

Intelliscore Plus - CROCKER INDUSTRIES

Subcode: 123456

Ordered: 10/05/20XX 10:51:41 PDT

Transaction number: C777888999

Search inquiry: crocker industries / new york / michael rogers / 123 main / hometown / NY / 50875

Model Description: Intelliscore Plus V2



Intelliscore PlusSM

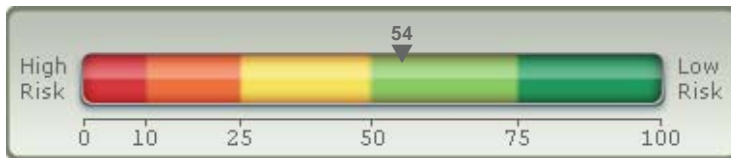
Identifying Information

CROCKER INDUSTRIES 789 1ST STREET NEW YORK, NY 54392 (800) 555-1212	Business Identification Number: 555712456 Full Report Number: FR-1666555444 Years on File: 11 (FILE ESTABLISHED 11/1997) SIC Code: GROCERIES & RELATED PROD, NEC - 5149 Tax ID: 55-1234567
MICHAEL ROGERS 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.

Intelliscore Plus: 54



Risk Class: 2

LOW - MEDIUM RISK

The risk class groups scores by risk into ranges of similar performance. Range 5 is the highest risk, range 1 is the lowest risk.

This score predicts the likelihood of serious credit delinquencies for this business within the next 12 months. Payment history and public record along with other variables are used to predict future risk. Higher scores indicate lower risk.

Factors Lowering the Score

- BALANCE OF COMMERCIAL ACCOUNTS AT WORST DELINQUENCY
- UNPAID COMMERCIAL COLLECTION ACCOUNTS
- PERCENT OF DELINQUENT COMMERCIAL ACCOUNTS
- PERCENT OF SERIOUSLY DELINQUENT COMMERCIAL ACCOUNTS

All Industry Risk Comparison

When compared to all businesses, 53% of businesses indicate a higher likelihood of severe delinquency than this business.

Action or risk based on your company's specific score thresholds: APPROVE LINE OF CREDIT UP TO \$25,000

Business Information - CROCKER INDUSTRIES

Business Credit Information

Current Days Beyond Terms (DBT):	3
Monthly average DBT:	4
Highest DBT previous 6 months:	6
Highest DBT previous 5 quarters:	17
Total continuous trades:	23
Current continuous trade balance:	\$348,600
Trade balance of all trades (44):	\$365,700
Average balance previous 5 quarters:	\$192,240
Highest credit amount extended: details	\$100,000
6 month balance range:	\$190,700 - \$368,900

Business Legal Filings and Collections

Bankruptcy filings:	0
Tax lien filings:	0
Judgment filings:	0
Total collections:	0
Sum of legal filings:	\$0
UCC filings: details (FILED 02/06)	1
Cautionary UCC filings present?	No

Owner/Guarantor Information - MICHAEL ROGERS

Owner Account Information

Open bank card trades reported previous 6 months: 3
Bank card balance 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 records 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

1 of 1 report

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