

DATE: July 30, 2014

Risk	Moderate to High Risk
\$ Guideline	\$450,000

Comments:

Business is well-established. Payments are generally prompt but slowness to 60 days is noted. No cautionary UCC filings present.

The Risk of Timely Payment is generated by a rules-based scoring model that accounts for payment habits, financial statements, public records, derogatory information, years in business and other indicators and then is applied to the highest credit to determine the \$ Guideline.

FEIN:	01-2345678
Company Name:	SAMPLE COMPANY INC
Address1:	15800 Canyon Road
City:	Los Angeles
State:	CA
ZIP:	33606

Phone:	555-555-2300
Fax:	555-555-2400

Sales:	\$300,000,000 (2013)
Net Income:	\$10,000,000 (2013)
# of Customers:	1,500
Year Founded:	1972
# Employees-here	1,000
# Employees-total	2,000

Legal Form:	A U.S. Private Corporation
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URL(s)
www.samplecompany.com

NOTES: On July 30, 2014, John Smith, President and CEO, confirmed line of business, location, Number of employees, and provided a financial statement dated December 31, 2013.

Business

Retail company.

SIC

5947-Gift, Novelty, and Souvenir Shops.
5699-Miscellaneous Apparel and Accessory Stores.

NAICS

453220-Gift, Novelty, and Souvenir Stores.
448150-Clothing Accessories Stores.

Payments

Business Category	Date Reported	Last Sale	Payment Terms	Recent High Credit	Balance	Current	1-30 Days	31-60 Days	61-90 Days	91+ Days	Comments
AIR TRANS	07-2014	06-2014	OTHER	\$13,300	\$400	100%	0%	0%	0%	0%	
APPAREL	06-2014	N/A	OTHER	\$5,200	\$5,200	47%	53%	0%	0%	0%	
BANK	07-2014	N/A	REVOLVE	\$12,500	\$0	0%	0%	0%	0%	0%	
BLDG MATRL	07-2014	02-2013	1/10N30	\$3,100	\$0	0%	0%	0%	0%	0%	
BUS SERVCS	06-2014	N/A	VARIED	\$1,500	\$1,500	100%	0%	0%	0%	0%	
COMMUNICTN	04-2014	N/A	VARIED	\$3,900	\$2,300	100%	0%	0%	0%	0%	
ELEC SUPLR	07-2014	07-2014	NET30	\$10,000	\$2,500	100%	0%	0%	0%	0%	
FINCL SVCS	07-2014	06-2014	NET 30	\$8,100	\$1,500	100%	0%	0%	0%	0%	
FINCL SVCS	06-2014	N/A	CONTRCT	\$12,700	\$12,700	100%	0%	0%	0%	0%	
FOOD	07-2014	N/A	VARIOUS	\$4,900	\$3,400	100%	0%	0%	0%	0%	
FRGHT FWRD	06-2014	N/A	OTHER	\$58,700	\$1,100	100%	0%	0%	0%	0%	
GENERAL	07-2014	02-2014	NET 15	\$600	\$0	0%	0%	0%	0%	0%	
GENERAL	06-2014	N/A	CONTRCT	\$0	\$0	0%	0%	0%	0%	0%	
GENERAL	07-2014	N/A	N10PRXO	\$1,800	\$900	100%	0%	0%	0%	0%	
METAL WORK	05-2014	N/A	OTHER	\$0	\$0	0%	0%	0%	0%	0%	
MISC MANUF	07-2014	07-2014	NET 30	\$9,900	\$5,300	100%	0%	0%	0%	0%	
OFFC SUPPL	07-2014	08-2013	NET 20	\$0	\$0	0%	0%	0%	0%	0%	
OFFC SUPPL	07-2014	07-2014	CREDIT	\$1,000	\$400	100%	0%	0%	0%	0%	
OFFC EQUIP	07-2014	N/A	REVOLVE	\$0	\$0	0%	0%	0%	0%	0%	
PACKAGING	07-2014	11-2013	NET 30	\$6,700	\$2,800	54%	0%	46%	0%	0%	CUST 18 YR
PLUMBING	06-2014	06-2014	NET 10	\$3,700	\$300	100%	0%	0%	0%	0%	
TRANSPORTN	07-2014	N/A	NET 15	\$2,400	\$0	0%	0%	0%	0%	0%	
TRANSPORTN	05-2014	04-2014	VARIED	\$259,700	\$52,900	0%	69%	30%	1%	0%	CUST 22 YR
TRANSPORTN	07-2014	07-2014	NET 30	\$1,400	\$900	100%	0%	0%	0%	0%	PROMPT

Additional Payment Experience

Business Category	Date Reported	Last Sale	Payment Terms	Recent High Credit	Balance	Current	1-30 Days	31-60 Days	61-90 Days	91+ Days	Comments
ACCT SVCS	02-2012	01-2012	VARIED	\$93,200	\$44,700	100%	0%	0%	0%	0%	
AUTO LEASE	06-2014	06-2014	VARIED	\$177,800	\$177,800	100%	0%	0%	0%	0%	ACCTCLOSED
CHEMICALS	01-2012	10-2011	NET 30	\$700	\$0	0%	0%	0%	0%	0%	
EQUIP LEAS	09-2012	09-2012	NET 30	\$658,100	\$292,900	89%	7%	1%	2%	1%	
GENERAL	04-2012	N/A	CONTRCT	\$400	\$400	0%	100%	0%	0%	0%	
INDUS SUPL	02-2014	N/A	NET 30	\$0	\$0	0%	0%	0%	0%	0%	
LEASING	07-2014	N/A	CONTRCT	\$60,500	\$60,500	100%	0%	0%	0%	0%	
PACKAGING	09-2012	N/A	NET 30	\$239,500	\$239,500	68%	3%	4%	4%	21%	
PIPE	04-2013	N/A	VARIED	\$0	\$0	0%	0%	0%	0%	0%	
PLUMBING	11-2013	N/A	NET30	\$700	\$700	100%	0%	0%	0%	0%	CUST 16 YR
SAFTY PROD	07-2012	N/A	NET30	\$0	\$0	0%	0%	0%	0%	0%	CUST 2 YR

Payment Totals

	Recent High Credit	Balance	Current	1-30 Days	31-60 Days	61-90 Days	91+ Days	Comments
Continuously Reported (24)	\$421,100	\$94,100	40%	42%	18%	0%	0%	DBT:14
Newly Reported (0)	\$0	\$0	0%	0%	0%	0%	0%	DBT:0
Tradeline Totals (24)	\$421,100	\$94,100	40%	18%	18%	0%	0%	DBT:14



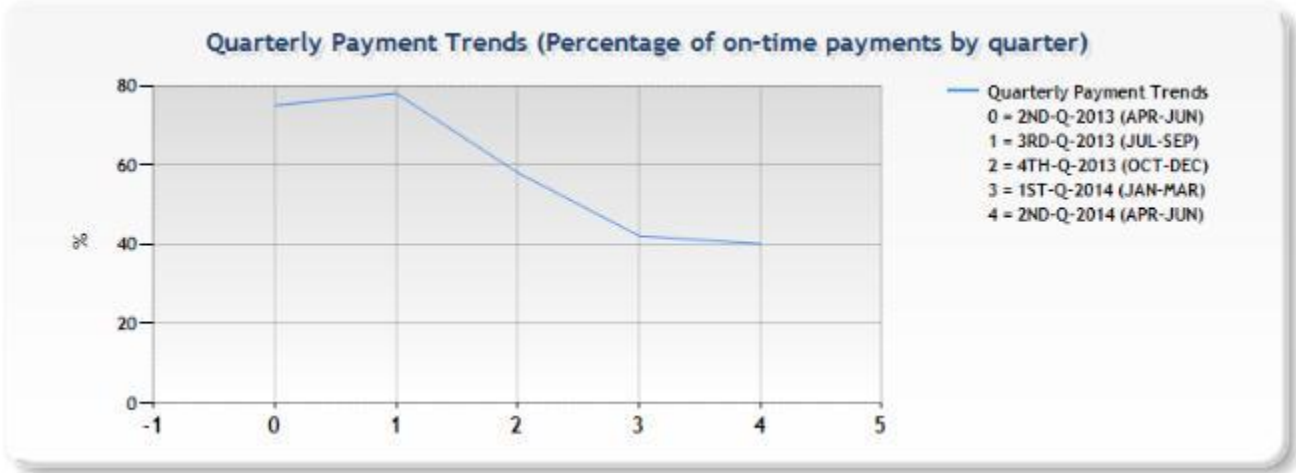
Payments Trends

	INDUSTRY - Balance	Current	DBT	BUSINESS - DBT	Balance	Current	1-30	31-60	61-90	91+
As Of 07-2014	\$124,049	85%	6	11	\$148,100	51%	37%	12%	0%	0%
06-2014	\$123,440	86%	7	11	\$140,100	52%	36%	12%	0%	0%
05-2014	\$106,765	84%	8	17	\$219,600	37%	38%	25%	0%	0%
04-2014	\$100,955	84%	8	14	\$253,900	36%	49%	14%	1%	0%
03-2014	\$105,930	84%	7	10	\$172,200	49%	43%	8%	0%	0%
02-2014	\$111,980	84%	7	12	\$144,100	48%	38%	14%	0%	0%



Payment History - Quarterly Averages

	DBT	Balance	Current	1-30 Days	31-60 Days	61-90 Days	91+ Days
2ND-Q-2014 (APR-JUN)	15	\$138,700.00	40%	39%	21%	0%	0%
1ST-Q-2014 (JAN-MAR)	13	\$185,500.00	42%	45%	13%	0%	0%
4TH-Q-2013 (OCT-DEC)	10	\$85,700.00	58%	31%	9%	2%	0%
3RD-Q-2013 (JUL-SEP)	8	\$64,000.00	78%	13%	3%	6%	0%
2ND-Q-2013 (APR-JUN)	11	\$52,200.00	75%	9%	8%	8%	0%



Collection

No collections on record.

Public Records

Business Registration

No Business registration on record.

Corporation Filings

Entity Name:	SAMPLE COMPANY INC
Entity Number:	C123456
Date Filed:	01/01/1972
Status:	ACTIVE
Jurisdiction:	CALIFORNIA
Entity Address:	555 CANYON ROAD
Entity City, State, Zip:	LOS ANGELES CA 55555
Agent for Service of Process:	SIMON BROWN
Agent Address:	555 CANYON ROAD

Agent City, State, Zip:

LOS ANGELES CA 55555

Liens & Judgments

No Liens on record.

File Date	Status	Amount	Plaintiff	Filing Number	Jurisdiction
04/28/2010	Satisfied	\$2,500	TOM BLACK	10MXXX3EF	LOS ANGELES MUNICIPAL COURT

UCC

The UCC Filings are summarized and listed below.

UCC Summary			Filings			
Date Range	Year	Cautionary UCCs**	Total Filed	Released/ Term'd	Cont	Amended/ Assigned
JUL - PRESENT	2014					
JAN - JUN	2014		2			
JUL - DEC	2013					
JAN - JUN	2013		1			
JUL - DEC	2012		1			
PRIOR TO JUL	2012		5			
Total			9			

** Cautionary UCC Filings include one or more of the following collateral: Accounts, Accounts Receivables, Contract Rights, Hereafter Acquired Property, Inventory, Leases, Notes Receivable or Proceeds.

UCC Filings

UCC FILED Date: 03/26/2014

Filing Number: XXXXXXXX

Original Filing Date: 03/26/2014

Original Filing Number: XXXXXXXX

Jurisdiction: SEC OF STATE TX

Secured Party: CARS & CO

UCC FILED Date: 03/10/2014
Filing Number: 333333333
Original Filing Date: 03/10/2014
Original Filing Number: 33333333333
Jurisdiction: SEC OF STATE TX
Secured Party: AAABBB FINANCIAL SERVICES, INC

UCC FILED Date: 02/04/2013
Filing Number: 444444444
Original Filing Date: 02/04/2013
Original Filing Number: 4444444444
Jurisdiction: SEC OF STATE VA
Secured Party: MODERN CARS LLC
Collateral: UNDEFINED, EQUIP

Bankruptcy

No Bankruptcies on record.

Bank

Bank of America

Location Ownership

OWNER NAME	PROPERTY ADDRESS	MAILING ADDRESS	SALE DATE	MTGE. DATE	EST. VAL.	PHONE NO.
			SALE AMT.	MTGE. AMT.	EST. EQT.	ACCT NO.
SAMPLE COMPANY INC	555 CANYON RD	555 CANYON RD			\$48,000,000	555-555-5555
	LOS ANGELES, CA 55555	LOS ANGELES, CA 55555	\$14,673,000	0	\$48,000,000	1236544

PROPERTY SITE INFORMATION

Address: 555 CANYON RD, LOS ANGELES, CA 55555	County:	APN: 4625888
Legal Description: PM. 123-45 PARS 1 & 2		Book/Page:
Subdivision:	Block/Lot:	Phone: 555-555-5555
Zoning:	Lot Area Sqft: 1,300,000	Lot Area Acre: 32.0000
		Lot Width: Depth:

Flood Panel: 1111111111

OWNERSHIP INFORMATION

Name: SAMPLE COMPANY	Phone: 555-555-5555
Mailing Address: 555 CANYON ROAD, LOS ANGELES CA 55555	Other Properties

PROPERTY CHARACTERISTICS

Year Built: 0	Gross Building: SqFt	Living Area: 0 SqFt	Ground Floor: SqFt
Basement:	Number of Stories:	Total Rooms:	Bed/Bath:
Pool:	Fireplace:	Air Conditioning:	Heating:
Foundation:	Exterior:	Roof Type:	Roof Material:
Parking Type:	Garage Area: 0 SqFt	Garage Capacity:	
Other Improvements:			

TAX & ASSESSMENT INFORMATION

Assessment Year: 2012	Total Assessment: \$0	Improvement Value:	Land Value:
Tax Year: 2012	Tax Amount: \$40,000,000	Homestead Exemption:	Tax Area:
Delinquent Year:	Total Value Calculated: \$90,000,000		

LAST SALE & MORTGAGE INFORMATION

Date:	Price: \$25,000,000	Seller: ANOTHER COMPANY	
Recording Date:	Title Company: TITLE COMPANY		
Lender:		Mortgage term:	
1st Mortgage: \$0	2nd Mortgage: \$0	Estimated Balance:	Estimated Equity: \$50,000,000

Please click on this link for a view of the approximate business address:

<https://www.google.com/maps/place/Rockefeller+Center/@40.75874,-73.978674,737m/data=!3m1!1e3!4m2!3m1!1s0x89c258fecf664df5:0x33d224a0d5dacca2>

Financials

Mr. John Smith provided the attached financial statement for year 2013.

History

Sample Company was incorporated in the State of California on January 01, 1972. The company was originally founded in 1900 and is based in Los Angeles, California.

Operations

The company sells girls' tees and clothing, guys' tees and clothing, body jewelry, jewelry, hats, belts and buckles, fashion accessories, home and dorm products and furniture. They offer products through their stores, as well as online.

Ownership

Sample Company Inc is a wholly owned subsidiary of ABC Holding, Inc. In the United States, a parent corporation is not responsible for any subsidiary debts. As such, this report is supplied on the subsidiary corporation with no parent corporation information except by reference.

Related Companies

Sample Company 2, Inc.
Sample Company 3, Inc.

Management

John Smith, President and CEO

Mr. Smith serves as CEO at ABC Gift Superstores, Inc. and he also serves as the CEO and President of XYZ Gifts, Corp.

Mr. Smith began his retail career at Dept Stores Inc in 1981, and served as Merchandise Vice President of Home Furniture Inc from 1985 to 1992 where he held various management positions.

He holds a BS in Economics from Cornell University and an MBA from Columbia Business School.

Tony Brown, SVP

Tony Brown has been Senior Vice President and General Merchandise Manager of Sample Company since September 2004. Mr. Brown served as Vice President and Divisional Merchandise Manager of house wares and decorative accessories at Dept Stores ABC, Inc.

NEWS – Up to 3 most current articles

Title:	News Nr. 1
Source:	Bloomberg Businessweek
Publication Date:	07/18/2014

News text here

Title:	News Nr. 2
Source:	CNN.com
Publication Date:	04/13/2014

News text here

Title:	News Nr. 3
Source:	USA Today
Publication Date:	11/12/2013

News text here