

# Intelliscore Plus and BPR - Sample Company Inc

Subcode:  
Transaction number:  
Search inquiry: *SAMPLE COMPANY INC*



## Intelliscore Plus<sup>SM</sup> and BPR

### Identifying Information

<b>SAMPLE COMPANY INC</b> PO BOX 00000 FARM, CA 99999 (000) 888-8888	<b>Business Identification Number:</b> 888888888 <b>Years on File:</b> 22 (FILE ESTABLISHED 04/1987) <b>Date of Incorporation:</b> 12/30/1971 <b>SIC Code:</b> CROP PREPARATION SERVICES FOR MKT - 0723
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### Matching Name and Address

*This business is linked to the one displayed above. The report shows the best view of the business.*

**SAMPLE COMPANY INC**  
11111 NE LOS ANGELES AVE  
FARMS, CA 99999

### 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: 63**

**Factors Lowering the Score**

- NUMBER OF COMMERCIAL ACCOUNTS 31 PLUS DAYS DELINQUENT
- AVERAGE BALANCE OF RECENTLY DELINQUENT COMMERCIAL ACCOUNTS
- NBR OF COMMERCIAL ACCTS WITH TERMS OTHER THAN NET 1-30 DAYS
- PERCENT OF DELINQUENT COMMERCIAL ACCOUNTS

**All Industry Risk Comparison**

When compared to all businesses, 62% of businesses indicate a higher likelihood of severe delinquency than this business.

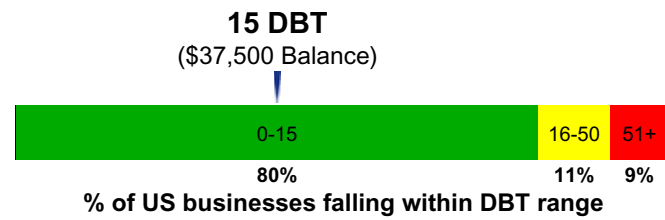
**Based on your company's action or risk threshold, this business falls within the following category:**

MEDIUM RISK

### Business Information - SAMPLE COMPANY INC

Business Credit Information		Business Legal Filings and Collections	
Current Days Beyond Terms (DBT):	15	Bankruptcy filings:	0
Monthly average DBT:	4	Tax lien filings:	0
Highest DBT previous 6 months:	16	Judgment filings:	0
Highest DBT previous 5 quarters:	16	Total collections: details (PLACED 09/08)	1
Total continuous trades:	25	Sum of legal filings:	\$0
Current continuous trade balance:	\$37,500	UCC filings: details (FILED 05/04-02/08)	7
Trade balance of all trades (30):	\$94,100	Cautionary UCC filings present?	Yes**
Average balance previous 5 quarters:	\$32,600		
Highest credit amount extended: details	\$78,500		
6 month balance range:	\$25,600 - \$66,800		

### Current DBT range compared to all industries\*



#### DBT Norms:

All industries: 7 DBT      Same industry: 3 DBT

### Performance Analysis

**Predicted DBT for 03/25/2009:** 14 DBT

#### Payment Trend Indication:

Payments Are Increasingly Late

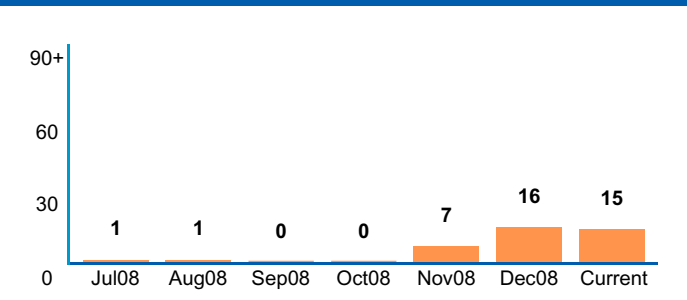
#### Industry payment comparison:

Has paid sooner than 50% of similar firms

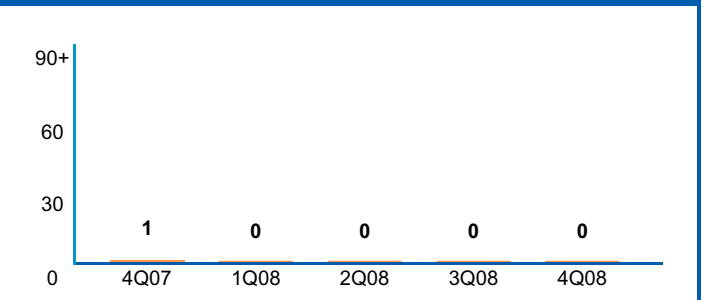
#### Most Frequent Industry Purchasing Terms:

NET 30, CREDIT, and CONTRCT

### 7 month DBT trends



### Quarterly DBT trends (previous 5 quarters)



\* 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

Collections						
Date Placed	Status	Original Balance	Outstanding Balance	Date Closed	Agency	Agency Phone
09/2008	Open Account	\$494	\$494		RECEIVABLE MANAGEMENT SERVICES	(000) 000-0000

## 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
ADVERTISING	01/2009		NET 30		\$0						CUST 6 YR
AIR TRANS	10/2008	10/2008		\$500	\$500	86%	14%				CUST 16 YR
AUTOMOTIVE	01/2009		MONTHLY	\$4,200	\$4,200	95%	5%				
BLDG MATRL	12/2008	11/2008	CREDIT	\$12,200	\$0						
BUS SERVCS	10/2008		VARIED	\$1,100	\$900	100%					
COMPUTERS	09/2008			\$1,400	<\$100	100%					
COMPUTERS	12/2008	12/2001	CREDIT		\$0						ACCTCLOSED
FACTOR	12/2008	03/2005	NET 30		\$0						
FACTOR	01/2009	10/2003	NET 30		\$0						
FACTOR	12/2008	12/2004	NET 30		\$0						
FINCL SVCS	01/2009	12/2008	VARIED	\$46,200	\$12,000	100%					SATSFTRY
FINCL SVCS	01/2009	12/2005	NET	\$1,100	\$0						
GENERAL	12/2008		CONTRCT		\$0						
INDUS SUPL	01/2009	11/2008	NET 30	\$100	\$100		100%				CUST 1 YR
MISC MANUF	12/2008	10/2008	NET 30	\$14,900	\$0						CUST 11 YR
OFFC SUPPL	12/2008	11/2008	CREDIT	\$2,300	\$300	100%					
OFFC SUPPL	12/2008	10/2008	CREDIT	\$1,000	<\$100	100%					
PACKAGING	01/2009	11/2008	NET 30	\$300	\$200		100%				CUST 2 YR
PAPER DIST	01/2009	09/2008			\$0						CUST 1 YR
PAPER PROD	01/2009			\$1,500	\$0						
PETROLEUM	12/2008	12/2008	NET 30	\$78,500	\$19,000	36%	20%	24%	20%		
PETROLEUM	12/2008	07/2006	NET 30	\$10,000	\$0						
SAFTY PROD	09/2008		NET30		\$0						CUST 2 YR
TELECOM	01/2009		NET 30	<\$100	<\$100	100%					
WAREHOUSE	12/2008	07/2007	CREDIT	\$400	\$0						

## 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	25	\$175,800	\$37,500	66%	12%	12%	10%		DBT: 15	
Newly Reported	0								DBT:	
Trade Lines Totals	25	\$175,800	\$37,500	66%	12%	12%	10%		DBT: 15	

## 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
FACTOR	09/2006	06/2006	NET 30		\$0						
LEASING	12/2006		NET 30	\$300	\$0						CUST 5 YR
LUMBR&WOOD	06/2008	06/2008	VARIED	\$56,500	\$56,500	100%					CUST 10 YR
OFFC SUPPL	04/2006	01/2006	NET	\$100	\$0						CUST 4 YR
TELECOM	01/2008		NET 30	\$1,900	<\$100	100%					

## Monthly Payment Trends

Payment Trends Analysis CROP PREPARATION SERVICES FOR MKT INDUSTRY SIC: 0723						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	15	\$37,500	66%	12%	12%	10%		
DEC08	92%	3	16	\$35,200	65%	11%	13%	11%		
NOV08	90%	3	7	\$59,800	77%	12%	9%	2%		
OCT08	90%	3	0	\$66,800	97%	3%				
SEP08	90%	3	0	\$25,800	100%					
AUG08	90%	3	1	\$25,600	98%	1%			1%	
JUL08	90%	3	1	\$32,200	97%	2%	1%			

## 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 - 08	OCT-DEC	0	\$30,900	98%	2%				
Q3 - 08	JUL-SEP	0	\$27,900	99%	1%				
Q2 - 08	APR-JUN	0	\$30,700	100%					
Q1 - 08	JAN-MAR	0	\$34,700	100%					
Q4 - 07	OCT-DEC	1	\$38,800	95%	4%	1%			

## Inquiries

Summary of Inquiries									
Business Category	JAN09	DEC08	NOV08	OCT08	SEP08	AUG08	JUL08	JUN08	MAY08
UTILITY				1					
<b>Totals</b>				1					

## UCC Profile

The UCC Filings are summarized and listed below.

UCC Summary				Filings		
Date Range	Year	Cautionary UCCs**	Total Filed	Released/ Term'd	Cont	Amended/ Assigned
JAN - PRESENT	2009					
JUL - DEC	2008					
JAN - JUN	2008	1	1			
JUL - DEC	2007					
JAN - JUN	2007	1	1			
PRIOR TO JAN	2007	2	5			
<b>Total</b>		<b>4</b>	<b>7</b>			

\*\* 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
<p><b>UCC FILED Date:</b> 02/13/2008  <b>Filing Number:</b> 087147057120  <b>Jurisdiction:</b> SEC OF STATE CALIFOR  <b>Secured Party:</b> DEERE &amp; COMPANY IA JOHNSTON 50131 6400 NW 86TH STREET  <b>Collateral:</b> EQUIP, HEREAFTER AQUIRED PROP, UNDEFINED</p>
<p><b>UCC FILED Date:</b> 03/27/2007  <b>Filing Number:</b> 077107807380  <b>Jurisdiction:</b> SEC OF STATE CALIFOR  <b>Secured Party:</b> DEERE &amp; COMPANY IA JOHNSTON 50131 6400 NW 86TH STREET  <b>Collateral:</b> EQUIP, HEREAFTER AQUIRED PROP, UNDEFINED</p>
<p><b>UCC FILED Date:</b> 12/27/2005  <b>Filing Number:</b> 057053152755  <b>Jurisdiction:</b> SEC OF STATE CALIFOR  <b>Secured Party:</b> BANK OF THE WEST CA WALNUT CREEK 94596 201 N. CIVIC DR. SUIT  <b>Collateral:</b> EQUIP, FURN &amp; FIX</p>
<p><b>UCC FILED Date:</b> 01/11/2005  <b>Filing Number:</b> 057011704510  <b>Jurisdiction:</b> SEC OF STATE CALIFOR  <b>Secured Party:</b> DEERE &amp; COMPANY IA JOHNSTON 50131 6400 NW 86TH ST  <b>Collateral:</b></p>
<p><b>UCC FILED Date:</b> 12/28/2004  <b>Filing Number:</b> 047010163527  <b>Jurisdiction:</b> SEC OF STATE CALIFOR  <b>Secured Party:</b> BANK OF THE WEST CA LOS ANGELES 90071 300 SOUTH GRAND AVENUE  <b>Collateral:</b> EQUIP, HEREAFTER AQUIRED PROP, UNDEFINED</p>
<p><b>UCC FILED Date:</b> 05/10/2004  <b>Filing Number:</b> 0413560286  <b>Jurisdiction:</b> SEC OF STATE CALIFOR  <b>Secured Party:</b> CATERPILLAR FINANCIAL SERVICES TN NASHVILLE 37203 2120 WEST  <b>Collateral:</b></p>
<p><b>UCC FILED Date:</b> 05/10/2004  <b>Filing Number:</b> 200413560286  <b>Jurisdiction:</b> SEC OF STATE CALIFOR  <b>Secured Party:</b> CATERPILLAR FINANCIAL SERVICES TN NASHVILLE 37203 2120 WEST  <b>Collateral:</b> EQUIP, HEREAFTER AQUIRED PROP, UNDEFINED</p>

## Company Background Information

### Corporate Registration

THE FOLLOWING INFORMATION WAS PROVIDED BY THE STATE OF CALIFORNIA

**State of Origin:** CA  
**Date of Incorporation:** 12/30/1971  
**Current Status:** Active

**Business Type:** Institutions - Profit  
**Charter Number:** 9800899

**Agent:** E.M. RATH

**Additional Company Background Information**

**Key Personnel**

**Principal(s):** E.M. RATH, OWNER  
HARRY AYERS, CHIEF EXEC  
G.L. MYERS

**Operating Information**

**Business Type:** Institutions

**Primary SIC Code:** CROP PREPARATION SERVICES FOR MKT - 0723  
**Secondary SIC Code:** VEGETABLES AND MELONS - 0161

**Years in Business:** 14  
**Number of Employees:** 40  
**Sales:** \$3.5 Million (EST)

CREDIT LIMIT: \_\_\_\_\_

TERMS: \_\_\_\_\_

COMMENTS: \_\_\_\_\_

SIGNATURE: \_\_\_\_\_

End of report

1 of 1 report

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