



C3 REPORT – C3-2589
2-15-2009

Unique info highlighted in yellow

Risk Score	60 Moderate-High
Risk Range	0 to 100
\$ Guideline	\$1,980

The Risk

Score is generated by a rules-based scoring model that accounts for payment habits, financial statements, public records, derogatory information, years in business and other indicators and then is applied to the highest credit to determine the \$ Guideline.

Payment Comments: Satisfactory
Limited amount of credit history (however payments were within terms). Because cash flow is restricted and limited credit history risk is moderate to high.

FEIN:	03-597-8305
Company Name:	EDWARDS, LLC
Tradestyles:	
Address1:	5687 GRIGNANI RD
Address2:	
City:	CHAPPELL
State:	MI
ZIP:	48601

Phone:	989-555-1212
Fax:	989-555-5555

Sales:	Projected Sales for 2007 \$150,000,000
Net Income:	
# of Customers	
Year Founded:	March 9, 2000
# Employees-here	4
# Employees-total	

Legal Form:	Limited Liability Corporation
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URL(s)
www.edwardsllc.com

NOTES: On February 15, 2006, S. Perakis, CEO, confirmed line of business, location, employee number as listed. She provided a financial statement dated December 31, 2006.



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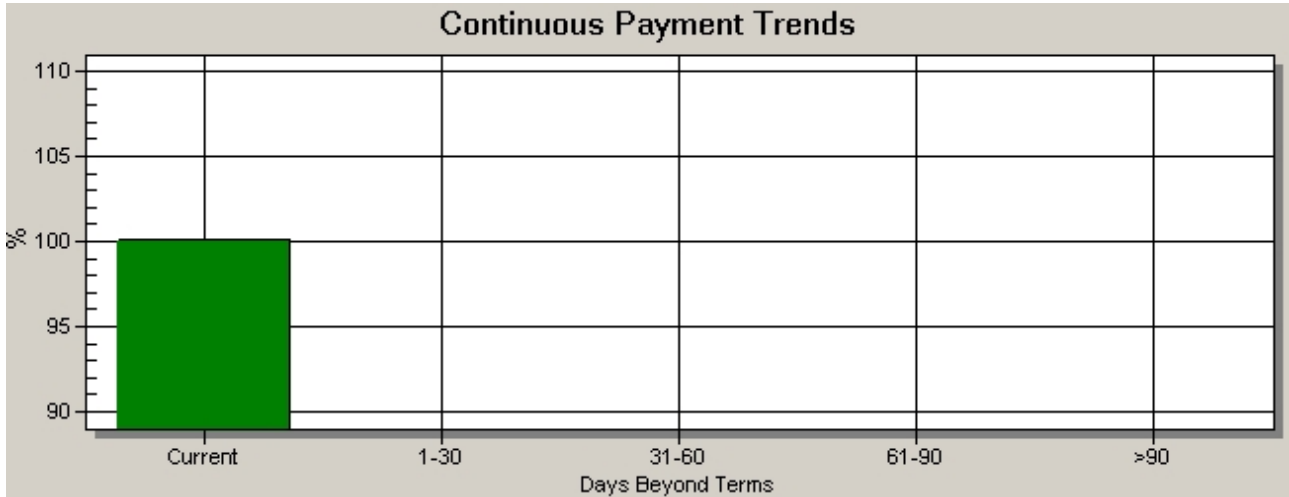
Business
Mfg men's and boy's clothing, nec and mfg women's, misses', and juniors' outerwear nec
SIC
2329 Men's and Boys' Clothing, nec; 2339 Women's, Misses', and Juniors' Outerwear, nec
NAICS
315299, 315299

Credit Summary	
Lowest 6 Month Balance:	\$400
Highest 6 Month Balance:	\$3100
Current Total Account Balance:	\$3100
Highest Credit Amount Extended:	\$3200
Median Credit Amount Extended:	\$1650

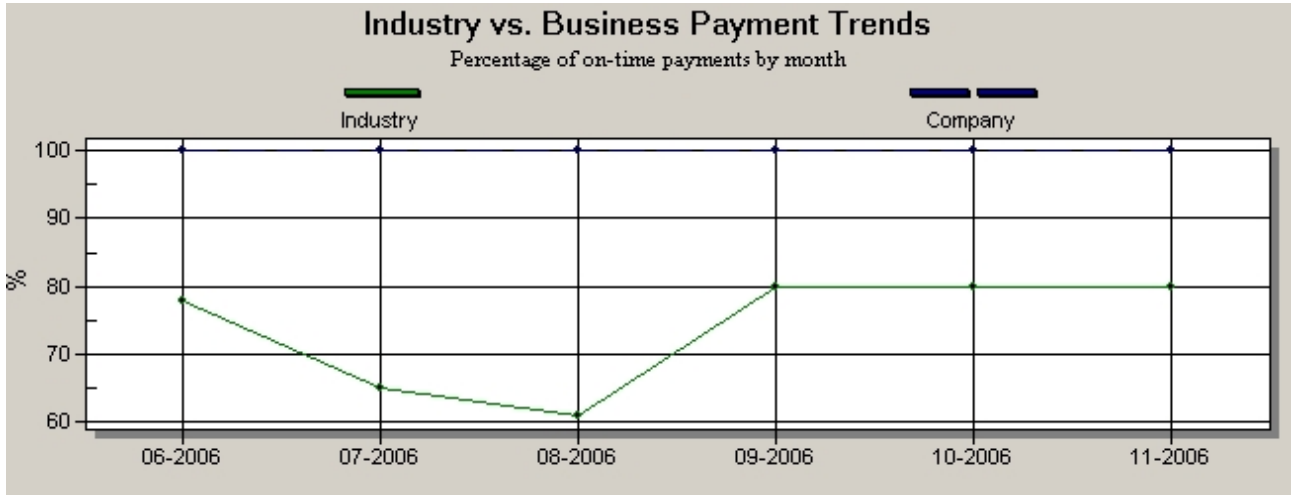
Payments											
Business Category	Date Reported	Last Sale	Payment Terms	Recent High Credit	Balance	Current	1-30 days	31-60 days	61-90 days	91+days	Comments
+ COMPUTERS	11-2006	N/A	0000000	3200	3100	100%	0%	0%	0%	0%	
PACKAGIN G	11-2006	N/A	NET 30	100	0	0%	0%	0%	0%	0%	CUST 7 YR

Additional Payment Experience	
No payment data in system	

Payment Totals								
	Recent High Credit	Balance \$	Current	1-30	31-60	61-90	91+	Comments
Continuously Reported (2)	3300	3100	100%	0%	0%	0%	0%	DBT: 0
Newly Reported (0)	0	0	0%	0%	0%	0%	0%	DBT: 0
Tradeline Totals (2)	3300	3100	0%	0%	0%	0%	0%	DBT: 0

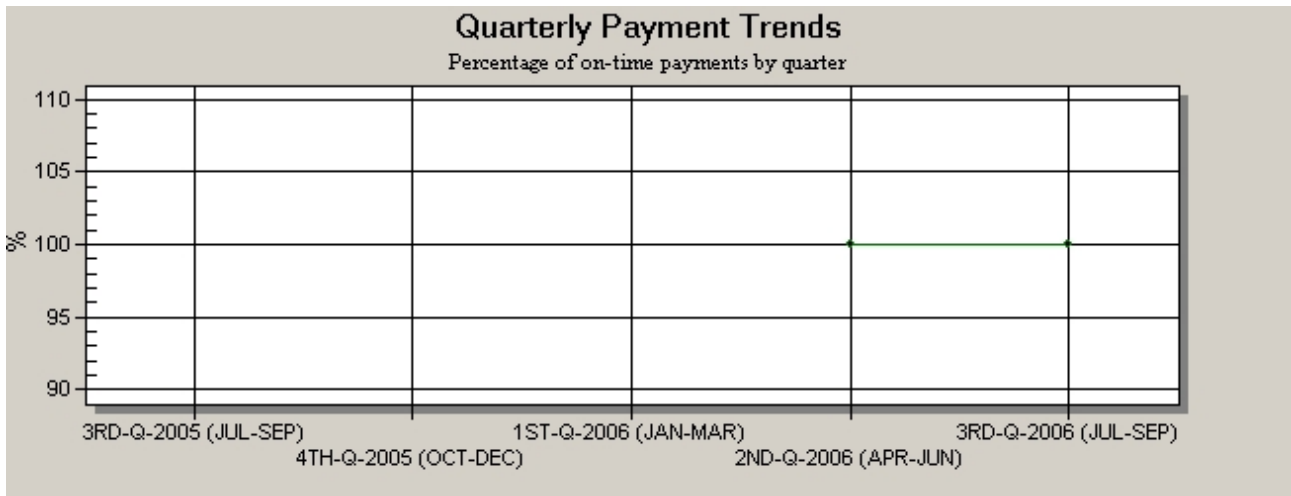


Payment Trends										
	INDUSTRY - Balance \$	Current	DBT	BUSINESS - DBT	Balance \$	Current	1-30	31-60	61-90	91+
As Of 11-2006	26626	80%	5	0	3000	100%	0%	0%	0%	0%
10-2006	24957	80%	5	0	3100	100%	0%	0%	0%	0%
09-2006	19014	80%	5	0	1100	100%	0%	0%	0%	0%
08-2006	25132	61%	10	0	1100	100%	0%	0%	0%	0%
07-2006	26759	65%	10	0	1100	100%	0%	0%	0%	0%
06-2006	20718	78%	6	0	400	100%	0%	0%	0%	0%



Payment History – Quarterly Averages

	DBT	Balance \$	Current	1-30	31-60	61-90	90+
3RD-Q-2006 (JUL-SEP)	0	1800	100%	0%	0%	0%	0%
2ND-Q-2006 (APR-JUN)	0	600	100%	0%	0%	0%	0%
1ST-Q-2006 (JAN-MAR)	0	0	0%	0%	0%	0%	0%
4TH-Q-2005 (OCT-DEC)	0	0	0%	0%	0%	0%	0%
3RD-Q-2005 (JUL-SEP)	0	0	0%	0%	0%	0%	0%





Collections
No Collections on record

Public Records
Business Registration
None Found

Corporation Filings
<p>Searched for: EDWARDS, LLC.</p> <p>ID Num: 24746A</p> <p>Entity Name: EDWARDS, LLC. Type of Entity: Domestic Profit Corporation Resident Agent: Bob Schmitt Registered Office Address: 2419 MACKINAW SAGINAW MI 48602 Mailing Address: MI Formed Under Act Number(s): 284-1972 Incorporation/Qualification Date: 3-9-2000 Jurisdiction of Origin: MICHIGAN</p> <p>Number of Shares: 60,000</p> <p>Year of Most Recent Annual Report: Year of Most Recent Annual Report With Officers & Directors: Status: AUTOMATIC DISSOLUTION Date: 7-15-2003</p>

Liens & Judgments
No Judgments on record

UCC					
Date	Filing Number	Jurisdiction	Secured Party	Activity	Collateral
21-12-2004	20042555555	SEC OF STATE MICHIGAN	1ST STATE BANK MI SAGINAW 48604 4805 TOWNE CENTER BLVD	filed	equip, inventory, after acquired prop, undefined.

Bankruptcy
No Bankruptcy on record

Know your customer	
Denied Persons List (BIS-DCO)	This list was searched using the names of the company and its principals on 2/15/07 and no matches were found



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Unverified List (BIS-DOC)	This list was searched using the names of the company and its principals on 2/15/07 and no matches were found
Entity List (BIS-DOC)	This list was searched using the names of the company and its principals on 2/15/07 and no matches were found
Specially Designated Nationals (OFAC)	This list was searched using the names of the company and its principals on 2/15/07 and no matches were found
Debarred List (DOD)	This list was searched using the names of the company and its principals on 2/15/07 and no matches were found
Location ownership	CurrentOwnership: ParcelNumber-02-4203-265-0110 Book-023514 NameOwner1-ESSEX HILLS INVESTMENT CORP Address- 400 ALTON RD, MIAMI BEACH FL 33139-6702 Owner's Address - 150 ALHAMBRA CIR 1150, CORAL GABLES FL 33134-4542 LandUsage-CONDOMINIUM(RESIDENTIAL) BuildingSize-0 SaleDate-06/17/2005 SalePrice-\$735,000 NameSeller1-ROYMAXIM Data Source - A

Year Ending Dec. 31, 2006	
Balance Sheet	
Assets	
Cash	\$1,253.67
Accounts Receivable	0
Inventory	\$10,000.00
Total Current Assets	\$11,253.67
Fixtures & Equip	\$
Other Assets	\$
Total Assets	\$11,253.67
Liabilities	
Accounts Payable	\$16,000.00
Curr. portion L/T debt	\$
Total Curr. Debt	\$16,000.00
LT Debt (Note Payable)	\$35,870.07
Other Liab.	\$
Net Worth	\$(40,616.40)
Total Liab./NW	\$11,253.67



Year Ending Dec. 31, 2006 Income Statement	
Sales	\$141,618 .00
Cost of goods sold	\$83,255.00
Gross Profit	\$58,363.00
Advertising	\$2,206.00
Auto expense	\$640.00
Other expenses	\$29,213.00
Payroll	\$6,522.00
Total Expenses	\$38,579.00
Net Income	\$19,784.00

History
Company incorporated on March 9, 2000. According to Ms. Perakis the company started in November 1998.
Operations
Manufactures Athletic Protective Undergarments
Management
S. Perakis, CEO Born in 1954, graduated from Harvard University in 1977. Employed by Haines from 1978 to 1998 when she began Edwards LLC

NEWS – Up to 3 most current articles

Title	Local Firm Lands Deal
Source	Michigan Daily News
Publication Date	January 25, 2007
Edwards, LLC landed a large deal to distribute their new clothing line through Target stores beginning with the Spring 2008 line. S. Perakis, CEO of Edwards, LLC stated “This is the deal that we have been working for since we began business. We’ve got a lot of work ahead and will be increasing our staff to approx. 50 before the end of the year.”	

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