



EXPERIAN BUSINESS PROFILE REPORT

First Check
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REPORT TO FIRST CHECK (1111)
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Phone: 888-588-2525

REPORT DATE 03-10-2010
ORDER DATE 03-10-2010
TYPE Experian Business Credit Report

Experian - Business Profile Report

Intelliscore PlusSM and BPR

Identifying Information

CROCKER INDUSTRIES
100 MAIN ST
PHOENIX, AZ 85032
(602) 555-1234

Business Identification Number: 800914632
Years on File: 33+ (FILE ESTABLISHED PRIOR TO 01/1977)
SIC Code: NATIONAL BANKS - 6021

See business statement on file [details](#)

Commercial Model

Intelliscore Plus predicts the likelihood of serious credit delinquency within the next 12 months based on business and/or owner/guarantor risk factors. Higher scores indicate lower risk.

Intelliscore Plus: 9

High risk 0 Based on business credit 100 Low risk

Factors Lowering the Score

AVERAGE BALANCE OF RECENTLY DELINQUENT
COMMERCIAL ACCOUNTS
NUMBER OF DELINQUENT COMMERCIAL ACCOUNTS
PERCENT OF ACTIVE COMMERCIAL ACCOUNTS
AGE OF OLDEST REPORTED COMMERCIAL ACCOUNT

All Industry Risk Comparison

When compared to all businesses, 8% of businesses indicate a higher likelihood of severe delinquency than this business.

Based on your company's action or risk threshold, this business falls within the following category:

HIGH RISK

Business Information - CROCKER INDUSTRIES

Business Credit Information

Current Days Beyond Terms (DBT):
Monthly average DBT:
Highest DBT previous 6 months:
Highest DBT previous 5 quarters:

9
7
9
9

Business Legal Filings and Collections

Bankruptcy filings: **Closed**
Tax lien filings: [details](#) (FILED 08/08) **1**
Judgment filings: [details](#) (FILED 03/05) **1**
Total collections: **0**

Total continuous trades:	6	Sum of legal filings:	\$1,068
Current continuous trade balance:	\$26,000	UCC filings: details (FILED 11/05-12/06)	8
Trade balance of all trades (8):	\$26,000	Cautionary UCC filings present?	Yes**
Average balance previous 5 quarters:	\$25,000		
Highest credit amount extended:	\$17,700		
details			
6 month balance range:	\$26,000 - \$30,300		

Current DBT range compared to all industries*

9 DBT
(\$26,000 Balance)

0-15	16-50	51+
80%	11%	9%

% of US businesses falling within DBT range

DBT Norms:

All industries: **8 DBT** Same industry: **8 DBT**

Performance Analysis

Predicted DBT for 05/05/2010: 9 DBT

Payment Trend Indication:

Are Stable

Industry payment comparison:

Has paid the same as similar firms

Most Frequent Industry Purchasing Terms:

NET 30, CONTRCT, and REVOLVE

7 month DBT trends

90+								
60								
30	8	8	8	7	7	8	9	
0	Aug09	Sep09	Oct09	Nov09	Dec09	Jan10	Current	

Quarterly DBT trends (previous 5 quarters)

90+					
60					
30	0	8	8	8	8
0	4Q08	1Q09	2Q09	3Q09	4Q09

* Days Beyond Terms (DBT) is a dollar weighted calculation of the average number of days that payment was made beyond the invoice due date based on trades on file that have been updated in the previous 3 months.

** 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.

Legal Filings and Collections

Bankruptcy

File Date	Filing Type	Status	Liability Amount	Asset Amount	Exempt Amount	Owner	Filing Number	Jurisdiction
10/30/2008	Bankruptcy	Chapter 7 Dismissed	\$0	\$0	\$0		000000009803629	
04/04/2006	Bankruptcy	Chapter 7 Dismissed	\$0	\$123,123	\$0		000000009803629	

Tax Liens

File Date	Filing Type	Status	Amount	Filing Number	Jurisdiction
08/01/2008	State Tax Lien	Filed	\$1,058	01JK7182	FRANKLIN COUNTY COMM

Judgments

File Date	Filing Type	Status	Amount	Plaintiff	Filing Number	Jurisdiction
03/02/2006	Judgment	Satisfied	\$10		55555555	WAUKESHA COUNTY RECO
03/02/2005	Judgment	Filed	\$10		55555555	WAUKESHA COUNTY RECO

Trade Payment Information

Trade Payment Experiences (Trade Lines With an (*) after date are newly reported)					Account Status Days Beyond Terms						
Business Category	Date Reported	Last Sale	Payment Terms	Recent High Credit	Balance	Cur	1-30	31-60	61-90	91+	Comments
AIR TRANS	02/2010	09/2006	NET 30		\$0						ACCTCLOSED
BANK	02/2010	11/2009	MONTHLY	\$17,700	\$10,100	100%					PROMPT
BANK	02/2010	12/2009	CREDIT	\$9,300	\$800	100%					PROMPT
COMMUN EQP	02/2010	12/2009	NET10TH	\$3,500	\$2,800	18%	18%	5%	7%	52%	PAYING DEL
PRNTG&PUBL	02/2010	02/2008	NET 30		\$0						CHARGE OFF
WHLSE TRAD	02/2010		VARIOUS	\$12,400	\$12,300	92%	4%	4%			30 DYS SLO

Trade Payment Totals

Trade Payment Experiences				Account Status Days Beyond Terms						
Type	Lines Reported	Recent High Credit	Balance	Cur	1-30	31-60	61-90	91+	Comments	
Continuously Reported	6	\$42,900	\$26,000	87%	4%	2%	1%	6%	DBT: 9	
Newly Reported	0								DBT:	
Trade Lines Totals	6	\$42,900	\$26,000	87%	4%	2%	1%	6%	DBT: 9	

Additional Payment Experiences

Trade Payment Experiences (Trade Lines With an (*) after date are newly reported)					Account Status Days Beyond Terms						
Business Category	Date Reported	Last Sale	Payment Terms	Recent High Credit	Balance	Cur	1-30	31-60	61-90	91+	Comments
CRED CARD	02/2010	06/2007	REVOLVE	\$21,200	\$0						CHARGE OFF
MACH DISTR	05/2008		NET 30		\$0						

Monthly Payment Trends

Payment Trends Analysis NATIONAL BANKS INDUSTRY SIC: 6021				Account Status Days Beyond Terms						
Date Reported	Industry Cur	Industry DBT	Business DBT	Balance	Cur	1-30	31-60	61-90	91+	
CURRENT	N/A	N/A	9	\$26,000	87%	4%	2%	1%	6%	
JAN10	85%	8	8	\$26,000	91%		2%	1%	6%	
DEC09	85%	8	7	\$29,900	91%		3%	1%	5%	
NOV09	86%	7	7	\$29,900	91%		3%	1%	5%	
OCT09	85%	7	8	\$30,300	90%		4%	1%	5%	
SEP09	86%	6	8	\$30,300	90%		4%	1%	5%	
AUG09	85%	7	8	\$30,300	90%		4%	1%	5%	

Quarterly Payment Trends

Payment History - Quarterly Averages					Account Status Days Beyond Terms				
Quarter	Months	DBT	Balance	Cur	1-30	31-60	61-90	91+	
Q4 - 09	OCT-DEC	8	\$30,000	90%		4%	1%	5%	
Q3 - 09	JUL-SEP	8	\$30,300	90%		4%	1%	5%	
Q2 - 09	APR-JUN	8	\$31,300	89%		5%	1%	5%	

Q1 - 09	JAN-MAR	8	\$33,400	89%	6%	5%
Q4 - 08	OCT-DEC	0	\$0			

Inquiries

Summary of Inquiries

Business Category	MAR10	FEB10	JAN10	DEC09	NOV09	OCT09	SEP09	AUG09	JUL09
BUREAU			1	1	4	1	2		1
CREDITUNION							1		
EQUIP LEAS	1	3							
FINCL SVCS	3	1	6	3	4	6	6	7	6
GENERAL		6	6	1	2	3	7	3	4
Totals			4	1	5		1	3	

UCC Profile

The UCC Filings are summarized and listed below.

UCC Summary

Date Range	Year	Cautionary UCCs**	Total Filed	Filings Released/ Term'd	Cont	Amended/ Assigned
JAN - PRESENT	2010					
JUL - DEC	2009					
JAN - JUN	2009					
JUL - DEC	2008					
JAN - JUN	2008					
PRIOR TO JAN	2008	4	8			
Total		4	8			

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UCC Filings

UCC FILED Date: 12/07/2006

Filing Number: OH00078736313

Jurisdiction: SEC OF STATE OHIO

Secured Party: NATIONAL CREDIT CORPORATION NJ NJ PARSIPPANY 07054

Collateral:

UCC FILED Date: 10/19/2006

Filing Number: 22113040 0

Jurisdiction: SECRETARY OF STATE O

Secured Party: EMPIRE BUSINESS CREDIT, LLC IL CHICAGO 60606 151 NORTH CENT

Collateral: EQUIP, HEREAFTER ACQUIRED PROP

UCC FILED Date: 09/08/2006

Filing Number: OH00069165413

Jurisdiction: SEC OF STATE OHIO

Secured Party: NEW ENGLAND TECHNOLOGY ASSOCIATES MA BOSTON 02210 176 SOUTH

Collateral:

UCC FILED Date: 02/27/2006

Filing Number: OH00054892352

Jurisdiction: SEC OF STATE OHIO

Secured Party: EMPIRE BUSINESS CREDIT, LLC IL CHICAGO 60606 151 NORTH CREN

Collateral:

UCC FILED Date: 01/30/2006

Filing Number: 4077177 8

Jurisdiction: SECRETARY OF STATE O

Secured Party: NEW ENGLAND TECHNOLOGY ASSOCIATES MA BOSTON 02210 176 SOUTH

Collateral: EQUIP, HEREAFTER AQUIRED PROP, UNDEFINED

UCC FILED Date: 12/05/2005

Filing Number: 3046189 3

Jurisdiction: SECRETARY OF STATE O

Secured Party: UNITED BUSINESS EQUIPMENT COMPANY NJ MONTVALE 07645 6359 WE

Collateral: EQUIP, HEREAFTER AQUIRED PROP, UNDEFINED

UCC FILED Date: 11/20/2005

Filing Number: 200232560240

Jurisdiction: SEC OF STATE CALIFOR

Secured Party: JONATHAN RUIZ CA COSTA MESA 92626 PO BOX 33213

Collateral: EQUIP, FURN & FIX, HEREAFTER AQUIRED PROP, UNDEFINED

UCC FILED Date: 11/20/2005

Filing Number: 200235C0404

Jurisdiction: SEC OF STATE CALIFOR

Secured Party: JONATHAN RUIZ CA COSTA MESA 92626 PO BOX 33213

Collateral: UNDEFINED

Company Background Information

Additional Company Background Information

Key Personnel

Principal(s): JOHN DOE

Primary SIC Code: NATIONAL BANKS - 6021

Secondary SIC Code: CEREAL BREAKFAST FOODS - 2043

Business Statement

BUSINESS REQUESTS CONTACT PRIOR TO GRANTING CREDIT

CREDIT LIMIT:

TERMS:

COMMENTS:

SIGNATURE:

Experian prides itself on the depth and accuracy of the data maintained on our databases. Reporting your customer's payment behavior to Experian will further strengthen and enhance the power of the information available for making sound credit decisions. Give credit where credit is due. Call 1-800-520-1221, option #4 for more information.

End of report

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*** End Of Report ***
