 60661

Levon Mock, 525 W. Monroe, Ste. 900, Chicago, IL 60661

Jon Bromling, 525 W. Monroe, Ste. 900, Chicago, IL 60661

Christine Aceron, 525 W. Monroe, Ste. 900, Chicago, IL 60661

Mungal Patel, 525 W. Monroe, Ste. 900, Chicago, IL 60661

Pennsylvania Electric Generation Supplier Application Part 7 a.
Bond

Finance Guru is only providing services, not directly selling goods and will only be operating as a broker. As a result the applicant is not applying for a sales tax license.

Pennsylvania Electric Generation Supplier Application Part 12
Newspaper publications

PROOF OF PUBLICATION
In
THE ERIE TIMES-NEWS
COMBINATION EDITION

RECEIVED

AUG - 9 2019

PA PUBLIC UTILITY COMMISSION
SECRETARY'S BUREAU

Harbor Compliance
1830 Colonial Village Lane
Lancaster PA 17601

REFERENCE: 96520 372099
PUC Notice

STATE OF PENNSYLVANIA)
COUNTY OF ERIE) SS:

Jennifer L. Trott, 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: 07/31/19

TOTAL COST: \$610.00 AD SPACE: 0 Lines

FILED ON: 07/31/19

PENNSYLVANIA PUBLIC UTILITY COMMISSION
NOTICE

Applications of Finance Guru LLC For Approval To Offer, Render, or Furnish Services as a Broker Engaged In The Business Of Supplying Natural as Supply Services and Electricity Supply Services. To The Public In The Commonwealth Of Pennsylvania.

Finance Guru LLC will be filing an application with the Pennsylvania Public Utility Commission ("PUC") for a license to provide natural gas supply services as a broker/marketer engaged in the business of providing natural gas services. Finance Guru LLC will also be filing an application with the PUC for a license to supply electricity supply services (1) a broker/marketer engaged in the business of supplying electricity. Finance Guru LLC proposes to sell electricity, natural gas, and related services in Citizens' Electric, Duquesne, Met Ed, PECO (electric), Penelec, Penn Power, Pike, PPL, UGI, Wellsboro, West Penn, Columbia Gas, National Fuel Gas, PECO (gas), Peoples - Equitable, Peoples Natural Gas, Peoples Gas Company, Philadelphia Gas Works, UGI Utilities - Gas Div., and Valley Energy under the provisions of the new Natural Gas Choice and Competition Act and the 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 Finance Guru LLC may be filed within 15 days of the date of this notice with the Secretary of the PUC, 400 North Street, Harrisburg, PA 17120. You should send copies of any protest to Neil Pandey at the address listed below.

By and through Representative:
Neil Pandey, Legal Director
Finance Guru LLC
525 W. Monroe St, Suite 900
Chicago, IL 60661
312-796-9748

Sworn to and subscribed before me this 31st day of July 2019

Affiant: Jennifer L. Trott

NOTARY: Barbara J. Moore

COMMONWEALTH OF PENNSYLVANIA
NOTARIAL SEAL
Barbara J. Moore, Notary Public
City of Erie, Erie County
My Commission Expires March 23, 2020
MEMBER, PENNSYLVANIA ASSOCIATION OF NOTARIES

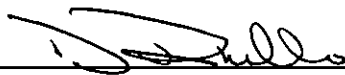
Proof of Publication of Notice in Pittsburgh Post-Gazette

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 D. Rullo, 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:

31 of July, 2019

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.



PG Publishing Company

Sworn to and subscribed before me this day of:
July 31, 2019



Commonwealth of Pennsylvania - Notary Seal
Elizabeth R. Chmura, Notary Public
Allegheny County
My commission expires February 8, 2022
Commission number 1326781
Member, Pennsylvania Association of Notaries

STATEMENT OF ADVERTISING COSTS

Harbor Compliance
1830 Colonial Village Lane
Lancaster Pennsylvania 17601

To PG Publishing Company

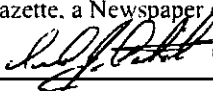
Total ----- \$519.25

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
2201 Sweeney Drive
CLINTON, PA 15026
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

Applications of Finance Guru LLC For Approval To Offer, Render, or Furnish Services as a Broker Engaged In The Business Of Supplying Natural Gas Supply Services and Electricity Supply Services To The Public in The Commonwealth Of Pennsylvania.

Finance Guru LLC will be filing an application with the Pennsylvania Public Utility Commission ("PUC") for a license to provide natural gas supply services as a broker/marketer engaged in the business of providing natural gas services. Finance Guru LLC will also be filing an application with the PUC for a license to supply electricity supply services (1) a broker/marketer engaged in the business of supplying electricity. Finance Guru LLC proposes to sell electricity, natural gas, and related services in Citizens' Electric, Duquesne, Met Ed, PECO (electric), Penelec, Penn Power, Pike, PPL, UGI, Wellsboro, West Penn, Columbia Gas, National Fuel Gas, PECO (gas), Peoples - Equitable, Peoples Natural Gas, Peoples Gas Company, Philadelphia Gas Works, UGI Utilities - Gas Div, and Valley Energy under the provisions of the new Natural Gas Choice and Competition Act and the 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 Finance Guru LLC may be filed within 15 days of the date of this notice with the Secretary of the PUC, 400 North Street, Harrisburg, PA 17120. You should send copies of any protest to Neil Pandey at the address listed below.

By and through
Representative:
Neil Pandey, Legal Director
Finance Guru LLC
525 W. Monroe St. Suite 900
Chicago, IL 60661
312-796-9748

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

HARBOR COMPLIANCE
AMANDA GORDON
1830 COLONIAL VILLAGE LANE LANCASTER PA 17601

17601

Account # 630132
Order # 82358204
Ad Price: 301.20

LEGAL NOTICE PENNSYLVANIA

Ann Marie Fortese

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:

07/30/2019

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 time, place and character or publication are true Ann Marie Fortese

Sworn and subscribed to before me
this 30th day of July A.D., 2019

Sharon Venturi

(Notary Public)

Commonwealth of Pennsylvania - Notary Seal
Sharon Venturi, Notary Public
Lackawanna County
My commission expires February 12, 2022
Commission number 1254228
Member, Pennsylvania Association of Notaries

RECEIVED

AUG - 9 2019

PA PUBLIC UTILITY COMMISSION
SECRETARY'S BUREAU

LEGAL NOTICE

PENNSYLVANIA PUBLIC UTILITY COMMISSION NOTICE
Applications of Finance Guru LLC For Approval To Offer, Render, or Furnish Services as a Broker Engaged in The Business Of Supplying Natural Gas Supply Services and Electricity Supply Services, To The Public In The Commonwealth Of Pennsylvania.

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The PUC may consider this application without a hearing. Protests directed to the technical or financial fitness of Finance Guru LLC may be filed within 15 days of the date of this notice with the Secretary of the PUC, 400 North Street, Harrisburg, PA 17120. You should send copies of any protest to Neil Pandey at the address listed below.

By and through Representative:
Neil Pandey, Legal Director
Finance Guru LLC
525 W. Monroe St, Suite 900
Chicago, IL 60661
312-788-9748

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

STATE OF PENNSYLVANIA

COUNTY OF LYCOMING

SS:

Robert O. Rolley, Jr., Publisher of the Sun-Gazette LLC 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:

July 31, 2019

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

**PENNSYLVANIA
PUBLIC UTILITY
COMMISSION
NOTICE**

Applications of Finance Guru LLC For Approval To Offer, Render, or Furnish Services as a Broker Engaged in The Business Of Supplying Natural as Supply Services and Electricity Supply Services, To The Public in The Commonwealth Of Pennsylvania.

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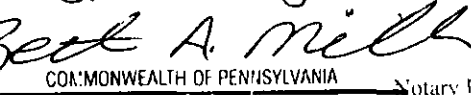
Pike, PPL, UGI, Wellsboro, West Penn, Columbia Gas, National Fuel Gas, PECO (gas), Peoples - Equitable, Peoples Natural Gas, Peoples Gas Company Philadelphia Gas Works, UGI Utilities - Gas Div., and Valley Energy under the provisions of the new Natural Gas Choice and Competition Act and the Electricity Generation Customer Choice and Competition Act.

The PUC may consider this application without a hearing. Protests directed to the technical or financial fitness of Finance Guru LLC may be filed within 15 days of the date of this notice with the Secretary of the PUC, 400 North Street, Harrisburg, PA 17120. You should send copies of any protest to Neil Pandey at the address listed below.

By and through
Representative:
Neil Pandey, Legal
Director
Finance Guru LLC
525 W. Monroe St,
Suite 900
Chicago, IL 60661
312-796-9748



SUN-GAZETTE LLC

Sworn to and subscribed before me
The 2nd day of August 2019


COMMONWEALTH OF PENNSYLVANIA

NOTARIAL SEAL
BETH A MILLER
Notary Public
CITY OF WILLIAMSPORT, LYCOMING COUNTY
My Commission Expires Apr '18, 2020

Notary Public

STATEMENT OF ADVERTISING COSTS

To the Sun-Gazette LLC, Dr.:

For publishing the notice attached

Hereto on the above state dates\$ 307.48

Probated same.....\$

Total.....\$ 307.48

PUBLISHER'S RECEIPT FOR ADVERTISING COSTS

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

SUN-GAZETTE LLC
BY Robert O. Rolley, Jr.

RECEIVED

AUG - 9 2019

COMMONWEALTH OF PENNSYLVANIA } SS
County of Cambria

**PENNSYLVANIA PUBLIC UTILITY COMMISSION
 NOTICE**

Applications of Finance Guru LLC For Approval To Offer, Render, or Furnish Services as a Broker Engaged In The Business Of Supplying Natural as Supply Services and Electricity Supply Services, To The Public In The Commonwealth Of Pennsylvania.

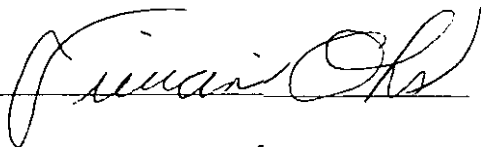
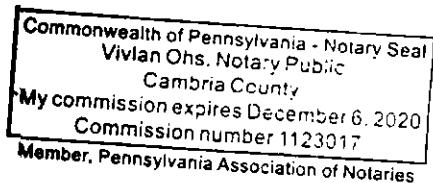
Finance Guru LLC will be filing an application with the Pennsylvania Public Utility Commission ("PUC") for a license to provide natural gas supply services as a broker/marketer engaged in the business of providing natural gas services. Finance Guru LLC will also be filing an application with the PUC for a license to supply electricity supply services (1) a broker/marketer engaged in the business of supplying electricity. Finance Guru LLC proposes to sell electricity, natural gas, and related services in Citizens' Electric, Duquesne, Met Ed, PECO (electric), Penelec, Penn Power, Pike, PPL, UGI, Wellsboro, West Penn, Columbia Gas, National Fuel Gas, PECO (gas), Peoples - Equitable, Peoples Natural Gas, Peoples Gas Company, Philadelphia Gas Works, UGI Utilities - Gas Div., and Valley Energy under the provisions of the new Natural Gas Choice and Competition Act and the Electricity Generation Customer Choice and Competition Act.

*publish
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 of The j
 the subj
 said pub*

The PUC may consider this application without a hearing. Protests directed to the technical or financial fitness of Finance Guru LLC may be filed within 15 days of the date of this notice with the Secretary of the PUC, 400 North Street, Harrisburg, PA 17120. You should send copies of any protest to Neil Pandey at the address listed below.

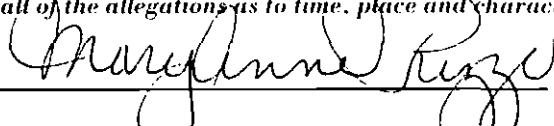
By and through Representative:
 Neil Pandey, Legal Director
 Finance Guru LLC
 525 W. Monroe St, Suite 900
 Chicago, IL 60661
 312-796-9748

Signed and sworn to before me on
 31st day of July, 2019,
 by Mary Anne Rizzo making the statement.

On this 31st day of July A.D. 2019, before me, the subscriber, a Notary Public in and for said County and State, personally appeared Mary Anne Rizzo, who being duly sworn according to law, deposes and says as Advertising Director 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,

ty of Cambria, and Commonwealth of Pennsylvania and e matter published in said publication in the regular issues , on July 30, 2019; and that the Affiant is not interested in at all of the allegations as to time, place and character of



STATEMENT OF ADVERTISING COSTS

0.00 Lines @	\$2.50 per line	0.00
7.5 Inches @	\$25.00 per inch	187.50
Notary Fee		5.00
Clerical Fee		2.50
Total Cost		195.00

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

AUG - 9 2019

PENNSYLVANIA PUBLIC UTILITY COMMISSION
 BUREAU

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

STATE OF PENNSYLVANIA
COUNTY OF PHILADELPHIA

Helene Sweeney 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:

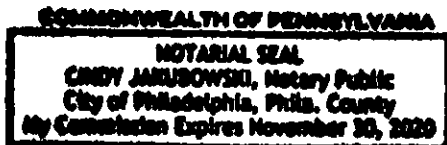
July 31, 2019

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.

Helene Sweeney

Sworn to and subscribed before me this 31st day of July, 2019.

Cindy Jakubowski



Copy of Notice of Publication

PENNSYLVANIA PUBLIC UTILITY COMMISSION
NOTICE
Applications of Finance Guru LLC For Approval To Offer, Render, or Furnish Services as a Broker Engaged In The Business Of Supplying Natural Gas Supply Services and Electricity Supply Services, To The Public In The Commonwealth Of Pennsylvania.
Finance Guru LLC will be filing an application with the Pennsylvania Public Utility Commission ("PUC") for a license to provide natural gas supply services as a broker/marketer engaged in the business of providing natural gas services. Finance Guru LLC will also be filing an application with the PUC for a license to supply electricity supply services (1) a broker/marketer engaged in the business of supplying electricity. Finance Guru LLC proposes to sell electricity, natural gas, and related services in Citizens' Electric, Duquesne, Met Ed, PECO (electric), Penelec, Penn Power, Pika, PPL, UGI, Wellboro, West Penn, Columbia Gas, National Fuel Gas, PECO (gas), Peoples Equitable, Peoples Natural Gas, Peoples Gas Company, Philadelphia Gas Works, UGI Utilities - Gas Div., and Valley Energy under the provisions of the new Natural Gas Choice and Competition Act and the 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 Finance Guru LLC may be filed within 15 days of the date of this notice with the Secretary of the PUC, 400 North Street, Harrisburg, PA 17120. You should send copies of any protest to Neil Pandey at the address listed below.
By and through Representative:
Neil Pandey, Legal Director
Finance Guru LLC
525 W. Monroe St, Suite 900
Chicago, IL 60661
312-798-8748

RECEIVED

AUG - 9 2019

PA PUBLIC UTILITY COMMISSION
SECRETARY'S BUREAU

Commonwealth of Pennsylvania,) ss
County of Cumberland)

Victoria Soto being duly sworn, deposes that he/she is principal clerk of PA Media Group; that The Patriot News is a public newspaper published in the city of Mechanicsburg, with general circulation in Cumberland and Dauphin and surrounding counties, and this notice is an accurate and true copy of this notice as printed in said newspaper, was printed and published in the regular edition and issue of said newspaper on the following date(s):

The Patriot News 07/30/2019

Victoria Soto

Principal Clerk of the Publisher

Sworn to and subscribed before me this 31th day of July 2019

Crystal B. Rosensteel

Notary Public

COMMONWEALTH OF PENNSYLVANIA

NOTARIAL SEAL

Crystal B. Rosensteel, Notary Public
Susquehanna Twp., Dauphin County
My Commission Expires June 27, 2020

MEMBER, PENNSYLVANIA ASSOCIATION OF NOTARIES

PENNSYLVANIA PUBLIC UTILITY COMMISSION NOTICE

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Chicago, IL 60661
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RECEIVED

AUG - 9 2019

PA PUBLIC UTILITY COMMISSION
SECRETARY'S BUREAU

MAIL COMPLETED APPLICATION TO:
DEPARTMENT OF REVENUE
BUREAU OF BUSINESS TRUST FUND TAXES
PO BOX 280901
HARRISBURG, PA 17128-0901



COMMONWEALTH OF PENNSYLVANIA
**PA ENTERPRISE
REGISTRATION FORM**

DEPARTMENT USE ONLY

RECEIVED DATE

DEPARTMENT OF REVENUE &
DEPARTMENT OF LABOR AND INDUSTRY

TYPE OR PRINT LEGIBLY, USE BLACK INK

SECTION 1 - REASON FOR THIS REGISTRATION

REFER TO THE INSTRUCTIONS (PAGE 18) AND CHECK THE APPLICABLE BOX(ES) TO INDICATE THE REASON(S) FOR THIS REGISTRATION.

- | | |
|---|---|
| 1. <input checked="" type="checkbox"/> NEW REGISTRATION | 6. DID THIS ENTERPRISE: |
| 2. <input type="checkbox"/> ADDING TAX(ES) & SERVICE(S) | <input type="checkbox"/> YES <input type="checkbox"/> NO ACQUIRE ALL OR PART OF ANOTHER BUSINESS? |
| 3. <input type="checkbox"/> REACTIVATING TAX(ES) & SERVICE(S) | <input type="checkbox"/> YES <input type="checkbox"/> NO RESULT FROM A CHANGE IN LEGAL STRUCTURE (FOR EXAMPLE, FROM INDIVIDUAL PROPRIETOR TO CORPORATION, PARTNERSHIP TO CORPORATION, CORPORATION TO LIMITED LIABILITY COMPANY, ETC)? |
| 4. <input type="checkbox"/> ADDING ESTABLISHMENT(S) | <input type="checkbox"/> YES <input type="checkbox"/> NO UNDERGO A MERGER, CONSOLIDATION, DISSOLUTION, OR OTHER RESTRUCTURING? |
| 5. <input type="checkbox"/> INFORMATION UPDATE | |

SECTION 2 - ENTERPRISE INFORMATION

1. DATE OF FIRST OPERATIONS 9/25/2018	2. DATE OF FIRST OPERATIONS IN PA 7/1/2019	3. ENTERPRISE FISCAL YEAR END December 31
4. ENTERPRISE LEGAL NAME Finance Guru LLC	5. FEDERAL EMPLOYER IDENTIFICATION NUMBER (EIN) 61-1903429	
6. ENTERPRISE TRADE NAME (if different than legal name)	7. ENTERPRISE TELEPHONE NUMBER ()	
8. ENTERPRISE STREET ADDRESS (do not use PO Box) 525 W Monroe St., Ste 900	CITY/TOWN Chicago	COUNTY Cook
9. ENTERPRISE MAILING ADDRESS (if different than street address)	CITY/TOWN	STATE IL
10. LOCATION OF ENTERPRISE RECORDS (street address) Same as above	CITY/TOWN	STATE IL
11. ESTABLISHMENT NAME (doing business as)	12. NUMBER OF ESTABLISHMENTS *	13. PA SCHOOL DISTRICT
		14. PA MUNICIPALITY

* ENTERPRISES WITH ONE OR MORE ESTABLISHMENTS WITHIN PA, WHOSE PA ADDRESS WAS NOT ENTERED ABOVE, MUST COMPLETE SECTION 17. (SEE GENERAL INSTRUCTIONS AND SECTION 17 FOR MORE INFORMATION.)

SECTION 3 - TAXES AND SERVICES

ALL REGISTRANTS MUST CHECK THE APPLICABLE BOX(ES) TO INDICATE THE TAX(ES) AND SERVICE(S) REQUESTED FOR THIS REGISTRATION AND COMPLETE THE CORRESPONDING SECTIONS INDICATED ON PAGES 2 AND 3. IF REACTIVATING ANY PREVIOUS ACCOUNT(S), LIST THE ACCOUNT NUMBER(S) IN THE SPACE PROVIDED.

	PREVIOUS	ACCOUNT NUMBER
<input type="checkbox"/> CIGARETTE DEALER'S LICENSE	_____	_____
<input checked="" type="checkbox"/> CORPORATION TAXES	_____	_____
<input type="checkbox"/> EMPLOYER WITHHOLDING TAX/1099 MISC	_____	_____
<input type="checkbox"/> FUELS TAX PERMIT	_____	_____
<input type="checkbox"/> LIQUID FUELS TAX PERMIT	_____	_____
<input type="checkbox"/> MOTOR CARRIERS ROAD TAX/IFTA	_____	_____
<input type="checkbox"/> PROMOTER LICENSE	_____	_____
<input type="checkbox"/> PUBLIC TRANSPORTATION ASSISTANCE TAX LICENSE	_____	_____
<input type="checkbox"/> SALES TAX EXEMPT STATUS	_____	_____
<input type="checkbox"/> SALES, USE, HOTEL OCCUPANCY TAX LICENSE	_____	_____
<input type="checkbox"/> SMALL GAMES OF CHANCE LIC./CERT.	_____	_____
<input type="checkbox"/> TRANSIENT VENDOR CERTIFICATE	_____	_____
<input type="checkbox"/> UNEMPLOYMENT COMPENSATION	_____	_____
<input type="checkbox"/> USE TAX	_____	_____
<input type="checkbox"/> VEHICLE RENTAL TAX	_____	_____
<input type="checkbox"/> WHOLESALE CERTIFICATE	_____	_____
<input type="checkbox"/> WORKERS' COMPENSATION COVERAGE	_____	_____

SECTION 4 - AUTHORIZED SIGNATURE

I, (WE) THE UNDERSIGNED, DECLARE UNDER THE PENALTIES OF PERJURY THAT THE STATEMENTS CONTAINED HEREIN ARE TRUE, CORRECT, AND COMPLETE.

AUTHORIZED SIGNATURE (ATTACH POWER OF ATTORNEY IF APPLICABLE) 	DAYTIME TELEPHONE NUMBER (516) 497-4650	TITLE Manager
TYPE OR PRINT NAME Jesse Young	E-MAIL ADDRESS jesse.young@credicousa.com	DATE 7/19/2019
TYPE OR PRINT PREPARER'S NAME Mark Johnson	E-MAIL ADDRESS fg.accounting@financeguru.com	TITLE CFO
DAYTIME TELEPHONE NUMBER (312) 971-3249	E-MAIL ADDRESS fg.accounting@financeguru.com	DATE 7/19/2019

ENTERPRISE NAME
Finance Guru LLC

SECTION 5 - BUSINESS STRUCTURE

CHECK THE APPROPRIATE BOX FOR QUESTIONS 1, 2 & 3. IN ADDITION TO SECTIONS 1 THROUGH 10, COMPLETE THE SECTION(S) INDICATED.

1. SOLE PROPRIETORSHIP (INDIVIDUAL) GENERAL PARTNERSHIP ASSOCIATION LIMITED LIABILITY COMPANY
 CORPORATION (Sec. 11) LIMITED PARTNERSHIP BUSINESS TRUST STATE WHERE CHARTERED DE
 GOVERNMENT (Sec. 13) LIMITED LIABILITY PARTNERSHIP ESTATE RESTRICTED PROFESSIONAL COMPANY
 JOINT VENTURE PARTNERSHIP STATE WHERE CHARTERED
2. PROFIT NON-PROFIT IS THE ENTERPRISE ORGANIZED FOR PROFIT OR NON-PROFIT?
3. YES NO IS THE ENTERPRISE EXEMPT FROM TAXATION UNDER INTERNAL REVENUE CODE (IRC) SECTION 501(c)(3)? IF YES, PROVIDE A COPY OF THE ENTERPRISE'S EXEMPTION AUTHORIZATION LETTER FROM THE INTERNAL REVENUE SERVICE.

SECTION 6 - OWNERS, PARTNERS, SHAREHOLDERS, OFFICERS, AND RESPONSIBLE PARTY INFORMATION

PROVIDE THE FOLLOWING FOR ALL INDIVIDUAL AND/OR ENTERPRISE OWNERS, PARTNERS, SHAREHOLDERS, OFFICERS, AND RESPONSIBLE PARTIES. IF STOCK IS PUBLICLY TRADED, PROVIDE THE FOLLOWING FOR ANY SHAREHOLDER WITH AN EQUITY POSITION OF 5% OR MORE. ADDITIONAL SPACE IS AVAILABLE IN SECTION 6A, PAGE 11.

1. NAME Jesse Young		2. SOCIAL SECURITY NUMBER [REDACTED]		3. DATE OF BIRTH		4. FEDERAL EIN	
5. <input type="checkbox"/> OWNER <input type="checkbox"/> OFFICER <input type="checkbox"/> PARTNER <input type="checkbox"/> SHAREHOLDER <input checked="" type="checkbox"/> RESPONSIBLE PARTY		6. TITLE Manager		7. EFFECTIVE DATE OF TITLE 9/28/2018		8. PERCENTAGE OF OWNERSHIP %	
9. EFFECTIVE DATE OF OWNERSHIP 9/28/2018		10. HOME ADDRESS (street) [REDACTED]		CITY/TOWN [REDACTED]		COUNTY [REDACTED]	
STATE [REDACTED]		ZIP + 4 [REDACTED]		11. THIS PERSON IS RESPONSIBLE TO REMIT/MAINTAIN: <input type="checkbox"/> SALES TAX <input type="checkbox"/> EMPLOYER WITHHOLDING TAX <input type="checkbox"/> MOTOR FUEL TAXES <input type="checkbox"/> WORKERS' COMPENSATION COVERAGE			

* DATE OF BIRTH REQUIRED ONLY IF APPLYING FOR A CIGARETTE WHOLESALE DEALER'S LICENSE, A SMALL GAMES OF CHANCE DISTRIBUTOR LICENSE, OR A SMALL GAMES OF CHANCE MANUFACTURER CERTIFICATE.

SECTION 7 - ESTABLISHMENT BUSINESS ACTIVITY INFORMATION

REFER TO THE INSTRUCTIONS ON PAGES 20 & 21 TO COMPLETE THIS SECTION. COMPLETE SECTION 17 FOR MULTIPLE ESTABLISHMENTS.

1. ENTER THE PERCENTAGE THAT EACH PA BUSINESS ACTIVITY REPRESENTS OF THE TOTAL RECEIPTS OR REVENUES AT THIS ESTABLISHMENT. LIST PRODUCTS OR SERVICES ASSOCIATED WITH EACH BUSINESS ACTIVITY AND THE PERCENTAGE REPRESENTING THE TOTAL RECEIPTS OR REVENUES.

PA BUSINESS ACTIVITY	%	PRODUCTS OR SERVICES	%	ADDITIONAL PRODUCTS OR SERVICES	%
Accommodation & Food Services					
Agriculture, Forestry, Fishing, & Hunting					
Art, Entertainment, & Recreation Services					
Communications/Information					
Construction (must complete question 3)					
Domestics (Private Households)					
Educational Services					
Finance					
Health Care Services					
Insurance					
Management, Support & Remediation Services					
Manufacturing					
Mining, Quarrying, & Oil/Gas Extraction					
Other Services					
Professional, Scientific, & Technical Services	100	Marketing	100		
Public Administration					
Real Estate					
Retail Trade					
Sanitary Service					
Social Assistance Services					
Transportation					
Utilities					
Warehousing					
Wholesale Trade					
TOTAL	100%		100		

2. ENTER THE PERCENTAGE THAT THIS ESTABLISHMENT'S RECEIPTS OR REVENUES REPRESENT OF THE TOTAL PA RECEIPTS OR REVENUES OF THE ENTERPRISE. 100%. SINGLE ESTABLISHMENT ENTERPRISES ENTER 100%. MULTIPLE ESTABLISHMENT ENTERPRISES ENTER PERCENTAGE OF ENTERPRISE (SEE SECTION 17).

3. ESTABLISHMENTS ENGAGED IN CONSTRUCTION **MUST** ENTER THE PERCENTAGE OF CONSTRUCTION ACTIVITY THAT IS NEW AND/OR RENOVATIVE AND THE PERCENTAGE OF CONSTRUCTION ACTIVITY THAT IS RESIDENTIAL AND/OR COMMERCIAL.
 _____% NEW + _____% RENOVATIVE = 100%
 _____% RESIDENTIAL + _____% COMMERCIAL = 100%

4. YES NO DOES THIS ENTERPRISE WANT TO BECOME A PENNSYLVANIA LOTTERY RETAILER?

ENTERPRISE NAME
Finance Guru LLC

SECTION 8 - ESTABLISHMENT SALES INFORMATION

- 1. YES NO IS THIS ESTABLISHMENT SELLING TAXABLE PRODUCTS OR OFFERING TAXABLE SERVICES TO CONSUMERS FROM A LOCATION IN PENNSYLVANIA? IF YES, COMPLETE SECTION 18.
- 2. YES NO IS THIS ESTABLISHMENT SELLING CIGARETTES IN PENNSYLVANIA? IF YES, COMPLETE SECTIONS 18 AND 19.
- 3. LIST EACH COUNTY IN PENNSYLVANIA WHERE THIS ESTABLISHMENT IS CONDUCTING TAXABLE SALES ACTIVITY(IES).
 COUNTY _____ COUNTY _____ COUNTY _____
 COUNTY _____ COUNTY _____ COUNTY _____

ATTACH ADDITIONAL 8 1/2 X 11 SHEETS IF NECESSARY.

SECTION 9 - ESTABLISHMENT EMPLOYMENT INFORMATION

PART 1

- 1. YES NO DOES THIS ESTABLISHMENT EMPLOY INDIVIDUALS WHO WORK IN PENNSYLVANIA? IF YES, INDICATE:
 a. DATE WAGES FIRST PAID (MM/DD/YYYY) _____
 b. DATE WAGES RESUMED FOLLOWING A BREAK IN EMPLOYMENT _____
 c. TOTAL NUMBER OF EMPLOYEES _____
 d. NUMBER OF EMPLOYEES PRIMARILY WORKING IN NEW BUILDING OR INFRASTRUCTURE _____
 e. NUMBER OF EMPLOYEES PRIMARILY WORKING IN REMODELING CONSTRUCTION _____
 f. ESTIMATED GROSS WAGES PER QUARTER\$ _____ .00
 g. NAME OF WORKERS' COMPENSATION INSURANCE COMPANY _____
 1. POLICY NUMBER _____ EFFECTIVE START DATE _____ END DATE _____
 2. AGENCY NAME _____ DAYTIME TELEPHONE NUMBER () _____
 MAILING ADDRESS _____ CITY/TOWN _____ STATE _____ ZIP CODE + 4 _____
 3. IF THIS ENTERPRISE DOES NOT HAVE WORKERS' COMPENSATION INSURANCE, CHECK ONE:
 a. THIS ESTABLISHMENT EMPLOYS ONLY EXCLUDED WORKERS
 b. THIS ESTABLISHMENT HAS ZERO EMPLOYEES
 c. THIS ESTABLISHMENT RECEIVED APPROVAL TO SELF-INSURE BY THE PA BUREAU OF WORKERS' COMPENSATION
 IF ITEM 3c. IS CHECKED, PROVIDE PA WORKERS' COMPENSATION BUREAU CODE _____
- 2. YES NO DOES THIS ESTABLISHMENT EMPLOY PA RESIDENTS WHO WORK OUTSIDE OF PENNSYLVANIA? IF YES, INDICATE:
 a. DATE WAGES FIRST PAID (MM/DD/YYYY) _____
 b. DATE WAGES RESUMED FOLLOWING A BREAK IN EMPLOYMENT _____
 c. ESTIMATED GROSS WAGES PER QUARTER.\$ _____ .00
- 3. YES NO DOES THIS ESTABLISHMENT PAY REMUNERATION FOR SERVICES TO PERSONS YOU DO NOT CONSIDER EMPLOYEES? IF YES, EXPLAIN THE SERVICES PERFORMED _____
- 4. YES NO DOES THIS ESTABLISHMENT REPORT NON-RESIDENT WITHHOLDING ON NON-EMPLOYEE COMPENSATION, BUSINESS INCOME OR LEASE PAYMENTS? _____

PART 2

- 1. YES NO IS THIS REGISTRATION A RESULT OF A TAXABLE DISTRIBUTION FROM A BENEFIT TRUST, DEFERRED PAYMENT, OR RETIREMENT PLAN FOR PA RESIDENTS? IF YES, INDICATE:
 a. DATE BENEFITS FIRST PAID (MM/DD/YYYY) _____
 b. ESTIMATED BENEFITS PAID PER QUARTER\$ _____ .00

SECTION 10 - BULK SALE/TRANSFER INFORMATION

IF ASSETS WERE ACQUIRED IN BULK FROM MORE THAN ONE ENTERPRISE, PHOTOCOPY THIS SECTION AND PROVIDE THE FOLLOWING INFORMATION ABOUT EACH SELLER/TRANSFEROR.

- 1. YES NO DID THE ENTERPRISE ACQUIRE 51% OR MORE OF ANY CLASS OF THE PA ASSETS OF ANOTHER ENTERPRISE? SEE THE CLASS OF ASSETS LISTED BELOW.
- 2. YES NO DID THE ENTERPRISE ACQUIRE 51% OR MORE OF THE TOTAL ASSETS OF ANOTHER ENTERPRISE?

IF THE ANSWER TO EITHER QUESTION IS YES, PROVIDE THE FOLLOWING INFORMATION ABOUT THE SELLER/TRANSFEROR.

3. SELLER/TRANSFEROR NAME			4. FEDERAL EIN	
5. SELLER/TRANSFEROR STREET ADDRESS		CITY/TOWN	STATE	ZIP CODE + 4
6. DATE ASSETS ACQUIRED	7. ASSETS ACQUIRED:			
	<input type="checkbox"/> ACCOUNTS RECEIVABLE	<input type="checkbox"/> EQUIPMENT	<input type="checkbox"/> INVENTORY	<input type="checkbox"/> NAME AND/OR GOODWILL
	<input type="checkbox"/> CONTRACTS	<input type="checkbox"/> FIXTURES	<input type="checkbox"/> LEASES	<input type="checkbox"/> REAL ESTATE
	<input type="checkbox"/> CUSTOMERS/CLIENTS	<input type="checkbox"/> FURNITURE	<input type="checkbox"/> MACHINERY	<input type="checkbox"/> OTHER _____

IMPORTANT: IF, IN ADDITION TO ACQUIRING ASSETS IN BULK, THE ENTERPRISE ALSO ACQUIRED ALL OR PART OF A PREDECESSOR'S BUSINESS, SECTION 14 MUST BE COMPLETED. IF THE ENTERPRISE IS ACQUIRING 51% OR MORE OF ANY CLASS OF PA ASSETS AND/OR 51% OF THE TOTAL ASSETS OF ANOTHER ENTERPRISE THE SELLER MUST OBTAIN A BULK SALE CLEARANCE CERTIFICATE. REFER TO INSTRUCTIONS ON PAGE 22.

ENTERPRISE NAME
Finance Guru LLC

SECTION 11 - CORPORATION INFORMATION

1. DATE OF INCORPORATION 9/25/2018	2. STATE OF INCORPORATION DE	3. CERTIFICATE OF AUTHORITY DATE (NON-PA CORP.) 9/25/2018	4. COUNTRY OF INCORPORATION USA
---------------------------------------	---------------------------------	---	------------------------------------

5. YES NO IS THIS CORPORATION'S STOCK PUBLICLY TRADED?

6. CHECK THE APPROPRIATE BOX(ES) TO DESCRIBE THIS CORPORATION:

CORPORATION: STOCK PROFESSIONAL BANK: STATE MUTUAL THRIFT: STATE INSURANCE PA
 NON-STOCK COOPERATIVE FEDERAL FEDERAL COMPANY: NON-PA
 MANAGEMENT STATUTORY CLOSE

7. S CORPORATION: FEDERAL IN ACCORDANCE WITH ACT NO. 67 OF 2006, A CORPORATION WITH FEDERAL SUB-CHAPTER S STATUS IS CONSIDERED A PA S CORPORATION. IN ORDER NOT TO BE TAXED AS A PA S CORPORATION, REV-976 MUST BE FILED. THE FORM CAN BE ACCESSED AT WWW.REVENUE.STATE.PA.US, FORMS AND PUBLICATIONS, CORPORATION TAX.

COMPLETING THIS FORM WILL NOT FULFILL THE REQUIREMENT TO REGISTER FOR CORPORATE TAXES. REGISTERING CORPORATIONS MUST CONTACT THE PA DEPARTMENT OF STATE TO SECURE CORPORATE NAME CLEARANCE AND REGISTER FOR CORPORATION TAX PURPOSES. CONTACT THE PA DEPARTMENT OF STATE AT (717) 787-1057, OR VISIT www.paopenforbusiness.state.pa.us.

SECTION 12 - REPORTING & PAYMENT METHODS

1. THE DEPARTMENT OF REVENUE REQUIRES THAT ANY ENTERPRISE MAKING PAYMENTS EQUAL TO OR GREATER THAN \$20,000 REMIT PAYMENTS VIA ONE OF THE FOLLOWING ELECTRONIC METHODS: ELECTRONIC FUNDS TRANSFER (EFT); ELECTRONIC TAX INFORMATION AND DATA EXCHANGE SYSTEM (e-TIDES); TELEFILE SYSTEM OR CREDIT CARD. AN ENTERPRISE, REGARDLESS OF AMOUNT, IS ENCOURAGED TO REMIT TAX PAYMENTS ELECTRONICALLY.

a. YES NO DOES THIS ENTERPRISE MEET THE DEPARTMENT OF REVENUE'S REQUIREMENTS FOR ELECTRONIC PAYMENTS?

b. YES NO DOES THIS ENTERPRISE WANT TO PARTICIPATE IN THE DEPARTMENT OF REVENUE'S ELECTRONIC PROGRAMS?

2. YES NO IF THIS ENTERPRISE IS A NON-PROFIT ORGANIZATION THAT IS EXEMPT UNDER IRC 501(c)(3), OR POLITICAL SUB-DIVISIONS, IS IT INTERESTED IN RECEIVING INFORMATION ABOUT THE DEPARTMENT OF LABOR & INDUSTRY'S OPTION OF FINANCING UC COSTS UNDER THE REIMBURSEMENT METHOD IN LIEU OF THE CONTRIBUTORY METHOD? FOR MORE DETAILS, REFER TO SECTION 12 INSTRUCTIONS.

THE DEPARTMENT OF LABOR & INDUSTRY REQUIRES THAT ANY ENTERPRISE WITH 250 OR MORE WAGE ENTRIES PER QUARTERLY REPORT, FILE THE WAGE INFORMATION VIA MAGNETIC MEDIA. ANY MAGNETIC REPORTING FILE MUST BE SUBMITTED FOR COMPATIBILITY WITH THE DEPARTMENT OF LABOR & INDUSTRY'S FORMAT. CONTACT THE MAGNETIC MEDIA REPORTING UNIT AT (717) 783-5802 FOR MORE INFORMATION.

THE COMMONWEALTH STRONGLY RECOMMENDS THAT ENTERPRISES USE ELECTRONIC FILING AND PAYMENT OPTIONS FOR CERTAIN PENNSYLVANIA TAXES AND SERVICES. INFORMATION ABOUT INTERNET FILING OPTIONS CAN BE FOUND ON THE e-TIDES WEB SITE AT www.etides.state.pa.us.

SECTION 13 - GOVERNMENT STRUCTURE

1. IS THE ENTERPRISE A:

GOVERNMENT BODY GOVERNMENT OWNED ENTERPRISE GOVERNMENT & PRIVATE SECTOR OWNED ENTERPRISE

2. IS THE GOVERNMENT:

DOMESTIC/USA FOREIGN/NON-USA MULTI-NATIONAL

3. IF DOMESTIC, IS THE GOVERNMENT:

FEDERAL LOCAL: COUNTY BOROUGH
 STATE GOVERNOR'S JURISDICTION CITY SCHOOL DISTRICT
 STATE NON-GOVERNOR'S JURISDICTION TOWN OTHER _____
 TOWNSHIP

ENTERPRISE NAME
Finance Guru LLC

SECTION 14 - PREDECESSOR/SUCCESSOR INFORMATION

COMPLETE THIS SECTION IF THE REGISTERING ENTERPRISE IS WHOLLY OR PARTIALLY SUCCEEDING A PREDECESSOR. FOR ASSISTANCE, CONTACT THE NEAREST DEPARTMENT OF LABOR & INDUSTRY FIELD ACCOUNTING SERVICE OFFICE.

IF THE ENTERPRISE HAS MORE THAN ONE PREDECESSOR, PHOTOCOPIY THIS PAGE TO PROVIDE THE FOLLOWING INFORMATION ABOUT EACH.

1. PREDECESSOR LEGAL NAME		2. PREDECESSOR PA UC ACCOUNT NUMBER	
3. PREDECESSOR TRADE NAME		4. PREDECESSOR FEDERAL EIN	
5. PREDECESSOR STREET ADDRESS	CITY/TOWN	STATE	ZIP CODE + 4

6. SPECIFY HOW THE BUSINESS WAS ACQUIRED:

<input type="checkbox"/> PURCHASE	<input type="checkbox"/> CHANGE IN LEGAL STRUCTURE
<input type="checkbox"/> CONSOLIDATION	<input type="checkbox"/> OTHER (SPECIFY) _____
<input type="checkbox"/> GIFT	
<input type="checkbox"/> MERGER	
<input type="checkbox"/> IRC SEC. 338 ELECTION	

7. ACQUISITION DATE _____

8. PERCENTAGE OF THE PREDECESSOR'S TOTAL BUSINESS (PA AND NON-PA) ACQUIRED _____ %

9. PERCENTAGE OF THE PREDECESSOR'S PA BUSINESS ACQUIRED _____ %
IF LESS THAN 100%, PROVIDE THE NAME(S) AND ADDRESS(ES) OF THE ESTABLISHMENT(S) THAT CONDUCTED OPERATIONS IN PA OR EMPLOYED PA RESIDENTS. ATTACH ADDITIONAL 8 1/2 X 11 SHEETS IF NECESSARY.

NAME OF ESTABLISHMENT(S)	ADDRESS(ES)
--------------------------	-------------

10. WHAT WAS THE PREDECESSOR'S BUSINESS ACTIVITY IN THE PA BUSINESS THAT WAS ACQUIRED?

11. ASSETS ACQUIRED:

<input type="checkbox"/> ACCOUNTS RECEIVABLE	<input type="checkbox"/> EQUIPMENT	<input type="checkbox"/> LEASES	<input type="checkbox"/> OTHER (SPECIFY) _____
<input type="checkbox"/> CONTRACTS	<input type="checkbox"/> FIXTURES	<input type="checkbox"/> MACHINERY	
<input type="checkbox"/> CUSTOMERS/CLIENTS	<input type="checkbox"/> FURNITURE	<input type="checkbox"/> NAME AND/OR GOODWILL	
<input type="checkbox"/> EMPLOYEES	<input type="checkbox"/> INVENTORY	<input type="checkbox"/> REAL ESTATE	

12. YES NO HAS THE PREDECESSOR CEASED PAYING WAGES IN PA? IF YES, ENTER THE DATE PA WAGES CEASED, IF KNOWN. _____

13. YES NO HAS THE PREDECESSOR CEASED OPERATIONS IN PA? IF YES, ENTER THE DATE PA OPERATIONS CEASED, IF KNOWN. _____
IF NO, DESCRIBE THE PREDECESSOR'S PRESENT PA BUSINESS ACTIVITY, IF KNOWN. _____

14. AT THE TIME OF TRANSFER FROM THE PREDECESSOR ENTERPRISE TO THE REGISTERING ENTERPRISE:

a. YES NO WERE ANY OF THE OWNERS, SHAREHOLDERS (5% OR GREATER), PARTNERS, OFFICERS, OR DIRECTORS OF THE PREDECESSOR OR OF ANY AFFILIATE, SUBSIDIARY OR PARENT CORPORATION OF THE PREDECESSOR ALSO OWNERS, SHAREHOLDERS (5% OR GREATER), PARTNERS, OFFICERS, OR DIRECTORS OF THE REGISTERING ENTERPRISE OR OF ANY AFFILIATE, SUBSIDIARY OR PARENT CORPORATION OF THE REGISTERING ENTERPRISE?

b. YES NO WAS THE PREDECESSOR, OR ANY AFFILIATE, SUBSIDIARY OR PARENT CORPORATION OF THE PREDECESSOR, AN OWNER, SHAREHOLDER (5% OR GREATER), OR PARTNER IN THE REGISTERING ENTERPRISE?

c. YES NO WAS THE REGISTERING ENTERPRISE, OR ANY AFFILIATE, SUBSIDIARY OR PARENT CORPORATION OF THE REGISTERING ENTERPRISE, AN OWNER, SHAREHOLDER (5% OR GREATER), OR PARTNER IN THE PREDECESSOR?

IF THE ANSWER TO ANY OF THE QUESTIONS IN 14 IS YES, PROVIDE THE FOLLOWING INFORMATION. ATTACH ADDITIONAL 8 1/2 X 11 SHEETS IF NECESSARY.

- IDENTIFY THOSE PERSONS AND ENTITIES BY THEIR FULL NAME;
- DESCRIBE THEIR RELATIONSHIP TO THE PREDECESSOR AND ANY AFFILIATE, SUBSIDIARY AND PARENT CORPORATION OF THE PREDECESSOR; AND
- DESCRIBE THEIR RELATIONSHIP TO THE REGISTERING ENTERPRISE AND ANY AFFILIATE, SUBSIDIARY AND PARENT CORPORATION OF THE REGISTERING ENTERPRISE.

THE REGISTERING ENTERPRISE MAY APPLY FOR A TRANSFER IN WHOLE OR IN PART OF THE PREDECESSOR'S UNEMPLOYMENT COMPENSATION (UC) EXPERIENCE RECORD AND RESERVE ACCOUNT BALANCE, IF THE REGISTERING ENTERPRISE IS CONTINUING ESSENTIALLY THE SAME BUSINESS ACTIVITY AS THE PREDECESSOR AND BOTH PROVIDED PA COVERED EMPLOYMENT. COMPLETE SECTION 15 AND, IF APPLICABLE, SECTION 16.

NOTE: A REGISTERING ENTERPRISE MAY APPLY THE UC TAXABLE WAGES PAID BY A PREDECESSOR TOWARD THE REGISTERING ENTERPRISE'S UC TAXABLE WAGE BASE FOR THE CALENDAR YEAR OF ACQUISITION WITHOUT TRANSFERRING THE PREDECESSOR'S EXPERIENCE RECORD AND RESERVE ACCOUNT BALANCE.

ENTERPRISE NAME
Finance Guru LLC

SECTION 15 - APPLICATION FOR PA UC EXPERIENCE RECORD AND RESERVE ACCOUNT BALANCE OF PREDECESSOR

A REGISTERING ENTERPRISE MAY APPLY THE UNEMPLOYMENT COMPENSATION (UC) TAXABLE WAGES PAID BY A PREDECESSOR TOWARD THE REGISTERING ENTERPRISE'S UC TAXABLE WAGE BASE FOR THE CALENDAR YEAR OF ACQUISITION WITHOUT TRANSFERRING THE PREDECESSOR'S EXPERIENCE RECORD AND RESERVE ACCOUNT BALANCE.

REFER TO THE INSTRUCTIONS TO DETERMINE IF IT IS ADVANTAGEOUS TO APPLY FOR A PREDECESSOR'S UC EXPERIENCE RECORD AND RESERVE ACCOUNT BALANCE.

IMPORTANT: THIS APPLICATION CANNOT BE CONSIDERED UNLESS IT IS SIGNED BY AN AUTHORIZED SIGNATORY OF BOTH THE PREDECESSOR AND THE REGISTERING ENTERPRISE. THE TRANSFER IN WHOLE OR IN PART OF THE EXPERIENCE RECORD AND RESERVE ACCOUNT BALANCE IS BINDING AND IRREVOCABLE ONCE IT HAS BEEN APPROVED BY THE DEPARTMENT OF LABOR AND INDUSTRY.

APPLICATION IS HEREBY MADE BY THE PREDECESSOR AND THE REGISTERING ENTERPRISE FOR A TRANSFER TO THE REGISTERING ENTERPRISE OF THE PENNSYLVANIA UNEMPLOYMENT COMPENSATION EXPERIENCE RECORD AND RESERVE ACCOUNT BALANCE OF THE PREDECESSOR WITH RESPECT TO THE TRANSFER.

WE HEREBY CERTIFY THAT THE TRANSFER REFERENCED IN SECTION 14 HAS OCCURRED AS DESCRIBED THEREIN AND THAT THE REGISTERING ENTERPRISE IS CONTINUING ESSENTIALLY THE SAME BUSINESS ACTIVITY AS THE PREDECESSOR. WE ALSO HEREBY CERTIFY THAT THE TRANSFER REFERENCED IN SECTION 14 WAS NOT UNDERTAKEN PRIMARILY TO OBTAIN A LOWER UC TAX RATE, BUT HAD A LEGITIMATE BUSINESS PURPOSE UNRELATED TO UNEMPLOYMENT COMPENSATION TAXES.

COMPLETE THIS SECTION ONLY IF YOU WANT TO APPLY FOR THE PREDECESSOR'S EXPERIENCE RECORD AND RESERVE ACCOUNT BALANCE.

1. PREDECESSOR NAME		DATE
AUTHORIZED SIGNATURE	TYPE OR PRINT NAME	TITLE
2. REGISTERING ENTERPRISE NAME		DATE
AUTHORIZED SIGNATURE	TYPE OR PRINT NAME	TITLE

SECTION 16 - UNEMPLOYMENT COMPENSATION PARTIAL TRANSFER INFORMATION

COMPLETE THIS SECTION IF THE REGISTERING ENTERPRISE ACQUIRED ONLY PART OF THE PREDECESSOR'S PENNSYLVANIA (PA) BUSINESS AND IS MAKING APPLICATION FOR THE TRANSFER OF A PORTION OF THE PREDECESSOR'S EXPERIENCE RECORD AND RESERVE ACCOUNT BALANCE.

COMPLETE REPLACEMENT UC-2A FOR PARTIAL TRANSFER (FORM UC-252). THE PREDECESSOR'S PA PAYROLL RECORDS FOR THE TWO YEARS PRIOR TO THE QUARTER OF THE TRANSFER AND/OR ACQUISITION MUST REMAIN AVAILABLE TO THE REGISTERING ENTERPRISE TO ENABLE THE REGISTERING ENTERPRISE TO PROVIDE REQUIRED INFORMATION REGARDING SEPARATED AND/OR TRANSFERRED EMPLOYEES.

UNEMPLOYMENT COMPENSATION (UC) TAXABLE WAGES ARE THOSE WAGES THAT DO NOT EXCEED THE UC TAXABLE WAGE BASE APPLICABLE TO A GIVEN CALENDAR YEAR.

- DATE WAGES FIRST PAID BY PREDECESSOR OR PRE-PREDECESSOR(S) IN THE PART OF THE PA BUSINESS OR WORKFORCE TRANSFERRED (ACQUIRED) FOR WHICH CONTRIBUTIONS WERE PAID UNDER THE PROVISIONS OF THE PA UC LAW. DATE: _____
- ENTER THE NUMBER OF EMPLOYEES WHO WORKED IN THE PART OF THE BUSINESS OR WORKFORCE THAT WAS TRANSFERRED FOR EACH QUARTER IN THE TABLE BELOW. IF NO EMPLOYMENT WAS GIVEN IN ANY QUARTER, ENTER "0".

YEAR _____				YEAR _____				YEAR _____				YEAR _____				YEAR _____				YEAR _____				YEAR _____			
QUARTERS				QUARTERS				QUARTERS				QUARTERS				QUARTERS				QUARTERS				QUARTERS			
1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4

- ENTER THE NUMBER OF EMPLOYEES WHO WORKED IN THE ENTIRE BUSINESS FOR EACH QUARTER IN THE TABLE BELOW. IF NO EMPLOYMENT WAS GIVEN IN ANY QUARTER, ENTER "0".

YEAR _____				YEAR _____				YEAR _____				YEAR _____				YEAR _____				YEAR _____			
QUARTERS				QUARTERS				QUARTERS				QUARTERS				QUARTERS				QUARTERS			
1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4

- IF THE PART OF THE BUSINESS OR WORKFORCE THAT WAS TRANSFERRED WAS IN EXISTENCE FOR LESS THAN THREE FULL CALENDAR YEARS PRIOR TO THE YEAR OF TRANSFER, ENTER THE FOLLOWING:
 - TOTAL NUMBER OF EMPLOYEES WHO EARNED TAXABLE WAGES IN THE PART OF THE BUSINESS OR WORKFORCE THAT WAS TRANSFERRED DURING THE PERIOD FROM THE FIRST DAY OF THE QUARTER OF TRANSFER TO THE DATE OF TRANSFER
 - TOTAL NUMBER OF EMPLOYEES WHO EARNED TAXABLE WAGES IN THE ENTIRE BUSINESS DURING THE PERIOD FROM THE FIRST DAY OF THE QUARTER OF TRANSFER TO THE DATE OF TRANSFER
- PREDECESSOR'S ENTIRE PA UC TAXABLE PAYROLL, FOR THE PERIOD FROM THE FIRST DAY OF THE QUARTER OF TRANSFER TO THE DATE OF TRANSFER _____

ENTERPRISE NAME
Finance Guru LLC

SECTION 17 - MULTIPLE ESTABLISHMENT INFORMATION

COMPLETE THIS SECTION FOR EACH ADDITIONAL ESTABLISHMENT CONDUCTING BUSINESS IN PA OR EMPLOYING PA RESIDENTS. PHOTOCOPY THIS SECTION AS NECESSARY.

PART 1 ESTABLISHMENT INFORMATION

1. ESTABLISHMENT NAME (doing business as)		2. DATE OF FIRST OPERATIONS	3. TELEPHONE NUMBER ()	
4. STREET ADDRESS	CITY/TOWN	COUNTY	STATE	ZIP CODE + 4
5. PA SCHOOL DISTRICT		6. PA MUNICIPALITY		

PART 2 ESTABLISHMENT BUSINESS ACTIVITY INFORMATION

REFER TO THE INSTRUCTIONS ON PAGES 20 & 21 TO COMPLETE THIS SECTION.

1. ENTER THE PERCENTAGE EACH PA BUSINESS ACTIVITY REPRESENTS OF THE TOTAL RECEIPTS OR REVENUES AT THIS ESTABLISHMENT. LIST PRODUCTS OR SERVICES ASSOCIATED WITH EACH BUSINESS ACTIVITY AND THE PERCENTAGE REPRESENTING OF THE TOTAL RECEIPTS OR REVENUES.

PA BUSINESS ACTIVITY	%	PRODUCTS OR SERVICES	%	ADDITIONAL PRODUCTS OR SERVICES	%
Accommodation & Food Services					
Agriculture, Forestry, Fishing, & Hunting					
Art, Entertainment, & Recreation Services					
Communications/Information					
Construction (must complete question 3)					
Domestics (Private Households)					
Educational Services					
Finance					
Health Care Services					
Insurance					
Management, Support & Remediation Services					
Manufacturing					
Mining, Quarrying, & Oil/Gas Extraction					
Other Services					
Professional, Scientific, & Technical Services					
Public Administration					
Real Estate					
Retail Trade					
Sanitary Service					
Social Assistance Services					
Transportation					
Utilities					
Warehousing					
Wholesale Trade					
TOTAL	100%				

2. ENTER THE PERCENTAGE THAT THIS ESTABLISHMENT'S RECEIPTS OR REVENUES REPRESENT OF THE TOTAL PA RECEIPTS OR REVENUES OF THE ENTERPRISE. _____ %

3. ESTABLISHMENTS ENGAGED IN CONSTRUCTION **MUST** ENTER THE PERCENTAGE OF CONSTRUCTION ACTIVITY THAT IS NEW AND/OR RENOVATIVE AND THE PERCENTAGE OF CONSTRUCTION ACTIVITY THAT IS RESIDENTIAL AND/OR COMMERCIAL.

_____ % NEW + _____ % RENOVATIVE = 100%
 _____ % RESIDENTIAL + _____ % COMMERCIAL = 100%

ENTERPRISE NAME
Finance Guru LLC

PART 3 ESTABLISHMENT SALES INFORMATION

1. YES NO IS THIS ESTABLISHMENT SELLING TAXABLE PRODUCTS OR OFFERING TAXABLE SERVICES TO CONSUMERS FROM A LOCATION IN PENNSYLVANIA? IF YES, COMPLETE SECTION 18.
2. YES NO IS THIS ESTABLISHMENT SELLING CIGARETTES IN PENNSYLVANIA? IF YES, COMPLETE SECTIONS 18 AND 19.
3. LIST EACH COUNTY IN PENNSYLVANIA WHERE THIS ESTABLISHMENT IS CONDUCTING TAXABLE SALES ACTIVITY(IES).
 COUNTY _____ COUNTY _____ COUNTY _____
 COUNTY _____ COUNTY _____ COUNTY _____

ATTACH ADDITIONAL 8 1/2 X 11 SHEETS IF NECESSARY.

PART 4a ESTABLISHMENT EMPLOYMENT INFORMATION

1. YES NO DOES THIS ESTABLISHMENT EMPLOY INDIVIDUALS WHO WORK IN PENNSYLVANIA? IF YES, INDICATE:
- a. DATE WAGES FIRST PAID (MM/DD/YYYY) _____
 - b. DATE WAGES RESUMED FOLLOWING A BREAK IN EMPLOYMENT _____
 - c. TOTAL NUMBER OF EMPLOYEES _____
 - d. NUMBER OF EMPLOYEES PRIMARILY WORKING IN NEW BUILDING OR INFRASTRUCTURE _____
 - e. NUMBER OF EMPLOYEES PRIMARILY WORKING IN REMODELING CONSTRUCTION _____
 - f. ESTIMATED GROSS WAGES PER QUARTER \$ _____ .00
2. YES NO DOES THIS ESTABLISHMENT EMPLOY PA RESIDENTS WHO WORK OUTSIDE OF PENNSYLVANIA? IF YES, INDICATE:
- a. DATE WAGES FIRST PAID (MM/DD/YYYY) _____
 - b. DATE WAGES RESUMED FOLLOWING A BREAK IN EMPLOYMENT _____
 - c. ESTIMATED GROSS WAGES PER QUARTER \$ _____ .00
3. YES NO DOES THIS ESTABLISHMENT PAY REMUNERATION FOR SERVICES TO PERSONS YOU DO NOT CONSIDER EMPLOYEES? IF YES, EXPLAIN THE SERVICES PERFORMED _____

PART 4b

1. YES NO IS THIS REGISTRATION A RESULT OF A TAXABLE DISTRIBUTION FROM A BENEFIT TRUST, DEFERRED PAYMENT OR RETIREMENT PLAN FOR PA RESIDENTS? IF YES, INDICATE:
- a. DATE BENEFITS FIRST PAID (MM/DD/YYYY) _____
 - b. ESTIMATED BENEFITS PAID PER QUARTER \$ _____ .00

SECTION 6A - ADDITIONAL OWNERS, PARTNERS, SHAREHOLDERS, OFFICERS, AND RESPONSIBLE PARTY INFORMATION

PROVIDE THE FOLLOWING FOR ALL INDIVIDUAL AND/OR ENTERPRISE OWNERS, PARTNERS, SHAREHOLDERS, OFFICERS, AND RESPONSIBLE PARTIES. IF STOCK IS PUBLICLY TRADED, PROVIDE THE FOLLOWING FOR ANY SHAREHOLDER WITH AN EQUITY POSITION OF 5% OR MORE. *PHOTOCOPY IF ADDITIONAL SPACE IS NEEDED.*

1. NAME Credico Holdings Ltd. (UK)		2. SOCIAL SECURITY NUMBER	3. DATE OF BIRTH *	4. FEDERAL EIN
5. <input checked="" type="checkbox"/> OWNER <input type="checkbox"/> PARTNER <input type="checkbox"/> RESPONSIBLE PARTY	<input type="checkbox"/> OFFICER <input type="checkbox"/> SHAREHOLDER	6. TITLE	7. EFFECTIVE DATE OF TITLE	8. PERCENTAGE OF OWNERSHIP 95 %
10. HOME ADDRESS (street)		CITY/TOWN	COUNTY	STATE
				ZIP CODE + 4
11. THIS PERSON IS RESPONSIBLE TO REMIT/MAINTAIN: <input type="checkbox"/> SALES TAX <input type="checkbox"/> EMPLOYER WITHHOLDING TAX <input type="checkbox"/> MOTOR FUEL TAXES <input type="checkbox"/> WORKERS' COMPENSATION COVERAGE				

1. NAME Justin Cobb		2. SOCIAL SECURITY NUMBER 045-72-8398	3. DATE OF BIRTH * 07/27/1979	4. FEDERAL EIN
5. <input checked="" type="checkbox"/> OWNER <input type="checkbox"/> PARTNER <input type="checkbox"/> RESPONSIBLE PARTY	<input type="checkbox"/> OFFICER <input type="checkbox"/> SHAREHOLDER	6. TITLE	7. EFFECTIVE DATE OF TITLE	8. PERCENTAGE OF OWNERSHIP 5 %
10. HOME ADDRESS (street) 3680 Rembrandt Rd.		CITY/TOWN Atlanta	COUNTY Fulton	STATE GA
				ZIP CODE + 4 30327
11. THIS PERSON IS RESPONSIBLE TO REMIT/MAINTAIN: <input type="checkbox"/> SALES TAX <input type="checkbox"/> EMPLOYER WITHHOLDING TAX <input type="checkbox"/> MOTOR FUEL TAXES <input type="checkbox"/> WORKERS' COMPENSATION COVERAGE				

* DATE OF BIRTH REQUIRED ONLY IF APPLYING FOR A CIGARETTE WHOLESALE DEALER'S LICENSE, A SMALL GAMES OF CHANCE DISTRIBUTOR LICENSE, OR A SMALL GAMES OF CHANCE MANUFACTURER CERTIFICATE.

ENTERPRISE NAME _____

SECTION 18 - SALES USE AND HOTEL OCCUPANCY TAX LICENSE, PUBLIC TRANSPORTATION ASSISTANCE TAX LICENSE, VEHICLE RENTAL TAX, TRANSIENT VENDOR CERTIFICATE, PROMOTER LICENSE, OR WHOLESALER CERTIFICATE

PART 1

SALES USE AND HOTEL OCCUPANCY TAX, PUBLIC TRANSPORTATION ASSISTANCE TAX, VEHICLE RENTAL TAX, OR WHOLESALER CERTIFICATE

ENTERPRISES APPLYING FOR A SALES, USE AND HOTEL OCCUPANCY TAX LICENSE, PUBLIC TRANSPORTATION ASSISTANCE TAX LICENSE, VEHICLE RENTAL TAX, AND/OR WHOLESALER CERTIFICATE.
COMPLETE PART 1. SALES TAX COLLECTED MUST BE SEGREGATED FROM OTHER FUNDS AND MUST REMAIN IN THE COMMONWEALTH OF PENNSYLVANIA UNTIL REMITTED TO THE DEPARTMENT OF REVENUE.

IF THE ENTERPRISE IS:

- SELLING TAXABLE PRODUCTS OR SERVICES TO CONSUMERS IN PENNSYLVANIA, ENTER DATE OF FIRST TAXABLE SALE _____
- PURCHASING TAXABLE PRODUCTS OR SERVICES FOR ITS OWN USE IN PENNSYLVANIA AND INCURRING NO SALES TAX, ENTER DATE OF FIRST PURCHASE _____
- SELLING NEW TIRES TO CONSUMERS IN PENNSYLVANIA, ENTER DATE OF FIRST SALE _____
- LEASING OR RENTING MOTOR VEHICLES, ENTER DATE OF FIRST LEASE OR RENTAL _____
- RENTING FIVE OR MORE MOTOR VEHICLES, ENTER DATE OF FIRST RENTAL _____
- CONDUCTING RETAIL SALES IN PENNSYLVANIA AND NOT MAINTAINING A PERMANENT LOCATION IN PA, ENTER DATE OF FIRST TAXABLE SALE _____ (COMPLETE PART 2)
- ACTIVELY PROMOTING SHOWS IN PENNSYLVANIA WHERE TAXABLE PRODUCTS WILL BE OFFERED FOR RETAIL SALE. ENTER DATE OF FIRST SHOW _____ (COMPLETE PART 3)
- ENGAGED SOLELY IN THE SALE OF TANGIBLE PERSONAL PROPERTY AND/OR SERVICES FOR RESALE OR RENTAL, ENTER DATE OF FIRST PURCHASE _____

PART 2

TRANSIENT VENDOR CERTIFICATE

IF THE ENTERPRISE PARTICIPATES IN ANY SHOWS OTHER THAN THOSE LISTED, PROVIDE THE NAME(S) OF THE SHOW(S) AND INFORMATION ABOUT THE SHOW(S) TO THE DEPARTMENT OF REVENUE AT LEAST 10 DAYS PRIOR TO THE SHOW.

PROVIDE THE FOLLOWING INFORMATION FOR EACH SHOW:

1. PROMOTER NUMBER	2. SHOW NAME	3. COUNTY	
4. SHOW ADDRESS (STREET, CITY, STATE, ZIP)		5. START DATE	6. END DATE
1. PROMOTER NUMBER	2. SHOW NAME	3. COUNTY	
4. SHOW ADDRESS (STREET, CITY, STATE, ZIP)		5. START DATE	6. END DATE

ATTACH ADDITIONAL 8 1/2 X 11 SHEETS IF NECESSARY.

PART 3

PROMOTER LICENSE

PROVIDE THE FOLLOWING INFORMATION FOR EACH SHOW:

1. SHOW NAME	2. TYPE OF SHOW	3. START DATE	4. END DATE
5. SHOW ADDRESS (STREET, CITY, STATE, ZIP)		6. COUNTY	7. NBR OF VENDORS
1. SHOW NAME	2. TYPE OF SHOW	3. START DATE	4. END DATE
5. SHOW ADDRESS (STREET, CITY, STATE, ZIP)		6. COUNTY	7. NBR OF VENDORS

ATTACH ADDITIONAL 8 1/2 X 11 SHEETS IF NECESSARY.

ENTERPRISE NAME _____

SECTION 19 - CIGARETTE DEALER'S LICENSE

PART 1 LICENSE TYPE

CHECK THE APPROPRIATE BOX(ES) TO INDICATE LICENSE TYPE REQUESTED. A SEPARATE LICENSE MUST BE OBTAINED FOR EACH ESTABLISHMENT THAT SELLS CIGARETTES (CSA, WHOLESALE, RETAIL, AND/OR VENDING). A SEPARATE DECAL MUST BE PURCHASED FOR EACH VENDING MACHINE LOCATION. A CHECK OR MONEY ORDER MUST BE SUBMITTED WITH THIS APPLICATION.

LICENSE TYPE	NUMBER	FEE	AMOUNT REMITTED
<input type="checkbox"/> RETAIL OVER-THE-COUNTER	_____	@ \$ 25 EACH LOCATION	\$ _____
<input type="checkbox"/> RETAIL OVER-THE-COUNTER ITINERANT	_____	@ \$ 25 EACH LOCATION	\$ _____
<input type="checkbox"/> VENDING MACHINE (ATTACH A LIST OF LOCATIONS)	_____	@ \$ 25 EACH DECAL	\$ _____
<input type="checkbox"/> WHOLESALE	_____	@ \$ 500 EACH LICENSE	\$ _____
<input type="checkbox"/> CIGARETTE STAMPING AGENT AND WHOLESALE	_____	@ \$ 1,500 EACH LICENSE	\$ _____
TOTAL AMOUNT REMITTED			\$ _____

MAKE CHECKS PAYABLE TO PA DEPARTMENT OF REVENUE

PART 2 CIGARETTE WHOLESALE

THE APPLICANT HAS COMPLIED WITH ARTICLE 11-A OF THE CIGARETTE SALES AND LICENSING ACT. IN ACCORDANCE WITH THE ACT, UNDER PENALTY OF PERJURY, ADHERES TO THE STATE PRESUMPTIVE MINIMUM PRICES.

LIST CIGARETTE STORAGE LOCATION(S) (PO BOXES ARE NOT ACCEPTABLE):

1. STREET ADDRESS _____

CITY/TOWN _____	COUNTY _____	STATE _____	ZIP CODE + 4 _____
-----------------	--------------	-------------	--------------------

2. YES NO HAS ANY OWNER, PARTNER, OFFICER, DIRECTOR, OR MAJOR STOCKHOLDER BEEN CONVICTED OF ANY VIOLATION OF THE PENNSYLVANIA CIGARETTE TAX ACT OR ANY MISDEMEANOR OR FELONY?

IF YES, LIST ALL CONVICTIONS WITHIN THE PREVIOUS 10 YEAR PERIOD. ATTACH ADDITIONAL 8 1/2 X 11 SHEETS IF NECESSARY.

PART 3 CIGARETTE STAMPING AGENT

1. YES NO DOES THE ENTERPRISE PURCHASE OR SELL ANY CIGARETTES WHICH ARE NOT PA STAMPED?

IF YES, LIST STATES: _____

ENTERPRISE NAME

SECTION 20 - SMALL GAMES OF CHANCE LICENSE/CERTIFICATE

PART 1 DISTRIBUTOR AND/OR MANUFACTURER

TO BE COMPLETED BY ALL APPLICANTS (DISTRIBUTOR AND/OR MANUFACTURER)

APPLICANTS MUST SUBMIT A COPY OF THE CERTIFICATE OF INCORPORATION, ARTICLES OF INCORPORATION, CERTIFICATE OF AUTHORITY (NON-PA CORPORATIONS), BY-LAWS, CONSTITUTION, OR FICTITIOUS NAME REGISTRATION.

APPLICANTS FOR A MANUFACTURER CERTIFICATE MUST SUBMIT A COPY OF THE COMPANY LOGO(S).

1. CHECK APPROPRIATE BOX(ES) TO INDICATE TYPE OF LICENSE/CERTIFICATE REQUESTED.

LICENSE/CERTIFICATE TYPE	FEE	AMOUNT REMITTED
<input type="checkbox"/> DISTRIBUTOR LICENSE	\$ 2,000	\$ _____
<input type="checkbox"/> MANUFACTURER REGISTRATION CERTIFICATE	\$ 2,000	\$ _____
<input type="checkbox"/> REPLACEMENT LICENSE	\$ 100	\$ _____
<input type="checkbox"/> REPLACEMENT CERTIFICATE	\$ 100	\$ _____
NUMBER OF BACKGROUND INVESTIGATIONS FOR OWNERS/OFFICERS, ETC. _____ @	\$ 22	\$ _____
TOTAL AMOUNT REMITTED		\$ _____

MAKE CHECKS PAYABLE TO PA DEPARTMENT OF REVENUE

IF THE DEPARTMENT DENIES AN APPLICATION, A \$100 APPLICATION PROCESSING FEE SHALL BE RETAINED BY THE DEPARTMENT. NO PART OF THE REGISTRATION OR LICENSE FEE SHALL BE SUBJECT TO PRORATION. NO INVESTIGATION FEE SHALL BE REFUNDED.

2. DISTRIBUTORS AND MANUFACTURERS - PROVIDE THE FOLLOWING INFORMATION FOR THE COMMONWEALTH OF PA RESIDENT DESIGNEE. THE INDIVIDUAL MUST HAVE PHYSICAL LOCATION WITHIN PA.

NAME _____

HOME ADDRESS (STREET)	CITY/TOWN	STATE	ZIP CODE + 4	TELEPHONE NBR. ()
-----------------------	-----------	-------	--------------	-----------------------

3. DISTRIBUTORS AND MANUFACTURERS - PROVIDE THE FOLLOWING INFORMATION FOR ALL INDIVIDUALS RESPONSIBLE FOR TAKING ORDERS AND MAKING SALES OF SMALL GAMES OF CHANCE MERCHANDISE. IF AN INDIVIDUAL RESIDES IN PENNSYLVANIA, INDICATE IF COMMISSION OR NONCOMMISSION.

NAME	TITLE	<input type="checkbox"/> SELLS FOR DISTRIBUTOR	<input type="checkbox"/> COMMISSION
		<input type="checkbox"/> SELLS FOR MANUFACTURER	<input type="checkbox"/> NONCOMMISSION
HOME ADDRESS (STREET)	CITY/TOWN	STATE	ZIP CODE + 4
			TELEPHONE NBR. ()
NAME	TITLE	<input type="checkbox"/> SELLS FOR DISTRIBUTOR	<input type="checkbox"/> COMMISSION
		<input type="checkbox"/> SELLS FOR MANUFACTURER	<input type="checkbox"/> NONCOMMISSION
HOME ADDRESS (STREET)	CITY/TOWN	STATE	ZIP CODE + 4
			TELEPHONE NBR. ()

ATTACH ADDITIONAL 8 1/2 X 11 SHEETS IF NECESSARY

MANUFACTURERS ONLY MUST SUBMIT A CATALOG OF THE SMALL GAMES CHECKED BELOW. IF CATALOG IS UNAVAILABLE, PROVIDE NAME OF GAME(S) AND FORM NUMBER(S), NUMBER OF TICKETS PER DEAL, HIGHEST INDIVIDUAL PRIZE VALUE, AND PERCENTAGE OF PAYOUT.

4. CHECK THE APPROPRIATE BOX(ES) TO INDICATE THE TYPES OF SMALL GAMES DISTRIBUTED OR MANUFACTURED.

- PULL-TABS PUNCHBOARDS DISPENSING MACHINES

PART 2 DISTRIBUTOR

LIST ALL SMALL GAMES OF CHANCE MANUFACTURERS WITH WHOM THE DISTRIBUTOR DOES BUSINESS.

MANUFACTURER'S LEGAL NAME	MANUFACTURER'S CERTIFICATE NUMBER M-	TELEPHONE NUMBER ()
STREET ADDRESS	CITY/TOWN	STATE ZIP CODE +4
MANUFACTURER'S LEGAL NAME	MANUFACTURER'S CERTIFICATE NUMBER M-	TELEPHONE NUMBER ()
STREET ADDRESS	CITY/TOWN	STATE ZIP CODE +4

ATTACH ADDITIONAL 8 1/2 X 11 SHEETS IF NECESSARY

PART 3**SMALL GAMES OF CHANCE CERTIFICATION****MUST BE COMPLETED BY ALL SMALL GAMES OF CHANCE APPLICANTS.**

I CERTIFY THAT THE FOLLOWING TAX STATEMENTS ARE TRUE AND CORRECT:

- ALL PA STATE TAX REPORTS AND RETURNS HAVE BEEN FILED
- ALL PA STATE TAXES HAVE BEEN PAID
- ANY PA STATE TAXES OWED ARE SUBJECT TO TIMELY ADMINISTRATIVE OR JUDICIAL APPEAL; OR ANY DELINQUENT PA TAXES ARE SUBJECT TO DULY APPROVED DEFERRED PAYMENT PLAN (COPY ENCLOSED).

I CERTIFY THAT NO OWNER, PARTNER, OFFICER, DIRECTOR, OR OTHER PERSON IN A SUPERVISORY OR MANAGEMENT POSITION, OR EMPLOYEE ELIGIBLE TO MAKE SALES ON BEHALF OF THIS BUSINESS:

- HAS BEEN CONVICTED OF A FELONY IN A STATE OR FEDERAL COURT WITHIN THE PAST FIVE YEARS
- HAS BEEN CONVICTED WITHIN TEN YEARS OF THE DATE OF APPLICATION IN A STATE OR FEDERAL COURT OF A VIOLATION OF THE BINGO LAW OR OF THE LOCAL OPTION SMALL GAMES OF CHANCE ACT, OR A GAMBLING-RELATED OFFENSE UNDER TITLE 18 OF THE PENNSYLVANIA CONSOLIDATED STATUTES OR OTHER COMPARABLE STATE OR FEDERAL LAW
- HAS NOT BEEN REJECTED IN ANY STATE FOR A DISTRIBUTOR LICENSE OR MANUFACTURER REGISTRATION CERTIFICATE, OR EQUIVALENT THERETO.

I DECLARE THAT I HAVE EXAMINED THIS APPLICATION, INCLUDING ALL ACCOMPANYING STATEMENTS, AND TO THE BEST OF MY KNOWLEDGE AND BELIEF IT IS TRUE, CORRECT, AND COMPLETE.

NOTARY	AUTHORIZATION	
SWORN AND SUBSCRIBED TO BEFORE ME THIS _____ DAY OF _____, 20____	_____ SIGNATURE OF AN OWNER, PARTNER, OFFICER, OR DIRECTOR	
_____ NOTARY PUBLIC	_____ PRINT NAME	_____ SOCIAL SECURITY NUMBER
MY COMMISSION EXPIRES _____	_____ TITLE	_____ DATE
_____ NOTARY SEAL	(_____) _____ TELEPHONE NUMBER	_____ CORPORATE SEAL

ENTERPRISE NAME

SECTION 21 - MOTOR CARRIER REGISTRATION & DECAL/MOTOR FUELS LICENSE & PERMIT

PART 1 VEHICLE OPERATIONS

A DECAL IS REQUIRED IF AN ENTERPRISE IS OPERATING A QUALIFIED MOTOR VEHICLE. SEE PAGE 25, PART 1 - VEHICLE OPERATIONS.

CHECK THE APPROPRIATE BOX(ES) TO DESCRIBE THE ENTERPRISE OPERATIONS:

- COMMON CARRIER, CONTRACT CARRIER, FOR HIRE CARRIER, PRIVATE CARRIER, US DOT NUMBER

INDICATE THE FUEL TYPES FOR PENNSYLVANIA BASED QUALIFIED MOTOR VEHICLES:

- DIESEL, GASOLINE, ETHANOL/GASOHOL, LP GAS, CNG/LNG

HAVE YOU EVER BEEN ISSUED AN INTERNATIONAL FUEL TAX AGREEMENT (IFTA) CREDENTIAL FROM ANOTHER JURISDICTION(S)?

IF YES, IS THE LICENSE CURRENTLY SUSPENDED OR REVOKED?

MOTOR CARRIER ROAD TAX/IFTA VEHICLE DECAL REQUESTS

COMPLETE THE FOLLOWING FOR EACH QUALIFIED MOTOR VEHICLE YOU INTEND TO OPERATE IN PENNSYLVANIA DURING THE ENSUING CALENDAR YEAR:

NOTE: DECALS ARE \$12.00 PER SET OF TWO.

- IFTA DECALS (NUMBER OF VEHICLES THAT TRAVEL IN PA AND OUT OF STATE)
NON-IFTA DECALS (NUMBER OF VEHICLES THAT TRAVEL IN PA EXCLUSIVELY)
TOTAL DECALS REQUESTED (ADD LINES 1 AND 2)
TOTAL AMOUNT DUE (MULTIPLY LINE 3 BY \$12.00)

REMITTANCE SUBMITTED:

- AUTHORIZED ADJUSTMENT (ATTACH ORIGINAL CREDIT NOTICE)
CHECK OR MONEY ORDER AMOUNT

MAKE CHECKS PAYABLE TO PA DEPARTMENT OF REVENUE

CHECK THE APPROPRIATE BOX(ES) TO INDICATE THE JURISDICTION(S) WHERE:

COLUMN A - QUALIFIED MOTOR VEHICLES ARE OPERATED
COLUMN B - BULK STORAGE OF DIESEL FUEL IS MAINTAINED

COLUMN C - BULK STORAGE FOR GASOLINE IS MAINTAINED
COLUMN D - BULK STORAGE OF ANY OTHER MOTOR FUEL IS MAINTAINED

Table with 4 columns (A, B, C, D) and rows for various US states and territories (AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY, AB, BC, MB, NB, NF, NS, NT, ON, PE, PQ, SK, YT).

PART 2 FUELS

TO REQUEST A LIQUID FUELS AND FUELS TAX PERMIT APPLICATION (REV-1338), CONTACT THE BUREAU OF MOTOR FUEL TAXES AT 1-800-482-4382 OR AT WWW.REVENUE.PA.GOV. FORMS AND PUBLICATIONS. MOTOR FUEL TAX.

ENTERPRISE NAME

SECTION 22 - SALES TAX EXEMPT STATUS FOR CHARITABLE AND RELIGIOUS ORGANIZATIONS

PART 1

ACT 55 OF 1997, KNOWN AS THE INSTITUTIONS OF PURELY PUBLIC CHARITY ACT, WAS SIGNED INTO LAW ON NOVEMBER 26, 1997. THIS LAW HAS CODIFIED THE REQUIREMENTS AN INSTITUTION MUST MEET IN ORDER TO QUALIFY FOR EXEMPTION, OUTLINING FIVE CRITERIA THAT MUST BE MET. EACH INSTITUTION MUST: (1) ADVANCE A CHARITABLE PURPOSE; (2) DONATE OR RENDER GRATUITOUSLY A SUBSTANTIAL PORTION OF ITS SERVICES; (3) BENEFIT A SUBSTANTIAL AND INDEFINITE CLASS OF PERSONS WHO ARE LEGITIMATE SUBJECTS OF CHARITY; (4) RELIEVE THE GOVERNMENT OF SOME BURDEN; (5) OPERATE ENTIRELY FREE FROM PRIVATE PROFIT MOTIVE.

ORGANIZATIONS OF THE FOLLOWING TYPE DO NOT QUALIFY FOR EXEMPTION STATUS:

- AN ASSOCIATION OF EMPLOYEES, THE MEMBERSHIP OF WHICH IS LIMITED TO THE EMPLOYEES OF A DESIGNATED ENTERPRISE
- A LABOR ORGANIZATION
- AN AGRICULTURAL OR HORTICULTURAL ORGANIZATION
- A BUSINESS LEAGUE, CHAMBER OF COMMERCE, REAL ESTATE BOARD, BOARD OF TRADE, OR PROFESSIONAL SPORT LEAGUE
- A CLUB ORGANIZED FOR PLEASURE OR RECREATION
- A FRATERNAL BENEFICIARY SOCIETY, ORDER, OR ASSOCIATION

TO APPLY OR RENEW A SALES TAX EXEMPTION STATUS, A REV-72 APPLICATION **MUST** BE COMPLETED AND SUBMITTED ALONG WITH THE REQUIRED DOCUMENTATION. THE APPLICATION CAN BE OBTAINED BY COMPLETING THE FORM BELOW; TELEPHONE THE TOLL FREE FACT & INFORMATION LINE AT 1-888-PATAXES (1-888-728-2937) OR CONTACT TAXPAYER SERVICE & INFORMATION CENTER AT (717) 787-1064; TT# ONLY 1-800-447-3020 (SERVICE FOR TAXPAYERS WITH SPECIAL HEARING AND/OR SPEAKING NEEDS) OR WWW.REVENUE.STATE.PA.US, FORMS & PUBLICATIONS, BUSINESS TAXES. SPECIFIC QUESTIONS REGARDING THE FORM CONTACT (717) 783-5473.

IF THE CHARITABLE AND RELIGIOUS ORGANIZATION CONDUCTS SALES ACTIVITIES AND IS NOT REGISTERED FOR COLLECTION OF THE PA SALES TAX, REFER TO SECTION 18 OF THIS BOOKLET.

PART 2

REQUEST FOR SALES TAX EXEMPT STATUS APPLICATION

NAME			
MAILING ADDRESS	CITY/TOWN	STATE	ZIP CODE + 4

**TO REQUEST SALES TAX EXEMPT STATUS APPLICATION
COMPLETE THIS FORM AND RETURN TO:**

PA DEPARTMENT OF REVENUE
BUREAU OF BUSINESS TRUST FUND TAXES
PO BOX 280909
HARRISBURG, PA 17128-0909

Pennsylvania Electric Generation Supplier Part 8e.
Chief Resume

RECEIVED

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PA PUBLIC UTILITY COMMISSION
SECRETARY'S BUREAU

JOHN R. ZAVOYNA

60.E. Monroe St., Suite 4004, Chicago, IL. 60603 | 512.217.3673 | jzavoyna@aol.com

FINANCIAL SERVICES EXECUTIVE / C-LEVEL

Innovative Financial Services, Marketing, and Business Development Executive with deep C-Level experience offering expertise in strategy development and execution, managed growth, operations, business development, business and consumer lending, product development, strategic partnerships, program management, payments, regulatory compliance, and international business. Provide strong analytical and risk management abilities, with accountability for P&L management. Effectively resolve complex issues, introduce change, promote a customer-centric organization, and build upon a history of member services. Collaborate with executives to set the corporate tone, foster a culture of accountability, transparency, continual improvement, and ethical business practices. Provide exceptional communication skills and a leadership style that inspires staff and promotes collaboration. Implement best practices, and provide support to enhance technology/product offerings.

AREAS OF EXCELLENCE

Financial Services Management • Strategy • Marketing and Branding • Leadership • Fin-Tech • Acquisitions • Compliance
Enterprise Risk Management • Operations • Managed Growth • Technology • Relationship Building • Communication

CAREER NARRATIVE

Finance Guru, Chicago, IL (2018 to Present)

Chief Executive Officer

Provide overall leadership and strategic direction for the formation and growth of a U.S. based online digital price comparison platform for both B2C and B2B product verticals.

- Drive development and execution of an approved business plan, technology initiatives.
- Recruit, motivate, and retain domain expertise in .net programming, UI (user experience) development, SEO strategy, Customer service, artificial intelligence, and vertical specific SME's.
- Oversee prioritization of vertical focus and business development initiatives.
- Ensure both regulatory compliance and ERM (enterprise risk management) best practices.

Credico, Chicago, IL (2017 to Present)

Chief Operating Officer

Serving as the U.S. based COO for an international direct sales and company with ISO's located in the U.S., Canada, U.K., and South Africa.

- Oversee operations, client services, marketing, finance, legal, compliance, business intelligence, technology, acquisitions, and human capital.
- Major clients include AT&T, Verizon, Comcast, Sprint, Frontier, Charter Communications, Direct Energy, Quill Office.

BFS Capital, Coral Springs, FL (2012 to 2017)

Chief Commercial Officer and Chief Operating Officer

Served as the CCO for a leading technology-based, small business-lending platform deploying nearly \$1.5BN in capital since 2002. Manage all aspects of strategic partnerships and banking relationships, including strategy, product development, pricing, negotiation, marketing, business development, and program execution.

- Served as **Chief Operating Officer** from 2012 to 2015, overseeing all key operational areas such as business development, operations, underwriting, asset management, compliance, accounting, IT, and human resources, managing three US-based facilities.
- Successfully sourced, negotiated, and implemented a 50-state loan expansion strategy as the key driver of a five-year CAGR of 27.7%.
- Partnered with the CEO in establishing and onboarding Boost Capital, a UK lending subsidiary.
- Managed the development and implementation of initial phases of automated decision models.
- Installed the Entrepreneurial Operation System (EOS) model to align and synchronize the organization to produce desired business outcomes.
- Procured a new 22K square foot facility and oversaw the relocation of 180+ staff.
- Solidified the DR/BCP program with the acquisition of storage and recovery capabilities at AT&T NOC in Miami, FL.

BenchWorks, LLC, Austin, TX (2010 to 2012)

Principal

Owned and managed the financial services and fin-tech consulting firm engaged in business model development, go-to-market strategy/execution, product development, third-party solutions, change management and operational efficiency.

- Served a Virginia-based subsidiary of a \$1.2B loyalty and motivation company, engaging in the development of a business model, loyalty program strategy, and the delivery of digital based products/services into the non-profit and association marketplace.

Biometric Access Company, Austin, TX (2008 to 2009)**President and CEO**

Stabilized and facilitated the sale of the vertically integrated fin-tech firm specializing in payroll check cashing, stored value, physical access, time and attendance and controlled substance tracking with over 70% of revenue derived from financial service products targeted to the unbanked/under-banked markets.

- Overcame roadblocks within cash flow and the organization's status as EBITDA challenged.
- Drove change in strategy, gains in operational efficiency, the introduction of Enterprise Risk Management (ERM) processes, and unified corporate discipline.
- Successfully completed required turnaround initiatives in 18 months with the company being sold in Q4 2009.

Dell Financial Services, Austin, TX (2005 to 2007)**President and CEO**

Directed the efforts of 2,500 staff with 1,200 offshore team members while overseeing a \$310MM operating budget for the captive finance subsidiary of Dell Computer. Directed all aspects of five major businesses generating \$300MM+ in pre-tax income, including consumer, Small/Medium Business (SMB), commercial, end-of-lease and international, and served 3.2MM customers generating over \$6BN in new loans and leases annually.

- Managed the negotiation, development and implementation of a new Fair Isaac (FICO) based automated credit system for the consumer and SMB segments.
- Designed the loan syndication program for commercial leases with the second full year syndications exceeding \$110MM while generating \$2MM+ in fee income.
- Conducted comprehensive expense reduction initiatives yielding \$20MM+ in re-investment opportunities.
- Developed a pre-approval program and a thin file strategy that resulted in a 4%+ increase in penetration for the consumer business with overall consumer penetration increasing from 37% to 46%.
- Successfully introduced the payment specialist concept, yielding a 90% increase in lease penetration, a 12% hike in customer satisfaction, and a 5% reduction in credit card penetration.
- Merged the AlienWare (Dell acquisition) lending platform into DFS, and conceptualized/negotiated a comprehensive Spanish language financing solution.
- Achieved an increase in fraud detection from 71% to 86% through system and strategy initiatives, including custom fraud score models, hold order process changes, and real-time authorizations and duplicate logic rules in the new credit system, resulting in a \$9MM+ P&L impact.
- Oversaw the development of an in-house collection agency to compete with the offshore strategy, consistently outperforming the offshore strategy on a full cost/benefit basis in nine months.
- Created an ongoing post charge-off asset sales model resulting in four sale executions and generating nearly \$20MM in fees.
- Implemented a loan workout program and legal network cover 25 states and 80% of the consumer portfolio with combined annual P&L benefits of nearly \$7MM.
- Directed the RFP, negotiation and selection of a new collection platform yielding annualized P&L benefit of \$10MM+.
- Hired a new CIO and replaced over 50% of the IT senior management team, significantly increasing IT investment and stabilizing systems through the upgrade of existing systems of record, enhancing regulatory compliance, improving customer satisfaction, and re-architecting for future growth and product line expansion.
- Recruited a new head of commercial business, significantly re-organizing the business for increased focus on sales and operational efficiency.
- Acquired the LGI government business, focusing on building leasing expertise in support of Dell initiatives with DFS securing the largest single-lease transaction in corporate history (VA Administration) in 12 months.
- Re-engineered the end-of-lease business by leveraging Dell scale in an adjacent application with the initiative yielding a sustainable \$8MM to \$12MM in annual P&L impact.

- Introduced the COSO Enterprise Risk Management (ERM) integrated framework, emphasizing executive support for the enhanced controls environment by nearly doubling the number of people assigned full time to financial, business and regulatory compliance.

EARLY CAREER SUMMARY

EXECUTIVE VICE PRESIDENT, MBNA America Bank, Wilmington, DE - (23 years)
VICE PRESIDENT / CHIEF MARKETING OFFICER, Bankers Finance Investment Management Corp., Rosslyn, VA
ASSISTANT VICE PRESIDENT – Corporate Trust, Mercantile Bank and Trust, Baltimore, MD
LENDING SPECIALIST, Maryland National Bank, Baltimore, MD




EDUCATION AND PROFESSIONAL DEVELOPMENT

GRADUATE PROGRAM – BANKING, Stonier Graduate School of Banking, University of Delaware, Newark, DE (Cum Laude)
MASTER OF BUSINESS ADMINISTRATION, Mount Saint Mary's University, Emmitsburg, MD
BACHELOR OF SCIENCE – ECONOMICS, Frostburg University, Frostburg, MD

LING BOX

DOMESTIC AND INTERNATIONAL USE

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Jeannette Miller Harbor Compliance 1830 Colonial Vlg Ln Lancaster PA 17601-6700	Estimated Delivery Date: 08/10/2019 0005
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PA PUBLIC UTILITY COMMISSION SECRETARY ROSEMARY CHIAVETTA 400 NORTH ST, KEYSTONE BUILDING HARRISBURG PA 17120-0001	
USPS TRACKING #	
	
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