

Martine Trinka
Counsel
mtrinka@criusenergy.com | FairPointEnergy.com

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Sent by FedEx, Tracking No. 770708857121

July 29, 2014

New Hampshire Public Utilities Commission Debra Howland, Executive Director 21 South Fruit Street, Suite 10 Condcord, NH 03301-2429

RE: DM 11-175 FairPoint Energy, LLC Renewal Registration as a Competitive Supplier

Dear Ms. Howard:

As per N.H. Admin, Rules, PUC 2003.02, enclosed please find FairPoint Energy LLC's ("FairPoint Energy") renewal application. This renewal application includes all information required under PUC 2003.01, PUC 2003.03 and PUC 2006.01. The renewal fee of \$250.00 as required by PUC 2003.02(c) is enclosed, as well as an original and two copies of the renewal application. An electronic copy of the renewal application has been filed pursuant to PUC 2003.01(a).

Demonstration to FairPoint Energy's technical ability to provide for the efficient and reliable transfer of data and electronic information between utilities and FairPoint Energy, as required by PUC 2003.01(d)(1), was included in FairpPoint Energy's initial registration dated August 11, 2011 for PSNH and in a letter dated February 16, 2012 for Unitil. As required by PUC 2003.01(d)(2), evidence that FairPoint Energy is able to obtain supply in the New England energy market was included in its initial registration dated August 1, 2011. For your convenience, copies of these documents are included in Attachment 7.

In compliance with PUC 2003.01(d)(4), enclosed please find FairPoint Energy's extended surety bond, which conforms with the requirements of PUC 2003.03(a). We have removed the continuation clause from this surety bond.





Please do not hesitate to contact me at (203) 663-5087 with any questions.

Warmest Regards,

Martine Trinka

Enclosures:

Renewal fee of \$250.00 An original and two copies of the renewal application Surety bond



2014 Renewal Registration Application for FairPoint Energy, LLC

(a)(1) The legal name of the applicant as well as any trade name(s) under which it intends to operate in this state, and, if available, its website address; [N.H. Admin. Rules, PUC 2006.01(a)(1)]

Legal Name:

FairPoint Energy, LLC

Website:

www.fairpointenergy.com

(a)(2) The applicant's business address, telephone number, e-mail address, and website address, as applicable; [N.H. Admin. Rules, PUC 2006.01(a)(2)]

Business Address:

1055 Washington Blvd., Floor 7

Stamford, CT 06901

Telephone Number:

(866) 842-1084

Email Address:

support@fairpointenergy.com

Website Address:

www.fairpointenergy.com

(a)(3) The applicant's place of incorporation, if anything other than an individual; [N.H. Admin. Rules, PUC 2006.01(a)(3)]

FairPoint Energy, LLC is registered as a limited liability company in the state of Nevada.

(a)(4) The name(s), title(s), business address(es), telephone number(s), and e-mail address(es) of the applicant if an individual, or of the applicant's principal(s) if the applicant is anything other than an individual; [N.H. Admin. Rules, PUC 2006.01(a)(4)]

Applicant, FairPoint Energy, LLC ("FairPoint Energy"), is not an individual. For FairPoint Energy's business address, telephone number and email address, please see the answer to question 2. Additionally, please see below for the names, titles, business address, telephone number and email address for FairPoint Energy's principals.



Name	Title	Business Address	Telephone Number	Email Address
Michael Fallquist	Chief Executive Officer	1055 Washington Blvd. Seventh Floor Stamford, CT 06901	(203) 663-7545	mfallquist@criusenergy.com
Roop Bhullar	Chief Financial Officer	1055 Washington Blvd. Seventh Floor Stamford, CT 06901	(203) 883-9900	rbhullar@criusenergy.com
Chaitu Parikh	Chief Operating Officer	1055 Washington Blvd. Seventh Floor Stamford, CT 06901	(203) 883-7503	cparikh@criusenergy.com
Barbara Clay	SVP & General Counsel	1055 Washington Blvd. Seventh Floor Stamford, CT 06901	(203) 663-5079	bclay@criusenergy.com
Cami Boehme	Chief Strategy Officer	1055 Washington Blvd. Seventh Floor Stamford, CT 06901	(203) 663-7537	cboehme@criusenergy.com
Christian McArthur	Executive VP of Procurement, Pricing and Product Engineering	1055 Washington Blvd. Seventh Floor Stamford, CT 06901	(203) 883-7809	cmcarthur@criusenergy.com

(a)(5) The following regarding any affiliate and/or subsidiary of the applicant that is conducting business in New Hampshire: [N.H. Admin. Rules, PUC 2006.01(a)(5)]

- The name, business address and telephone number of the entity; a.
- A description of the business purpose of the entity; and b.
- A description of any agreements with any affiliated New Hampshire utility; C.

Not applicable. Applicant, FairPoint Energy, does not have any affiliates or subsidiaries conducting business in New Hampshire.

(a)(6) The telephone number of the applicant's customer service department or the name, title, telephone number and e-mail address of the customer service contact person of the applicant, including toll free telephone numbers if available; [N.H. Admin. Rules, PUC 2006.01(a)(6)]

Customer Service Number:

(866) 842-1084

Customer Service Contact:

Anthony Povio – Director, Customer Care Operations





(a)(7) The name, title, business address, telephone number, and e-mail address of the individual responsible for responding to commission inquiries; [N.H. Admin. Rules, PUC 2006.01(a)(7)]

Barbara Clay, Senior Vice President and General Counsel 1055 Washington Blvd., Floor 7 Stamford, CT 06901 (203) 663-5079 bclay@criusenergy.com

(a)(8) The name, title, business address, telephone number and e-mail address of the individual who is the applicant's registered agent in New Hampshire for service of process; [N.H. Admin. Rules, PUC 2006.01(a)(8)]

National Registered Agents, Inc. 9 Capitol Street Concord, NH 03301 requests@nrail.com (800) 562-6439

(a)(9) A copy of the applicant's authorization to do business in New Hampshire from the New Hampshire secretary of state, if anything other than an individual; [N.H. Admin. Rules, PUC 2006.01(a)(9)]

Please see Attachment 1.

(a)(10) A listing of the utility franchise areas in which the applicant intends to operate. To the extent an applicant does not intend to provide service in the entire franchise area of a utility, this list shall delineate the cities and towns where the applicant intends to provide service; [N.H. Admin. Rules, PUC 2006.01(a)(10)]

FairPoint Energy currently serves customers in the PSNH territory, as approved by Executive Director Howland's letter dated January 21, 2012. In a letter dated September 27, 2012, The New Hampshire Public Utilities Commission approved expansion to the Unitil territory.

(a)(11) A description of the types of customers the applicant intends to serve, and the customer classes as identified in the applicable utility's tariff within which those customers are served; [N.H. Admin. Rules, PUC 2006.01(a)(11)]





FairPoint Energy intends to serve all customer types and classes, including residential, small commercial and large commercial/industrial.

(a)(12) A listing of the states where the applicant currently conducts business relating to the sale of electricity; [N.H. Admin. Rules, PUC 2006.01(a)(12)]

FairPoint Energy currently conducts business relating to the sale of electricity only in Maine and New Hampshire. For a full listing of all of the states where FairPoint Energy's affiliates conduct business relating to the sale of electricity, please see Attachment 2.

(a)(13) A listing disclosing the number and type of customer complaints concerning the applicant or its principals, if any, filed with a state licensing/registration agency, attorney general's office or other governmental consumer protection agency for the most recent calendar year in every state in which the applicant has conducted business relating to the sale of electricity; [N.H. Admin. Rules, PUC 2006.01(a)(13)]

Please see Attachment 3.

(a)(14) A statement as to whether the applicant or any of the applicant's principals, as listed in a. through c. below, have ever been convicted of any felony that has not been annulled by a court: [N.H. Admin. Rules, PUC 2006.01(a)(14)]

- a. For partnerships, any of the general partners;
- b. For corporations, any of the officers, directors or controlling stockholders; or
- c. For limited liability companies, any of the managers or members;

None of the managers or members of FairPoint Energy LLC, its parent, or its affiliates have ever been convicted of any felony that has not been annulled by a court.

(a)(15) A statement as to whether the applicant or any of the applicant's principals: [N.H. Admin. Rules, PUC 2006.01(a)(15)]

 Has, within the 10 years immediately prior to registration, had any civil, criminal or regulatory sanctions or penalties imposed against them pursuant to any state or federal consumer protection law or regulation;

FairPoint Energy has not had any civil, criminal or regulatory sanctions or penalties imposed upon it pursuant to any state or federal consumer protection law or regulation in the last 10 years. However in an abundance of caution, FairPoint Energy discloses regulatory penalties imposed upon its affiliates in Attachment 4.





 Has, within the 10 years immediately prior to registration, settled any civil, criminal or regulatory investigation or complaint involving any state or federal consumer protection law or regulation; or

FairPoint Energy has not settled any civil, criminal or regulatory investigation involving any state or federal consumer protection law or regulation in the last 10 years. However in an abundance of caution, FairPoint Energy discloses regulatory settlements imposed upon its affiliates in Attachment 4.

c. Is currently the subject of any pending civil, criminal or regulatory investigation or complaint involving any state or federal consumer protection law or regulation;

FairPoint Energy is not currently the subject of any pending civil, criminal or regulatory investigation or complaint involving any state or federal consumer protection law or regulation. However, in an abundance of caution, FairPoint Energy discloses any pending regulatory investigations involving its affiliates in Attachment 4.

(a)(16) If an affirmative answer is given to any item in (14) or (15) above, an explanation of the event; [N.H. Admin. Rules, PUC 2006.01(a)(16)]

FairPoint Energy has not answered in the affirmative to either (14) or (15), however, in an abundance of caution, please see <u>Attachment 4</u> for an explanation of actions concerning FairPoint Energy's affiliates.

(a)(17) For those applicants intending to telemarket, a statement that the applicant shall: [N.H. Admin. Rules, PUC 2006.01(a)(17)]

- a. Maintain a list of consumers who request being placed on the applicant's do-not-call list for the purposes of telemarketing;
- b. Obtain monthly updated do-not-call lists from the National Do Not Call Registry; and
- c. Not initiate calls to New Hampshire customers who have either requested being placed on the applicant's do-not-call list(s) or customers who are listed on the National Do Not Call Registry;

FairPoint Energy has internal processes to maintain a list of consumers who request be placed on its internal do-not-call list and obtain monthly updated do-not-call lists from the National Do Not Call Registry. FairPoint will not initiate calls to New Hampshire customers who request to be placed on either FairPoint's internal do-not-call list or who are listed on the National Do Not Call Registry. Please see Attachment5 for a copy of the Crius Energy Do Not Call Policy.





(a)(18) For those applicants that intend not to telemarket, a statement to that effect; [N.H. Admin. Rules, PUC 2006.01(a)(18)]

FairPoint Energy may engage in telemarketing campaigns from time-to-time.

(a)(19) A sample of the bill form(s) the applicant intends to use or a statement that the applicant intends to use the utility's billing service; [N.H. Admin. Rules, PUC 2006.01(a)(19)]

FairPoint Energy intends to use the utility's billing service.

(a)(20) A copy of each contract to be used for residential and small commercial customers; [N.H. Admin. Rules, PUC 2006.01(a)(20)]

Please see <u>Attachment 6</u> for a copy of FairPoint Energy's residential and small commercial contract.

(a)(21) A statement certifying that the applicant has the authority to file the application on behalf of the CEPS and that its contents are truthful, accurate and complete; and [N.H. Admin. Rules, PUC 2006.01(a)(21)]

I, Barbara Clay, am authorized to file this renewal application on behalf of FairPoint Energy, LLC and certify that its contents are truthful, accurate and complete.

Public Power

FTRenergyservices

(a)(22) The signature of the applicant or its representative. [N.H. Admin. Rules, PUC 2006.01(a)(22)]

By: Barbara Clay, Senior Vice President and General Counsel



7.29.14



A copy of the applicant's authorization to do business in New Hampshire from the New Hampshire secretary of state, if anything other than an individual; [N.H. Admin. Rules, PUC 2006.01(a)(9)]

State of New Hampshire Department of State

CERTIFICATE

I, William M. Gardner, Secretary of State of the State of New Hampshire, do hereby certify that Fairpoint Energy, LLC, a(n) Nevada limited liability company registered to do business in New Hampshire on June 22, 2011. I further certify that it is in good standing as far as this office is concerned, having filed the annual report(s) and paid the fees required by law.

In TESTIMONY WHEREOF, I hereto set my hand and cause to be affixed the Seal of the State of New Hampshire, this 14th day of August, A.D. 2012

William M. Gardner Secretary of State



A listing of the states where the applicant currently conducts business relating to the sale of electricity; [N.H. Admin. Rules, PUC 2006.01(a)(12)]

FairPoint Energy currently conducts business relating to the sale of electricity only in Maine and New Hampshire. Attached please find a full listing of all of the states where FairPoint Energy's affiliates conduct business relating to the sale of electricity.

Affiliate	State(s)	License Number	
Viridian Energy NY, LLC	New York	ESCO Code VRID	
	Pennsylvania	Docket #A-2009-2145794	
	Maryland	License No. IR-1840	
	New Jersey	License # ESL-0084	
Viridian Energy PA, LLC	Illinois	Order #11-0348	
Viridian Energy FA, LLC	D.C.	Order # 16446	
	Delaware	Order # 8178	
	Ohio	Certificate #13-742E(2)	
	Rhode Island	Docket D-96-6 (P6)	
Visidian Engage II C	Connecticut	Docket #09-04-15	
Viridian Energy LLC	Massachusetts	License #CS-076	
Cincinnati Bell Energy, LLC	Ohio	Certificate #13-630E(1)	
	Ohio	Certificate #12-523E(1)	
FED Formus Samilara III G	New York	ESCO Code FTRE	
FTR Energy Services, LLC	Illinois	Docket# 13-0137	
	Pennsylvania	Docket# -2012-2314724	
Vicinia Natural II C*	D.C.	Order #16965	
Viridian Network LLC*	Delaware	Order #8215	
Cincinnati Bell Energy, LLC	Ohio	Certificate# 13-630E(1)	
	Connecticut	Docket #07-06-13	
	New York	ESCO Code PUPU	
Dublis Davis a LLC (CT)	Ohio	Certificate #11-418E(1)	
Public Power, LLC (CT)	District of	Order #16726	
	Columbia		
	Illinois	Order #12-0167	
Public Power & Utility of Maryland, LLC	Maryland	License No. IR-1781	
Public Power & Utility of New Jersey, LLC	New Jersey	License #ESL-0086	
Public Power, LLC (PA) Entity #3911142	Pennsylvania	Docket #A-2009-2143245	

^{*} Broker License





A listing disclosing the number and type of customer complaints concerning the applicant or its principals, if any, filed with a state licensing/registration agency, attorney general's office or other governmental consumer protection agency for the most recent calendar year in every state in which the applicant has conducted business relating to the sale of electricity; [N.H. Admin. Rules, PUC 2006.01(a)(13)]

New Hampshire

Complaint Type	Number of Complaints in Past Calendar Year	
Billing Dispute	28	
Service Quality	13	
Enrollment Dispute	14	
Total	55	

Maine

Complaint Type	Number of Complaints in Past Calendar Year	
Billing Dispute	42	
Service Quality	4	
Enrollment Dispute	16	
Marketing Practices	1	
Total	63	



A statement as to whether the applicant or any of the applicant's principals: [N.H. Admin. Rules, PUC 2006.01(a)(15)]

- a. Has, within the 10 years immediately prior to registration, had any civil, criminal or regulatory sanctions or penalties imposed against them pursuant to any state or federal consumer protection law or regulation;
- Has, within the 10 years immediately prior to registration, settled any civil, criminal or regulatory investigation or complaint involving any state or federal consumer protection law or regulation; or
- c. Is currently the subject of any pending civil, criminal or regulatory investigation or complaint involving any state or federal consumer protection law or regulation;

FairPoint Energy has not previously been nor is currently the subject of any pending civil, criminal or regulatory investigation or complaint involving any state or federal consumer protection law or regulation. However, in an abundance of caution, FairPoint Energy discloses any pending or prior regulatory investigations involving its affiliates.

In an abundance of caution, FairPoint Energy, LLC discloses the following docketed investigations and disciplinary proceedings involving its affiliates.

Public Power LLC – Pennsylvania, Docket #A-2009-2143245

Prior to Public Power becoming affiliated with Crius Energy, Public Power was investigated by the Bureau of Investigation and Enforcement of the Pennsylvania Public Utility Commission ("PUC") for alleged unauthorized customer enrollments during July 2011. It was found that the unauthorized enrollments resulted from a data entry error by a third-party telemarketer acting on behalf of Public Power. Upon discovery of the mistake, Public Power contacted and worked cooperatively with the utility to rescind the transfers. On December 19, 2013 the PUC unanimously approved a settlement of \$64,450 plus customer refunds of \$22,161.68.

Public Power LLC - Connecticut, Docket #07-06-13 (Docket No. 11-10-06) October 2011

Prior to Public Power becoming affiliated with Crius Energy, the Connecticut Public Utilities Regulatory Authority ("PURA") opened Docket 11-10-06 to investigate customer complaints that Public Power may have charged rates in excess of its contracts. PURA found no evidence that Public Power charged rates in excess of its contracts. However, to foster good will, Public Power issued credits to the identified customers. Public Power and the PURA entered into a settlement agreement under which Public Power would make a charitable contribution of \$6,000, in lieu of a civil penalty. The Settlement Agreement was submitted to PURA on June 28, 2012 and was formally approved on May 15, 2013.





Public Power LLC - Connecticut, Docket #07-06-13 (Docket No. 13-02-08) February 2013

Public Power is currently being investigated by PURA due to customer complaints it received during 2012. The vast majority of these complaints were the result of enrollments that took place before the Crius Energy management team took over management of Public Power. The purpose of the investigation is to determine whether Public Power engaged in any unfair or deceptive trade practices. The investigation is ongoing and Public Power is providing PURA with all requested documents and information.

Viridian Energy PA, LLC - Maryland, License No. IR-1840 (Case No. 9255, Order No. 84959)

In January 2011, the Staff of the Maryland Public Service Commission filed a complaint against Viridian Energy alleging that Viridian Energy's independent contractors had violated the Maryland customer protection rules by providing misleading representations in late 2010. On June 7, 2012, the Commission assessed a civil penalty of \$60,000 against Viridian Energy, and noted such fine related to instances of past behavior, noting a reduce penalty because Viridian Energy had strengthened its compliance program.



Attached please find a copy of the Crius Energy Do Not Call Policy.





COMPANY TELEMARKETING POLICY

I. Introduction

It is the policy of Crius Energy, LLC ("<u>Crius Energy</u>") and each of its operating subsidiaries, vendors, and agents to fully comply with all applicable Do Not Call ("<u>DNC</u>") laws and regulations regarding landline and wireless telephone communications (whether by live, artificial or prerecorded voice, telephone facsimile machine, computer or otherwise) to any covered telephone line or number.

II. Do Not Call Policy

In a good faith effort to comply and provide consumers with an opportunity to exercise their DNC rights, Crius Energy hereby establishes, and implements or reaffirms, as the case may be, the following procedures:

- (1) Compliance with Applicable Laws. Crius Energy abides by the rules and guidelines set out by the National Federal Trade Commission and each State, as applicable. All Do Not Call numbers will be removed from Crius Energy calling campaigns. The following are procedures to ensure policy compliance:
 - a. <u>National and State DNC Lists</u>. National and State DNC list are updated every 31 days. These numbers are removed from active calling campaign lists. In addition our DNC regulatory compliance is verified by an independent third party on a regular basis.
 - b. Company Internal DNC List. If a person requests that their phone number(s) not be called by the Company, their number(s) will be promptly added to the Company's Internal DNC List. The Company Internal DNC List is updated daily and there will not be any contact made after this point.
- (2) <u>Call Campaigns</u>. Prior to conducting any call campaign, the employee responsible for such campaign, or their designee, shall verify that the procedures in (1) and (2) above have been complied with, and will continue to be complied with during the duration of the campaign. It is a general best practice to consult with legal prior to initiating any new call campaigns as the laws are constantly changing, state specific and media specific.

- (3) <u>Calling Customers</u>. Prior to making any call to a current customer, each employe has a responsibility to ensure that the customer is not on the Company Internal DNC List.
- (4) Exceptions to the DNC List. You may call a customer who is listed on the National DNC List under certain circumstances outlined below. Please note, however, if the customer has asked to be placed on the Company's Internal DNC List, these exceptions would not apply.
 - (a) Express Consent. If Crius Energy has the customer's prior express, affirmative permission, evidenced by a signed written agreement which states that the consumer agrees to the contact by Crius Energy and includes the telephone number to which the call may be placed, or
 - (b) <u>Established Business Relationship</u>. Crius Energy has an "established business relationship," as defined by law, which is such to create an expectation on the part of the consumer that a particular company will call them. An established business relationship with one company may extend to an affiliate of that company if the consumer would reasonably expect the affiliate to be included as part of the relationship.

III. Communications with External Parties

NOT-CALL POLICY:

. Thank you for your interest."

WHAT TO SAY WHEN A PERSON REQUESTS TO BE ADDED TO CRIUS ENERGY'S DO-NOT-CALL LIST:
"Mr./Ms, I will have your phone number removed from our calling list promptly. Please note that this process may take 31 days."
WHAT TO SAY WHEN A PERSON REQUESTS TO BE THE NATIONAL DONOT-CALL REGISTY:
"Mr./Ms, I am not permitted by law to add you to that registry as the National Do Not Call Registry is managed by the Federal Trade Commission and requires the owner of the phone number to personally register. However, you can process this request by visiting their website or calling them at Please note that telemarketers are given a grace period of up to 31 days to get your phone number removed from their call lists. We can, however, add you to our Company's internal Do Not Call List, which would stop all calls from us and any of our affilia tes."

WHAT TO SAY IF A PERSON REQUESTS A COPY OF CRIUS ENERGY'S DO-

"Mr./Ms. , a copy of our Do-Not-Call Policy is available at our website, which is

IV. Other Calling Requirements

- (1) No representative of Crius Energy shall initiate any telephone solic itation, as defined by law, to any residential telephone subscriber before the hour of 8:00 a.m. or after 9:00 p.m. (local time at the called party's location).
- (2) Do not use any paper "do-not-call" list that was generated more than [fourteen (14)] days ago.
 - (3) No call should ever be made to someone who has asked you not to call.
- (4) Do not solicit business via facsimile machine to anyone, unless you have that recipient's prior consent.
- (5) Never use a pre-recorded message or an autodialer [unless authorized by].
 - (6) Provide your name and company name at the beginning of every call.
- (7) If asked, provide the following address and phone number of the company: [insert contact information].
 - (8) Always wait the longer of 15 seconds or 4 rings before hanging up.
- (9) Never block a caller- id device and always provide a caller-id that a customer can immediately use to return the phone call.
- (10) Do not provide copies of the do not call lists to anyone outside the company.
- (11) Politely terminate any call immediately upon being asked to do so. Do not hang up on the caller.
- (12) Forward the name and phone number of any person who asks you not to call again, in writing within twenty-four (24) hours to [insert name of company's "DNC person"] so this can be added to the company "do- not-call" list.



A copy of each contract to be used for residential and small commercial customers; [N.H. Admin. Rules, PUC 2006.01(a)(20)]

FairPoint Energy

NEW HAMPSHIRE TERMS & CONDITIONS

You authorize FairPoint Energy, LLC ("Company"), a member of the Crius Energy family of brands, to change your electricity or gas supplier, as the case may be, to Company and to supply your home or small business with all the Services you need, subject to the eligibility requirements of your local electric or gas utility ("Utility"). The Company uses its name under a license agreement with FairPoint Communications Inc. Your Enrollment Documentation, which includes your Welcome Letter, and these Terms and Conditions create your agreement with the Company ("Agreement") and supersedes any oral or written statements made in connection with this Agreement or the supply of your Services. Capitalized terms used herein have the meaning ascribed to them as listed within the Agreement as well as in the "Definitions" section herein.

- 1. SERVICES. Upon successful completion and receipt of all customer enrollment requirements, Company will supply Services for your home or small business. Company is a retail marketer of Services and is not your Utility. Your Utility will continue to deliver Services to your home or small business, read your meter, send your bill and make repairs and charge you for its services related to delivering your commodities. Your Utility will also respond to emergencies and provide other traditional utility services. You understand that you are not required to switch your Services to Company.
- 2. <u>TERM</u>. Company will begin supplying your Services when the Utility switches your account to Company. Your Agreement will continue for the Term specified in the Enrollment Documentation, and if applicable for the Renewal Term. Typically it takes one to two billing cycles for your Service to be switched from your Utility to the Company, but there may be a delay before the Utility switches Services and you understand that Company is not responsible for any such delays.
- 3. PRICE. Each month you will pay for the Services you consume. For electricity, your bill will be calculated by multiplying your Rate by the amount of electricity you consumed in kilowatt-hours during the billing cycle, plus any applicable Fees. For gas, your bill will be calculated by multiplying your Rate by the amount of gas you consumed in ccfs or therms, as applicable, during the billing cycle, plus any applicable Fees.

4. RATE PLAN OPTIONS.

a. <u>Fixed Rate</u>. If you selected a fixed rate, the Rate for your Service is the Rate indicated in your

- Enrollment Documentation and guaranteed not to change for the Term ("Fixed Rate").
- b. <u>Variable Rate</u>. If you selected a variable rate, the Rate for your Service is the Rate indicated in your Enrollment Documentation and will vary based on several factors, including but not limited to market conditions, operations costs, and other factors and may include an introductory rate for such time as indicated in your Enrollment Documentation ("Variable Rate").
- c. Termination Fees. If you selected a Variable Rate, no termination fees will apply. If you are a residential customer and selected a Fixed Rate, the Termination Fee listed in your Enrollment Documentation will apply to each Service you terminate after the Rescission Period, but before your Term or Renewal Term ends, or if you Default. If you are a small business customer and selected a fixed rate, your early termination is equal to the Remaining Contract Quantity times the greater of (i) Contract Price less Market Price at the time of the Termination, \$0.02/kWh (ii) Ccf/therm. Remaining Contract Quantity shall mean the total estimated usage for the period remaining in the Fixed Term of this Agreement at the time of termination, based on Buyer's historical usage or Company's estimated usage calculated in commercially reasonable manner. The Market Price for the remainder of the Fixed Term will be determined by Company in a commercially reasonable manner.
- d. <u>Understanding and Selecting Rates</u>. You understand that unless you have been offered a Rate in writing confirmed by the Company that expressly provides otherwise, there are no guaranteed savings

and your Rate may be higher or lower than the Utility's rate in any given month.

- 5. **RESCISSION; TERMINATION.** You may rescind or terminate this Agreement as provided below.
- a. Right of Rescission. In compliance with New Hampshire law, you may rescind this Agreement, without fees or penalties of any kind, (i) within three (3) business days from the date of personal or electronic delivery of this Agreement, or (ii) within five (5) business days from the date of postmark when this Agreement is delivered via the United States postal service ("Rescission Period").
- b. <u>Terminating Fixed Rate Plans</u>. You may terminate a Fixed Rate plan at any time; provided that, if you terminate after the Rescission Period and before the end of the Term or Renewal Term, a Termination Fee will apply for the Service you terminate.
- c. <u>Terminating Variable Rate Plans</u>. You may terminate a Variable Rate Plan at any time. No Termination Fee will apply to terminations of Variable Rate Plans.
- d. Termination Notice; Effect of Termination. To terminate or rescind this Agreement, you must notify Company as detailed in Section 14 or your Utility. Please provide your name, address, phone number, account number and a statement that you are rescinding or terminating the Agreement. Rescission is effective immediately. Termination will be processed immediately but is effective upon your Utility processing your termination and you are obligated to pay for the Services provided pursuant to this Agreement until you are returned to your Utility or alternative supplier.
- 6. **BILLING AND PAYMENT.** The Services you purchase from Company will be included in your Utility monthly bill or in a separate invoice from Company. The Utility will set your payment due date and the payment address. Any bill not paid in full by its due date will incur a late payment fee in accordance with the Utility's billing and payment policies and procedures. You may be liable for cost recovery fees if Company must terminate your bill for failure to pay. Company shall have the right to

- setoff and net against any undisputed amounts owed by you under this Agreement, and the Company shall additionally have the right to setoff and net against any deposit or security provided by you pursuant to this Agreement any amounts, charges or damages owed by you to Company. You will be billed and pay Company for the Services based on meter readings and consumption information that Company receives from your Utility ("Billing Quantity"). For commercial accounts, Company will have the option to adjust the Billing Quantity for fuel and line loss retained by your Utility and interstate transporters from the Purchased Quantities. You are responsible for paying and reimbursing Company for all applicable Fees. If you are tax exempt, you must furnish Company an exemption certificate before your service commences.
- 7. <u>CUSTOMER INFORMATION</u>. All authorizations provided herein will remain in effect for the Term and, if applicable, the Renewal Term of this Agreement; however, authorization may by rescinded by you any time by contacting Company.
- a. <u>Credit Requirement</u>. You authorize Company to review your credit history. You understand that Company may refuse or terminate Service if you fail to meet Company credit criteria. You may be required to promptly provide Credit Enhancements to continue Service if there is a deterioration in your credit rating or a Usage Increase.
- b. <u>Customer Information</u>. You authorize Company to obtain your Customer Information from your Utility and, under a confidentiality agreement, share your Customer Information with Company Agents. Company will not otherwise release Customer Information without Customer consent, except as required by law.
- 8. **RENEWAL NOTICE.** For any Fixed Rate plan you have selected, you will receive notice from Company (between thirty and sixty days prior to the end of your Term) that, unless you opt out, you will be automatically enrolled: (i) on the Fixed Rate plan provided in the notice, or (ii) on the Company's variable plan available at such time and you may cancel at any time without any Termination Fees. Each new renewal period after your initial Term will

be deemed a "Renewal Term". For any Variable Rate plan, you will not receive a renewal notice as you have chosen the Company's variable rate plan that is a month-to-month plan that you may cancel at any time without any Termination Fees, or the Company may cancel by providing you notice as required by law.

- 9. PHONE COMMUNICATION POLICY. You will be asked by the Company to provide consent to the Company's Phone Communication Policy. Our policy is that if you provide your phone number, which may include your wireless number, the Company and its Agents may text or call you with autodialed promotional pre-recorded product information. Your consent and acceptance of this policy is not a condition of purchase and may be revoked at any time. You may add a telephone number to the national do not call registry by calling 888-382-1222 from the phone you wish to register, or go click on "Register a Phone Number" in the left column of the webpage at www.donotcall.gov.
- 10. **DISPUTE PROCEDURES.** If you have billing questions or would like to make an inquiry about Company's terms of service, you may contact Company as indicated in Section 14. In the event of a dispute or a disagreement under this Agreement, the parties will use their best efforts to resolve the dispute. If you are not fully satisfied after discussing your dispute with Company, or if you have any questions about rights and responsibilities, you may contact the Commission's Consumer Affairs Division at 1-800-852-3793.
- 11. **EMERGENCY**. In the event of an emergency such as a power failure, a downed power line, or a gas leak, you should call your Utility. If your Utility is PSNH, call 1-800-662-7764. You can also call your local emergency personnel at 911 if the emergency warrants.
- 12. LIMITATIONS OF LIABILITY AND WARRANTY. NEITHER YOU NOR COMPANY WILL BE LIABLE TO THE OTHER OR TO ANY THIRD PARY FOR ANY CONSEQUENTIAL, EXEMPLARY, PUNITIVE, INCIDENTAL OR INDIRECT DAMAGES ARISING FROM A BREACH OF THIS AGREEMENT, INCLUDING, WITHOUT LIMITATION, LOST PROFITS

- OR LOST REVENUES. COMPANY DOES NOT GIVE ANY TYPE OF WARRANTY, EXPRESS OR IMPLIED, AND TO THE FULLEST EXTENT OF THE LAW, DISCLAIMS ANY WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE.
- 13. **FORCE MAJEURE**. Company will not be responsible for supplying Services to you in the event of circumstances beyond Company's control such as events of force majeure, as defined by your Utility or any transmitting or transportation entity, which includes but is not limited to acts of terrorism, sabotage or acts of God.
- 14. **CONTACTING COMPANY**. For any notice required in this Agreement or to contact us generally, you may contact the Company by (i) email, to support@fairpointenergy.com, (ii) mail, to 1055 Washington Boulevard, 7th Floor, Stamford, CT 06901, or (iii) phone, at 1-866-842-1084.
- 15. BILL ASSISTANCE PROGRAM. Your Utility may have programs available to customers who are on a limited or fixed income to assist them with utility bills. Some of these programs might include bill payment assistance and weatherization services. Information on your Utility's Bill Assistance Program can be obtained by contracting your Utility at the number or address listed at the end of this Agreement. For a list of social service agencies offering bill assistance, please call FairPoint Energy or dial 211.
- Information Disclosure Label. The Information Disclosure Label contains information on the fuel mix and emissions characteristics associated with the electricity that Company provides to Customers. The Information Disclosure Label may be found on Company's website at https://fairpointenergy.com/assets/files/NewHam pshire_Disclosure_label_2013.pdf. You agree that Company may make its required annual updates electronically on its website. Company will provide a printed copy of the Information Disclosure Label upon request.

17. MISCELLANEOUS.

a. Use of Services. You must notify Company if you

generate renewable energy or use net metering at your home or small business. If you use net metering, or if there is a Change in Usage, Company reserves the right to modify your Rate or terminate this Agreement and recover costs, if any. In addition, the Company has the right to refuse or terminate Services, and recover costs, if any, if your Service requirements are above the Usage Thresholds.

b. Agency and Point of Sale. (A) If you are receiving gas service, you hereby designate Company as your agent to: (i) arrange and administer contracts and service arrangements between you and your Utility, and between you and the interstate pipeline transporters of your gas (including capacity release, re-release, and recall arrangements); (ii) nominate and schedule with the interstate pipelines the transportation of your gas from the Sales Points to the Delivery Points, and with your Utility for the transportation of your gas from the Delivery Points to your premises; and (iii) aggregate your gas with the gas supplies of Company's other customers in order for you to qualify for transportation service and to address and resolve imbalances (if any) during the term of this Agreement. As your agent, Company will schedule the delivery of a quantity of gas at the Sales Points necessary to meet your city gate requirements based on the consumption and other information that Company receives from your Utility. Company, as your agent, will arrange for the transportation of gas from the Sales Points to the Delivery Points, and from the Delivery Points to your premises; and (B) if you are receiving electric service, you hereby designate Company as your agent for the purpose of arranging, contracting for, and administering transmission services (including those provided by your Utility) for the delivery of electricity.

c. Title; Risk of Loss. You and Company agree that title to, control of, and risk of loss of the Purchase Quantities supplied under this Agreement will transfer from Company to you at the Sales Points. Company and you agree that transactions under this Agreement are originated and consummated outside the jurisdictional limits of the municipality and county, or other taxing authority where your service

address is located. If a taxing authority determines that a gross receipts tax or other tax is applicable to the sale of the electric service or gas service under this Agreement, you agree to pay such tax, as invoiced. For commercial customers only: (i) as between Company and you as a commercial customer, you will be deemed to be in exclusive control of the natural gas and/or electricity and responsible for any damage, injury, charges, transportation fees, costs or losses at and after the Sales Points, including, without limitation, any losses that Company incurs that result from having to resell, or its inability to resell, to another party natural gas and/or electricity supplies allocated for you and (ii) as between Company and you, Company will be deemed in exclusive control of the natural gas and/or electricity, and responsible for any damage, injury, charges, transportation fees, costs or losses until the natural gas and/ or electricity is delivered to the Sales Points; provided, however, that in no event shall Company's liability under this Agreement exceed the difference between the reasonable price of replacing any undelivered natural gas and/or electricity and the price of natural gas and/or electricity under this Agreement.

- d. Assignment. You may not assign this Agreement without prior written consent of the Company. Company reserves the right to sell, transfer, pledge or assign this Agreement and your account, and related revenues and proceeds for financial purposes or in connection with a sale. This Agreement is binding upon the parties hereto and their respective successors and legal assigns.
- e. Change in Law. The Agreement is subject to any future legislation, orders, rules, regulations or Utility tariff or policy changes. If there is a change in any law, rule or pricing structure, including but not limited to a change in Capacity charges in New England, that results in Company from being prevented, prohibited or frustrated from carrying out the terms of the Agreement, Company may terminate this Agreement or change your Rate.
- f. Governing Law; Venue. Venue for any lawsuit brought to enforce any term or condition of this Agreement shall lie exclusively in the State of New Hampshire. The Agreement shall be construed

under and shall be governed by the laws of the State of New Hampshire without regard to the application of its conflicts of law principles.

- g. *Non-Waiver*. The failure by one party to require performance of any provision shall not affect that party's right to require performance at any time thereafter, nor shall a waiver of any breach or default of this Agreement constitute a waiver of any subsequent breach or default or a waiver of the provision itself.
- h. Severability. If any provision of this Agreement is held unenforceable, then such provision will be modified to reflect the parties' intention. All remaining provisions of this Agreement shall remain in full force and effect.
- i. Complete Agreement. This Agreement constitutes the final and complete agreement between you and the Company. It is the complete and exclusive expression of the terms and conditions agreed upon for the matters contained in this Agreement. All prior and contemporaneous negotiations and agreements between the parties on the matters contained in this Agreement are expressly merged into and superseded by this Agreement.
- Electronic Signatures and Notices. Each party agrees that electronic signatures, whether digital or encrypted, of the parties to execute this Agreement are intended to authenticate this writing and to have the same force and effect as manual signatures. Electronic signature means any electronic sound, symbol or process attached to or logically associated with a record and executed and adopted by a party with the intent to sign such record, including facsimile or e-mail electronic signatures. Customer agrees that Company may send Customer notices via electronic means if Customer provides e-mail address or other way of communicating electronically.
- k. Customer Representation. I am at least 18 years old and fully authorized to enter into this Agreement. I am the authorized account holder or have been given proper and binding authorization to change the Services and enter into this Agreement on behalf of the account holder.

DEFINITIONS

"Agents" means parties that need to know Customer Information in connection with Services and Company's affiliates and subcontractors.

"Change in Usage" means a change, or an anticipated or planned change, in the consumption of Services that materially exceeds your historical usage.

"Credit Enhancements" means cash escrow or deposit, establishing an ACH Debit relationship with Company, or providing other reasonable assurances to the Company to establish your credit worthiness. If a deposit is required, before any deposit is taken, Customer will be provided notice as to all terms and conditions on such deposit and the amount and the rate of interest paid on the deposit.

"Customer Information" means account contact information, account number, meter number, billing history, payment history, historical and future electricity and gas usage, meter readings and characteristics of your electricity and gas service. It includes information obtained from the Utility as well as any information that you provide directly to Company or its Agents.

"Default" means: (i) failure to maintain credit requirements or provide necessary credit information or Credit Enhancements, (ii) a Usage Threshold event, (iii) a Change in Usage event, or (iv) any material breach of the requirements of, or representations made under, this Agreement.

"Delivery Points" means: (i) for gas transported by interstate pipelines, the city gate stations of your Utility, and (ii) for electricity, one or more points at which Company, as your agent, has arranged for the delivery of electricity to a third party (such as your Utility) for your account or at your premises.

"Enrollment Documentation" means any application or enrollment documents, whether in paper, electronic, internet, phone or otherwise, that Customer reviewed and acknowledged in order to commence Services.

"Fees" means taxes, fees, assessments, government charges and charges levied by your Utility for transmission and distribution and other services, systems benefit charges, standard cost recovery charges, and taxes, fees and charges levied by Company or any other entity authorized to levy taxes, fees or charges for or related to the Services. This may include, but shall not be limited to, utility taxes, gross receipts taxes, and sales or use taxes imposed on Company and/or you by federal, state, and/or local authorities that Company passes through to you.

"Purchased Quantities" means all the electricity or natural gas supply, or any combination of the two, that Company must purchase for your home or small business.

"Rate" means Fixed Rate, or Variable Rate, as applicable.

"Sales Points" means: (i) for gas, a point or points located outside of the State of New Hampshire selected from time to time by Company to assure service reliability, and (ii) for the electricity, a point or points on the NE-ISO administered transmission system located outside the municipal and county limits of your service address location, selected from time to time by Company to assure service reliability.

"Service" or "Services" means all the electricity or natural gas supply, or any combination of the two, that Company must purchase for your home or small business, as you have selected to be provided to you by Company in your Enrollment Documentation. Not all services are available in all areas.

"Usage Thresholds" means if your usage of Services exceeds, for (i) electricity, peak demand greater than 75kW over any of the past twelve months, or (ii) gas, usage exceeds 10,000 ccfs per month or 90,000 ccfs per year or the equivalent therms.

Customer Contact Information

FairPoint Energy, LLC 1055 Washington Boulevard, 7th Floor Stamford, CT 06901 Toll-Free 866-842-1084 Monday through Friday, 8:30am to 6:30pm ET support@fairpointenergy.com www.FairPointEnergy.com

New Hampshire PUC

21 South Fruit Street, Suite 10 Concord, NH 03301-2429 Phone: 603-271-2431; Fax 603-271-3878 TDD Access – Relay NH: 800-735-2964 Consumer Assistance: 800-852-3793 Monday through Friday, 8:30am to 4:30pm ET http://www.puc.nh.gov

Public Service of New Hampshire

PO Box 330 Manchester, NH 03105-0330 1-800-662-7764 1-800-346-9994 (TTY/TDD number) http://www.psnh.com/Contact-Us.aspx



Attached please find the following documents, which have been previously provided to the New Hampshire Public Utilities Commission:

- Demonstration of FairPoint Energy's technical ability to provide for the efficient and reliable transfer of data and electronic information between utilities and FairPoint Energy, as required by PUC 2003.01(d)(1); and
- Evidence that FairPoint Energy is able to obtain supply in the New England energy market, as required by PUC 2003.01(d)(2)





Electronic Data Interchange (EDI) Certification

Unitil Energy Systems (UES)

Issued to:

Viridian Energy MD LLC

Represented by:

Raphael Jacobs

Issued by:

Unitil Energy Systems

Represented by:

Todd Bohan, Energy Analyst

Date:

January 19, 2012

This is official notification of the successful completion of Electric EDI testing between Unitil Energy Systems and Viridian Energy MD LLC. As of January 19, 2012, Unitil Energy Systems does hereby declare Viridian Energy MD LLC as a certified EDI trading partner capable of exchanging the following transactions:

810	Invoice	
814	Change	
814	Drop	
814	Enrollment	
814	Historical Usage Request	
820	Payment Notification	
867	Historical Usage	
867	Monthly Usage	
997	Functional Acknowledgement	

Viridian Energy MD LLC has successfully satisfied all the requirements of connectivity with Unitil Energy Systems. Viridian Energy MD LLC has also proven through detailed transaction testing its understanding of the business rules and EDI formats required for account maintenance, and billing (dual and LDC rate-ready consolidated) as described by the New Hampshire Public Utilities Commission and using V12 version 4010 standards.

Signature

Date

Todd Bohan
Energy Analyst II
Unitil Service Corp.
6 Liberty Lane West
Hampton, NH 03842-1720
supplierservices@unitil.com

This Agreement (the "Agreement"), dated as of July 26 2011, is executed and delivered by Viridian Energy, Inc. ("VEI") and Viridian Energy MD LLC ("VEMD").

WITNESSETH:

WHEREAS, VEMD, an affiliate entity of VEI, has applied for a license to supply electricity to customers in the state of Maine, which application requires, among other things, the applicant to be a participant in the Independent System Operator of the New England ("ISO-NE") or show that it will conduct transactions through a contractual agreement with an entity that is a participant in the ISO-NE electricity market.

WHEREAS, VEI is a participant in the ISO-NE electricity market and a ISO-NE member.NOW, THEREFORE, based upon the foregoing and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, VEI and VEMD hereby agree as follows:

- VEI hereby affirms and guarantees to support the operations and business activities of VEMD as they relate to procuring power from and within the ISO-NE control area.
- This Agreement shall terminate and be of no further force and effect upon 2. the expiration or termination of VEI's membership in ISO-NE.

IN WITNESS WHEREOF, VEI and VEMD have executed and delivered this Agreement to be effective as of the date first written above.

VIRIDIAN ENERGY, INC.

Title: Chief executive Officer

VIRIDIAN ENERGY MD LLC

Name: Michael Fallquist

Title: Chief executive Officer



David T. Doot Secretary

July 19, 2011

Viridian Energy, Inc. Attn: Raphael Jacobs 64 North Main Street Norwalk, CT 06854 riacobs@viridian.com

Dear Rafi:

You have requested that the New England Power Pool ("NEPOOL"), a voluntary association of entities that participate in the wholesale electric markets in the six New England states, indicate to you whether Viridian Energy, Inc. ("Viridian") is a member "in good standing in NEPOOL." This letter is in response to that request.

As of the date of this letter, Viridian is a NEPOOL member entitled to full rights and subject to full obligations of members as set forth in the Second Restated NEPOOL Agreement, which is NEPOOL's governing document. Viridian, formerly known as New England Gas and Electric, Inc., was accepted for membership in NEPOOL effective as of July 1, 2009 pursuant to an order of the Federal Energy Regulatory Commission ("FERC") issued July 29, 2009 in Docket No. ER09-1394, subject to the conditions and waivers agreed to between NEPOOL and Viridian as filed with the FERC in that Docket. Viridian has not requested termination of its membership and NEPOOL has no application or request pending for termination of its membership in NEPOOL.

Respectfully,

David T. Doot Secretary

42398218.1

BOND NO. K08926414

PREMIUM: \$5,250.00

KNOW ALL MEN BY THESE PRESENTS THAT WE,

FAIRPOINT ENERGY, LLC

as Principal, and <u>Westchester Fire</u> INSURANCE COMPANY, a corporation duly organized and doing business under and by the virtue of the laws of the State of <u>Pennsylvania</u>, and duly licensed for the purpose of making, guaranteeing or becoming sole surety upon bonds or undertakings required or authorized by the laws of the said State, as Surety, are held and firmly bound unto

New Hampshire Public Utilities Commission

(Hereinafter called the Obligee)

in the sum of Three Hundred Fifty Thousand and 00/100

Dollars (\$ 350.000.00

for the payment whereof well and truly to be made we and each of us bind ourselves, our heirs, executors, administrators, successors and assigns, jointly and severally, firmly by these presents.

THE CONDITION OF THE ABOVE OBLIGATION IS SUCH that, whereas, the above bounden PRINCIPAL has made application for a license to the Obligee to offer, render, furnish or supply electricity or electric generation services to the public.

NOW THEREFORE, the Principal must act in accordance with Section PUC 2003.01(d)(4)(2) of the New Hampshire Code of Administrative Rules, to assure compliance with applicable provisions of the Public Utility Code Section PUC 2003.03 Reporting and Financial Requirements of Competitive Electric Power Suppliers, and the rules and regulation of the New Hampshire Public Utility Commission by the Principal as a licensed electric supplier to ensure the payment of Gross Receipts Tax as required by Section PUC 2003.01(d)(4)(2).

NOW THEREFORE, if the Principal shall during the period commencing on the aforesaid date, faithfully observe and honestly comply with such rules, regulations and statutes that are applicable to an Competitive Electric Power Supplier licensed in the State of New Hampshire and fulfills its obligation to pay the Gross Receipts Tax to the State of New Hampshire, and to deliver electricity at retail in accordance with contracts, agreements and arrangements, require the execution of this bond, then this obligation shall become void and of no effect.

PROVIDED, HOWEVER,

- 1. The effective date of this bond is <u>7/26/2014</u> and expires <u>7/26/2015</u>. Neither non-renewal by the surety, nor failure, nor inability of the Principal to file a replacement bond shall constitute a loss to the Obligee recoverable under this bond.
- 2. In the event of default by the Principal, the Surety shall be liable only for damages incurred by Obligee up to termination date of this bond.

- 3. No claim shall be had or maintained against the Surety on this instrument unless such be brought or instituted and no suit shall be maintained against the Surety unless it be brought within three (3) months from the termination or expiration date of the bond.
- 4. If any conflict or inconsistency exists between the Surety's obligations or undertakings as described in this bond and as described in the underlying document, then the terms of this bond shall prevail.
- 5. The aggregate liability of the surety is limited to the penal sum stated herein regardless of the number or amount of claims brought against this bond and regardless of the number of years this bond remains in force.
- 6. This bond shall not bind the Surety unless the bond is accepted by the Obligee. If the Obligee objects to any language contained herein, the Obligee shall return this bond, certified mail or express courier, to the Surety at its address at:

Failure to return the bond as described above shall constitute Obligee's acceptance of the terms and conditions, herein.

SIGNED AND SEALED THIS

14th

day of

July

²⁰ 14

Surety Company

Westchester Fire Insurance Company

Bernadette Aleman,

Attorney-in-Fact

CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

State of California
County of Los Angeles
On before me, <u>Daravy Mady, Notary Public</u> , personally appeared who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.
I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.
WITNESS my hand and official seal.
DARAVY MADY COMM. #2013320 Notary Public - California Los Angeles County My Comm. Expires Mar. 18, 2017

Power of Attorney

WESTCHESTER FIRE INSURANCE COMPANY

Know all men by these presents: That WESTCHESTER FIRE INSURANCE COMPANY, a corporation of the Commonwealth of Pennsylvania pursuant to the following Resolution, adopted by the Board of Directors of the said Company on December 11, 2006, to wit:

"RESOLVED, that the following authorizations relate to the execution, for and on behalf of the Company, of bonds, undertakings, recognizances, contracts and other written commitments of the Company entered into the ordinary course of business (each a "Written Commitment"):

- (1) Each of the Chairman, the President and the Vice-Presidents of the Company is hereby authorized to execute any Written Commitment for and on behalf of the Company, under the seal of the Company or otherwise
- Each duly appointed attorney-in-fact of the Company is hereby authorized to execute any Written Commitment for and on behalf of the Company, under the seal of the Company or otherwise, to the extent that such action is authorized by the grant of powers provided for in such persons written appointment as such attorney-in-fact.
- Each of the Chairman, the President and the Vice Presidents of the Company is hereby authorized, for and on behalf of the Company, to appoint in writing any person the attorney-in-fact of the Company with full power and authority to execute, for and on behalf of the Company, under the seal of the Company or otherwise, such Written Commitments of the Company as may be specified in such written appointment, which specification may be by general type or class of Written Commitments or by specification of one or more particular Written Commitments.
- (4) Each of the Chairman, the President and Vice Presidents of the Company in hereby authorized, for and on behalf of the Company, to delegate in writing any other officer of the Company the authority to execute, for and on behalf of the Company, under the Company's seal or otherwise, such Written Commitments of the Company as are specified in such written delegation, which specification may be by general type or class of Written Commitments or by specification of one or more particular Written Commitments.
- (5) The signature of any officer or other person executing any Written Commitment or appointment of delegation pursuant to this Resolution, and the seal of the Company, may be affixed by facsimile on such Written Commitment or written appointment or delegation.

FURTHER RESOLVED, that the foregoing Resolution shall not be deemed to be an exclusive statement of the powers and authority of officers, employees and other persons to act for and on behalf of the Company, and such Resolution shall not limit or otherwise affect the exercise of any such power or authority otherwise validly granted or vested.

Does hereby nominate, constitute and appoint Bernadette Aleman, Daravy Mady, Edward C Spector, James Ross, K D Conrad, Misty Wright, Nathan Varnold, Simone Gerhard, Tom Branigan, Tracy Aston, all of the City of LOS ANGELES, California, each individually if there be more than one named, its true and lawful attorney-infact, to make, execute, seal and deliver on its behalf, and as its act and deed any and all bonds, undertakings, recognizances, contracts and other writings in the nature thereof in penalties not exceeding Twenty Five million dollars & zero cents (\$25,000,000.00) and the execution of such writings in pursuance of these presents shall be as binding upon said Company, as fully and amply as if they had been duly executed and acknowledged by the regularly elected officers of the Company at its principal office.

IN WITNESS WHEREOF, the said Stephen M. Haney, Vice-President, has hereunto subscribed his name and affixed the Corporate seal of the said WESTCHESTER FIRE INSURANCE COMPANY this 3 day of April 2014.

WESTCHESTER FIRE INSURANCE COMPANY

Stephen M. Haney , Vice President

COMMONWEALTH OF PENNSYLVANIA COUNTY OF PHILADELPHIA SS.

On this 3 day of April, AD. 2014 before me, a Notary Public of the Commonwealth of Pennsylvania in and for the County of Philadelphia came Stephen M. Haney ,Vice-President of the WESTCHESTER FIRE INSURANCE COMPANY to me personally known to be the individual and officer who executed the preceding instrument, and he acknowledged that he executed the same, and that the seal affixed to the preceding instrument is the corporate seal of said Company, that the said corporate seal and his signature were duly affixed by the authority and direction of the said corporation, and that Resolution, adopted by the Board of Directors of said Company, referred to in the preceding instrument, is now in force.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my official seal at the City of Philadelphia the day and year first above written.



COMMONWEALTH OF PENNSYLVANIA NOTARIAL SEAL KAREN E. BRANDT, Notary Public City of Phitadelphia, Phila. County My Commission Expires September 26, 2014

Miles Ebrosott

I, the undersigned Assistant Secretary of the WESTCHESTER FIRE INSURANCE COMPANY, do hereby certify that the original POWER OF ATTORNEY, of which the foregoing is a substantially true and correct copy, is in full force and effect.

In witness whereof, I have hereunto subscribed my name as Assistant Secretary, and affixed the corporate seal of the Corporation, this day of



William L. Killey
William J. Keliy, Assistant Bucretary

THIS POWER OF ATTORNEY MAY NOT BE USED TO EXECUTE ANY BOND WITH AN INCEPTION DATE AFTER April 03, 2016.