

Intelliscore Plus - CROCKER INDUSTRIES

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Intelliscore PlusSM

Identifying Information

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

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

Business Legal Filings and Collections

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

Owner/Guarantor Information - MICHAEL TESTCASE

Owner Account Information

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

Owner Legal Filings and Payment Status

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

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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