

Business Profile Report

Objective, credible and reliable
business reporting



Business Profile Report

Your job is deciding who gets credit and how much credit to grant. This doesn't have to be a time-consuming task, where obtaining information you need to make informed decisions could take days or even weeks. Business Profile Report from Experian can help you make informed decisions quickly and easily.

Who we are and what we do

Experian® enables organizations to find the best prospects and make fast, informed decisions to improve and personalize relationships with their customers.

With over 30 years of experience and thousands of business-to-business clients in North America, Experian has the knowledge, expertise and creativity to help you further develop successful customer relationships.

Data

We are an industry leader in demographic and credit information on individuals and businesses than any other company in the world, providing power and insight to better understand customer and prospect needs. We maintain credit information on approximately 215 million U.S. consumers and millions of public and private U.S. businesses.

Delivery

One way to harness the power of this information is through Business Profile Report, our most comprehensive business credit report.

Table of contents

Business Profile Report	1-2	UCC Profile	8
Executive Summary	3-4	Commercial Finance Relationships	9
Trade Payment Information	5-6	Company Financial Information	10-11
Payment Trends	7	Notes	12

Business Profile Report

Know

the day-to-day risk potential

Experian's Business Profile Report presents a current, objective picture of how a business manages its financial obligations. The report will help you make effective business decisions by providing:

- Actual trade payment experiences
- Public record information
- Company background
- Collections information
- Comparative data placing a company's payment performance in context within its industry

Much of the information displayed on the report comes from actual businesses, like yours, providing us with their accounts receivable information. As such, the information is reliable, accurate and nonbiased, allowing for an objective view of a company's overall financial health.

All you need

to know about Business Profile Report

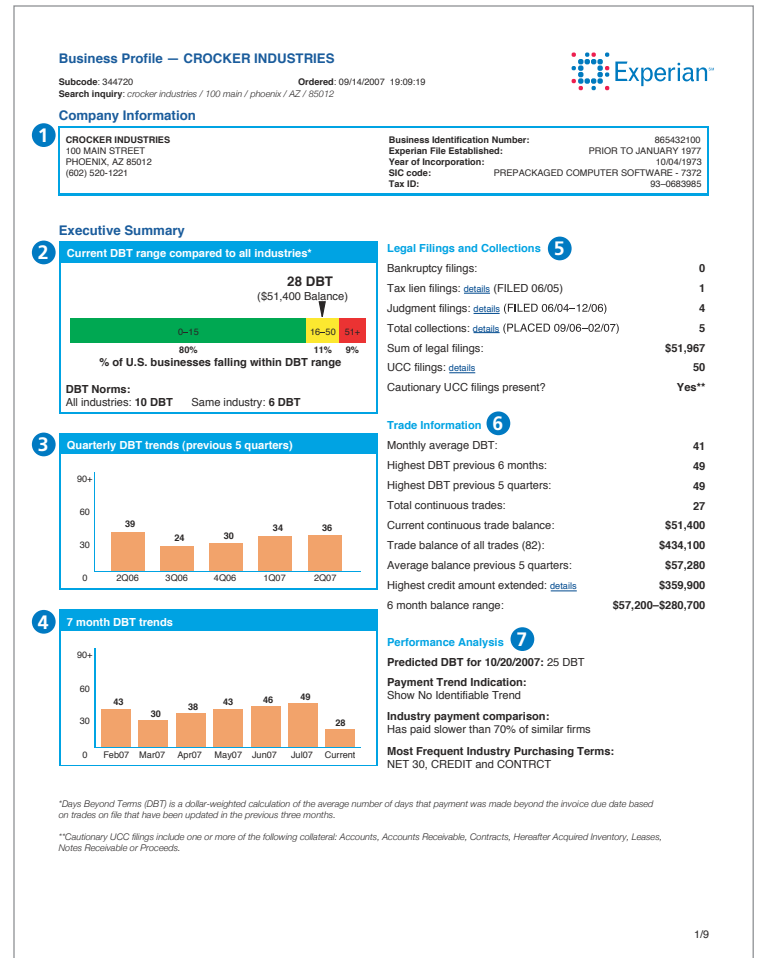
On the following pages, a sample Business Profile Report is provided with explanations of how to read the report and why the information is important. After you've had a chance to review this brochure, we're sure you'll agree that Business Profile Report is a valuable tool that will help you make better, more profitable decisions.

Executive Summary

Evaluate risk at a glance

Business Profile Report's executive summary gives you a quick overview of a business's credit behavior, so you can determine whether or not you need to see additional details.

The Days Beyond Terms (DBT) and predicted DBT express Experian's estimation of a company's potential risk in a single number.



1 Company Information

Company's location, phone number, primary business category, Experian file number and file-established date. Date of incorporation and tax ID number are provided, when available.

2 Current Days Beyond Terms (DBT) industry comparison

Provides key measurements of payment performance compared with other U.S. businesses, including:

- Days Beyond Terms — a dollar-weighted average number of days beyond the contractual due date that a business pays its bills based on tradelines that have been updated in the previous three months

- The trade balance associated with the existing tradelines that have been updated in the previous three months
- DBT norms — compares the company's average DBT against the average DBT of all industries and other businesses within the same industry

3 Quarterly DBT trends

The business's average DBT performance for the previous five quarters.

4 Monthly DBT trends

The business's average DBT performance for the previous seven months.

Executive Summary

5 Legal Filings and Collections

Summarizes public record and other derogatory information, including original bankruptcies, tax liens, judgment filings and reported collection accounts. Hyperlinks within the Executive Summary allow you to quickly navigate to additional details in the body of the report.

6 Trade Information

Provides a snapshot of important trade balances and payment performance metrics, including:

- Key DBT calculations
- Total continuous trades — number of existing trades that have been updated in the previous three months
- Largest amount of credit extended in the previous six months
- Lowest to highest range of total balance owed over the previous six months

7 Performance analysis

A forecast of the expected DBT for 60 days into the future, payment trending, how much slower the business pays its bills than similar companies and the most common purchasing terms associated with the business's industry.

Trade Payment Information

An objective view of credit performance

Legal filings and collections —

summarizes collected public record data and other derogatory information; includes bankruptcies within the past nine years, tax liens and judgments including filings released within the past five years, Uniform Commercial Code filings and types of collateral pledged, reported collection accounts and telecommunications accounts that are reported as write-offs or skips.

Trade payment experiences —

information allows easy analysis of whether a business's ongoing payment behavior is steady, improving or declining.

The trade payment information in the Business Profile Report provides a timely and accurate view of a business's credit performance. Each tradeline represents a unique commercial credit relationship.

Legal Filings and Collections

Collections						
Date Placed	Status	Original Balance	Outstanding Balance	Date Closed	Agency	Agency Phone
02/2007	Open Account	\$166	\$166		HARBOR VIEW CREDIT SERVI	(408) 391-2200
01/2007	Closed, Uncollected	\$5,040	\$5,040	03/2007	ALLIED COLLECTIONS	(502) 368-9300
09/2006	Paid in Full	\$403	\$403	09/2006	CREDIT MEDIATORS	(800) 418-3340
09/2006	Open Account	\$322	\$322		CREDIT MEDIATORS	(800) 418-3340
09/2006	Open Account	\$403	\$403		CREDIT MEDIATORS	(800) 418-3340

Tax Liens					
File Date	Filing Type	Status	Amount	Filing Number	Jurisdiction
06/04/2005	State Tax Lien	Filed	\$26,040	20010261843	ORANGE COUNTY RECORD

Judgments						
File Date	Filing Type	Status	Amount	Plaintiff	Filing Number	Judgment
12/13/2006	Judgment	Satisfied	\$5,000	SAMANTHA PARK	02C17927	MARION DISTRICT COUR
09/25/2006	Judgment	Filed	\$5,000	SAMANTHA PARK	02C17927	MARION DISTRICT COUR
07/29/2005	Judgment	Filed	\$15,525	STATE OF ARKANSAS	000000000996886	PULASKI COUNTY CIRCU
01/20/2005	Judgment	Satisfied	\$2,500	SAMUEL BRYCE	00000088SC007323	CENTRAL ORANGE MUNIC
01/07/2005	Judgment	Filed	\$5,000	CHARLES JOHNSON	00000098SC006327	CENTRAL ORANGE MUNIC
09/09/2004	Judgment	Satisfied	\$402	NYC DEPARTMENT OF FINANCE	001087605	NEW YORK COUNTY REG
08/01/2004	Judgment	Filed	\$402	NYC DEPARTMENT OF FINANCE	001087605	NEW YORK COUNTY REG

Trade Payment Information

Business Category	Trade Payment Experiences (Tradelines with an * after date are newly reported)				Account Status Days Beyond Terms					Comments	
	Date Reported	Last Sale	Payment Terms	Recent High Credit	Balance	Cur	1-30	31-60	61-90		91+
ADVERTISING	07/2007	07/2006	NET 15	\$1,500	\$0						PROMPT
AIR TRANS	06/2007	06/2007	NET 30	\$700	\$0						
AIR TRANS	04/2007	04/2007	NET 30	\$500	\$0						SATSFTRY
+BUREAU	08/2007*	05/2007	VARIED	\$3,900	\$3,900	100%					
-CHEMICALS	08/2007		NET 30	\$700	\$400		100%				
+COMMUN EQP	06/2007		NET 30	\$15,000	\$15,000	98%		2%			
COMMUN SVC	06/2007		NET 30		\$0						
+COMMUN SVC	06/2007	06/2007	NET 30	\$15,700	\$15,400	2%	98%				
-COMPUTERS	07/2007	06/2007		\$202,800	\$12,800		26%	12%		62%	
ELEC DISTR	06/2007		NET 30		\$0						
ELEC SUPLR	06/2007	04/2006	2/10N30	\$1,300	\$0						
FINCL SVCS	06/2007	06/2006	CONTRCT		\$0						SATSFTRY
-FREIGHT	04/2007	02/2007	VARIED	\$13,400	\$100			100%			
GENERAL	07/2007		CONTRCT		\$0						

Trade Payment Information

Trade Payment Totals — summarizes the totals for continuously reported and newly reported tradelines.

Additional Payment Experiences — includes payment experiences on nontrade accounts, such as leases and bank loans. This section also lists any tradeline that has not been updated within the previous three months.

GENERAL	06/2007		NET 30		\$0				
=HEATNG&A/C	08/2007	11/2006	NET 30	\$6,800	\$200	100%			
INDUS SUPL	07/2007	03/2007	NET 30	\$1,600	\$0				CUST 6 YR
+LUMBRAWOOD	08/2007	07/2007	VARIED	\$19,100	\$100	100%			CUST 2 YR
-OFFC SUPPL	06/2007	06/2007	NET	\$13,700	\$1,100			100%	CUST 7 YR
=PACKAGING	07/2007		NET 30	\$5,100	\$3,500	82%	18%		CUST 10 YR
SAFTY PRIOD	06/2007		NET 30		\$0				CUST 4 YR
+SERV ASSOC	07/2007	07/2007	NET10TH	\$5,900	\$1,000	100%			
-TELECOM	07/2007		NET 30	\$1,700	\$1,700		100%		
TELECOM	06/2007	12/2005	NET EOM	\$3,700	\$0				WRITE-OFF
TELECOM	07/2007		NET 30	<-\$100	\$0				
+TEMP HELP	07/2007*		NET 30	\$1,900	\$1,900	100%			
-TRANSPORTN	04/2007	10/2006	VARIED	<-\$100	<-\$100			100%	
TRANSPORTN	08/2007	06/2006	NET 15		\$0				
WAREHOUSE	07/2007	03/2004	VARIED		\$0				CUST 7 YR

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	27	\$309,400	\$51,400	37%	38%	7%		18%	DBT: 28
Newly Reported	2	\$5,800	\$5,800	100%					DBT: 0
Trade Lines Totals	29	\$315,200	\$57,200	44%	34%	6%		16%	DBT: 25

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
ACCT SVCS	12/2004		NET 10		\$0						
AIR TRANS	10/2005		VARIED	\$300	\$0						
AIR TRANS	10/2006		NET 30	\$300	\$0						CUST 11 YR
AIR TRANS	06/2006		NET 7		\$0						
-AUTO PARTS	11/2006	10/2006	VARIED	\$500	\$100	37%	19%	1%		43%	
+BUS SERVCS	02/2007	02/2007	NET 30	\$40,800	\$700	100%					
BUS SERVCS	01/2007	12/2006	NET 30		\$0						
-BUS SERVCS	07/2006	06/2006	NET 30	\$359,900	\$215,400			100%			
CELLUL/PAG	09/2004	06/2002	NET 30		\$0						CUST 1 YR
CELLUL/PAG	01/2006		NET 90	\$200	\$0						CUST 83 YR
+CELLUL/PAG	06/2006	06/2006	NET 30	\$100	\$100	100%					CUST 1 YR
CERAMICS	03/2007		NET 30		\$0						
-CHEMICALS	08/2006		NET 30	\$1,100	\$1,100	29%	36%		35%		
COMMUN SVC	08/2004		NET 20		\$0						
+COMMUN SVC	08/2005		NET	\$30,800	\$6,600	45%	55%				

Business Profile — CROCKER INDUSTRIES

3/9

Payment Trends

Evaluate

ongoing payment behavior

Monthly Payment Trends — uses continuously reported tradelines to identify changes in payment behavior over the previous six months.

Quarterly Payment Trends — represents a five-quarter analysis of payment trends.

Inquiries — provides a summary of all inquiries made on the subject within the past nine months.

Government Financial Profile — reports selected financial and contract data reflecting the company's dealings with federal government agencies.

Monthly Payment Trends

Date Reported	Payment Trends Analysis PREPACKAGED COMPUTER SOFTWARE - 7372				Account Status Days Beyond Terms				
	Cur	Industry DBT	Business DBT	Balance	Cur	1-30	31-60	61-90	91+
AUG07	N/A	N/A	28	\$51,400	37%	38%	7%		18%
JUL07	87%	6	49	\$178,900	10%	16%	51%	1%	22%
JUN07	90%	5	46	\$166,900	13%	15%	53%	1%	18%
MAY07	90%	6	43	\$163,500	17%	13%	51%	6%	13%
APR07	89%	6	38	\$280,700	9%	33%	44%	5%	9%
MAR07	89%	6	30	\$156,700	7%	55%	26%	8%	4%
FEB07	89%	6	43	\$89,900	4%	45%	15%	29%	7%

Quarterly Payment Trends

Quarter	Payment History - Quarterly Averages				Account Status Days Beyond Terms				
	Months	DBT	Balance	Cur	1-30	31-60	61-90	91+	
Q2 - 07	APR-JUN	36	\$82,800	30%	16%	36%	4%	14%	
Q1 - 07	JAN-MAR	34	\$104,300	7%	48%	27%	13%	5%	
Q4 - 06	OCT-DEC	30	\$47,200	15%	46%	23%	14%	2%	
Q3 - 06	JUL-SEP	24	\$28,000	14%	59%	22%		5%	
Q2 - 06	APR-JUN	39	\$24,100	23%	16%	43%	5%	13%	

Inquiries

Summary of Inquiries										
Business Category	AUG04	JUL04	JUN04	MAY04	APR04	MAR04	FEB04	JAN04	DEC03	
UNSPECIFIED							1	1		
BANK		1								
BUREAU			2	3	2		2	2		
FINCL SVCS							1			
GENERAL	3	4	4	1	1			1		
LEASING		1								
TRANSPORTN								1		
Totals	3	6	6	4	3		4	5		

Government Financial Profile

Business Category	Payment History - Quarterly Averages					Account Status Days Beyond Terms					Comments
	Date Reported	Last Sale	Payment Terms	Recent High Credit	Balance	Cur	1-30	31-60	61-90	91+	
GOVT/GSA	10/2005	10/2005	NET 30	\$76,000	\$19,800	100%					

Assess liquidity and locate assets

UCC profile — The Business Profile Report notes the presence of any Uniform Commercial Code (UCC) filings. UCC filings are required whenever a company pledges assets as collateral.

Business Profile Report lists up to the 10 most recent UCC filings (original, amendments or terminations), with the most recent displayed first for easy review. If more than 10 UCC filings are indicated for the business, you may access a complete UCC filing report free of charge on the same business day as your Business Profile Report inquiry.

UCC Profile

The number of UCC Filings is summarized with the 10 most recent listed below.

A full UCC detail report is available the same business day by entering UCC—C03796531—C017182224 into the Experian number field of the BizApps™ order page.

UCC Summary		Filings				
Date Range	Year	Cautionary UCCs*	Total Filed	Released/Term'd	Cont	Amended/Assigned
JUL—PRESENT	2007					
JAN—JUN	2007		1			
JUL—DEC	2006	3	5			
JAN—JUN	2006	2	2			
JUL—DEC	2005	3	5			6
PRIOR TO JUL	2005	9	37	3		6
Totals		17	50	3		12

*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 CONTINUED Date: 05/23/2007
Filing Number: OH0007876313
Jurisdiction: SEC OF STATE OHIO
Secured Party: NATIONAL CREDIT CORPORATION NJ PARSIPPANY 07054
Collateral:

UCC FILED Date: 11/26/2006
Filing Number: 2211304 9
Jurisdiction: SEC OF STATE DELAWARE
Secured Party: EMPIRE BUSINESS CREDIT, LLC IL CHICAGO 60606 151 NORTH CENTRAL AVENUE
Collateral: EQUIP, HEREAFTER ACQUIRED PROP

UCC FILED Date: 10/27/2006
Filing Number: 3280669 6
Jurisdiction: SEC OF STATE DELAWARE
Secured Party: AMERICAN CAPITAL CREDIT WA BELLEVUE 98009 423 NW 153RD
Collateral: EQUIP, HEREAFTER ACQUIRED PROP, UNDEFINED

UCC FILED Date: 10/03/2006
Filing Number: OH00069165413
Jurisdiction: SEC OF STATE OHIO
Secured Party: NEW ENGLAND TECHNOLOGY ASSOCIATES MA BOSTON 02210 176 SOUTH STREET
Collateral:

UCC FILED Date: 09/19/2006
Filing Number: 5243015 9
Jurisdiction: SEC OF STATE DELAWARE
Secured Party: RRC CORPORATION AZ PHOENIX 14276 NORTH CAMEL LOOP
Collateral: EQUIP, UNDEFINED, HEREAFTER ACQUIRED PROP

UCC FILED Date: 08/28/2006
Filing Number: OH00054892352
Jurisdiction: SEC OF STATE OHIO
Secured Party: EMPIRE BUSINESS CREDIT, LLC IL CHICAGO 60606 151 NORTH CENTRAL AVENUE
Collateral:

UCC FILED Date: 04/07/2006
Filing Number: 4077177 9
Jurisdiction: SEC OF STATE DELAWARE
Secured Party: NEW ENGLAND TECHNOLOGY ASSOCIATES MA BOSTON 02210 176 SOUTH STREET
Collateral: EQUIP, HEREAFTER ACQUIRED PROP, UNDEFINED

UCC FILED Date: 02/24/2006
Filing Number: 3046189 3
Jurisdiction: SEC OF STATE DELAWARE
Secured Party: UNITED BUSINESS EQUIPMENT COMPANY NJ MONTVALE 07645 6359 WEST COLUMBIA
Collateral: EQUIP, UNDEFINED, HEREAFTER ACQUIRED PROP

Business Profile — CROCKER INDUSTRIES

6/9

Commercial Finance Relationships

Identify lending relationships

Commercial Finance Relationships identifies:

- The name, address and phone number of the business's primary bank
- Type of banking relationship
- Account status and balances, when available
- Any reported leasing or insurance bond relationships

Company Background Information may include:

- State of incorporation
- Business's incorporation date
- Charter number
- Current status of business
- Names and titles of principal officers
- Product and service lines
- Most recent filing date
- Name and address of registered agent

UCC Filing Date: 11/20/2005
Filing Number: 20023256240
Jurisdiction: SEC OF STATE CALIFOR
Secured Party: JONATHAN RUIZ CA COSTA MESA 92626 IN CARE OF: PO BOS 33213
Collateral: FURN & FIX, EQUIP, UNDEFINED, HEREAFTER ACQUIRED PROP

UCC Filing Date: 11/20/2005
Filing Number: 20023256240
Jurisdiction: SEC OF STATE CALIFOR
Secured Party: JONATHAN RUIZ CA COSTA MESA 92626 IN CARE OF: PO BOX 33213
Collateral: UNDEFINED

Commercial Finance Relationships

Banking Relationships

Financial Institution: INDUSTRY STATE BANK
Account Type: MERCHANT BANK CARD
Date Opened: 08/01/2001
Account Rating: SATISFACTORY AS OF 01/06/2004

Financial Institution: BANK OF US
Account Type: MERCHANT BANK CARD
Date Opened: 02/01/2003
Account Rating: SATISFACTORY AS OF 10/07/2003
Account Balance: FIVE FIGURES

Financial Institution: MESA FINANCE
Account Type: MERCHANT BANK CARD
Date Opened: 1/20/2003
Account Rating: GENERALLY SATISFACTORY AS OF 06/06/2003
Account Balance: FOUR FIGURES

Leasing Relationships

Leasing Company: NON-DISCLOSED
Origination Date: 07/2004
Original Lease Amount: \$11,340
Lease Product Type: OFFICE EQUIP
Lease Term: 60 Months
Payment Interval: MONTHLY
Payment Type: FIXED
Current Due Date: 10/01/2007
Current Scheduled Amount Due: \$242
Amount of Overdue Payments: \$0
Remaining Balance: \$4,347
Current Payments: 30
Late Payments: 7

Insurance Bond Relationships

Bonding Company: CONTRACTORS BONDING & INSURANCE
Address: 12486 INTERCOASTAL DR FT LAUDERDALE FL 33303
Phone: (732) 398-4000
Bond Type: General Liability Insurance

Company Background Information

Corporate Registration

THE FOLLOWING INFORMATION WAS PROVIDED BY THE STATE OF ARIZONA

State of Incorporation: AZ
Date of Incorporation: 10/04/1973
Current Status: Active

Business Type: Profit
Charter Number: 7621760
Tax ID: 93-0683965

Business Profile — CROCKER INDUSTRIES

7/9

Company Financial Information

In-depth analysis of a company's history

Audited financials are an important indicator of the financial health of publicly held companies. Business Profile Report provides comprehensive company financial information for gauging financial strength in relation to payment habits.

Balance sheet — is included for the most recently reported fiscal year and two years prior.

Operating statement — provides a profit/loss statement for the most recently reported fiscal year and two years prior.

Additional Company Background Information

Key Personnel

Principal(s): JOHN Q CONSUMER, PRESIDENT

Operating Information

Primary SIC Code: PREPACKAGED COMPUTER SOFTWARE – 7372

Number of Employees: 950

Sales: \$1,155,420,000

Company Financial Information

Balance sheet for fiscal year ending: DEC 31
Data current through: 09/13/2007 (\$ Thousands)

	2006	2005	2004
Cash and equivalent	140,129	90,751	84,693
Receivables – net	46,252	35,735	32,948
Inventory	146,678	151,431	133,885
Other current assets	14,737	8,600	7,483
Total current assets	347,796	286,517	259,009
Fixed assets – net	44,821	22,280	18,735
Investments	2,921	1,946	1,677
Other assets	51,421	59,294	70,487
Total assets	446,959	370,037	349,908
Debt due in 1 year	14,060	15,260	16,460
Notes payable	0	10,000	15,000
Accounts payable	35,119	32,335	32,549
Taxes payable	1,063	480	519
Other current liabilities	75,018	70,455	69,805
Total current liabilities	125,260	128,530	134,333
Long term debt	20,000	34,000	50,000
Other liabilities	15,755	11,946	10,577
Net worth	285,944	195,561	154,998
Total liab. and net worth	446,959	370,037	349,908

Operating statement for fiscal year ending: DEC 31
Data current through: 09/13/2007 (\$ Thousands)

	2006	2005	2004
Net Sales	1,155,420	1,124,894	1,099,158
Cost of goods sold	592,563	568,860	555,776
Gross income on sales	562,857	556,034	543,382
Expenses	447,225	469,586	458,785
Pre-tax income	115,632	86,448	84,597
Taxes	25,249	35,885	40,606
After tax income	90,383	50,563	43,991
Extraord. inc. & discont'd ops	0	0	0
Net income	90,383	50,563	43,991

Business Profile – CROCKER INDUSTRIES

8/9

Company Financial Information

Critical data and ratios — are calculated for the most recently reported fiscal year and two years prior, including tangible net worth and net sales.

Critical data and ratios for fiscal year ending: DEC 31 Data current through: 09/13/2007 (\$ Thousands)			
	2006	2005	2004
Net worth	285,944	195,561	154,998
Net working capital	222,536	157,987	124,676
Current ratio (times)	2.8	2.2	1.9
% Total debt to N.W.	63.9	101.2	126.7
% Current debt to N.W.	49.7	74.6	87.3
% After tax inc. to N.W.	35.9	29.3	28.6
% After tax inc. to net sales	7.8	4.5	4.0
Net sales to inventory (times)	7.9	7.4	8.2
CGS to inventory (times)	4.0	3.8	4.2
Avg. days sales outstanding (days)	14.6	11.6	10.9

End of report

1 of 1 reports

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