

## 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 Plus<sup>SM</sup>

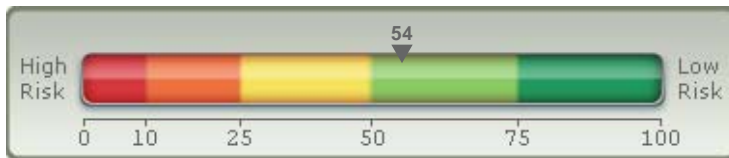
### Identifying Information

<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-1666555444 <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 ROGERS 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.

**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:	<b>\$348,600</b>
Trade balance of all trades (44):	<b>\$365,700</b>
Average balance previous 5 quarters:	<b>\$192,240</b>
Highest credit amount extended: <a href="#">details</a>	<b>\$100,000</b>
6 month balance range:	<b>\$190,700 - \$368,900</b>

#### Business Legal Filings and Collections

Bankruptcy filings:	0
Tax lien filings:	0
Judgment filings:	0
Total collections:	0
Sum of legal filings:	<b>\$0</b>
UCC filings: <a href="#">details</a> (FILED 02/06)	1
Cautionary UCC filings present?	<b>No</b>

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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