 **SBG Management Services, Inc.**

P.O. Box 549 Abington, PA 19001

Phone 215.938.6665

Fax 215.935.6987

January 9, 2015

Mr. Laureto Farinas, Esquire  
Senior Attorney  
Legal Department  
PGW  
800 W. Montgomery Avenue, 4<sup>th</sup> Floor  
Philadelphia, PA 19122

Re: SBG Management Services, Inc et al. v. Philadelphia Gas Works, Docket Nos. C-2012-2304215; C-2012-2304167, C-2012-2304303, C-2012-2304183, C-2012-2304324, C-2012-2334253, C-2012-2308454, C-2012-2308462, and C-2012-2308465

Dear Mr. Farinas:

This letter is in response to your letter dated December 5, 2014, requesting Complainant's cooperation for informal discovery with regard to our intent to call expert witnesses in the upcoming hearings for the above-captioned matters. As I indicated to you at the November 24, 2014 hearing and in our informal meetings held in November and December 2014 at your office, SBG was in the process of interviewing and consulting with witnesses we intended to call to testify on our behalf, however, I also stated that in order for our witnesses to be sufficiently prepared to testify we were awaiting the supplemental and missing statement of accounts (SOA) information, Late Payment Calculations & Analysis, and Lien information for the missing time periods that has been requested in both formal discovery and informal discovery, yet has not been fully provided to SBG. PGW's response has been to SBG that PGW was trying to first respond to providing the information directed by the Orders issued by Judge Vero in accordance with the time frame she directed pursuant to her discovery orders. I would like to reiterate that at our informal meetings held at the PGW offices on November 20<sup>th</sup> and December 11<sup>th</sup>, SBG provided PGW with a detailed list of the items that were missing from discovery received in our office and requested that the information be supplemented via the list provided and detailed in subsequent emails which are attached hereto.

As stated to you in my email dated December 18, 2014, (attached hereto) we have received the documentation you deemed sufficient to comply with Judge Vero's discovery orders issued in November and December 2014, however, much of the information received was duplicative of what has already been provided in the past. You indicated that the additional/supplemental and missing information that was further requested in detail in the body of the email, would be compiled over the holidays and



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would be forth coming after the Christmas holidays. To date, SBG has not received the additional information that would assist our witnesses with their preparation.

Given the fact that we were awaiting the receipt of the missing data, missing statement of accounts, the missing LPC calculation/analysis and missing lien information, our potential fact witnesses have been delayed in completing their review of our case.

At this time, it appears that PGW will not be supplying SBG with the requested supplemental data and information as requested. To that end, we have asked our potential experts to review the data that SBG has received from PGW through discovery to date and to formulate their testimony based upon the statement of accounts received to date, the Late payment analysis conducted by PGW, the SBG financial accounting spreadsheets that have been prepared by SBG based upon the PGW billing statements and statement of accounts in our possession, and the rules and regulations promulgated under the Pennsylvania Public Utility Code and PGW Tariffs.

Therefore, because we have not received the additional information, our potential witnesses will be testifying with limited information. Nevertheless, in response to your letter, I will address the following and attach the curricula vitae of the proposed witnesses.:

1. Expert Witnesses to be called by SBG Management Services, Inc. et al to testify are named as: **Jeremy G. Gabell**, CPA, CVA, MAFF, 175 Strafford Avenue, Suite 360, Wayne, PA 19087; and **Roger D. Colton.**, Fisher, Sheehan & Colton, Public Finance and General Economics, 34 Warwick Road, Belmont, MA 02478

2. Occupations of Witnesses:

**Jeremy G. Gabell**, is a Certified Public Accountant, Forensic Financial Analyst/Accountant, Certified Valuation Analyst, specializing in General Accounting Principles and Forensic Accounting.

**Roger D. Colton**, is an Attorney, Economist and co-founder of an economics consulting partnership that specializes in regulatory economics, public finance/government budgeting, poverty law economics, utility law and economics and other related economic and regulatory matters.

3. Regarding the qualifications of each of the above-named proposed witnesses, please see their respective curricula vitae (CV) attached hereto.
4. Subject matter of each witness testimony:

Roger Colton will testify that PGW applied Customer's payments out-of-time, paying more recent non-interest-bearing balances (comprised of late charges) before retiring older interest-bearing balances (comprised of principal). Mr. Colton



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will testify that the misapplication of payments, credits and imposition of interest penalties and late payment charges adversely affects customer account balances. He will testify the term for this process is called the "re-ordering" of payments. The re-ordering of payments results in leaving higher balances in interest-bearing principal and, accordingly, results in artificially-inflating late payment charges and is contrary to the obligation of good faith and fair dealing, is not supported by the PGW Tariff and is contrary to the statutory directive that PGW rates and services be "just and reasonable." Mr. Colton's testimony will examine the empirical elements of whether PGW's payment re-ordering process meets the test of "good faith and fair dealing," complies with standard regulatory principles and practices, and whether the re-ordering of payments indirectly compounds late payment charges (resulting in late fees exceeding 18% annual simple interest). Mr. Colton's testimony will examine whether re-ordering customer payments is an unfair trade practice and/or a deceptive trade practice. He will further will testify as to the appropriate means of calculating the lost time value of money should PGW's practice of re-ordering customer payments be determined to be unlawful.

Jerry Gabell will testify to the proper use of the financial and accounting principles used by PGW's accounting principals and the methodologies regarding the manner in which PGW has applied credits, payments, and imposed the appropriate interest and late payment penalty charges and properly computed their accounts balances to Complainant's principle gas usage charges and balances subject to liens. He will testify to the effect PGW's financial accounting practices, principals and methods have adversely impacted Complainants' financially, as well as to the accuracy of the reports generated by SBG Management Services personnel. Mr. Gabell will evaluate the manner in which PGW financial accounting documents, policies and practices adhere to general accounting principals and derive I=PRT (I = Interest; P=Principal, R=Rate and T=Time). In addition, Mr. Gabell will be providing testimony that corroborates Mr. Colton's testimony.

5. Both of the proposed witnesses will testify to the above referenced matters based upon the Statement of Accounts, billing statements, lien court dockets, PGW prepared financial analysis documents and other PGW responsive statements and documents supplied to Complainants through discovery. In addition, witnesses reviewed general accounting/economic principles, PGW tariffs and the rules and regulations as codified under the Pennsylvania Public Utility Code and laws and statutes of Pennsylvania, Their review is also based upon the gas account billing statements, statement of accounts and the financial analysis worksheets prepared by Complainants', SBG Management Services personnel.. At the time of this writing, neither expert has prepared any written reports, but rather their testimony will be based upon the information gleaned from the documents, laws and regulations listed above.



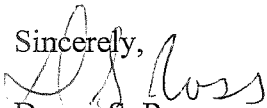
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Please find attached the CV's of Mr. Colton and Mr. Gabell. If you need other information in response to this letter please do not hesitate to contact me. To the extent PGW will be providing the documentation that is still outstanding, please advise me as to when we can expect the documentation.

If you have any questions about this matter, please contact me at 484-888-9578. Lastly, please advise me as to whether PGW will have any additions to its witness lists based upon this letter, providing their names, occupations, and subject matter of their testimony and factual information and material upon which they will rely for their testimony. Thank you in advance for your cooperation.

Sincerely,



Donna S. Ross

In House Counsel

SBG Management Services, Inc.

P.O. Box 549

Abington, PA 19001

215.938.6665 ext. 2019

[dsross@sbgmanagement.com](mailto:dsross@sbgmanagement.com)

Attachment

CC: Eranda Vero, ALJ

Rosemary Chiavetta, Secretary



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"SBG Management and the owner of the property in question do not discriminate on the basis of handicap status in the admission to, or treatment of employment in its federally assisted programs and activities."

**Certificate of Service**

I hereby certify that as of today's date, I have served the foregoing instrument in the above referenced matters, upon the parties set forth below, via First Class, U.S. mail and email and/or hand delivery to all parties as listed below, in accordance with the requirements of 52 Pa.Code Section 1.54 and the PA Public Utility Commission Orders.

The Honorable ALJ Eranda Vero  
Pennsylvania Public Utility Commission, Suite 4063,  
801 Market Street, Philadelphia, PA 19107

For Pennsylvania Public Utility Commission  
Via U.S. Mail First Class and email

Mr. Laureto Farinas, Esquire  
Philadelphia Gas Works  
800 W. Montgomery Avenue, 4th Floor  
Philadelphia, PA 19122

For Respondent PGW  
Via U.S. Mail First Class and email

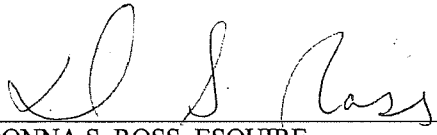
Mr. Phil Pulley and Ms. Kathy Treadwell  
SBG Management Services, Inc.  
P.O. Box 459, Abington, PA 19001

For Complainants  
Via Hand Delivery

The Honorable Rosemary Chiavetta, Secretary  
Pennsylvania Public Utility Commission  
P.O. Box 3265, Harrisburg, PA 17105-3265

For Pennsylvania Public Utility Commission  
Via U.S. Mail First Class and efileing

Date: 1/9/2015

By:   
DONNA S. ROSS, ESQUIRE  
SBG MANAGEMENT SERVICES, INC.  
P.O. Box 549  
Abington, PA 19001  
Phone: 484-888-9578  
Office: 215-938-6665  
Facsimile: 215-938-7613  
Email: dsross@sbgmanagement.com; dsross90@gmail.com  
Pennsylvania Attorney ID. No. 59747



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**Donna S. Ross**

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**From:** Farinas, Laureto A [Laureto.Farinas@pgworks.com]  
**Sent:** Thursday, December 18, 2014 4:15 PM  
**To:** Donna S. Ross  
**Cc:** Kathy Treadwell; Phil Pulley; 'Vero, Eranda'; Perry (cainkid@verizon.net); Savage III, Ralph T; Vacca, Wendy  
**Subject:** RE: Missing Supplemental Requested Statement of Accounts  
**Attachments:** SBGResponewithdata12-18-2014.pdf

Ms. Ross,

As I informed you when you provided PGW with the listing of information (that was much larger than the one appearing in your e-mail below) that PGW's priority was to comply with Discovery Order dated October 29, 2014, the responses to which were due on December 15, 2014.

I have informed you that, after PGW had provided those responses, PGW would work on your listing provided by e-mail earlier in December. PGW has been very attentive in responding to the high volume of SBG's discovery requests over the past two years. Therefore, we consider your accusations of "flagrant disregard" and lack of good faith as untrue, unfair and unfounded.

Nevertheless, as I stated to you PGW has worked on your additional requests. Attached please find the Statements of Account for 606, 640, 634 and 641 Marshall Street and 627 N. 6<sup>th</sup> Street.

To the extent that your request for information from the inception of the account precedes 1999, PGW's BCCS (billing system) does not contain that information. As we explained in discovery responses previously, PGW's record retention policy as required by the Commission is 4 years. In 2000, PGW converted to its current billing system (BCCS). At conversion, the BCCS took the account records from 1999 and began operation forward. Now, the retrieval of such historic information to the extent that it exists at all would be burdensome and even falls outside of the scope of this proceeding taking into account the communications between Mr. Pulley and Mr. Dunn prior to 2008.

Also, I am reminded by L. Pereira that on that PGW provided the following SA's in July 2014. We have copied and re-included these.

- 634 N. Marshall Street – SA #1853414587 – apt H-2
- 634 N. Marshall Street – SA #1481609259 – apt H-4
- 634 N. Marshall Street – SA #5518685947 – apt H-12
- 641 N. Marshall Street – SA #654455462 – apt I-2
- 641 N. Marshall Street – SA #7680484338 – apt I-11

As you have requested, PGW will work on the remaining information appearing below over the holiday week.

1. Elrae 1 ACCT: 608367105 SA: 3022438905 Need SOA 8/2013 to present (12/2014)
2. ELRAE I ACCT: 525370204 SA: UNKNOWN NEED: SOA – START DATE – 05/05/2009 – 12/2014
3. FAIRMOUNT ACCT: 215659749 SA: 1882249424 NEED SOA – 03/2002 – 03/2003; AND 01/2004 – 12/2014
4. FAIRMOUNT ACCT: 612167092 SA: 1346070888 NEED SOA – 04/2001 - 12/2014 need all SOA's for this SA, never received anything on this SA for this account
5. FAIRMOUNT ACCT: 612167092 ALL SA'S/NSA'S PGW HAS NOT PROVIDED ANY INFORMATION FROM THE START DATE OF THE ACCOUNT TO CURRENT, THERE ARE VARIOUS SA'S ON THIS ACCOUNT, ONLY SOME INFO PROVIDED ON THE MAIN SA. PGW JETSCREENS SHOW THERE ARE SIBLING SA'S FOR THIS ACCOUNT WHICH HAVE NEVER BEEN PRODUCED TO SBG. PLEASE PROVIDE ALL SOA's for all SA's, siblings SA's and NSA's.

- |     |                 |                  |                |  |
|-----|-----------------|------------------|----------------|--|
| 6.  | FAIRMOUNT       | ACCT: 736586029  | ALL SA'S/NSA'S | PGW HAS NOT PROVIDED ANY INFORMATION FROM THE START DATE OF THE ACCOUNT TO CURRENT, THERE ARE VARIOUS SA'S ON THIS ACCOUNT, ONLY SOME INFO PROVIDED ON THE MAIN SA. PGW JETSCREENS SHOW THERE ARE SIBLING SA'S FOR THIS ACCOUNT WHICH HAVE NEVER BEEN PRODUCED TO SBG. PLEASE PROVIDE ALL SOA's for all SA's, siblings SA's and NSA's. WE NEED INFORMATION ON THIS ACCOUNT FROM ITS INCEPTION TO THE PRESENT |
| 7.  | FAIRMOUNT       | ACCT: 973122001  | SA: 637424637  | NEED SOA – 04/2001 – 1/2004; AND 01/5/2009 – 12/2014   |
| 8.  | FERNROCK        | ACCT: 023444792  | SA: 6679618097 | NEED SOA – 11/2000 – 2/2002  |
| 9.  | MARCHWOOD       | ACCT: 5128000237 | SA: 6430067219 | NEED SOA – INCEPTION OF ACCT FOR SBG UP TO 12/31/2003 AND 01/2004 – 01/07/2014 AND 06/2014 –12/2014  |
| 10. | MARCHWOOD       | ACCT: 5128000237 | SA: 6676751050 | NEED SOA – INCEPTION OF ACCT FOR SBG UP TO 12/31/2003 AND 01/2004 – 01/07/2014 AND 06/2014 –12/2014  |
| 11. | MARCHWOOD       | ACCT: 9125007651 | SA: 9961788347 | NEED SOA – INCEPTION OF ACCT FOR SBG UP TO 12/31/2003 AND 01/2005 – 01/07/2014 AND 06/2014 –12/2014  |
| 12. | MARSHALL SQUARE | ACCT: 323900622  | SA: 6654332208 | NEED SOA – INCEPTION OF ACCT FOR SBG – 01/2004; AND 10/2012 – 12/2014  |
| 13. | MARSHALL SQUARE | ACCT: 373007503  | SA: 3068796324 | NEED SOA – INCEPTION OF ACCT FOR SBG – 01/2004; AND 10/2012 – 12/2014  |
| 14. | SIMON GARDEN    | ACCT: 539547187  | SA: 4395848077 | NEED SOA—11/2000-01/2004   |
| 15. | COLONIAL        | ACCT: 6128000245 | SA: 1895894961 | NEED SOA FROM INCEPTION OF ACCT FOR SBG TO 12/2014   |

Thank you and have a Happy Holiday,

Laureto Farinas

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**From:** Donna S. Ross [mailto:dsross@sbgmanagement.com]  
**Sent:** Thursday, December 18, 2014 12:55 PM  
**To:** Farinas, Laureto A; 'Vero, Eranda'  
**Cc:** Kathy Treadwell; Phil Pulley  
**Subject:** Missing Supplemental Requested Statement of Accounts

Dear Mr. Farinas:

We have reviewed the documents that you forwarded to us pursuant to Judge Vero's order and our requests for missing statements of accounts made at the pre-hearing conference in November and further requested of you in our email dated 12/3/2014 and further requested at our meeting at the PGW office on 12/11/2014. As you are aware the Public Utility Code requires that PGW must supply a customer a copy of their statement of account on an annual basis upon the customer's request. In addition, we have repeatedly requested this information through the discovery process. Part of the issue with this case is PGW's flagrant disregard to adhere to public policy, rules and regulations. We are not asking anything to which we are not entitled, nor is it overly burdensome for PGW to produce. We were very clear about what information PGW has not provided to us, ever, despite our numerous requests. The documents provided in your most recent mailing is information that we already have and not what was requested. Perhaps this is an oversight, perhaps it is deliberate on PGW's part. It is evident that PGW does in fact have the information available and it is easily retrievable. However, it speaks volumes to the level of frustration SBG has experienced with PGW over the years. I have met with

you on two occasions now in good faith to try to streamline the litigation that exists between us. We have requested the information formally and informally through discovery. However, I am beginning to believe that PGW has no intention of dealing with us in good faith. As I have indicated at the pre-hearing conference and at our meetings, SBG is trying to formulate its own calculations and we need the Statement of Accounts to do this. PGW is the only entity that has this information. I would like to have this information by the end of this week. I am cognizant that you are going on vacation next week. I would ask that you have your team forward the requested information listed below to us by the end of this week. Please send it electronically as it is the most expeditious manner to receive it. I do not believe that there is anything in Judge Vero's orders that precludes you from supplying this information. Thank you for your time and consideration.

I am requesting once again, please provide the statement of accounts for the following accounts for the following time periods:

Elrae 1	ACCT: 608367105	SA: 3022438905	Need SOA 8/2013 to present (12/2014)
ELRAE I DATE – 05/05/2009 – 12/2014	ACCT: 525370204	SA: UNKNOWN (Please provide number)	NEED: SOA – START
FAIRMOUNT 01/2004 – 12/2014	ACCT: 215659749	SA: 1882249424	NEED SOA – 03/2002 – 03/2003; AND
FAIRMOUNT	ACCT: 612167092	SA: 1346070888	NEED SOA – 04/2001 - 12/2014 need all SOA's for this SA, never received anything on this SA for this account
FAIRMOUNT	ACCT: 612167092	ALL SA'S/NSA'S	PGW HAS NOT PROVIDED ANY INFORMATION FROM THE START DATE OF THE ACCOUNT TO CURRENT, THERE ARE VARIOUS SA'S ON THIS ACCOUNT, ONLY SOME INFO PROVIDED ON THE MAIN SA. PGW JETSCREENS SHOW THERE ARE SIBLING SA'S FOR THIS ACCOUNT WHICH HAVE NEVER BEEN PRODUCED TO SBG. PLEASE PROVIDE ALL SOA's for all SA's, siblings SA's and NSA's.
FAIRMOUNT	ACCT: 736586029	ALL SA'S/NSA'S	PGW HAS NOT PROVIDED ANY INFORMATION FROM THE START DATE OF THE ACCOUNT TO CURRENT, THERE ARE VARIOUS SA'S ON THIS ACCOUNT, ONLY SOME INFO PROVIDED ON THE MAIN SA. PGW JETSCREENS SHOW THERE ARE SIBLING SA'S FOR THIS ACCOUNT WHICH HAVE NEVER BEEN PRODUCED TO SBG. PLEASE PROVIDE ALL SOA's for all SA's, siblings SA's and NSA's. WE NEED INFORMATION ON THIS ACCOUNT FROM ITS INCEPTION TO THE PRESENT
FAIRMOUNT	ACCT: 973122001 01/5/2009 – 12/2014	SA: 637424637	NEED SOA – 04/2001 – 1/2004; AND
FERNROCK	ACCT: 023444792	SA: 6679618097	NEED SOA – 11/2000 – 2/2002
MARCHWOOD	ACCT: 5128000237	SA: 6430067219	NEED SOA – INCEPTION OF ACCT FOR SBG UP TO 12/31/2003 AND 01/2004 – 01/07/2014 AND 06/2014 –12/2014
MARCHWOOD	ACCT: 5128000237	SA: 6676751050	NEED SOA – INCEPTION OF ACCT FOR SBG UP TO 12/31/2003 AND 01/2004 – 01/07/2014 AND 06/2014 –12/2014
MARCHWOOD	ACCT: 9125007651	SA: 9961788347	NEED SOA – INCEPTION OF ACCT FOR SBG UP TO 12/31/2003 AND 01/2005 – 01/07/2014 AND 06/2014 –12/2014



MARSHALL SQUARE	ACCT: 323900622	SA: 6654332208	NEED SOA – INCEPTION OF ACCT FOR SBG – 01/2004; AND 10/2012 – 12/2014
MARSHALL SQUARE	ACCT: 373007503	SA: 3068796324	NEED SOA – INCEPTION OF ACCT FOR SBG – 01/2004; AND 10/2012 – 12/2014
SIMON GARDEN	ACCT: 539547187	SA: 4395848077	NEED SOA—11/2000-01/2004
COLONIAL	ACCT: 6128000245	SA: 1895894961	NEED SOA FROM INCEPTION OF ACCT FOR SBG TO 12/2014

Sincerely,

Donna Ross

SBG vs PGW PUC Accounts

SBG Property	C.O.R.	Account #	SA Number	Meter #	SOA Start Date	SOA Missing Dates:
Elrae I	SBG Management	227745786	1453977841	2079338	7/23/2001	8/2013 - 12/2014
Elrae I	SBG Management	294731407	8852051418	None	7/23/2001	N/A
Elrae I	SBG Management	405781694	5794296888	None	7/23/2001	N/A
Elrae I	SBG Management	608367105	9709627993	2094589	7/23/2001	8/2013 - 12/2014
Elrae I	SBG Management	608367105	3022438905	2094589	7/23/2001	1/2013 - 12/2014
Elrae I	SBG Management	523370204	unknown	2075975	5/5/2009	10/2014 - 12/2014
Fairmount	SBG Management	025088422	4797733461	1357183	4/9/2001	6/2014 - 12/2014
Fairmount	SBG Management	075710860	6155784270	2071528	5/1/2003	5/2003 - 8/2013, 6/2014 - 12/2014
Fairmount	SBG Management	089533358	7366786439	1368942	4/9/2001	7/2014 - 12/2014
Fairmount	SBG Management	156090558	9834719279	1748378	4/3/2001	N/A
Fairmount	SBG Management	215659749	1882249424	1905337	4/9/2001	3/2002-3/2003, 11/2012-9/2013, 6/2014 - 12/2014
Fairmount	SBG Management	215659749	893894971	1806207	3/24/2005	N/A
Fairmount	SBG Management	333870431	4304754753	1986646	4/28/2008	4/2008 - 1/2009, 6/2014 - 12/2014
Fairmount	SBG Management	333870431	6792935701	1986646	5/2/2008	7/2014 - 12/2014
Fairmount	SBG Management	355139832	2103898906	1520786	4/9/2001	4/2001 - 05/2008, 6/2014 - 12/2014
Fairmount	SBG Management	612167092	1346070888	2070996	4/9/2001	4/2001 - 01/2004, 6/2014 - 12/2014
Fairmount	SBG Management	612167092	Various	Various	unknown	Print SOA for all other SA's/NSA from inception to current
Fairmount	SBG Management	664719425	6785497900	1858227	4/3/2001	4/2001 - 11/2006, 6/2014 - 12/2014
Fairmount	SBG Management	677180766	7054389359	1780400	4/9/2001	4/2001 - 1/2004, 6/2014 - 12/2014
Fairmount	SBG Management	736586029	091056958	1357199	unknown	start date - 1/2004, 6/2014 - 12/2014
Fairmount	SBG Management - Tenants	736586029	Various	Various	unknown	Print SOA for all other SA's/NSA from inception to current
Fairmount	SBG Management	973122001	637424637	1751154	4/9/2001	4/2001 - 1/2004, 6/2014 - 12/2014
Fairmount	SBG Management	376578649	unknown	02071223	unknown	start date - 9/2012, 7/2013-12/2014
Fernrock	Fern Rock Gardens Realty Corp. L.P.	023444792	6679618097	1989360	12/14/1999	11/2000 - 2/2002, 6/2014 - 12/2014
Fernrock	Fern Rock Gardens Realty Corp. L.P.	253720512	9935030987	1989388	12/14/1999	3/2014 - 12/2014
Fernrock	Fern Rock Gardens Realty Corp. L.P.	719354604	5109682157	2035385	12/14/1999	6/2014 - 12/2014
Fernrock	Fern Rock Gardens Realty Corp. L.P.	719354604	5597548861	2027209	12/14/1999	6/2014 - 12/2014
Marchwood	Marchwood Apts Ltd	5128000237	643067219	1970015	4/4/1977	4/1977 - 1/1996, 6/2014 - 12/2014
Marchwood	Marchwood Apts Ltd	5128000237	6676751050	2024115	4/4/1977	4/1977 - 7/1999, 6/2014 - 12/2014
Marchwood	Marchwood Apts Ltd	9125007651	9961788347	1989624	11/12/1980	11/1980-01/1996, 6/2014 - 12/2014
Marchwood	SBG Management Services	323900662	6654332208	1755028	unknown	start date - 01/2004, 10/2012 - 12/2014
Marchwood	SBG Management Services	373007503	3068796324	1755029	unknown	start date - 01/2004, 10/2012 - 12/2014
Marshall Square	SBG Management Services	101551535	3338817341	2012780	9/1/2003	6/2014 - 12/2014
Oaklane	Oak Lane Court Realty Co. LP	981038702	8606551072	2012799	9/18/2003	6/2014 - 12/2014
Oaklane	Oak Lane Court Realty Co. LP	539547187	1162325601	1944659	11/13/2000	6/2014 - 12/2014
Simon	Simon Garden Realty CO	539547187	4395848077	2035836	11/13/2000	11/2000 - 01/2004
Simon	Simon Garden Realty CO	539547187	8569221065	2035831	11/13/2000	6/2014 - 12/2014
Colonial	Colonial Garden Realty CO	6128000245	1375369694	1987516	4/19/2003	4/2003 - 02/2005, 6/2014 - 12/2014
Colonial	Colonial Garden Realty CO	6128000245	4018739567	1906431	1/11/1999	4/2003 - 12/2014
Colonial	Colonial Garden Realty CO	6128000245	1895894961	2115477	unknown	Print SOA for both SA's/Meters from inception to current

Request for Statements of Accounts

SBG vs PGW PUC Accounts

						Request for Late payment charge analysis	
SBG Property	C.O.R.	Account #	SA Number	Meter #	LPC Calculation Date Range given:	LPC Calculation Missing Dates	Comments
Elrae I	SBG Management	227745786	1453977841	2079838	1/2004 - 1/2005, 1/2008 -9/2013	Start date - 1/2004, 2/2005 - 12/2007, 9/2013-12/2014	
Elrae I	SBG Management	294731407	8852051418	None	7/2001 - 4/2014	N/A	
Elrae I	SBG Management	405781694	5794296888	None	7/2001 - 4/2014	N/A	
Elrae I	SBG Management	608367105	9709627993	2094589	1/2004-1/2005, 4/2009 -9/2013	Start date - 1/2004, 2/2005 - 3/2009, 9/2013 - 12/2014	
Elrae I	SBG Management	608367105	3022438905	2094589	7/2001 -8/2013	9/2013 - 12/2014	
Elrae I	SBG Management	525370204	unknown	2075975	Not Provided	start date -12/2014	
Fairmount	SBG Management	025088422	4797733461	1357183	9/2011 - 8/2013	Start date - 9/2011, 8/2013 - 12/2014	LPC Calc is missing a header sheet.
Fairmount	SBG Management	075710860	6155784270	2071528	Not Provided	start date - 12/2014	
Fairmount	SBG Management	089533358	7366786439	1368942	1/2004 -12/2004, 4/2009 - 9/2013	start date - 12/2004, 12/2004 - 4/2009, 9/2013 - 12/2014	
Fairmount	SBG Management	156030558	9834719279	1748378	04/2001 - 5/2010	N/A	
Fairmount	SBG Management	215659749	1882249424	1905337	12/2004 -9/2013	start date - 12/2004, 9/2013 - 12/2014	LPC Calc is missing a header sheet.
Fairmount	SBG Management	215659749	8938394971	1806207	03/2005 - 7/2010	N/A	
Fairmount	SBG Management	333870431	4304754753	1986646	1/2004 -6/2014	start date - 1/2004, 6/2014 - 12/2014	
Fairmount	SBG Management	333870431	6792935701	1986646	5/2008 - 9/2013	9/2013 - 12/2014	
Fairmount	SBG Management	355139832	2103898906	1520786	1/2004 - 4/2014	start date - 1/2004, 4/2014 - 12/2014	
Fairmount	SBG Management	612167092	1346070888	2070996	1/2004 -4/2014	start date - 1/2004, 4/2014 - 12/2014	LPC Calc is missing a header sheet.
Fairmount	SBG Management	612167092	Various	Various	Not Provided	Provide LPC Calc for any SA's/NSA not provided to date	
Fairmount	SBG Management	664719425	6785497900	1858227	8/2007 - 9/2013	start date - 8/2007, 9/2013 - 12/2014	
Fairmount	SBG Management	677180766	7054389359	1780400	1/2004 -1/2005, 1/2008 - 9/2013	start date - 1/2004, 1/2005 - 1/2008, 9/2013 -12/2014	
Fairmount	SBG Management	736586029	091056958	1357199	1/2004 -9/2013	start date - 1/2004, 9/2013 -12/2014	
Fairmount	SBG Management- Tenants	736586029	Various	Various	see attached	see attached	
Fairmount	SBG Management	973122001	637424637	1751154	1/2004 - 3/6/2014	start date - 1/2004, 3/2014 - 12/2014	
Fairmount	SBG Management	376578649	unknown	02071223	Not Provided	start date - 12/2014	
Fernrock	Fern Rock Gardens Realty Corp. L.P.	023444792	6679618097	1989360	1/2004 -9/2013	start date - 1/2004, 9/2013 -12/2014	
Fernrock	Fern Rock Gardens Realty Corp. L.P.	253720512	9935030987	1989388	1/2004 -3/2014	start date - 1/2004, 3/2014 - 12/2014	
Fernrock	Fern Rock Gardens Realty Corp. L.P.	719354604	5109682157	2035385	3/2000 - 3/2014	3/2014 - 12/2014	
Fernrock	Fern Rock Gardens Realty Corp. L.P.	719354604	5597548861	2027209	3/2000 - 3/2014	3/2014 - 12/2014	
Marchwood	Marchwood Apts Ltd	5128000237	6430067219	1970015	1/2004 -9/2013	start date - 1/2004, 9/2013 - 12/2014	
Marchwood	Marchwood Apts Ltd	5128000237	6676751050	2024115	1/2004 - 9/2013	start date - 1/2004, 9/2013 - 12/2014	
Marchwood	Marchwood Apts Ltd	9125007651	9961788347	1989624	1/2004 - 9/2013	start date - 1/2004, 9/2013 - 12/2014	
Marshall Square	SBG Management Services	323900622	6654332208	1755028	1/2012 - 4/2014	start date - 1/2012, 4/2014 - 12/2014	
Marshall Square	SBG Management Services	373007503	3068796324	1755029	1/2012 -4/2014	start date - 1/2012, 4/2014 - 12/2014	
Oaklane	Oak Lane Court Realty Co. LP	101551535	3338317341	2012780	1/2004 -4/2014	start date - 1/2004, 4/2014 - 12/2014	
Oaklane	Oak Lane Court Realty Co. LP	981038702	8606551072	2012799	1/2004 -4/2014	start date - 1/2004, 4/2014 - 12/2014	
Simon	Simon Garden Realty CO	539547187	1162325601	1944659	11/2000 - 4/2014	start date - 1/2004, 4/2014 - 12/2014	
Simon	Simon Garden Realty CO	539547187	4395848077	2035836	9/2011 - 8/2013	start date - 9/2011, 8/2013 - 12/2014	LPC Calc is missing a header/ starts at page 10
Simon	Simon Garden Realty CO	539547187	8569221065	2035831	10/2000 - 4/2014	4/2014 - 12/2014	
Colonial	Colonial Garden Realty CO	6128000245	1375369694	1987516	2/2005 -9/2005, 1/2009 - 4/2013	start date - 2/2005, 9/2005 -1/2009, 4/2013 - 12/2014	
Colonial	Colonial Garden Realty CO	6128000245	4018739567	1906431	Not Provided	start date - 12/2014	
Colonial	Colonial Garden Realty CO	6128000245	1895894961	2115477	6/2003 - 5/2004, 10/2008 - 8/2013	start date 6/2003, 5/2004 - 10/2008, 8/2013 - 12/2014	

Street Address	Account Number	SA Number	Meter #	Unit #	SOA: Request	LPC Analysis date ranges provided	LPC Analysis dates needed:
606 N. Marshall Street	736586029	6823459423	2071111	Apt A1	inception to 12/2014	Not Provided	start - 12/2014
606 N. Marshall Street	736586029	8138684532	2070709	Apt A4	inception to 12/2014	Not Provided	start - 12/2014
606 N. Marshall Street	736586029	2448359295	2071110	Apt A7	inception to 12/2014	Not Provided	start - 12/2014
606 N. Marshall Street	736586029	9489770977	2070715	Apt A8	inception to 12/2014	Not Provided	start - 12/2014
606 N. Marshall Street	736586029	2816605860	unknown	Apt A11	inception to 12/2014	Not Provided	start - 12/2014
606 N. Marshall Street	736586029	9868433935	2070714	Apt A12	inception to 12/2014	Not Provided	start - 12/2014
640 N. Marshall Street	736586029	3374858657	1835412	Apt D1	inception to 12/2014	Not Provided	start - 12/2014
640 N. Marshall Street	736586029	1948389581	unknown	Apt D2	inception to 12/2014	Not Provided	start - 12/2014
640 N. Marshall Street	736586029	8181607152	1594913	Apt D4	inception to 12/2014	Not Provided	start - 12/2014
640 N. Marshall Street	736586029	50263227	1372832	Apt D6	inception to 12/2014	Not Provided	start - 12/2014
640 N. Marshall Street	736586029	7155762498	1552602	Apt D7	inception to 12/2014	Not Provided	start - 12/2014
640 N. Marshall Street	736586029	9542607509	1872160	Apt D8	inception to 12/2014	Not Provided	start - 12/2014
640 N. Marshall Street	736586029	5031347536	1599078	Apt D9	inception to 12/2014	Not Provided	start - 12/2014
640 N. Marshall Street	736586029	3994578400	2084073	Apt D12	inception to 12/2014	Not Provided	start - 12/2014
634 N. Marshall Street	736586029	8443052867	2071091	Apt H1	inception to 12/2014	Not Provided	start - 12/2014
634 N. Marshall Street	736586029	1853414587	2070963	Apt H2	inception to 12/2014	2/2008 - 6/2014	6/2014 - 12/2014 (if applicable)
634 N. Marshall Street	736586029	1481609259	2070954	Apt H4	inception to 12/2014	2/2008 - 8/2013	8/2014 - 12/2014 (if applicable)
634 N. Marshall Street	736586029	8613922176	2070952	Apt H9	inception to 12/2014	Not Provided	start - 12/2014
634 N. Marshall Street	736586029	8800338289	2070952	Apt H8	inception to 12/2014	Not Provided	start - 12/2014
634 N. Marshall Street	736586029	2076147095	unknown	Apt H7	inception to 12/2014	Not Provided	start - 12/2014
634 N. Marshall Street	736586029	2479786985	2070956	Apt H10	inception to 12/2014	Not Provided	start - 12/2014
634 N. Marshall Street	736586029	5518685947	2071092	Apt H12	inception to 12/2014	2/2008 - 6/2014	6/2014 - 12/2014 (if applicable)
641 N. Marshall Street	736586029	654455462	1838549	Apt I2	inception to 12/2014	5/2008 - 6/2014	6/2014 - 12/2014 (if applicable)
641 N. Marshall Street	736586029	6644708295	1730429	Apt I4	inception to 12/2014	Not Provided	start - 12/2014
641 N Marshall Street	736586029	195442793	1496711	Apt I6	inception to 12/2014	Not Provided	start - 12/2014
641 N Marshall Street	736586029	5344488737	1890661	Apt I9	inception to 12/2014	Not Provided	start - 12/2014
641 N Marshall Street	736586029	6391831220	1890661	Apt I10	inception to 12/2014	Not Provided	start - 12/2014
641 N Marshall Street	736586029	7680484338	1856088	Apt I11	inception to 12/2014	2/2009 - 6/2014	6/2014 - 12/2014 (if applicable)
627 N. 6th Street	736586029	3395628567	2072635	Apt J2	inception to 12/2014	Not Provided	start - 12/2014
627 N. 6th Street	736586029	1434575787	2074262	Apt J9	inception to 12/2014	Not Provided	start - 12/2014
627 N. 6th Street	736586029	5575355219	2072693	Apt J10	inception to 12/2014	Not Provided	start - 12/2014
627 N. 6th Street	736586029	7964884980	2074244	Apt J11	inception to 12/2014	Not Provided	start - 12/2014

Please provide a full historic statement of account for all SA's/NSA's related to this account number

Please provide a full LPC analysis for all SA's/NSA's related to this account number

## ROGER D. COLTON

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### **EDUCATION:**

J.D. (Order of the Coif), University of Florida (1981)

M.A. (Economics), McGregor School, Antioch University (1993)

B.A. Iowa State University (1975) (journalism, political science, speech)

### **PROFESSIONAL EXPERIENCE:**

**Fisher, Sheehan and Colton, Public Finance and General Economics:** 1985 - present.

As a co-founder of this economics consulting partnership, Colton provides services in a variety of areas, including: regulatory economics, poverty law and economics, public benefits, fair housing, community development, energy efficiency, utility law and economics (energy, telecommunications, water/sewer), government budgeting, and planning and zoning.

Colton has testified in state and federal courts in the United States and Canada, as well as before regulatory and legislative bodies in more than three dozen states. He is particularly noted for creative program design and implementation within tight budget constraints.

**National Consumer Law Center (NCLC):** 1986 - 1994

As a staff attorney with NCLC, Colton worked on low-income energy and utility issues. He pioneered cost-justifications for low-income affordable energy rates, as well as developing models to quantify the non-energy benefits (*e.g.*, reduced credit and collection costs, reduced working capital) of low-income energy efficiency. He designed and implemented low-income affordable rate and fuel assistance programs across the country. Colton was charged with developing new practical and theoretical underpinnings for solutions to low-income energy problems.

**Community Action Research Group (CARG): 1981 - 1985**

As staff attorney for this non-profit research and consulting organization, Colton worked primarily on energy and utility issues. He provided legal representation to low-income persons on public utility issues; provided legal and technical assistance to consumer and labor organizations; and provided legal and technical assistance to a variety of state and local governments nationwide on natural gas, electric, and telecommunications issues. He routinely appeared as an expert witness before regulatory agencies and legislative committees regarding energy and telecommunications issues.

**PROFESSIONAL AFFILIATIONS:**

- Coordinator: BelmontBudget.org (Belmont's Community Budget Forum)
- Coordinator: Belmont Affordable Shelter Fund (BASF)
- Chair: Belmont Solar Initiative Oversight Committee
- Co-Chair: Belmont Energy Committee
- Member: Massachusetts Municipal Energy Group (Mass Municipal Association)
- Past Chair: Housing Work Group, Belmont (MA) Comprehensive Planning Process
- Past Member: Board of Directors, Belmont Housing Trust, Inc.
- Past Chair: Waverley Square Fire Station Re-use Study Committee (Belmont MA)
- Past Member: Belmont (MA) Energy and Facilities Work Group
- Past Member: Belmont (MA) Uplands Advisory Committee
- Past Member: Advisory Board: Fair Housing Center of Greater Boston.
- Past Chair: Fair Housing Committee, Town of Belmont (MA)
- Past Member: Aggregation Advisory Committee, New York State Energy Research and Development Authority.
- Past Member: Board of Directors, Vermont Energy Investment Corporation.
- Past Member: Board of Directors, National Fuel Funds Network
- Past Member: Board of Directors, Affordable Comfort, Inc. (ACI)
- Past Member: National Advisory Committee, U.S. Department of Health and Human Services, Administration for Children and Families, Performance Goals for Low-Income Home Energy Assistance.
- Past Member: Editorial Advisory Board, International Library, *Public Utility Law Anthology*.
- Past Member: ASHRAE Guidelines Committee, GPC-8, *Energy Cost Allocation of Comfort HVAC Systems for Multiple Occupancy Buildings*
- Past Member: National Advisory Committee, U.S. Department of Housing and Urban Development, Calculation of Utility Allowances for Public Housing.
- Past Member: National Advisory Board: Energy Financing Alternatives for Subsidized Housing, New York State Energy Research and Development Authority.

**PROFESSIONAL ASSOCIATIONS:**

- National Association of Housing and Redevelopment Officials (NAHRO)
- Association for Enterprise Opportunity (AEO)
- Iowa State Bar Association

Energy Bar Association  
Association for Institutional Thought (AFIT)  
Association for Evolutionary Economics (AEE)  
Society for the Study of Social Problems (SSSO)  
International Society for Policy Studies  
Association for Social Economics

## BOOKS

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## JOURNAL PUBLICATIONS

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Colton (2013). *Home Energy Affordability in Connecticut: The Affordability Gap (2012)*, prepared for Operation Fuel (Bloomfield, CT).

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COLTON EXPERIENCE AS EXPERT WITNESS

1988 – PRESENT

CASE NAME	CLIENT NAME	Docket No. (if available)	TOPIC	JURIS.	YEAR
I/M/O FirstEnergy Companies (Met Ed, WPP, Penelec, Penn Power)	Office of Consumer Advocate	Not yet assigned	Rate design / customer service / storm communications	Pennsylvania	14
I/M/O Xcel Energy Company	Energy CENTS Coalition	E002/GR-13-868	Rate design / energy conservation	Minnesota	14
I/M/O Peoples Gas Light and Coke Company / North Shore Gas	Office of Attorney General	14-0224 / 14--0225	Rate design / customer service	Illinois	14
I/M/O Columbia Gas of Pennsylvania	Office of Consumer Advocate	R-2014-2406274	Rate design / customer service	Pennsylvania	14
I/M/O Duquesne Light Company Rates	Office of Consumer Advocate	R-2013-2372129	Rate design / customer service / storm communications	Pennsylvania	13
I/M/O Duquesne Light Company Universal Service	Office of Consumer Advocate	M-2013-2350946	Low-income program design	Pennsylvania	13
I/M/O Peoples-TWP	Office of Consumer Advocate	P-2013-2355886	Low-income program design / rate design	Pennsylvania	13
I/M/O PECO CAP Shopping Plan	Office of Consumer Advocate	P-2013-2283641	Retail shopping	Pennsylvania	13
I/M/O PECO Universal Service Programs	Office of Consumer Advocate	M-201202290911	Low-income program design	Pennsylvania	13
I/M/O Privacy of Consumer Information	Legal Services Advocacy Project	CI-12-1344	Privacy of SSNs & consumer information	Minnesota	13
I/M/O Atlantic City Electric Company	Division of Rate Counsel	BPJ-12121071	Customer service / Storm communications	New Jersey	13
I/M/O Jersey Central Power and Light Company	Division of Rate Counsel	BPJ-12111052	Customer service / Storm communications	New Jersey	13
I/M/O Columbia Gas Company	Office of Consumer Advocate	R-2012-2321748	Universal service	Pennsylvania	13
I/M/O Public Service Company of Colorado Low-Income Program Design	Xcel Energy d/b/a PSCO	12A-EG	Low-income program design / cost recovery	Colorado	12

CASE NAME	CLIENT NAME	Docket No. (if available)	TOPIC	JURIS.	YEAR
I/M/O Philadelphia Water Department	Philadelphia Public Advocate	No. Docket No.	Customer service	Philadelphia	12
I/M/O PPL Electric Power Corporation	Office of Consumer Advocate	R-2012-2290597	Rate design / low-income programs	Pennsylvania	12
I/M/O Peoples Natural Gas Company	Office of Consumer Advocate	R-2012-2285985	Rate design / low-income programs	Pennsylvania	12
I/M/O Merger of Constellation/Exelon	Office of Peoples Counsel	CASE 9271	Customer Service	Maryland	11
I/M/O Duke Energy Carolinas	North Carolina Justice Center	E-7, SUB-989	Customer service/low-income rates	North Carolina	11
Re. Duke Energy/Progress Energy merger	NC Equal Justice Foundation	E-2, SUB 998	Low-income merger impacts	North Carolina	11
Re. Atlantic City Electric Company	Division of Rate Counsel	ER1186469	Customer Service	New Jersey	11
Re. Camelot Utilities	Office of Attorney General	11-0549	Rate shock	Illinois	11
Re. UGI—Central Penn Gas	Office of Consumer Advocate	R-2010-2214415	Low-income program design/cost recovery	Pennsylvania	11
Re. National Fuel Gas	Office of Consumer Advocate	M-2010-2192210	Low-income program cost recovery	Pennsylvania	11
Re. Philadelphia Gas Works	Office of Consumer Advocate	P-2010-2178610	Program design	Pennsylvania	11
Re. PPL	Office of Consumer Advocate	M-2010-2179796	Low-income program cost recovery	Pennsylvania	11
Re. Columbia Gas Company	Office of Consumer Advocate	R-2010-2215623	Rate design/Low-income program cost recovery	Pennsylvania	11
Crowder et al. v. Village of Kauffman	Crowder (plaintiffs)	3:09-CV-02181-M	Section 8 utility allowances	Texas Fed Court	11
I/M/O Peoples Natural Gas Company	Office of Consumer Advocate	T-2010-2220172	Low-income program design/cost recovery	Pennsylvania	11
I/M/O Commonwealth Edison	Office of Attorney General	10-0467	Rate design/revenue requirement	Illinois	10
I/M/O National Grid d/b/a Energy North	NH Legal Assistance	DG-10-017	Rate design/revenue requirement	New Hampshire	10
I/M/O Duquesne Light Company	Office of Consumer Advocate	R-2010-2179522	Low-income program cost recovery	Pennsylvania	10
I/M/O Avista Natural Gas Corporation	The Opportunity Council	UE-100467	Low-income assistance/rate design	Washington	10
I/M/O Manitoba Hydro	Resource Conservation Manitoba (RCM)	CASE NO. 17/10	Low-income program design	Manitoba	10



CASE NAME	CLIENT NAME	Docket No. (if available)	TOPIC	JURIS.	YEAR
I/M/O TW Phillips	Office of Consumer Advocate	R-2010-2167797	Low-income program cost recovery	Pennsylvania	10
I/M/O PECO Energy—Gas Division	Office of Consumer Advocate	R-2010-2161592	Low-income program cost recovery	Pennsylvania	10
I/M/O PECO Energy—Electric Division	Office of Consumer Advocate	R-2010-2161575	Low-income program cost recovery	Pennsylvania	10
I/M/O PPL Energy	Office of Consumer Advocate	R-2010-2161694	Low-income program cost recovery	Pennsylvania	10
I/M/O Columbia Gas Company	Office of Consumer Advocate	R-2009-2149262	Low-income program design/cost recovery	Pennsylvania	10
I/M/O Atlantic City Electric Company	Office of Rate Council	R09080664	Customer service	New Jersey	10
I/M/O Philadelphia Gas Works	Office of Consumer Advocate	R-2009-2139884	Low-income program cost recovery	Pennsylvania	10
I/M/O Philadelphia Gas Works	Office of Consumer Advocates	R-2009-2097639	Low-income program design	Pennsylvania	10
I/M/O Xcel Energy Company	Xcel Energy Company (PSC)	085-146G	Low-income program design	Colorado	09
I/M/O Atmos Energy Company	Atmos Energy Company	09AL-507G	Low-income program funding	Colorado	09
I/M/O New Hampshire CORE Energy Efficiency Programs	New Hampshire Legal Assistance	D-09-170	Low-income efficiency funding	New Hampshire	09
I/M/O Public Service Company of New Mexico (electric)	Community Action of New Mexico	08-00273-UT	Rate Design	New Mexico	09
I/M/O UGI Pennsylvania Natural Gas Company (PNG)	Office of Consumer Advocate	R-2008-2079675	Low-income program	Pennsylvania	09
I/M/O UGI Central Penn Gas Company (CPG)	Office of Consumer Advocate	R-2008-2079660	Low-income program	Pennsylvania	09
I/M/O PECO Electric (provider of last resort)	Office of Consumer Advocate	R-2008-2028394	Low-income program	Pennsylvania	08
I/M/O Equitable Gas Company	Office of Consumer Advocate	R-2008-2029325	Low-income program	Pennsylvania	08
I/M/O Columbia Gas Company	Office of Ohio Consumers' Counsel	08-072-GA-AIR	Rate design	Ohio	08
I/M/O Dominion East Ohio Gas Company	Office of Ohio Consumers' Counsel	07-829-GA-AIR	Rate design	Ohio	08
I/M/O Vectren Energy Delivery Company	Office of Ohio Consumers' Counsel	07-1080-GA-AIR	Rate design	Ohio	08
I/M/O Public Service Company of North Carolina	NC Department of Justice	G-5, SUB 495	Rate design	North Carolina	08
I/M/O Piedmont Natural Gas Company	NC Department of Justice	G-9, SUB 550	Rate design	North Carolina	08

CASE NAME	CLIENT NAME	Docket No. (if available)	TOPIC	JURIS.	YEAR
I/M/O National Grid	New Hampshire Legal Assistance	DG-08-009	Low-income rate assistance	New Hampshire	08
I/M/O Empower Maryland	Office of Peoples Counsel	PC-12	Low-income energy efficiency	Maryland	08
I/M/O Duke Energy Carolinas Save-a-Watt Program	NC Equal Justice Foundation	E-7, SUB 831	Low-income energy efficiency	North Carolina	08
I/M/O Zia Natural Gas Company	Community Action New Mexico	08-00036-UT	Low-income/low-use rate design	New Mexico	08
I/M/O Universal Service Fund Support for the Affordability of Local Rural Telecomm Service	Office of Consumer Advocate	I-0004010	Telecomm service affordability	Pennsylvania	08
I/M/O Philadelphia Water Department	Public Advocate	No Docket No.	Credit and Collections	Philadelphia	08
I/M/O Portland General Electric Company	Community Action--Oregon	UE-197	General rate case	Oregon	08
I/M/O Philadelphia Electric Company (electric)	Office of Consumer Advocate	M-00061945	Low-income program	Pennsylvania	08
I/M/O Philadelphia Electric Company (gas)	Office of Consumer Advocate	R-2008-2028394	Low-income program	Pennsylvania	08
I/M/O Columbia Gas Company	Office of Consumer Advocate	R-2008-2011621	Low-income program	Pennsylvania	08
I/M/O Public Service Company of New Mexico	Community Action New Mexico	08-00092-UT	Fuel adjustment clause	New Mexico	08
I/M/O Petition of Direct Energy for Low-Income Aggregation	Office of Peoples Counsel	CASE 9117	Low-income electricity aggregation	Maryland	07
I/M/O Office of Consumer Advocate et al. v. Verizon and Verizon North	Office of Consumer Advocate	C-20077197	Lifeline telecommunications rates	Pennsylvania	07
I/M/O Pennsylvania Power Company	Office of Consumer Advocate	P-00072437	Low-income program	Pennsylvania	07
I/M/O National Fuel Gas Distribution Corporation	Office of Consumer Advocate	M-00072019	Low-income program	Pennsylvania	07
I/M/O Public Service of New Mexico--Electric	Community Action New Mexico	07-00077-UT	Low-income programs	New Mexico	07
I/M/O Citizens Gas/NIPSCO/Vectren for Universal Service Program	Citizens Gas & Coke Utility/Northern Indiana Public Service/Vectren Energy	CASE 43077	Low-income program design	Indiana	07
I/M/O PPL Electric	Office of Consumer Advocate	R-00072155	Low-income program	Pennsylvania	07
I/M/O Section 15 Challenge to NSPI Rates	Energy Affordability Coalition	P-886	Discrimination in utility regulation	Nova Scotia	07

YEAR	JURIS.	TOPIC	Docket No. (if available)	CLIENT NAME	CASE NAME
07	Pennsylvania	Low-income and residential collections	R-00049157	Office of Consumer Advocate	I/M/O Philadelphia Gas Works
07	Pennsylvania	Low-income program	M-00061959	Office of Consumer Advocate	I/M/O Equitable Gas Company
06	New Mexico	late charges / winter moratorium / decoupling	Case No. 06-000210-UT	Community Action of New Mexico	I/M/O Public Service Company of New Mexico
06	Massachusetts	Late charges	Case NO. DTE 06-26	ABCD	I/M/O Verizon Massachusetts
06	Maryland	Low-income needs and responses	PC9074	Office of Peoples Counsel	I/M/O Section 11 Proceeding, Energy Restructuring
06	Indiana	Low-income program design	Case No. 43077	Citizens Gas & Coke Utility/Northern Indiana Public Service/Vectren Energy	I/M/O Citizens Gas/NIPSCO/Vectren for Univ. Svc. Program
06	North Carolina	Low-income energy usage	G-5, Sub 481	North Carolina Attorney General/Dept. of Justice	I/M/O Public Service Co. of North Carolina
06	New Hampshire	Electric low-income program design	DE 06-079	New Hampshire Legal Assistance	I/M/O Electric Assistance Program
06	New Hampshire	Basic local telephone service	DM-06-072	New Hampshire Legal Assistance	I/M/O Verizon Petition for Alternative Regulation
06	Pennsylvania	Universal service cost recovery	N/A	Office of Consumer Advocate	I/M/O Pennsylvania Electric Co/Metropolitan Edison Co.
06	Pennsylvania	Universal service cost recovery	R-00061346	Office of Consumer Advocates	I/M/O Duquesne Light Company
06	Ontario	Low-income gas DSM program.	EB-2006-0021	Low-income Energy Network	I/M/O Natural Gas DSM Planning
06	Ontario	Low-income program design	EB-2005-0520	Action Centre for Tenants Ontario (ACTO)	I/M/O Union Gas Co.
06	New Mexico	Low-income energy usage	05-00275-UT	Community Action New Mexico	I/M/O Public Service of New Mexico merchant plant
06	Pennsylvania	Low-income program design	M-00051923	Office of Consumer Advocate	I/M/O Customer Assistance Program design and cost recovery
05	Indiana	Low-income energy program evaluation	Case 42927	Northern Indiana Public Service Company	I/M/O NIPSCO Proposal to Extend Winter Warmth Program
05	North Carolina	Low-income energy usage	G-9, Sub 499	North Carolina Attorney General/Dept. of Justice	I/M/O Piedmont Natural Gas
05	New Jersey	Low-income issues	EM05020106	Division of Ratepayer Advocate	I/M/O PSEG merger with Exelon Corp.

CASE NAME	CLIENT NAME	Docket No. (if available)	TOPIC	JURIS.	YEAR
Re. Philadelphia Water Department	Public Advocate	No docket number	Water collection factors	Philadelphia	05
I/M/O statewide natural gas universal service program	New Hampshire Legal Assistance	N/A	Universal service	New Hampshire	05
I/M/O Sub-metering requirements for residential rental properties	Tenants Advocacy Centre of Ontario	EB-2005-0252	Sub-metering consumer protections	Ontario	05
I/M/O National Fuel Gas Distribution Corp.	Office of Consumer Advocate	R-00049656	Universal service	Pennsylvania	05
I/M/O Nova Scotia Power, Inc.	Dalhousie Legal Aid Service	NSUARB-P-881	Universal service	Nova Scotia	04
I/M/O Lifeline Telephone Service	National Ass'n State Consumer Advocates (NASUCA)	WC 03-109	Lifeline rate eligibility	FCC	04
Mackay v. Verizon North	Office of Consumer Advocate	C20042544	Lifeline rates—vertical services	Pennsylvania	04
I/M/O PECO Energy	Office of Consumer Advocate	N/A	Low-income rates	Pennsylvania	04
I/M/O Philadelphia Gas Works	Office of Consumer Advocate	P00042090	Credit and collections	Pennsylvania	04
I/M/O Citizens Gas & Coke/Vectren	Citizens Action Coalition of Indiana	Case 42590	Universal service	Indiana	04
I/M/O PPL Electric Corporation	Office of Consumer Advocate	R00049255	Universal service	Pennsylvania	04
I/M/O Consumers New Jersey Water Company	Division of Ratepayer Advocate	N/A	Low-income water rate	New Jersey	04
I/M/O Washington Gas Light Company	Office of Peoples Counsel	Case 8982	Low-income gas rate	Maryland	04
I/M/O National Fuel Gas	Office of Consumer Advocate	R-00038168	Low-income program design	Pennsylvania	03
I/M/O Washington Gas Light Company	Office of Peoples Counsel	Case 8959	Low-income gas rate	Maryland	03
Golden v. City of Columbus	Helen Golden	C2-01-710	ECOA disparate impacts	Ohio	02
Huegel v. City of Easton	Phyllis Huegel	00-CV-5077	Credit and collection	Pennsylvania	02
I/M/O Universal Service Fund	Public Utility Commission staff	N/A	Universal service funding	New Hampshire	02
I/M/O Philadelphia Gas Works	Office of Consumer Advocate	M-00021612	Universal service	Pennsylvania	02
I/M/O Washington Gas Light Company	Office of Peoples Counsel	Case 8920	Rate design	Maryland	02

CASE NAME	CLIENT NAME	Docket No. (if available)	TOPIC	JURIS.	YEAR
I/M/O Consumers Illinois Water Company	Illinois Citizens Utility Board	02-155	Credit and collection	Illinois	02
I/M/O Public Service Electric & Gas Rates	Division of Ratepayer Advocate	GR01050328	Universal service	New Jersey	01
I/M/O Pennsylvania-American Water Company	Office of Consumer Advocate	R-00016339	Low-income rates and water conservation	Pennsylvania	01
I/M/O Louisville Gas & Electric Prepayment Meters	Kentucky Community Action Association	200-548	Low-income energy	Kentucky	01
I/M/O NICOR Budget Billing Plan Interest Charge	Cook County State's Attorney	01-0175	Rate Design	Illinois	01
I/M/O Rules Re. Payment Plans for High Natural Gas Prices	Cook County State's Attorney	01-0789	Budget Billing Plans	Illinois	01
I/M/O Philadelphia Water Department	Office of Public Advocate	No docket number	Credit and collections	Philadelphia	01
I/M/O Missouri Gas Energy	Office of Peoples Counsel	GR-2001-292	Low-income rate relief	Missouri	01
I/M/O Bell Atlantic--New Jersey Alternative Regulation	Division of Ratepayer Advocate	T001020095	Telecommunications universal service	New Jersey	01
I/M/O Entergy Merger	Low-income Intervenor	2000-UA925	Consumer protections	Mississippi	01
I/M/O T.W. Phillips Gas and Oil Co.	Office of Consumer Advocate	R00994790	Ratemaking of universal service costs.	Pennsylvania	00
I/M/O Peoples Natural Gas Company	Office of Consumer Advocate	R-00994782	Ratemaking of universal service costs.	Pennsylvania	00
I/M/O UGI Gas Company	Office of Consumer Advocate	R-00994786	Ratemaking of universal service costs.	Pennsylvania	00
I/M/O PFG Gas Company	Office of Consumer Advocate	R00994788	Ratemaking of universal service costs.	Pennsylvania	00
Armstrong v. Gallia Metropolitan Housing Authority	Equal Justice Foundation	2:98-CV-373	Public housing utility allowances	Ohio	00
I/M/O Bell Atlantic--New Jersey Alternative Regulation	Division of Ratepayer Advocate	T099120934	Telecommunications universal service	New Jersey	00
I/M/O Universal Service Fund for Gas and Electric Utilities	Division of Ratepayer Advocate	EX00200091	Design and funding of low-income programs	New Jersey	00
I/M/O Consolidated Edison Merger with Northeast Utilities	Save Our Homes Organization	DE 00-009	Merger impacts on low-income	New Hampshire	00
I/M/O UtiliCorp Merger with St. Joseph Light & Power	Missouri Dept. of Natural Resources	EM2000-292	Merger impacts on low-income	Missouri	00
I/M/O UtiliCorp Merger with Empire District Electric	Missouri Dept. of Natural Resources	EM2000-369	Merger impacts on low-income	Missouri	00

CASE NAME	CLIENT NAME	Docket No. (if available)	TOPIC	JURIS.	YEAR
	Resources				
I/M/O PacificCorp	The Opportunity Council	UE-991832	Low-income energy affordability	Washington	00
I/M/O Public Service Co. of Colorado	Colorado Energy Assistance Foundation	995-6096	Natural gas rate design	Colorado	00
I/M/O Avista Energy Corp.	Spokane Neighborhood Action Program	UE9911606	Low-income energy affordability	Washington	00
I/M/O TW Phillips Energy Co.	Office of Consumer Advocate	R-00994790	Universal service	Pennsylvania	00
I/M/O PECCO Energy Company	Office of Consumer Advocate	R-00994787	Universal service	Pennsylvania	00
I/M/O National Fuel Gas Distribution Corp.	Office of Consumer Advocate	R-00994785	Universal service	Pennsylvania	00
I/M/O PFG Gas Company/Northern Penn Gas	Office of Consumer Advocate	R-00005277	Universal service	Pennsylvania	00
I/M/O UGI Energy Company	Office of Consumer Advocate	R-00994786	Universal service	Pennsylvania	00
Re. PSCO/NSP Merger	Colorado Energy Assistance Foundation	99A-377EG	Merger impacts on low-income	Colorado	99 - 00
I/M/O Peoples Gas Company	Office of Consumer Advocate	R-00994782	Universal service	Pennsylvania	99
I/M/O Columbia Gas Company	Office of Consumer Advocate	R-00994781	Universal service	Pennsylvania	99
I/M/O PG Energy Company	Office of Consumer Advocate	R-00994783	Universal service	Pennsylvania	99
I/M/O Equitable Gas Company	Office of Consumer Advocate	R-00994784	Universal service	Pennsylvania	99
Alleruzzo v. Klarckek	Barlow Alleruzzo	N/A	Mobile home fees and sales	Illinois	99
I/M/O Restructuring New Jersey's Natural Gas Industry	Division of Ratepayer Advocate	GO99030123	Universal service	New Jersey	99
I/M/O Bell Atlantic Local Competition	Public Utility Law Project	P-00991648	Lifeline telecommunications rates	Pennsylvania	99
I/M/O Merger Application for SBC and Ameritech Ohio	Edgemont Neighborhood Association	N/A	Merger impacts on low-income consumers	Ohio	98 - 99
Davis v. American General Finance	Thomas Davis	N/A	Damages in "loan flipping" case	Ohio	98 - 99

CASE NAME	CLIENT NAME	Docket No. (if available)	TOPIC	JURIS.	YEAR
Griffin v. Associates Financial Service Corp.	Earlie Griffin	N/A	Damages in "loan flipping" case	Ohio	98 - 99
I/M/O Baltimore Gas and Electric Restructuring Plan	Maryland Office of Peoples Counsel	Case No. 8794	Consumer protection/basic generation service	Maryland	98 - 99
I/M/O Delmarva Power and Light Restructuring Plan	Maryland Office of Peoples Counsel	Case No. 8795	Consumer protection/basic generation service	Maryland	98 - 99
I/M/O Potomac Electric Power Co. Restructuring Plan	Maryland Office of Peoples Counsel	Case No. 8796	Consumer protection/basic generation service	Maryland	98 - 99
I/M/O Potomac Edison Restructuring Plan	Maryland Office of Peoples Counsel	Case No. 8797	Consumer protection/basic generation service	Maryland	98 - 99
VMHOA v. LaPierre	Vermont Mobile Home Owners Association	N/A	Mobile home tying	Vermont	98
Re. Restructuring Plan of Virginia Electric Power	VMH Energy Services, Inc.	PU960296	Consumer protection/basic generation service	Virginia	98
Mackey v. Spring Lake Mobile Home Estates	Timothy Mackey	N/A	Mobile home fees	State ct. Illinois	98
Re. Restructuring Plan of Atlantic City Electric	New Jersey Division of Ratepayer Advocate	E097070457	Low-income issues	New Jersey	97-98
Re. Restructuring Plan of Jersey Central Power & Light	New Jersey Division of Ratepayer Advocate	E097070466	Low-income issues	New Jersey	97-98
Re. Restructuring Plan of Public Service Electric & Gas	New Jersey Division of Ratepayer Advocate	E097070463	Low-income issues	New Jersey	97-98
Re. Restructuring Plan of Rockland Electric	New Jersey Division of Ratepayer Advocate	E09707466	Low-income issues	New Jersey	97-98
Apbleby v. Metropolitan Dade County Housing Agency	Legal Services of Greater Miami	N/A	HUD utility allowances	Fed. court: So. Florida	97 - 98
Re. Restructuring Plan of PECO Energy Company	Energy Coordinating Agency of Philadelphia	R-00973953	Universal service	Pennsylvania	97
Re. IES Industries Merger	Iowa Community Action	SPU-96-6	Low-income issues	Iowa	97

CASE NAME	CLIENT NAME	Docket No. (if available)	TOPIC	JURIS.	YEAR
Re. New Hampshire Electric Restructuring	NH Comm. Action Ass'n	N/A	Wires charge	New Hampshire	97
Re. Merger of Atlantic City Electric and Connecticut	Division of Ratepayer Advocate	EM97020103	Low-income	New Jersey	97
Re. Connecticut Power and Light	City of Hartford	92-11-11	Low-income	Connecticut	97
Re. Comprehensive Review of RI Telecomm Industry	Consumer Intervenors	1997	Consumer protections	Rhode Island	97
Re. Natural Gas Competition in Wisconsin	Wisconsin Community Action Association	N/A	Universal service	Wisconsin	96
Re. Baltimore Gas and Electric Merger	Maryland Office of Peoples Counsel	CASE NO. 8725	Low-income issues	Maryland	96
Re. Northern States Power Merger	Energy Cents Coalition	E-002/PA-95-500	Low-income issues	Minnesota	96
Re. Public Service Co. of Colorado Merger	Colorado Energy Assistance Foundation	N/A	Low-income issues	Colorado	96
Re. Massachusetts Restructuring Regulations	Fisher, Sheehan & Colton	DPU-96-100	Low-income issues/energy efficiency	Massachusetts	96
I/M/O PGW FY1996 Tariff Revisions	Philadelphia Public Advocate	No Docket No.	Credit and collection / customer service	Philadelphia	96
Re. FERC Merger Guidelines	National Coalition of Low-income Groups	RM-96-6-000	Low-income interests in mergers	Washington D.C.	96
Re. Joseph Kellikull III	Joseph Kellikull III	N/A	Damages from lack of homestead	Honolulu	96
Re. Theresa Mahalu	Theresa Mahalu	N/A	Damages from lack of homestead	Honolulu	95
Re. Joseph Ching, Sr.	Re. Joseph Ching, Sr.	N/A	Damages from lack of homestead	Honolulu	95
Joseph Keaulana, Jr.	Joseph Keaulana, Jr.	N/A	Damages from lack of homestead	Honolulu	95
Re. Utility Allowances for Section 8 Housing	National Coalition of Low-income Groups	N/A	Fair Market Rent Setting	Washington D.C.	95



CASE NAME	CLIENT NAME	Docket No. (if available)	TOPIC	JURIS.	YEAR
Re. PGW Customer Service Tariff Revisions	Philadelphia Public Advocate	No Docket No.	Credit and collection	Philadelphia	95
Re. Customer Responsibility Program	Philadelphia Public Advocate	No Docket No.	Low-income rates	Philadelphia	95
Re. Houston Lighting and Power Co.	Gulf Coast Legal Services	12065	Low-income Rates	Texas	95
I/M/O Petition to Stay PGW's Suspension of CRP customers who did Not Assign LIHEAP Grant to PGW	Philadelphia Public Advocate	No Docket No.	Low-income rates	Philadelphia	95
Re. PGW Tariff Changes, Programs and Information Systems	Philadelphia Public Advocate	No Docket No.	Credit and collection	Philadelphia	95
Re. Request for Modification of Winter Moratorium	Philadelphia Public Advocate	No Docket No.	Credit and collection	Philadelphia	95
Re. Dept of Hawaii Homeands Trust Homestead Production	Native Hawaiian Legal Corporation	N/A	Pudence of trust management	Honolulu	94
Re. SNET Request for Modified Shutoff Procedures	Office of Consumer Counsel	94-06-73	Credit and collection	Connecticut	94
Re. Central Light and Power Co.	United Farm Workers	128280	Low-income rates/DSM	Texas	94
Blackwell v. Philadelphia Electric Co.	Gloria Blackwell	N/A	Role of shutoff regulations	Penn. courts	94
U.S. West Request for Waiver of Rules	Wash. Util. & Transp. Comm'n Staff	UT-930482	Telecommunications regulation	Washington	94
Re. U.S. West Request for Full Toll Denial	Colorado Office of Consumer Counsel	93A-6113	Telecommunications regulation	Colorado	94
Washington Gas Light Company	Community Family Life Services	Case 934	Low-income rates & energy efficiency	Washington D.C.	94
Clark v. Peterborough Electric Utility	Peterborough Community Legal Centre	6900/91	Discrimination of tenant deposits	Ontario, Canada	94
Dorsey v. Housing Auth. of Baltimore	Baltimore Legal Aide	N/A	Public housing utility allowances	Federal district court	93
Penn Bell Telephone Co.	Penn. Utility Law Project	P00930715	Low-income phone rates	Pennsylvania	93
Philadelphia Gas Works	Philadelphia Public Advocate	No Docket No.	Low-income rates	Philadelphia	93
Central Maine Power Co.	Maine Assn Ind. Neighborhoods	Docket No. 91-151-C	Low-income rates	Maine	92

CASE NAME	CLIENT NAME	Docket No. (if available)	TOPIC	JURIS.	YEAR
New England Telephone Company	Mass Attorney General	92-100	Low-income phone rates	Massachusetts	92
Philadelphia Gas Works	Philadelphia Public Advocate	No Docket No.	Low-income DSM	Philadelphia	92
Philadelphia Water Dept.	Philadelphia Public Advocate	No Docket No.	Low-income rates	Philadelphia	92
Public Service Co. of Colorado	Land and Water Fund	91A-783EG	Low-income DSM	Colorado	92
Sierra Pacific Power Co.	Washoe Legal Services	N/A	Low-income DSM	Nevada	92
Consumers Power Co.	Michigan Legal Services	No Docket No.	Low-income rates	Michigan	92
Columbia Gas	Office of Consumer Advocate (OCA)	R9013873	Energy Assurance Program	Pennsylvania	91
Mass. Elec. Co.	Mass Elec Co.	N/A	Percentage of Income Plan	Massachusetts	91
AT&T	TURN	90-07-5015	Inter-LATA competition	California	91
Generic Investigation into Uncollectibles	Office of Consumer Advocate	1-900002	Controlling uncollectibles	Pennsylvania	91
Union Heat Light & Power	Kentucky Legal Services (KLS)	90-041	Energy Assurance Program	Kentucky	90
Philadelphia Water	Philadelphia Public Advocate (PPA)	No Docket No.	Controlling accounts receivable	Philadelphia	90
Philadelphia Gas Works	PPA	No Docket No.	Controlling accounts receivable	Philadelphia	90
Mississippi Power Co.	Southeast Mississippi Legal Services Corp.	90-UN-0287	Formula ratemaking	Mississippi	90
West Kentucky Gas	KLS	90-013	Energy Assurance Program	Kentucky	90
Philadelphia Electric Co.	PPA	N/A	Low-income rate program	Philadelphia	90
Montana Power Co.	Montana Ass'n of Human Res. Council Directors	N/A	Low-income rate proposals	Montana	90
Columbia Gas Co.	Office of Consumer Advocate	R-891468	Energy Assurance Program	Pennsylvania	90
Philadelphia Gas Works	PPA	No Docket No.	Energy Assurance Program	Philadelphia	89

CASE NAME	CLIENT NAME	Docket No. (if available)	TOPIC	JURIS.	YEAR
Southwestern Bell Telephone Co.	SEMLSC	NF-89749	Formula ratemaking	Mississippi	90
Generic Investigation into Low-Income Programs	Vermont State Department of Public Service	Case No. 5308	Low-income rate proposals	Vermont	89
Generic Investigation into Dmnd Side Management Measures	Vermont DPS	N/A	Low-income conservation programs	Vermont	89
National Fuel Gas	Office of Consumer Advocate	N/A	Low-income fuel funds	Pennsylvania	89
Montana Power Co.	Human Resource Develop. Council District XI	N/A	Low-income conservation	Montana	88
Washington Water Power Co.	Idaho Legal Service Corp.	N/A	Rate base, rate design, cost-allocations	Idaho	88

# JEREMY G. GABELL, CVA CFA MAFF

175 Strafford Avenue Suite 360 Wayne, PA 19087 610-688-4161 cpajgg1943@verizon.net

## BACKGROUND

- Graduated from Drexel University in 1969 with a B.S. in Accounting
- Certified Public Accountant
- Certified Valuation Analyst
- Certified Forensic Financial Analyst (now designated as Master Analyst in Financial Forensics)
- Employed by Price Waterhouse & Co, New York 1967-1968 on the Audit staff
- Employed by Price Waterhouse & Co., Philadelphia 1968-1972 on the Tax Staff
- Established my own practice in 1972

## CONTINUING EDUCATION, PROFESSIONAL ASSOCIATIONS AND CIVIC ACTIVITIES

- Member AICPA (American Institute of Certified Public Accountants)
- Member PICPA (Pennsylvania Institute of Certified Public Accountants)
- Member NACVA (National Association of Certified Valuation Analysts)
- Attended AICPA Certified Valuation
- Attended NACVA's CVA Training Center
- Passed Certified Valuation Analyst Exam
- Attended NACVA Current Updates in Valuation
- Attended NACVA Corporate Valuations
- Attended PICPA Forensic & Litigation Services
- Attended NACVA Preparing a Defensible Business Valuation
- Attended NACVA Conference on Valuations
- Attended NACVA Regional Symposium
- Attended PICPA Divorce Valuations
- Attended PICPA Valuations
- Attended PICPA Valuation of Intellectual Property
- Achieved CEA Certificate in Business Valuation
- Passed CFFA exam (now designated as MAFF: Master Analyst in Financial Forensics)
- Fulfilled State Board of Accountancy Continuing Education requirements for the past 42 years.

QUALIFIED AS AN EXPERT IN THE FOLLOWING COURTS

- US Bankruptcy Court – Third District
- Court of Common Pleas – Delaware County
- Court of Common Pleas – Montgomery County

TESTIMONY AND/OR REPORTS GIVEN IN THE FOLLOWING TYPES OF CASES

- Reconstruction of Income in marital matters
- Discovery of Assets in marital matters
- Mortgage Analysis to include allocation of interest, principal and escrow
- Lost Profits Analysis
- Calculation of Imputed Interest required by the IRC and Regulations

ADDITIONAL

- Developed and presented a Seminar on Analyzing Troubled Mortgages during the financial crisis of 2008-09





Account Number 539547187 SA Number 8569221065

Calculation Per PGW

Table with columns: Billing Date, Previous Balance, Current Bill, Payments, Subtotal, Current LPC, Subtotal, Payments, Total Due, Before Bill, New Charges, Payments, After Payment, LPC, Total Bill, LPC Diff. The table contains 25 rows of billing data from 2009 to 2014.



Account Number 539547187 SA Number 8569221065

Calculation Per PGW

Billing Date	Previous Balance	Current Bill	Payments	Subtotal	Current LPC	Subtotal	Payments	Total Due
2/5/2014	2,146.27	\$1,747.01		3,893.28	31.75	3,925.03	-	3,925.03
3/6/2014	3,925.03	\$1,549.07		5,474.10	57.96	5,532.06	-	5,532.06
4/4/2014	5,532.06	\$1,365.24		6,897.30	81.19	6,978.49	-	6,978.49
5/6/2014	6,978.49	\$1,002.76		7,981.25	101.67	8,082.92	-	8,082.92
6/5/2014	8,082.92	\$488.83		8,571.75	116.71	8,688.46	-	8,688.46
7/4/2014	8,688.46	\$640.75		9,329.21	124.05	9,453.26	-	9,453.26
8/6/2014	9,453.26	\$875.41	(3,737.54)	10,328.67	85.73	10,414.40	(3,737.54)	6,676.86
9/4/2014	6,676.86	\$955.90		7,632.76	98.86	7,731.62	-	7,731.62
10/4/2014	7,731.62	\$910.10	(4,195.58)	8,641.72	53.04	8,694.76	(4,195.58)	4,499.18
11/6/2014	4,499.18	\$1,544.13		6,043.31	66.69	6,110.00	-	6,110.00
12/6/2014	6,110.00	\$2,050.60		8,160.60	89.85	8,250.45	-	8,250.45
	8,250.45			8,250.45				
<b>TOTAL</b>		<b>314,297.55</b>	<b>(502,211.06)</b>	<b>314,297.55</b>	<b>196,163.96</b>		<b>(502,211.06)</b>	



Before Bill	New Charges	Payments	After Payment	LPC	Total Bill	LPC Diff
(193,110.19)	1,747.01	-	-	-	1,747.01	31.75
(191,363.18)	1,549.07	-	-	-	1,549.07	57.96
(189,814.11)	1,365.24	-	-	-	1,365.24	81.19
(188,448.87)	1,002.76	-	-	-	1,002.76	101.67
(187,446.11)	488.83	-	-	-	488.83	116.71
(186,957.28)	640.75	-	-	-	640.75	124.05
(186,316.53)	875.41	(3,737.54)	-	-	875.41	85.73
(189,178.66)	955.90	-	-	-	955.90	98.86
(188,222.76)	910.10	(4,195.58)	-	-	910.10	53.04
(191,508.24)	1,544.13	-	-	-	1,544.13	66.69
(189,964.11)	2,050.60	-	-	-	2,050.60	89.85
	<b>314,297.55</b>	<b>(502,211.06)</b>		<b>133,583.59</b>		<b>62,580.37</b>

<b>Credit Position</b>	<b>Total Over Payment</b>	<b>Over Payment of LPC</b>
<b>(187,913.51)</b>	<b>(250,493.88)</b>	<b>(62,580.37)</b>





Account Number SA Number 4395848077  
539547187

Calculation Per PGW

Table with columns: Billing Date, Previous Balance, Current Bill, Payments, Subtotal, Current LPC, Subtotal, Payments, Total Due. Rows include dates from 11/3/2010 to 11/6/2014.

TOTAL 346,005.64 (493,190.84) 151,954.36 (493,190.84)



Table with columns: Before Bill, New Charges, Payments, After Payment, LPC, Total Bill, LPC Diff. Rows include dates from 11/3/2010 to 11/6/2014.

TOTAL 346,005.64 (493,190.84) 127,225.57 24,728.79

Credit Position (147,185.20) Total Over Payment (171,913.99) Over Payment of LPC (24,728.79)

Account Number 539547187 SA Number 1162325601



Calculation Per PGW

Table with columns: Billing Date, Previous Balance, Current Bill, Payments, Subtotal, Current LPC, Subtotal, Payments, Total Due, Before Bill, New Charges, Payments, After Payment, LPC, Total Bill, LPC Diff. Contains data from 11/29/2000 to 2/7/2005.





Account Number 539547187 SA Number 1162325601

Calculation Per PGW

Billing Date	Previous Balance	Current Bill	Payments	Subtotal	Current LPC	Subtotal	Payments	Total Due
7/3/2013	16,006.83	456.00		16,462.83	227.09	16,689.92	-	16,689.92
8/6/2013	16,689.92	617.01		17,306.93	233.93	17,540.86	-	17,540.86
9/6/2013	17,540.86	640.41	(16,689.92)	18,181.27	12.76	18,194.03	(16,689.92)	1,504.11
10/6/2013	1,504.11	509.04		2,013.15	22.37	2,035.52	-	2,035.52
11/6/2013	2,035.52	1,073.05		3,108.57	30.00	3,138.57	-	3,138.57
12/6/2013	3,138.57	1,817.34		4,955.91	46.10	5,002.01	-	5,002.01
1/7/2014	5,002.01	1,920.25		6,922.26	73.36	6,995.62	-	6,995.62
2/5/2014	6,995.62	2,502.93		9,498.55	102.16	9,600.71	-	9,600.71
3/6/2014	9,600.71	2,308.74		11,909.45	139.70	12,049.15	-	12,049.15
4/4/2014	12,049.15	2,123.56		14,172.71	174.34	14,347.05	-	14,347.05
5/6/2014	14,347.05	1,740.05		16,087.10	206.19	16,293.29	-	16,293.29
6/5/2014	16,293.29	1,069.48		17,362.77	232.29	17,595.06	-	17,595.06
7/4/2014	17,595.06	568.18		18,163.24	248.33	18,411.57	-	18,411.57
8/6/2014	18,411.57	602.95	(7,684.01)	19,014.52	160.91	19,175.43	(7,684.01)	11,491.42
9/4/2014	11,491.42	397.12		11,888.54	169.95	12,058.49	-	12,058.49
10/4/2014	12,058.49	398.03	(8,398.97)	12,456.52	54.89	12,511.41	(8,398.97)	4,112.44
11/6/2014	4,112.44	675.86		4,788.30	60.86	4,849.16	-	4,849.16
12/6/2014	4,849.16	1,442.77		6,291.93	71.00	6,362.93	-	6,362.93
	6,362.93			6,362.93		6,362.93		
<b>TOTAL</b>		<b>235,591.22</b>	<b>(367,900.37)</b>		<b>138,672.08</b>		<b>(367,900.37)</b>	

Before Bill	New Charges	Payments	After Payment	LPC	Total Bill	LPC Diff
(120,399.02)	456.00	-	-	-	456.00	227.09
(119,943.02)	617.01	-	-	-	617.01	233.93
(119,326.01)	640.41	(16,689.92)	-	-	640.41	12.76
(135,375.52)	509.04	-	-	-	509.04	22.37
(134,866.48)	1,073.05	-	-	-	1,073.05	30.00
(133,793.43)	1,817.34	-	-	-	1,817.34	46.10
(131,976.09)	1,920.25	-	-	-	1,920.25	73.36
(130,055.84)	2,502.93	-	-	-	2,502.93	102.16
(127,552.91)	2,308.74	-	-	-	2,308.74	139.70
(125,244.17)	2,123.56	-	-	-	2,123.56	174.34
(123,120.61)	1,740.05	-	-	-	1,740.05	206.19
(121,380.56)	1,069.48	-	-	-	1,069.48	232.29
(120,311.08)	568.18	-	-	-	568.18	248.33
(119,742.90)	602.95	(7,684.01)	-	-	602.95	160.91
(126,823.96)	397.12	-	-	-	397.12	169.95
(126,426.84)	398.03	(8,398.97)	-	-	398.03	54.89
(134,427.78)	675.86	-	-	-	675.86	60.86
(133,751.92)	1,442.77	-	-	-	1,442.77	71.00
(132,309.15)	-	-	-	-	-	-
	<b>232,593.58</b>	<b>(367,900.37)</b>		<b>107,305.51</b>		<b>31,366.57</b>
			<b>Total Over Payment</b>			<b>Total Over Payment of LPC</b>
<b>Credit Position</b>						
<b>(132,309.15)</b>					<b>(163,675.72)</b>	<b>(31,366.57)</b>



Account Number 6128000245 SA Number 1144725680/1375369694



Table with columns: Billing Date, Previous Balance, Current Bill, Payments, Subtotal, Current LPC, Subtotal, Payments, Total Due, Before Bill, New Charges, Payments, After Payment, LPC, Total Bill, LPC Diff. Rows span from 2/18/2005 to 2/5/2008.



Account Number 612800245 SA Number 1144725680/1375369694

Billing Date	Calculation Per PGW				Subtotal	Current LPC	Subtotal	Payments	Total Due
	Previous Balance	Current Bill	Payments						
10/5/2012	13,101.11	567.57	-		13,668.68	186.93	13,855.61	-	13,855.61
11/3/2012	13,855.61	784.73	-		14,640.34	195.44	14,835.78	-	14,835.78
12/6/2012	14,835.78	938.69	-		15,774.47		15,774.47	-	15,774.47
1/8/2013	15,774.47	877.25	-		16,651.72		16,651.72	-	16,651.72
2/5/2013	16,651.72	949.43	-		17,601.15		17,601.15	-	17,601.15
3/7/2013	17,601.15	935.76	-		18,536.91		18,536.91	-	18,536.91
4/5/2013	18,536.91	1,024.75	-		19,561.66		19,561.66	-	19,561.66
5/4/2013	19,561.66	977.56	-		20,539.22		20,539.22	-	20,539.22
6/5/2013	20,539.22	978.96	-		21,518.18		21,518.18	-	21,518.18
7/2/2013	21,518.18	618.24	-		22,136.42		22,136.42	-	22,136.42
8/3/2013	22,136.42	507.32	-		22,643.74		22,643.74	-	22,643.74
9/5/2013	22,643.74	671.74	(4,449.46)		23,315.48		23,315.48	(4,449.46)	18,866.02
10/4/2013	18,866.02	619.77	-		19,485.79		19,485.79	-	19,485.79
11/2/2013	19,485.79	708.18	-		20,193.97		20,193.97	-	20,193.97
12/4/2013	20,193.97	1,093.45	-		21,287.42		21,287.42	-	21,287.42
1/4/2014	21,287.42	1,206.64	-		22,494.06		22,494.06	-	22,494.06
2/5/2014	22,494.06	1,220.03	-		23,714.09		23,714.09	-	23,714.09
3/7/2014	23,714.09	1,142.68	-		24,856.77		24,856.77	-	24,856.77
4/1/2014	24,856.77	(11,009.50)	-		13,847.27		13,847.27	-	13,847.27
4/5/2014	13,847.27	1,109.15	-		14,956.42		14,956.42	-	14,956.42
5/6/2014	14,956.42	1,071.41	-		16,027.83	224.34	16,252.17	-	16,252.17
6/5/2014	16,252.17	752.47	-		17,004.64	240.41	17,245.05	-	17,245.05
7/4/2014	17,245.05	559.55	-		17,804.60	251.70	18,056.30	-	18,056.30
8/5/2014	18,056.30	501.78	-		18,558.08	260.09	18,818.17	-	18,818.17
9/4/2014	18,818.17	617.58	-		19,435.75	267.62	19,703.37	-	19,703.37
10/3/2014	19,703.37	528.45	(15,634.63)		20,231.82	61.03	20,292.85	(15,634.63)	4,658.22
11/1/2014	4,658.22	666.02	-		5,324.24	68.95	5,393.19	-	5,393.19
12/4/2014	5,393.19	897.77	-		6,290.96	78.94	6,369.90	-	6,369.90
<b>TOTAL</b>	<b>\$140,052.55</b>	<b>(\$198,213.25)</b>			<b>\$64,530.60</b>		<b>(\$198,213.25)</b>		

Before Bill	New Charges	Payments	After Payment	LPC	Total Bill	LPC Diff
(49,594.04)	567.57	-	-	-	567.57	186.93
(49,026.47)	784.73	-	-	-	784.73	195.44
(48,241.74)	938.69	-	-	-	938.69	-
(47,303.05)	877.25	-	-	-	877.25	-
(46,425.80)	949.43	-	-	-	949.43	-
(45,476.37)	935.76	-	-	-	935.76	-
(44,540.61)	1,024.75	-	-	-	1,024.75	-
(43,515.86)	977.56	-	-	-	977.56	-
(42,538.30)	978.96	-	-	-	978.96	-
(41,559.34)	618.24	-	-	-	618.24	-
(40,941.10)	507.32	-	-	-	507.32	-
(40,433.78)	671.74	(4,449.46)	-	-	671.74	-
(44,211.50)	619.77	-	-	-	619.77	-
(43,591.73)	708.18	-	-	-	708.18	-
(42,883.55)	1,093.45	-	-	-	1,093.45	-
(41,790.10)	1,206.64	-	-	-	1,206.64	-
(40,583.46)	1,220.03	-	-	-	1,220.03	-
(39,363.43)	1,142.68	-	-	-	1,142.68	-
(38,220.75)	(11,009.50)	-	-	-	(11,009.50)	-
(49,230.25)	1,109.15	-	-	-	1,109.15	-
(48,121.10)	1,071.41	-	-	-	1,071.41	224.34
(47,049.69)	752.47	-	-	-	752.47	240.41
(46,297.22)	559.55	-	-	-	559.55	251.70
(45,737.67)	501.78	-	-	-	501.78	260.09
(45,235.89)	617.58	-	-	-	617.58	267.62
(44,618.31)	528.45	(15,634.63)	-	-	528.45	61.03
(59,724.49)	666.02	-	-	-	666.02	68.95
(59,058.47)	897.77	-	-	-	897.77	78.94
(58,160.70)	-	-	-	-	-	-
<b>\$140,052.55</b>	<b>(\$198,213.25)</b>			<b>\$49,298.85</b>		<b>\$15,231.75</b>
<b>Credit Position</b>			<b>Total Over Payment</b>			<b>Over Payment of LPC</b>
<b>(58,160.70)</b>			<b>(73,392.45)</b>			<b>(\$15,231.75)</b>





Account Number 6128000245 SA Number 4018739567

Billing Date	Calculation Per PGW							
	Previous Balance	Current Bill	Payments	Subtotal	Current LPC	Subtotal	Payments	Total Due
9/5/2012	16,721.98	\$691.64	-	17,413.62	-	17,413.62	-	17,413.62
10/5/2012	17,413.62	\$756.20	-	18,169.82	249.71	18,419.53	-	18,419.53
11/3/2012	18,419.53	\$972.05	-	19,391.58	261.05	19,652.63	-	19,652.63
12/6/2012	19,652.63	\$1,129.54	-	20,782.17	-	20,782.17	-	20,782.17
1/8/2013	20,782.17	\$1,034.13	-	21,816.30	-	21,816.30	-	21,816.30
2/5/2013	21,816.30	\$1,096.57	-	22,912.87	-	22,912.87	-	22,912.87
3/7/2013	22,912.87	\$1,054.81	-	23,967.68	-	23,967.68	-	23,967.68
4/5/2013	23,967.68	\$1,140.03	-	25,107.71	-	25,107.71	-	25,107.71
5/4/2013	25,107.71	\$1,097.27	-	26,204.98	-	26,204.98	-	26,204.98
6/5/2013	26,204.98	\$1,130.71	-	27,335.69	-	27,335.69	-	27,335.69
7/4/2013	27,335.69	\$774.79	-	28,110.48	-	28,110.48	-	28,110.48
8/3/2013	28,110.48	\$670.85	-	28,781.33	-	28,781.33	-	28,781.33
9/5/2013	28,781.33	\$850.32	(5,676.85)	29,631.65	-	29,631.65	(5,676.85)	23,954.80
10/4/2013	23,954.80	\$756.95	-	24,711.75	-	24,711.75	-	24,711.75
11/2/2013	24,711.75	\$833.90	-	25,545.65	-	25,545.65	-	25,545.65
12/4/2013	25,545.65	\$1,202.66	-	26,748.31	-	26,748.31	-	26,748.31
1/4/2014	26,748.31	\$1,287.62	-	28,035.93	-	28,035.93	-	28,035.93
2/5/2014	28,035.93	\$1,283.54	-	29,319.47	-	29,319.47	-	29,319.47
3/4/2014	29,319.47	\$1,161.59	-	30,481.06	-	30,481.06	-	30,481.06
4/1/2014	30,481.06	(\$14,563.95)	-	15,917.11	-	15,917.11	-	15,917.11
4/5/2014	15,917.11	\$1,122.17	-	17,039.28	-	17,039.28	-	17,039.28
5/6/2014	17,039.28	\$1,102.82	-	18,142.10	255.58	18,397.68	-	18,397.68
6/5/2014	18,397.68	\$834.18	-	19,231.86	272.13	19,503.99	-	19,503.99
7/4/2014	19,503.99	\$667.86	-	20,171.85	284.64	20,456.49	-	20,456.49
8/5/2014	20,456.49	\$636.84	-	21,093.33	294.66	21,387.99	-	21,387.99
9/4/2014	21,387.99	\$749.08	-	22,137.07	304.21	22,441.28	-	22,441.28
10/3/2014	22,441.28	\$633.30	(15,634.63)	23,074.58	102.09	23,176.67	(15,634.63)	7,542.04
11/1/2014	7,542.04	\$747.71	-	8,289.75	111.59	8,401.34	-	8,401.34
12/4/2014	8,401.34	\$957.65	-	9,358.99	122.81	9,481.80	-	9,481.80
	9,481.80		-	9,481.80		9,481.80	-	9,481.80
	9,481.80		-	9,481.80		9,481.80	-	9,481.80
<b>TOTAL</b>		<b>\$140,730.41</b>	<b>(\$183,926.55)</b>	<b>\$49,310.60</b>		<b>(\$183,926.55)</b>		



Before Bill	New Charges	Payments	After Payment	LPC	Total Bill	LPC Diff
(30,330.15)	691.64	-	-	-	691.64	-
(29,638.51)	756.20	-	-	-	756.20	249.71
(28,882.31)	972.05	-	-	-	972.05	261.05
(27,910.26)	1,129.54	-	-	-	1,129.54	-
(26,780.72)	1,034.13	-	-	-	1,034.13	-
(25,746.59)	1,096.57	-	-	-	1,096.57	-
(24,650.02)	1,054.81	-	-	-	1,054.81	-
(23,595.21)	1,140.03	-	-	-	1,140.03	-
(22,455.18)	1,097.27	-	-	-	1,097.27	-
(21,357.91)	1,130.71	-	-	-	1,130.71	-
(20,227.20)	774.79	-	-	-	774.79	-
(19,452.41)	670.85	-	-	-	670.85	-
(18,781.56)	850.32	(5,676.85)	-	-	850.32	-
(23,608.09)	756.95	-	-	-	756.95	-
(22,851.14)	833.90	-	-	-	833.90	-
(22,017.24)	1,202.66	-	-	-	1,202.66	-
(20,814.58)	1,287.62	-	-	-	1,287.62	-
(19,526.96)	1,283.54	-	-	-	1,283.54	-
(18,243.42)	1,161.59	-	-	-	1,161.59	-
(17,081.83)	(14,563.95)	-	-	-	(14,563.95)	-
(31,645.78)	1,122.17	-	-	-	1,122.17	-
(30,523.61)	1,102.82	-	-	-	1,102.82	255.58
(29,420.79)	834.18	-	-	-	834.18	272.13
(28,586.61)	667.86	-	-	-	667.86	284.64
(27,918.75)	636.84	-	-	-	636.84	294.66
(27,281.91)	749.08	-	-	-	749.08	304.21
(26,532.83)	633.30	(15,634.63)	-	-	633.30	102.09
(41,534.16)	747.71	-	-	-	747.71	111.59
(40,786.45)	957.65	-	-	-	957.65	122.81
(39,828.80)	-	-	-	-	-	-
(39,828.80)	-	-	-	-	-	-
<b>\$140,730.41</b>	<b>(\$183,926.55)</b>			<b>\$37,932.46</b>		<b>\$11,378.14</b>

<b>Credit Position</b> <b>(39828.80)</b>	<b>Total Over Payment</b> <b>(51,206.94)</b>	<b>Over Payment of LPC</b> <b>(\$11,378.14)</b>
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