

# Small Business Credit Share

Subcode: 999999

Date Ordered: 11/15/2006 10:10:34

Search Inquiry: Crocker Software, Phoenix, AZ, 85012



## Company Information

### Crocker Industries

100 Main Street  
Phoenix, AZ 85012  
(602) 555-1212

<b>Expertan BIN</b>	125658458
<b>File Establish Date</b>	10/1977
<b>SIC Code</b>	Computer and Software Store — 5734
<b>Secondary SIC</b>	Computer, Peripherals and Software — 5045
<b>Federal Tax ID</b>	xxxxx4567
<b>Business Structure</b>	Corporation
<b>Corporate Status</b>	Active AZ corporation; Incorporated 1977

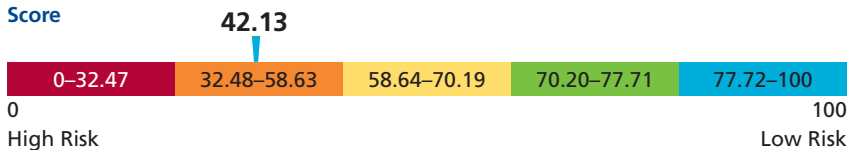
## Matching Name and Address

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

Crocker Software Analytics  
100 Main Street Suite 310  
Phoenix, AZ 85012

## SBCS Executive Summary

### Commercial Intelliscore:



#### Risk Level

Medium High Risk

23% of businesses indicate a higher risk of becoming seriously delinquent than this business

#### Key score factors:

- Number of Delinquent or Derogatory Accounts
- Number of Recent Collection Accounts
- Number of Derogatory Public Record Accounts
- Balance on High Credit

## SBCS Financial Account Summary

Type	#	Balance	Credit Limit/ Original Loan Amt	Monthly Payment	Past Due
Commercial Credit Card	1	\$4,213	\$8,500	\$100	\$0
Commercial Lease	2	\$52,000	\$110,650	\$500	\$500
Installment/Term Loan	1	\$14,500	\$28,500	\$300	\$300
Line of Credit/Revolving Loan	1	\$23,000	\$25,000	\$200	\$0
Other	0	\$0	\$0	\$0	\$0
<b>Financial Line Totals</b>	<b>5</b>	<b>\$93,713</b>	<b>\$172,650</b>	<b>\$1,100</b>	<b>\$800</b>

## SBCS Trade Account Summary

Type	#	Balance	High	Cur	1-30	31-60	61-90	91-120	121+	Comments
Continuously Reported	15	\$27,950	\$157,150	46%	31%	7%	16%			DBT:25
Newly Reported	2	\$5,800	\$5,800	100%						
<b>Current Trade Line Totals</b>	<b>17</b>	<b>\$33,750</b>	<b>\$162,950</b>	<b>55%</b>	<b>26%</b>	<b>6%</b>	<b>13%</b>			DBT:25
Additional experiences	11	\$21,301	\$125,426	60%	38%	2%				

## Public Record

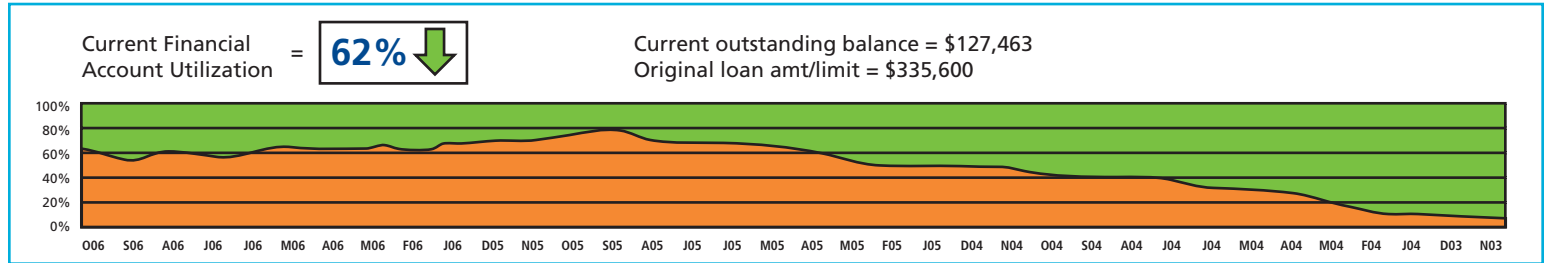
<b>Bankruptcy filings:</b>	0
<b>Tax lien filings:</b> details (FILED 06/2003)	1
<b>Judgement filings:</b> details (FILED 06/00-12/04)	7
<b>Sum of legal filings:</b>	\$51,967
<b>UCC filings:</b> details	4
<b>Cautionary UCC filings:</b>	Yes*

## Collections and Derogatory Items

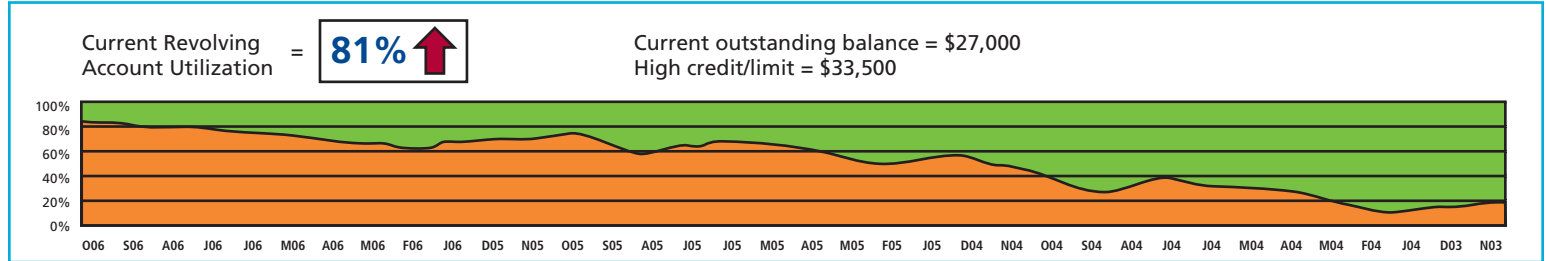
<b>Total collections:</b> details (PLACED 02/05-01/06)	5
<b>All accounts now delinquent/derogatory</b>	10
<b>Worst financial performance ever</b>	Current – Was 90
<b>Worst non-financial trade performance ever</b>	Charge – off
<b>Number of financial trades &gt; 100%</b>	0

# SBCS Key Metrics

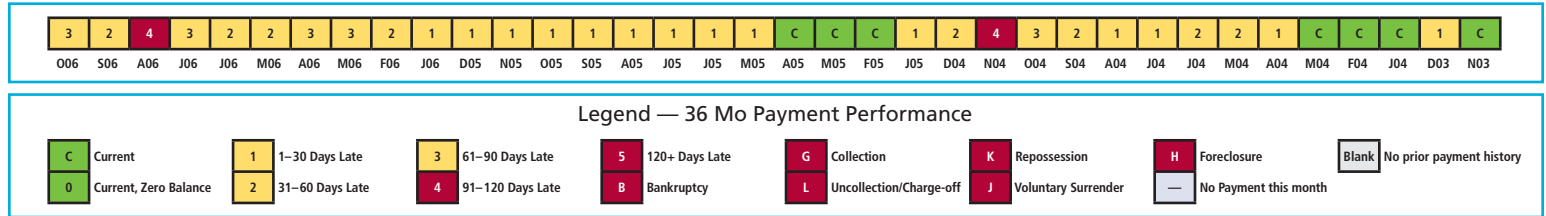
## Financial Account Utilization Trend — Previous 36 Months



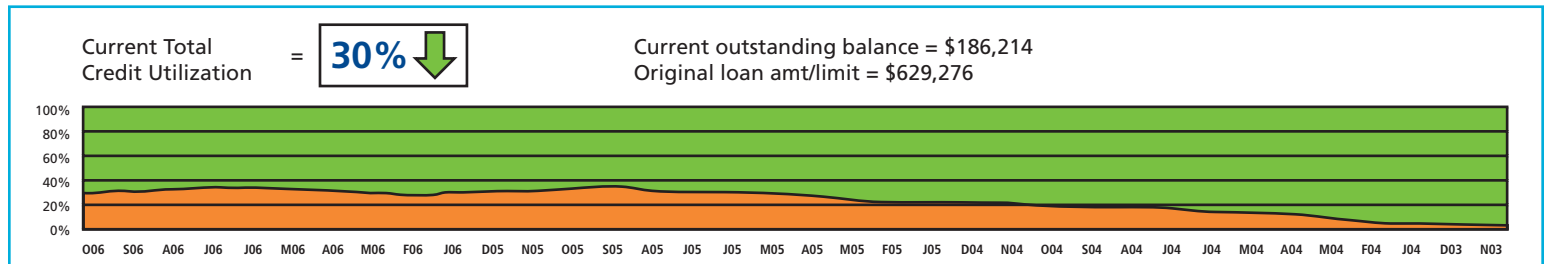
## Revolving Account Utilization Trend — Previous 36 Months



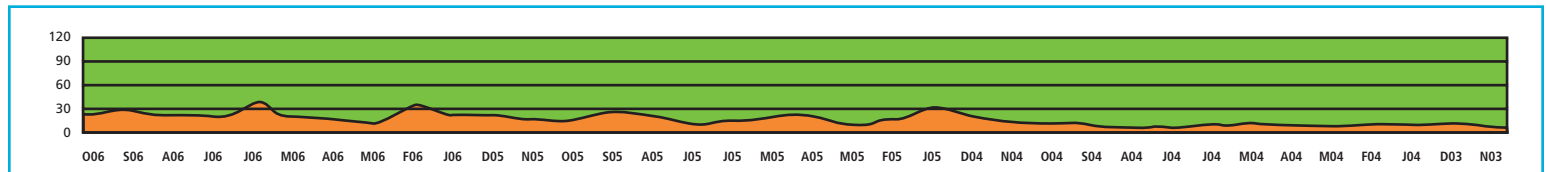
## Payment Performance — Previous 36 Months



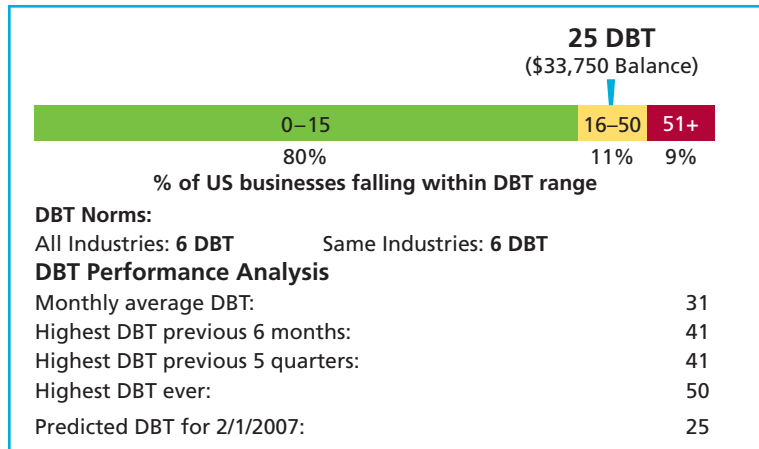
## Total Account Utilization Trend — Previous 36 Months



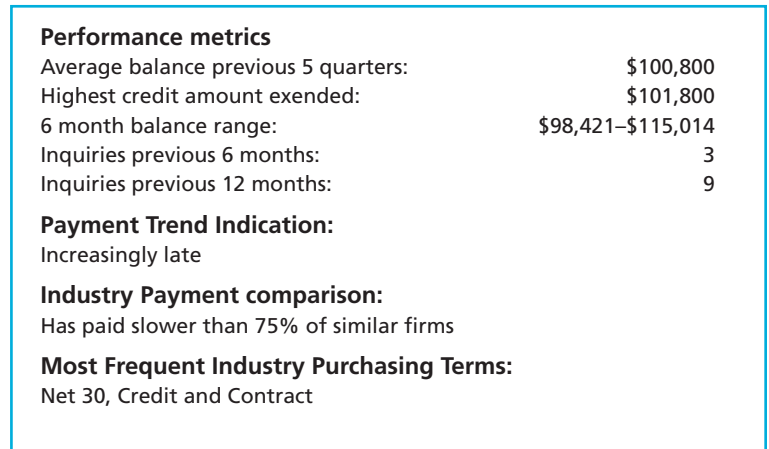
## Average DBT Trend (Non-financial accounts) — Previous 36 Months



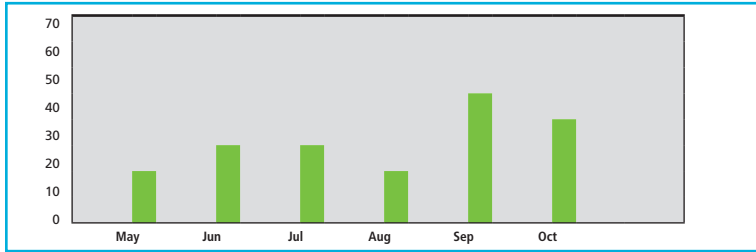
## Current DBT Range (Non-financial accounts)



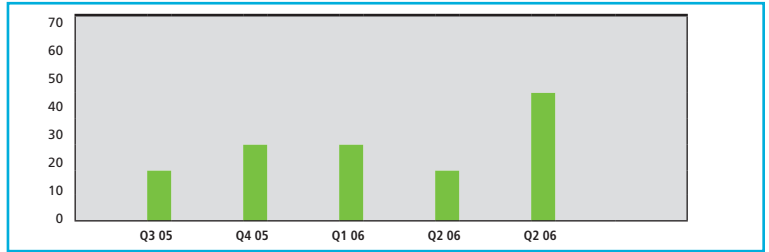
## Performance Analysis



## 7 Month DBT Trends (Non-financial accounts)



## Quarterly DBT Trends — Previous 5 Qtrs (Non-financial accounts)



## Legal Filings, Charge-offs and Collections

### Agency Reported Collections

Date Placed	Status	Original Balance	Outstanding Balance	Date Closed	Agency	Agency Phone
01/2006	Closed, Uncollected	\$5,040	\$5,040	03/2006	ALLIED COLLECTIONS	(502) 368-9300
09/2005	Open Account	\$403	\$403		CREDIT MEDIATORS	(800) 418-3340
09/2005	Open Account	\$322	\$322		CREDIT MEDIATORS	(800) 418-3340
09/2005	Paid in Full	\$403	\$403	09/2006	CREDIT MEDIATORS	(800) 418-3340
09/2005	Open Account	\$166	\$166		HARBOR VIEW CREDIT SERVI	(408) 391-2200

### Tax Liens

File Date	Filing Type	Status	Amount	Filing Number	Jurisdiction
12/13/2004	State Tax Lien	Filed	\$26,040	20010261843	ORANGE COUNTY RECORD

### Judgments

File Date	Status	Amount	Plaintiff	Filing Number	Judgment
12/13/2004	Satisfied	\$5,000	SAMANTHA PARK	02C17927	MARION DISTRICT COUR
09/25/2004	Filed	\$5,000	SAMANTHA PARK	02C17927	MARION DISTRICT COUR
07/29/2001	Filed	\$15,525	STATE OF ARKANSAS	000000000996886	PULASKI COUNTY CIRCU
01/20/2001	Satisfied	\$2,500	SAMUEL BRYCE	00000088SC007323	CENTRAL ORANGE MUNIC
01/07/2001	Filed	\$5,000	CHARLES JOHNSON	00000098SC006327	CENTRAL ORANGE MUNIC
09/09/2000	Satisfied	\$402	NYC DEPARTMENT	001087605	NEW YORK COUNTY REG
06/01/2000	Filed	\$402	NYC DEPARTMENT	001087605	NEW YORK COUNTY REG

### Guarantor Details

<b>Guarantor #1 — Individual</b>		<b>Associated record — COMMERCIAL BANK CARD #1 details</b>	
Name	THOMAS SPYWOOD	Percent guaranteed — 100%	
Address	100 MAIN ST	Gurantee status — Current Guarantor	
	PHOENIX, AZ 85012	Date reported — 03/2005	
Tax ID	XXXXX3496		
<b>Guarantor #2 — Individual</b>		<b>Associated record — COMMERCIAL BANK CARD #1 details</b>	
Name	THOMAS SPYWOOD		
Address	919 MESA AVE		
	SCOTTSDALE, AZ 85256		
<b>Guarantor #3 — Individual</b>		<b>Associated record - COMMERCIAL LEASE #1 details</b>	
Name	THOMAS SPYWOOD		
Address	919 MESA AVE		
	SCOTTSDALE, AZ 85256		

## Owner Details

Owner #1 — Individual		
Name	THOMAS SPYWOOD	Associated record — COMMERCIAL LEASE #1 details
Address	919 MESA AVE	Ownership Status — Current Owner
	SCOTTSDALE, AZ 85256	Date Reported — 04/2006

## Uniform Commercial Code Co-Debtors

Co-Debtor #1			
Name	THOMAS SPYWOOD	Filing Number:	158444543
Address	100 MAIN ST	Filing Source:	CALIFORNIA SECRETARY OF STATE
	PHOENIX, AZ 85012	Original Filing Date:	04-23-06
Tax ID	XXXXX3496		

## Inquiries

Business Category	OCT06	SEPT06	AUG06	JULY06	JUN06	MAY06	APR06	MAR06	FEB06	JAN06	DEC05	NOV05
ADVERTISING									1			
BANK	1				1	1						
BEVERAGES				1								
BUREAU			1									
CRED CARD						2			1			

## Monthly Payment Trends (Trade data)

Payment Trends Analysis PREPACKAGED COMPUTER SOFTWARE — 7372					Account Status Days Beyond Terms					
Date Reported	Industry Cur	DBT	Business DBT	Balance	Cur	1-30	31-60	61-90	91-120	121+
OCT06	N/A	N/A	25	\$33,750	55%	26%	6%		13%	
SEP06	87%	6	23	\$33,950	25%	62%		13%		
AUG06	90%	5	41	\$32,050	49%	18%	14%	13%	6%	
JUL06	90%	6	30	\$34,397	47%	25%	23%	5%		
JUN06	89%	6	38	\$36,852	46%	47%	7%			
MAY06	89%	6	30	\$28,751	47%	25%	23%	5%		
APR06	89%	6	32	\$32,904	49%	28%	18%	14%	5%	

## Quarterly Payment Trends (Trade data)

Payment History — Quarterly Averages				Account Status Days Beyond Terms					
Quarter	Months	DBT	Balance	Cur	1-30	31-60	61-90	91-120	121+
Q3-06	JUL-SEP	28	\$33,466	40%	35%	9%	10%	6%	
Q2-06	APR-JUN	36	\$32,835	35%	33%	16%	11%	3%	
Q1-06	JAN-MAR	18	\$31,278	78%	22%				
Q4-06	OCT-DEC	24	\$29,643	79%	9%			12%	
Q3-05	JUL-SEP	22	\$28,885	62%	38%				

# SBCS Account Details

## Commercial Bank Card #1

Business Category: Financial Services  
 Date Reported: 11/01/2006  
 Last Activity: Adjustment (10/12/2006)

Payment terms: Revolving — Monthly Payment  
 Payment Status: Current  
 Comments:

### 36 Month Payment History

C	C	C	1	1	2	3	3	2	1	C	C

### Present Payment Status

Current	1-30	31-60	61-90	91-120	121+
\$100					
Present Balance					\$4,213
Recent High Credit					\$7,837
Credit Limit/Original Loan Amount					\$8,500

### Additional Account Information

Account Number	XXXXXXXXXXXX5865	Date of Last Payment	10/10/2006	Charge off
Account Type	Commercial Card	Actual Payment Amt	\$120	Charge off Amt
Account Status	Open	Monthly Payment Amt	\$100	Charge off Date
Date Opened	01/27/2005	Guarantors	Yes	Balloon Payment Amt
Date Closed	Secured	Yes		Balloon Payment Date
Reason Closed	Collateral		Machinery and Equip	

## Commercial Lease #1

Business Category: Financial Services  
 Date Reported: 11/01/2006  
 Last Activity: Payment (09/14/2006)

Payment terms: Contract — Monthly Payment  
 Payment Status: 1-30 Days past due  
 Comments:

### 36 Month Payment History

1	C	C	1	1	2	1	C	C	C	C	C
C	C	C	1	1	1	C	C	C	C	C	C
C	C										

### Present Payment Status

Current	1-30	31-60	61-90	91-120	121+
\$300	\$300				
Present Balance					\$32,700
Recent High Credit					
Credit Limit/Original Loan Amount					\$68,200

### Additional Account Information

Account Number	XXXXXXXXXXXX3360	Date of Last Payment	09/14/2006	Charge off
Account Type	Commercial Lease	Actual Payment Amt	\$300	Charge off Amt
Account Status	Open	Monthly Payment Amt	\$300	Charge off Date
Date Opened	09/19/2004	Guarantors	Yes	Balloon Payment Amt
Date Closed	Secured	Yes		Balloon Payment Date
Reason Closed	Collateral		Machinery and Equip	

## Commercial Lease #2

Business Category: Financial Services  
 Date Reported: 11/01/2006  
 Last Activity: Payment (09/03/2006)

Payment terms: Contract — Monthly Payment  
 Payment Status: 1-30 Days past due  
 Comments:

### 36 Month Payment History

1	C	C	C	C	C	C	C	C	C	C	C
C	C	C	C	C	C	C	C	C	C	C	C
C	C	C	C	C	C	C	C	C	C	C	C

### Present Payment Status

Current	1-30	31-60	61-90	91-120	121+
\$200	\$200				
Present Balance					\$19,300
Recent High Credit					
Credit Limit/Original Loan Amount					\$42,450

### Additional Account Information

Account Number	XXXXXXXXXXXX1809	Date of Last Payment	09/03/2006	Charge off
Account Type	Commercial Lease	Actual Payment Amt	\$200	Charge off Amt
Account Status	Open	Monthly Payment Amt	\$200	Charge off Date
Date Opened	04/07/2004	Guarantors		Balloon Payment Amt
Date Closed	Secured	Yes		Balloon Payment Date
Reason Closed	Collateral		Machinery and Equip	

## Installment/Term Loan #1

Business Category: Financial Services  
 Date Reported: 11/01/2006  
 Last Activity: Payment (09/02/2006)

Payment terms: Contract — Monthly Payment  
 Payment Status: Current  
 Comments:

### 36 Month Payment History

1	C	C	1	1	2	C	C	C	C	C	C	C
C	C	C	1	1	1	C	C	C	C	C	C	C
C	C	C	C	1	C	C	C	C	C	C	C	C

### Present Payment Status

Current	1-30	31-60	61-90	91-120	121+
\$300	\$300				
Present Balance					\$14,500
Recent High Credit					\$28,500
Credit Limit/Original Loan Amount					\$28,500

### Additional Account Information

Account Number	XXXXXXXXXXXX6492	Date of Last Payment	09/02/2006	Charge off
Account Type	Installment/Term Loan	Actual Payment Amt	\$300	Charge off Amt
Account Status	Open	Monthly Payment Amt	\$300	Charge off Date
Date Opened	06/14/2004	Guarantors		Balloon Payment Amt
Date Closed		Secured		Balloon Payment Date
Reason Closed		Collateral		

## Line of Credit/Revolving Loan #1

Business Category: Financial Services  
 Date Reported: 11/14/2006  
 Last Activity: Payment (11/01/2006)

Payment terms: Revolving — Monthly Payment  
 Payment Status: Current  
 Comments: Pays Prompt

### 36 Month Payment History

C	C	C	C	C	C	C	C	C	C	C	C	C
C	C	C	C	1	1	C	C	C	C	C	C	C
C	C	C	C									

### Present Payment Status

Current	1-30	31-60	61-90	91-120	121+
\$200					
Present Balance					\$23,000
Recent High Credit					\$25,000
Credit Limit/Original Loan Amount					\$25,000

### Additional Account Information

Account Number	XXXXXXXXXXXX4275	Date of Last Payment	11/01/2006	Charge off
Account Type	Line of Credit/Revolving Loan	Actual Payment Amt	\$200	Charge off Amt
Account Status	Open	Monthly Payment Amt	\$200	Charge off Date
Date Opened	07/02/2004	Guarantors	Yes	Balloon Payment Amt
Date Closed		Secured		Balloon Payment Date
Reason Closed		Collateral		

## Trade Payment Account #1

Business Category: Telecom  
 Date Reported: 11/2006  
 Last Activity: Payment (07/2006)

Payment terms: Net EOM  
 Payment Status: Write-off  
 Comments: Write-off

### 36 Month Payment History

L	4	3	2	1	C	C	C	C	C	C	C	C
C	1	1	C	C	C	1	C	2	1	C	C	C
2	1	1	C	C	C	C	C	C	C	C	C	C

### Present Payment Status

Current	1-30	31-60	61-90	91-120	121+
Present Balance					\$0
Recent High Credit					\$3,700
Credit Limit/Original Loan Amount					

### Additional Account Information

Account Number	XXXXXXXXXXXX3087	Date of Last Payment	07/21/2004	Charge off	Yes
Account Type	Trade	Actual Payment Amt		Charge off Amt	\$3,700
Account Status	Open	Monthly Payment Amt		Charge off Date	08/15/2004
Date Opened	02/25/2001	Guarantors		Balloon Payment Amt	
Date Closed		Secured		Balloon Payment Date	
Reason Closed		Collateral			

## Trade Payment Account #2

Business Category: - Computer  
 Date Reported: 10/2006  
 Last Activity: Sale (07/2006)

Payment terms: Undisclosed  
 Payment Status: 91-120 days past due date  
 Comments:

### 36 Month Payment History

4	3	2	1	C	C	C	C	C	C	C	C	C	C	C	C
1	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C
1	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C

### Present Payment Status

Current	1-30	31-60	61-90	91-120	121+
\$1,700	\$800			\$3,900	
26%	12%			62%	
Present Balance					\$6,400
Recent High Credit					\$101,800
Credit Limit/Original Loan Amount					

### Additional Account Information

Account Number	XXXXXXXXXXXX1183	Date of Last Payment	08/2006	Charge off
Account Type	Trade	Actual Payment Amt		Charge off Amt
Account Status	Open	Monthly Payment Amt		Charge off Date
Date Opened	06/23/2001	Guarantors		Balloon Payment Amt
Date Closed		Secured		Balloon Payment Date
Reason Closed		Collateral		

## Trade Payment Account #3

Business Category: - Office Suppl  
 Date Reported: 09/2006  
 Last Activity: Sale (01/2006)

Payment terms: Net  
 Payment Status: 91-120 days past due date  
 Comments: Cust 7 yr

### 36 Month Payment History

4	3	2	1	1	1	1	1	1	C	C	C	C	C	C	C
C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C
C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C

### Present Payment Status

Current	1-30	31-60	61-90	91-120	121+
				\$600	
				100%	
Present Balance					\$600
Recent High Credit					\$6,850
Credit Limit/Original Loan Amount					

### Additional Account Information

Account Number	XXXXXXXXXXXX9350	Date of Last Payment		Charge off
Account Type	Trade	Actual Payment Amt		Charge off Amt
Account Status	Open	Monthly Payment Amt		Charge off Date
Date Opened	05/23/1999	Guarantors		Balloon Payment Amt
Date Closed		Secured		Balloon Payment Date
Reason Closed		Collateral		

## Trade Payment Account #4

Business Category: - Telecom  
 Date Reported: 12/2006  
 Last Activity: Payment (09/2006)

Payment terms: Net 30  
 Payment Status: 31-60 days past due date  
 Comments:

### 36 Month Payment History

2	1	1	1	1	1	1	1	1	C	C	C	C	C	C	C
C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C
C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C

### Present Payment Status

Current	1-30	31-60	61-90	91-120	121+
		\$1,700			
		100%			
Present Balance					\$1,700
Recent High Credit					\$1,700
Credit Limit/Original Loan Amount					

### Additional Account Information

Account Number	XXXXXXXXXXXX5592	Date of Last Payment		Charge off
Account Type	Trade	Actual Payment Amt		Charge off Amt
Account Status	Open	Monthly Payment Amt		Charge off Date
Date Opened	10/14/2001	Guarantors		Balloon Payment Amt
Date Closed		Secured		Balloon Payment Date
Reason Closed		Collateral		

## Trade Payment Account #5

Business Category: - Freight  
 Date Reported: 08/2006  
 Last Activity: Sale (06/2006)

Payment terms: Varied  
 Payment Status: 31-60 days past due date  
 Comments:

### 36 Month Payment History

2	1	1	1	1	1	1	1	1	1	C	C	C
C	C	C	C	C	C	C	C	C	C	C	C	C
C	C	C	C	C	C	C	C	C	C	C	C	C

### Present Payment Status

Current	1-30	31-60	61-90	91-120	121+
		\$100			
		100%			
Present Balance					\$100
Recent High Credit					\$6,700
Credit Limit/Original Loan Amount					

### Additional Account Information

Account Number	XXXXXXXXXXXX4469	Date of Last Payment	Charge off
Account Type	Trade	Actual Payment Amt	Charge off Amt
Account Status	Open	Monthly Payment Amt	Charge off Date
Date Opened	01/30/2002	Guarantors	Balloon Payment Amt
Date Closed		Secured	Balloon Payment Date
Reason Closed		Collateral	

## Trade Payment Account #6

Business Category: + Commun Eqp  
 Date Reported: 09/2006  
 Last Activity: Sale (07/2006)

Payment terms: Net 30  
 Payment Status: 1-30 days past due date  
 Comments:

### 36 Month Payment History

1	C	C	C	C	C	C	C	C	C	C	C	C
C	C	C	C	C	C	C	C	1	C	C	C	C
C	C	C	C	C	C	C	C	C	C	C	C	C

### Present Payment Status

Current	1-30	31-60	61-90	91-120	121+
\$7,400		\$100			
98%		2%			
Present Balance					\$7,500
Recent High Credit					\$7,500
Credit Limit/Original Loan Amount					

### Additional Account Information

Account Number	XXXXXXXXXXXX1367	Date of Last Payment	07/2006	Charge off
Account Type	Trade	Actual Payment Amt		Charge off Amt
Account Status	Open	Monthly Payment Amt		Charge off Date
Date Opened	03/18/2002	Guarantors		Balloon Payment Amt
Date Closed		Secured		Balloon Payment Date
Reason Closed		Collateral		

## Trade Payment Account #7

Business Category: + Commun Svc  
 Date Reported: 09/2006  
 Last Activity: Payment (09/2006)

Payment terms: Net 30  
 Payment Status: 1-30 days past due date  
 Comments:

### 36 Month Payment History

1	1	C	C	C	C	C	C	C	C	C	C	C
1	C	C	C	C	C	C	C	C	C	C	C	C
1	C	C	C	C	C	C	C	C	C	C	C	C

### Present Payment Status

Current	1-30	31-60	61-90	91-120	121+
\$200	\$7,600				
2%	98%				
Present Balance					\$7,800
Recent High Credit					\$8,000
Credit Limit/Original Loan Amount					

### Additional Account Information

Account Number	XXXXXXXXXXXX2003	Date of Last Payment	09/2006	Charge off
Account Type	Trade	Actual Payment Amt		Charge off Amt
Account Status	Open	Monthly Payment Amt		Charge off Date
Date Opened	06/23/2001	Guarantors		Balloon Payment Amt
Date Closed		Secured		Balloon Payment Date
Reason Closed		Collateral		



## Trade Payment Account #8

Business Category: = Packaging  
 Date Reported: 10/2006  
 Last Activity: Sale (10/2006)

Payment terms: Net 30  
 Payment Status: 31-60 days past due date  
 Comments: Cust 10 yr

### 36 Month Payment History

1	c	c	c	c	c	c	c	c	c	c	c	c	c	c
c	c	c	c	c	c	c	c	c	c	c	c	c	c	c
c	c	c	c	c	c	c	c	c	c	c	c	c	c	c

### Present Payment Status

Current	1-30	31-60	61-90	91-120	121+
\$1,476	\$324				
82%	18%				
Present Balance					\$1,800
Recent High Credit					\$2,600
Credit Limit/Original Loan Amount					

### Additional Account Information

Account Number	XXXXXXXXXXXX2597	Date of Last Payment	Charge off
Account Type	Trade	Actual Payment Amt	Charge off Amt
Account Status	Open	Monthly Payment Amt	Charge off Date
Date Opened	05/23/1999	Guarantors	Balloon Payment Amt
Date Closed	Secured		Balloon Payment Date
Reason Closed	Collateral		

## Trade Payment Account #9

Business Category: + Bureau  
 Date Reported: 11/2006\*  
 Last Activity: Sale (07/2006)

Payment terms: Varied  
 Payment Status: Current  
 Comments:

### 36 Month Payment History

c	c	c												

### Present Payment Status

Current	1-30	31-60	61-90	91-120	121+
\$3,900					
100%					
Present Balance					\$3,900
Recent High Credit					\$3,900
Credit Limit/Original Loan Amount					

### Additional Account Information

Account Number	XXXXXXXXXXXX1367	Date of Last Payment	Charge off
Account Type	Trade	Actual Payment Amt	Charge off Amt
Account Status	Open	Monthly Payment Amt	Charge off Date
Date Opened	05/14/1997	Guarantors	Balloon Payment Amt
Date Closed	Secured		Balloon Payment Date
Reason Closed	Collateral		

## Trade Payment Account #10

Business Category: + Temp Help  
 Date Reported: 11/2006\*  
 Last Activity: Payment (10/2006)

Payment terms: Net 30  
 Payment Status: Current  
 Comments:

### 36 Month Payment History

c														

### Present Payment Status

Current	1-30	31-60	61-90	91-120	121+
\$1,900					
100%					
Present Balance					\$1,900
Recent High Credit					\$1,900
Credit Limit/Original Loan Amount					

### Additional Account Information

Account Number	XXXXXXXXXXXX6703	Date of Last Payment	10/23/2006	Charge off
Account Type	Trade	Actual Payment Amt		Charge off Amt
Account Status	Open	Monthly Payment Amt		Charge off Date
Date Opened	05/14/1997	Guarantors		Balloon Payment Amt
Date Closed	Secured			Balloon Payment Date
Reason Closed	Collateral			

## Trade Payment Account #11

Business Category: + Serv Assoc  
 Date Reported: 11/2006  
 Last Activity: Sale (10/2006)

Payment terms: Net 10th  
 Payment Status: Current  
 Comments: Cust 10 yr

### 36 Month Payment History

C	C	C	C	C	C	C	C	C	C	C	C	C	C	C
C	C	C	C	C	C									

### Present Payment Status

Current	1-30	31-60	61-90	91-120	121+
\$1,000					
100%					
Present Balance					\$1,000
Recent High Credit					\$5,900
Credit Limit/Original Loan Amount					

### Additional Account Information

Account Number	XXXXXXXXXXXX0329	Date of Last Payment	10/2006	Charge off
Account Type	Trade	Actual Payment Amt		Charge off Amt
Account Status	Open	Monthly Payment Amt		Charge off Date
Date Opened	05/10/2005	Guarantors		Balloon Payment Amt
Date Closed		Secured		Balloon Payment Date
Reason Closed		Collateral		

## Trade Payment Account #12

Business Category: Air Trans  
 Date Reported: 11/2006  
 Last Activity: Payment (10/2006)

Payment terms: Net 30  
 Payment Status: Current  
 Comments: Satisfy

### 36 Month Payment History

C	C	C	C	C	C	C	C	C	C	C	C	C	C	C
C	C	C	1	1	1	C	C	C	C	C	C	C	C	C
C	C	C	C	C	C	C								

### Present Payment Status

Current	1-30	31-60	61-90	91-120	121+
\$650					
100%					
Present Balance					\$650
Recent High Credit					\$700
Credit Limit/Original Loan Amount					

### Additional Account Information

Account Number	XXXXXXXXXXXX4479	Date of Last Payment	10/2006	Charge off
Account Type	Trade	Actual Payment Amt		Charge off Amt
Account Status	Open	Monthly Payment Amt		Charge off Date
Date Opened	05/14/1997	Guarantors		Balloon Payment Amt
Date Closed		Secured		Balloon Payment Date
Reason Closed		Collateral		

## Trade Payment Account #13

Business Category: = Heating & A/C  
 Date Reported: 11/2006  
 Last Activity: Payment (10/2006)

Payment terms: Net 30  
 Payment Status: Current  
 Comments:

### 36 Month Payment History

C	C	C	C	C	C	C	C	C	C	C	C	C	C	C
C	C	C	C	C	C	C	C	C	C	C	C	C	C	C
C	C	C	C	C	C	C	C	C	C	C	C	C	C	C

### Present Payment Status

Current	1-30	31-60	61-90	91-120	121+
\$200					
100%					
Present Balance					\$200
Recent High Credit					\$6,800
Credit Limit/Original Loan Amount					

### Additional Account Information

Account Number	XXXXXXXXXXXX5912	Date of Last Payment	10/2006	Charge off
Account Type	Trade	Actual Payment Amt		Charge off Amt
Account Status	Open	Monthly Payment Amt		Charge off Date
Date Opened	11/21/2002	Guarantors		Balloon Payment Amt
Date Closed		Secured		Balloon Payment Date
Reason Closed		Collateral		

## Trade Payment Account #14

Business Category: Air Trans  
 Date Reported: 11/2006  
 Last Activity: Payment (09/2006)

Payment terms: Net 30  
 Payment Status: Current  
 Comments: Pays Prompt

### 36 Month Payment History

0	C	C	C	C	C	C	C	C	C	C	C	C
C	C	C	1	1	1	C	C	C	C	C	C	C
C	C	C	C	C	C	C	C	C				

### Present Payment Status

Current	1-30	31-60	61-90	91-120	121+
\$200					
100%					
Present Balance					\$200
Recent High Credit					\$5,900
Credit Limit/Original Loan Amount					

### Additional Account Information

Account Number	XXXXXXXXXXXX1367	Date of Last Payment	09/2006	Charge off
Account Type	Trade	Actual Payment Amt		Charge off Amt
Account Status	Open	Monthly Payment Amt		Charge off Date
Date Opened	05/14/2005	Guarantors		Balloon Payment Amt
Date Closed		Secured	Yes	Balloon Payment Date
Reason Closed		Collateral	Machinery and Equip	

## Trade Payment Account #15

Business Category: Advertising  
 Date Reported: 10/2006  
 Last Activity: Payment (01/2006)

Payment terms: Net 15  
 Payment Status: Zero Balance and Current Account  
 Comments: Pays Prompt

### 36 Month Payment History

0	0	0	0	0	0	0	0	0	C	C	C	C
C	C	C	C	C	C	C	C	C	C	C	C	C
C	C	C	C	C	C	C	C	C	C	C	C	C

### Present Payment Status

Current	1-30	31-60	61-90	91-120	121+
Present Balance					\$0
Recent High Credit					\$1,500
Credit Limit/Original Loan Amount					

### Additional Account Information

Account Number	XXXXXXXXXXXX3284	Date of Last Payment	01/2006	Charge off
Account Type	Trade	Actual Payment Amt		Charge off Amt
Account Status	Open	Monthly Payment Amt		Charge off Date
Date Opened	05/14/1997	Guarantors		Balloon Payment Amt
Date Closed		Secured		Balloon Payment Date
Reason Closed		Collateral		

## Trade Payment Account #16

Business Category: Elec Suplr  
 Date Reported: 09/2006  
 Last Activity: Payment (08/2006)

Payment terms: 2/10N30  
 Payment Status: Zero Balance and Current Account  
 Comments:

### 36 Month Payment History

0	C	C	C	C	C	1	1	1	C	C	C	C
C	C	C	C	C	C	C	C	C	C	C	C	C
C	C	C	C	C	C	C	C	C	C	C	C	C

### Present Payment Status

Current	1-30	31-60	61-90	91-120	121+
Present Balance					\$0
Recent High Credit					\$1,300
Credit Limit/Original Loan Amount					

### Additional Account Information

Account Number	XXXXXXXXXXXX1367	Date of Last Payment	08/2006	Charge off
Account Type	Trade	Actual Payment Amt		Charge off Amt
Account Status	Open	Monthly Payment Amt		Charge off Date
Date Opened	01/30/2002	Guarantors		Balloon Payment Amt
Date Closed		Secured		Balloon Payment Date
Reason Closed		Collateral		

## Trade Payment Account #17

Business Category: Indus Supl  
 Date Reported: 09/2006  
 Last Activity: Payment (06/2006)

Payment terms: Net 30  
 Payment Status: Current  
 Comments: Cust 6 yr

### 36 Month Payment History

0	0	C	C	C	C	C	C	C	C	C	C	C	C	C
C	C	C	C	C	C	C	C	C	C	C	C	C	C	C
C	C	C	C	C	C	C	C	C	C	C	C	C	C	C

### Present Payment Status

Current	1-30	31-60	61-90	91-120	121+
Present Balance					\$0
Recent High Credit					\$1,500
Credit Limit/Original Loan Amount					

### Additional Account Information

Account Number	XXXXXXXXXXXX7720	Date of Last Payment	01/2006	Charge off
Account Type	Trade	Actual Payment Amt		Charge off Amt
Account Status	Open	Monthly Payment Amt		Charge off Date
Date Opened	08/27/2000	Guarantors		Balloon Payment Amt
Date Closed		Secured		Balloon Payment Date
Reason Closed		Collateral		

## Additional Payment Experiences #1

Business Category: - Auto Parts  
 Date Reported: 04/2006  
 Last Activity: Sale (03/2006)

Payment terms: Varied  
 Payment Status: 91-120 days past due date  
 Comments:

### 36 Month Payment History

C	C	C	C	C	C	C	C	C	C	C	C	C	C	C
C	C	C	C	C	1	C	C	1	C	C	C	C	C	C
C	C	C	C	C	C	C	C	C	C	C	C	C	C	C

### Present Payment Status

Current	1-30	31-60	61-90	91-120	121+
\$37	\$19	\$1		\$43	
37%	19%	1%		43%	
Present Balance					\$100
Recent High Credit					\$500
Credit Limit/Original Loan Amount					

### Additional Account Information

Account Number	XXXXXXXXXXXX3964	Date of Last Payment		Charge off
Account Type	Trade	Actual Payment Amt		Charge off Amt
Account Status	Open	Monthly Payment Amt		Charge off Date
Date Opened	09/23/1999	Guarantors		Balloon Payment Amt
Date Closed		Secured		Balloon Payment Date
Reason Closed		Collateral		

## Additional Payment Experiences #2

Business Category: - Chemicals  
 Date Reported: 08/2005  
 Last Activity: Payment (06/2005)

Payment terms: Net 30  
 Payment Status: 61-90 days past due date  
 Comments:

### 36 Month Payment History

1	2	1	C	C	C	C	C	C	C	C	C	C	C	C
C	2	1	C	C	0	C	C	C	C	C	C	C	C	C
C														

### Present Payment Status

Current	1-30	31-60	61-90	91-120	121+
\$319	\$396		\$385		
29%	36%		35%		
Present Balance					\$1,101
Recent High Credit					\$1,101
Credit Limit/Original Loan Amount					

### Additional Account Information

Account Number	XXXXXXXXXXXX5786	Date of Last Payment		Charge off
Account Type	Trade	Actual Payment Amt		Charge off Amt
Account Status	Open	Monthly Payment Amt		Charge off Date
Date Opened	11/23/2003	Guarantors		Balloon Payment Amt
Date Closed		Secured		Balloon Payment Date
Reason Closed		Collateral		

### Additional Payment Experiences #3

Business Category: + Paper Prod  
 Date Reported: 02/2005  
 Last Activity: Payment (12/2004)

Payment terms: Net 30  
 Payment Status: 1-30 days past due date  
 Comments: Cust 9 yr

#### 36 Month Payment History

1	C	1	C	C	C	C	C	C	C	C	C	C	C	C	C
C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C
0	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C

#### Present Payment Status

Current	1-30	31-60	61-90	91-120	121+
\$8,442	\$4,158				
67%	33%				
Present Balance					\$12,600
Recent High Credit					\$13,700
Credit Limit/Original Loan Amount					

#### Additional Account Information

Account Number	XXXXXXXXXXXX2846	Date of Last Payment	12/2004	Charge off
Account Type	Trade	Actual Payment Amt		Charge off Amt
Account Status	Open	Monthly Payment Amt		Charge off Date
Date Opened	10/15/1996	Guarantors		Balloon Payment Amt
Date Closed		Secured		Balloon Payment Date
Reason Closed		Collateral		

### Additional Payment Experiences #4

Business Category: + Commun Svc  
 Date Reported: 08/2004  
 Last Activity: Payment (06/2004)

Payment terms: Net 30  
 Payment Status: 1-30 days past due date  
 Comments:

#### 36 Month Payment History

1	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C
C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C
C															

#### Present Payment Status

Current	1-30	31-60	61-90	91-120	121+
\$2,970	\$3,630				
45%	55%				
Present Balance					\$6,600
Recent High Credit					\$30,825
Credit Limit/Original Loan Amount					

#### Additional Account Information

Account Number	XXXXXXXXXXXX8132	Date of Last Payment		Charge off
Account Type	Trade	Actual Payment Amt		Charge off Amt
Account Status	Open	Monthly Payment Amt		Charge off Date
Date Opened	06/12/2002	Guarantors		Balloon Payment Amt
Date Closed		Secured		Balloon Payment Date
Reason Closed		Collateral		

### Additional Payment Experiences #5

Business Category: + Business Services  
 Date Reported: 02/2005  
 Last Activity: Sale (02/2005)

Payment terms: Net 30  
 Payment Status: Current  
 Comments:

#### 36 Month Payment History

C	C	C	C	C	1	C	C	C	C	C	C	C	C	C	C
C	C	C	C	C	1	C	C	1	C	C	C	C	C	C	C
C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C

#### Present Payment Status

Current	1-30	31-60	61-90	91-120	121+
\$700					
100%					
Present Balance					\$700
Recent High Credit					\$40,800
Credit Limit/Original Loan Amount					

#### Additional Account Information

Account Number	XXXXXXXXXXXX1446	Date of Last Payment		Charge off
Account Type	Trade	Actual Payment Amt		Charge off Amt
Account Status	Open	Monthly Payment Amt		Charge off Date
Date Opened	05/14/2001	Guarantors		Balloon Payment Amt
Date Closed		Secured		Balloon Payment Date
Reason Closed		Collateral		

## Additional Payment Experiences #6

Business Category: Cellul/Pag  
 Date Reported: 06/2005  
 Last Activity: Payment (06/2005)

Payment terms: Net 30  
 Payment Status: Current  
 Comments: Cust 1 Yr

### 36 Month Payment History

C	C	C	C	C	C	0	0	C	C	C	C	C
C	2	1	C	C	0	C						

### Present Payment Status

Current	1-30	31-60	61-90	91-120	121+
\$100					
100%					
Present Balance					\$100
Recent High Credit					\$100
Credit Limit/Original Loan Amount					

### Additional Account Information

Account Number	XXXXXXXXXXXX7410	Date of Last Payment	Charge off
Account Type	Trade	Actual Payment Amt	Charge off Amt
Account Status	Open	Monthly Payment Amt	Charge off Date
Date Opened	11/23/2003	Guarantors	Balloon Payment Amt
Date Closed		Secured	Balloon Payment Date
Reason Closed		Collateral	

## Additional Payment Experiences #7

Business Category: = Frght Fwrd  
 Date Reported: 02/2005  
 Last Activity: Payment (12/2004)

Payment terms: Contract  
 Payment Status: Current  
 Comments:

### 36 Month Payment History

C	C	C	C	C	C	C	C	C	C	C	C	C
C	C	C	C	C	C	C	C	C	C	C	C	C
1	C	C	C	C	C	C	C	C	C	C	C	C

### Present Payment Status

Current	1-30	31-60	61-90	91-120	121+
\$100					
100%					
Present Balance					\$100
Recent High Credit					\$100
Credit Limit/Original Loan Amount					

### Additional Account Information

Account Number	XXXXXXXXXXXX4882	Date of Last Payment	12/2004	Charge off
Account Type	Trade	Actual Payment Amt		Charge off Amt
Account Status	Open	Monthly Payment Amt		Charge off Date
Date Opened	04/26/1998	Guarantors		Balloon Payment Amt
Date Closed		Secured		Balloon Payment Date
Reason Closed		Collateral		

## Additional Payment Experiences #8

Business Category: Offc Equip  
 Date Reported: 01/2006  
 Last Activity: Payment (12/2005)

Payment terms: Net 30  
 Payment Status: Zero Balance and Current Account  
 Comments: Cust 12 Yrs

### 36 Month Payment History

0	C	0	0	0	0	0	0	0	0	0	0	0
0	C	0	0	0	0	0	0	0	0	0	0	0
0	C	0	0	0	0	0	C	0	0	0	0	0

### Present Payment Status

Current	1-30	31-60	61-90	91-120	121+
Present Balance					\$0
Recent High Credit					\$37,700
Credit Limit/Original Loan Amount					

### Additional Account Information

Account Number	XXXXXXXXXXXX4882	Date of Last Payment	12/2004	Charge off
Account Type	Trade	Actual Payment Amt	\$37,700	Charge off Amt
Account Status	Open	Monthly Payment Amt		Charge off Date
Date Opened	04/26/1998	Guarantors		Balloon Payment Amt
Date Closed		Secured		Balloon Payment Date
Reason Closed		Collateral		

## Additional Payment Experiences #9

Business Category: Air Trans  
 Date Reported: 12/2005  
 Last Activity: Payment (05/2005)

Payment terms: Net 30  
 Payment Status: Zero Balance and Current Account  
 Comments:

### 36 Month Payment History

0	0	0	0	0	0	0	C	C	C	C	C	C
C	C	C	C	C	C	1	C	C	1	C	C	C
C	C	C	C	C	C	C	C	C	C	C	C	C

### Present Payment Status

Current	1-30	31-60	61-90	91-120	121+
Present Balance					\$0
Recent High Credit					\$300
Credit Limit/Original Loan Amount					

### Additional Account Information

Account Number	XXXXXXXXXXXX5823	Date of Last Payment	05/2005	Charge off
Account Type	Trade	Actual Payment Amt		Charge off Amt
Account Status	Open	Monthly Payment Amt		Charge off Date
Date Opened	07/04/2002	Guarantors		Balloon Payment Amt
Date Closed		Secured		Balloon Payment Date
Reason Closed		Collateral		

## Additional Payment Experiences #10

Business Category: Air Trans  
 Date Reported: 12/2004  
 Last Activity: Payment (05/2004)

Payment terms: Varied  
 Payment Status: Zero Balance and Current Account  
 Comments:

### 36 Month Payment History

0	0	0	0	0	0	0	C	C	C	C	C	C
C	C	C	C	C	C	1	1	1	1	C	C	C
C	C	C	C	C	C	C	C	C	C	C	C	C

### Present Payment Status

Current	1-30	31-60	61-90	91-120	121+
Present Balance					\$0
Recent High Credit					\$300
Credit Limit/Original Loan Amount					

### Additional Account Information

Account Number	XXXXXXXXXXXX3390	Date of Last Payment	05/2004	Charge off
Account Type	Trade	Actual Payment Amt		Charge off Amt
Account Status	Open	Monthly Payment Amt		Charge off Date
Date Opened	04/12/2000	Guarantors		Balloon Payment Amt
Date Closed		Secured		Balloon Payment Date
Reason Closed		Collateral		

## Additional Payment Experiences #11

Business Category: Cellul/Pag  
 Date Reported: 05/2004  
 Last Activity: Payment (03/2002)

Payment terms: Net 30  
 Payment Status: Zero Balance and Current Account  
 Comments:

### 36 Month Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0
C	C	C	C	C	C	0	C	C	0	C	C	C
C	C	C	C	C	C	C	C	C	C	C	C	C

### Present Payment Status

Current	1-30	31-60	61-90	91-120	121+
Present Balance					\$0
Recent High Credit					
Credit Limit/Original Loan Amount					

### Additional Account Information

Account Number	XXXXXXXXXXXX8401	Date of Last Payment		Charge off
Account Type	Trade	Actual Payment Amt		Charge off Amt
Account Status	Open	Monthly Payment Amt		Charge off Date
Date Opened	04/14/2000	Guarantors		Balloon Payment Amt
Date Closed		Secured		Balloon Payment Date
Reason Closed		Collateral		

## UCC Profile

UCC Summary			Filings			
Date Range	Year	Cautionary UCCs*	Total Filed	Released/ Term'd	Cont	Amended/ Assigned
JUL-PRESENT	2006					
JAN-JUN	2006	1	1			
JUL-DEC	2005	1	1			
JAN-JUN	2005					
JUL-DEC	2004	1	1			
PRIOR TO JUL	2004	1	1			
<b>Totals</b>		<b>4</b>	<b>4</b>			

\* Cautionary UCC Filings include one or more of the following collateral: Accounts, Accounts Receivable, Contracts, Hereafter Acquired Inventory, Leases, Notes Receivable or Proceeds.

## UCC Filings

**UCC FILED Date:** 04/23/2006  
**Filing Number:** 2211304 0  
**Jurisdiction:** SEC OF STATE DELAWAR  
**Secured Party:** EMPIRE BUSINESS CREDIT, LLC IL CHICAGO 60606 151 NORTH CENTRAL AVENUE  
**Collateral:** EQUIP, HEREAFTER AQUIRED PROP

**UCC FILED Date:** 10/27/2005  
**Filing Number:** 3280669 6  
**Jurisdiction:** SEC OF STATE DELAWAR  
**Secured Party:** AMERICAN CAPITAL CREDIT WA BELLEVUE 98009 423 NW 153RD  
**Collateral:** EQUIP, HEREAFTER AQUIRED PROP, UNDEFINED

**UCC FILED Date:** 09/19/2004  
**Filing Number:** 3243015 8  
**Jurisdiction:** SEC OF STATE DELAWAR  
**Secured Party:** RRC CORPORATION AZ PHOENIX 14276 NORTH CAMEL LOOP  
**Collateral:** EQUIP, UNDEFINED, HEREAFTER AQUIRED PROP

**UCC FILED Date:** 04/07/2003  
**Filing Number:** 4077177 8  
**Jurisdiction:** SEC OF STATE DELAWAR  
**Secured Party:** NEW ENGLAND TECHNOLOGY ASSOCIATES MA BOSTON 02210 176 SOUTH STREET  
**Collateral:** EQUIP, HEREAFTER AQUIRED PROP, UNDEFINED

## Company Background Information

### Corporate Registration

THE FOLLOWING INFORMATION WAS PROVIDED BY THE STATE OF ARIZONA

**State of Incorporation:** AZ  
**Date of Incorporation:** 10/04/1997  
**Current Status:** Active

**Business Type:** Profit  
**Charter Number:** 7621760  
**Tax ID:** xx-xxx4567

### Additional Company Background Information

**Key Personnel**  
**Principal(s):** THOMAS SPYWOOD, PRESIDENT

**Operating Information**  
**Primary SIC Code:** PREPACKAGED COMPUTER SOFTWARE – 7372

**Number of employees:** 9  
**Sales:** 5,420,000



## Additional Business Identities

Additional Business Identity #1	
Name	CROCKER SOFTWARE ANALYTICS
Address	100 MAIN ST
	SUITE #103
	PHOENIX, AZ 85012
Tax ID	XXXXX4567
Phone Number	(602) 555-1212
Additional Business Identity #2	
Name	CROCKER INDUSTRIES
Address	919 MESA AVE
	SCOTTSDALE, AZ 85256
Tax ID	XXXXX4567
Phone Number	(602) 555-1212
Additional Business Identity #3	
Name	CROCKER INDUSTRIES SOFTWARE CONSULTING
Address	100 MAIN ST
	SUITE #103
	PHOENIX, AZ 85012
Tax ID	
Phone Number	(602) 555-1212

For further details on Experian products, please call

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**1.800.382.1735**

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