

# Intelliscore Plus - CROCKER INDUSTRIES

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

### Identifying Information

<b>CROCKER INDUSTRIES</b> 789 1ST STREET NEW YORK, NY 54392 (800) 555-1212	<b>Business Identification Number:</b> 555712456 <b>Full Report Number:</b> FR-I666555444 <b>Years on File:</b> 11 (FILE ESTABLISHED 11/1997) <b>SIC Code:</b> GROCERIES & RELATED PROD, NEC - 5149 <b>Tax ID:</b> 55-1234567
MICHAEL TESTCASE 123 MAIN HOMETOWN, NY 50875	<b>Owner/Guarantor SSN:</b>

### Blended 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.



#### Factors Lowering the Score

- PAST PRESENCE OF COMMERCIAL ACCOUNT DELINQUENCY
- NUMBER OF COMMERCIAL COLLECTION ACCOUNTS
- NUMBER OF DEROGATORY COMMERCIAL PUBLIC RECORDS
- AVERAGE AGE OF ALL PERSONAL ACCOUNTS

#### All Industry Risk Comparison

When compared to all businesses, 33% 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-HIGH RISK**

### Business Information - CROCKER INDUSTRIES

#### Business Credit Information

Current Days Beyond Terms (DBT):	<b>15</b>
Monthly average DBT:	<b>0</b>
Highest DBT previous 6 months:	<b>15</b>
Highest DBT previous 5 quarters:	<b>48</b>
Total continuous trades:	<b>10</b>
Current continuous trade balance:	<b>\$10,200</b>
Trade balance of all trades (14):	<b>\$15,600</b>
Average balance previous 5 quarters:	<b>\$1,320</b>
Highest credit amount extended:	<b>\$11,500</b>
6 month balance range:	<b>\$600 - \$1,950</b>

#### Business Legal Filings and Collections

Bankruptcy filings:	<b>0</b>
Tax lien filings: (FILED 10/06-05/08)	<b>3</b>
Judgment filings:	<b>0</b>
Total collections: (PLACED 05/05-05/08)	<b>2</b>
Sum of legal filings:	<b>\$8,917</b>
UCC filings:	<b>0</b>
Cautionary UCC filings present?	<b>No</b>

**Owner/Guarantor Information - MICHAEL TESTCASE**

**Owner Account Information**

Open bank card trades reported previous 6 months:	<b>3</b>
Bank card balance to limit ratio previous 6 months:	<b>51%</b>
Open revolving trades:	<b>6</b>
Available revolving credit reported previous 6 months:	<b>\$23,583</b>
Percentage of auto lease trades 30+ days delinquent:	<b>0%</b>
Percentage of real estate trades 30+ days delinquent:	<b>0%</b>
Credit inquiries previous 6 months:	<b>0</b>

**Owner Legal Filings and Payment Status**

Age of oldest trade:	<b>4 YRS 11 MO</b>
Satisfactory trades previous 24 months:	<b>6</b>
Trades presently delinquent previous 6 months:	<b>0</b>
Collections, legal filings, or derogatory accounts:	<b>0</b>
Derogatory public records filed within 24 months:	<b>0</b>
Derogatory public record greater than \$250:	<b>0</b>

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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