



C3BI REPORT C3BI 1235

Friday, March 2, 2018

Risk	Moderate to Low Risk
\$ Guideline	\$2 Million

Comments:
Business is well-established. Payments are generally prompt. No cautionary UCC filings present.

The Risk of Timely Payment 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.

FEIN:	01-2345678
Company Name:	SAMPLE COMPANY INC
Address1:	555 Canyon Road
City:	Los Angeles
State:	CA
ZIP:	55555

Phone:	555-555-2300
Fax:	555-555-2400

Sales:	\$2.4 Bil (2017)
Net Income:	\$50 Mil (2017)
# of Customers:	1,500
Year Founded:	1972
# Employees-here	8,000
# Employees-total	12,000

Legal Form:	A U.S. Private Corporation
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URL(s)
www.samplecompany.com

NOTES: John Smith, President and CEO, confirmed line of business, location, Number of employees, and provided a financial statement dated December 31, 2017.

Business

Retail company.

SIC

5947-Gift, Novelty, and Souvenir Shops.
5699-Miscellaneous Apparel and Accessory Stores.

NAICS

453220-Gift, Novelty, and Souvenir Stores.
448150-Clothing Accessories Stores.

Payments

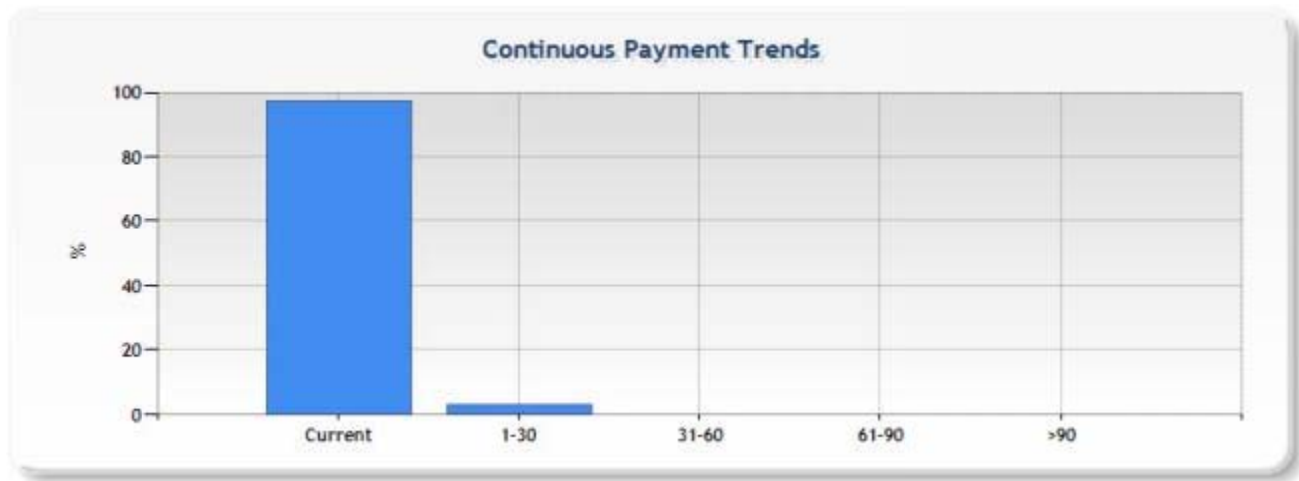
Business Category	Date Reported	Last Sale	Payment Terms	Recent High Credit	Balance	Current	1-30 Days	31-60 Days	61-90 Days	91+ Days	Comments
ACCT SVCS	12-2017	N/A	VARIED	\$1,550,200	\$300	0%	50%	50%	0%	0%	
AIR TRANS	10-2017	08-2017	OTHER	\$9,400	\$100	40%	11%	19%	0%	30%	
BUS SERVCS	01-2018	N/A	VARIED	\$512,800	\$87,800	100%	0%	0%	0%	0%	
COMMUNICTN	12-2017	N/A	VARIED	\$2,075,300	\$418,500	74%	22%	4%	0%	0%	
DISTRIBUTR	11-2017	07-2017	NET 30	\$36,300	\$19,700	95%	0%	0%	0%	5%	
ELEC DISTR	11-2017	N/A	VARIED	\$10,100	\$800	0%	100%	0%	0%	0%	
ELEC SUPLR	11-2017	N/A	NET 30	\$346,100	\$53,300	93%	6%	0%	0%	1%	
FINCL SVCS	02-2018	01-2012	NET 30	\$900	\$0	0%	0%	0%	0%	0%	ACCTCLOSED
FINCL SVCS	02-2018	N/A	CONTRCT	\$645,000	\$0	0%	0%	0%	0%	0%	
FOOD DISTR	01-2018	05-2017	VARIED	\$19,800	\$11,800	93%	7%	0%	0%	0%	
FOOTWEAR	11-2017	N/A	NET 30	\$6,984,200	\$3,047,100	100%	0%	0%	0%	0%	
FRGHT FWRD	09-2017	N/A	OTHER	\$7,600	\$100	0%	0%	0%	100%	0%	
GENERAL	09-2017	12-2016	NET 15	\$0	\$0	0%	0%	0%	0%	0%	
GENERAL	08-2017	N/A	VARIED	+ \$800,000	+\$100,000	100%	0%	0%	0%	0%	
MISC MANUF	08-2017	08-2017	SPECIAL	\$37,500	\$16,100	64%	21%	6%	3%	6%	
OFFC SUPPL	09-2017	08-2015	CREDIT	\$0	\$0	0%	0%	0%	0%	0%	
PACKAGING	05-2017	N/A	NET 30	\$276,100	\$0	0%	0%	0%	0%	0%	
PACKAGING	09-2017	12-2016	NET 30	\$58,000	\$21,900	84%	16%	0%	0%	0%	CUST 19 YR
PLUMBING	08-2017	08-2017	NET 10	\$3,300	\$400	16%	84%	0%	0%	0%	
TEMP HELP	05-2017	01-2017	NET 7	\$37,200	\$0	0%	0%	0%	0%	0%	
TRANSPORTN	09-2017	06-2017	NET 30	\$4,000	\$500	0%	0%	22%	0%	78%	90+DYS SLO
UTILITY	07-2017	N/A	NET 30	\$1,500	\$1,400	100%	0%	0%	0%	0%	

Additional Payment Experience

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
ADVERTISING	12-2014	N/A	VARIED	\$0	\$0	0%	0%	0%	0%	0%	
AIR TRANS	11-2015	N/A	OTHER	\$23,100	\$2,500	54%	46%	0%	0%	0%	ACCTCLOSED
APRL MENS	04-2015	N/A	OTHER	\$0	\$0	0%	0%	0%	0%	0%	
AUTO RENTL	08-2017	N/A	NET 30	\$0	\$0	0%	0%	0%	0%	0%	
COMMUN SVC	01-2015	N/A	CONTRCT	\$1,000	\$600	100%	0%	0%	0%	0%	
CRED CARD	09-2017	08-2017	REVOLVE	\$1,600	\$300	100%	0%	0%	0%	0%	
CRED CARD	04-2016	10-2007	REVOLVE	\$0	\$0	0%	0%	0%	0%	0%	ACCTCLOSED
ELEC DISTR	06-2015	N/A	OTHER	\$1,600	\$1,200	100%	0%	0%	0%	0%	
ELEC MFG	11-2014	11-2014	VARIED	\$1,700	\$0	0%	0%	0%	0%	0%	SATSFTRY
ELEC SUPLR	02-2016	02-2011	0000000	\$0	\$0	0%	0%	0%	0%	0%	
FACTOR	03-2015	01-2015	VARIOUS	\$772,600	\$225,400	61%	39%	0%	0%	0%	
FACTOR	03-2015	10-2011	NET 30	\$0	\$0	0%	0%	0%	0%	0%	
FINCL SVCS	03-2016	N/A	VARIOUS	\$0	\$0	0%	0%	0%	0%	0%	
FINCL SVCS	03-2017	N/A	CONTRCT	\$160,600	\$0	0%	0%	0%	0%	0%	ACCTCLOSED
FINCL SVCS	11-2015	11-2015	NET30	\$49,100	\$49,100	43%	39%	8%	10%	0%	
GENERAL	09-2016	N/A	CONTRCT	\$1,200	\$1,100	0%	0%	100%	0%	0%	
LEASING	04-2015	N/A	CONTRCT	\$39,300	\$33,300	100%	0%	0%	0%	0%	
LEASING	09-2017	N/A	NET 10	\$0	\$0	0%	0%	0%	0%	0%	
LEASING	09-2017	N/A	CONTRCT	\$0	\$0	0%	0%	0%	0%	0%	
MED SUPPLY	07-2015	12-2010	NET 30	\$0	\$0	0%	0%	0%	0%	0%	
NEWSPAPERS	07-2016	N/A	NET 30	\$109,400	\$0	0%	0%	0%	0%	0%	
OFFC SUPPL	04-2015	01-2014	NET 45	\$0	\$0	0%	0%	0%	0%	0%	
OFFC EQUIP	04-2015	03-2015	REVOLVE	\$21,300	\$20,600	100%	0%	0%	0%	0%	CHARGE OFF
PLUMBING	02-2015	N/A	NET30	\$0	\$0	0%	0%	0%	0%	0%	CUST 14 YR
PLUMBING	05-2015	N/A	NET30	\$0	\$0	0%	0%	0%	0%	0%	CUST 17 YR
PLUMBING	09-2014	06-2006	NET30	\$0	\$0	0%	0%	0%	0%	0%	CUST 15 YR
PLUMBING	06-2015	N/A	NET30	\$0	\$0	0%	0%	0%	0%	0%	CUST 8 YR
PLUMBING	12-2014	09-2014	NET 30	\$0	\$0	0%	0%	0%	0%	0%	CUST 14 YR
PRNTG&PUBL	06-2016	04-2016	NET 30	\$2,700	\$0	0%	0%	0%	0%	0%	
PRNTG&PUBL	09-2016	08-2015	NET 15	\$1,500	\$0	0%	0%	0%	0%	0%	
SHOES	02-2016	N/A	NET 30	\$3,800	\$0	0%	0%	0%	0%	0%	
TRANSPORTN	10-2016	N/A	OTHER	\$100	\$100	0%	0%	0%	100%	0%	
TRNS EQUIP	04-2017	N/A	NET 7	\$1,800	\$0	0%	0%	0%	0%	0%	
UTILITY	03-2017	N/A	NET 20	\$24,900	\$7,700	100%	0%	0%	0%	0%	

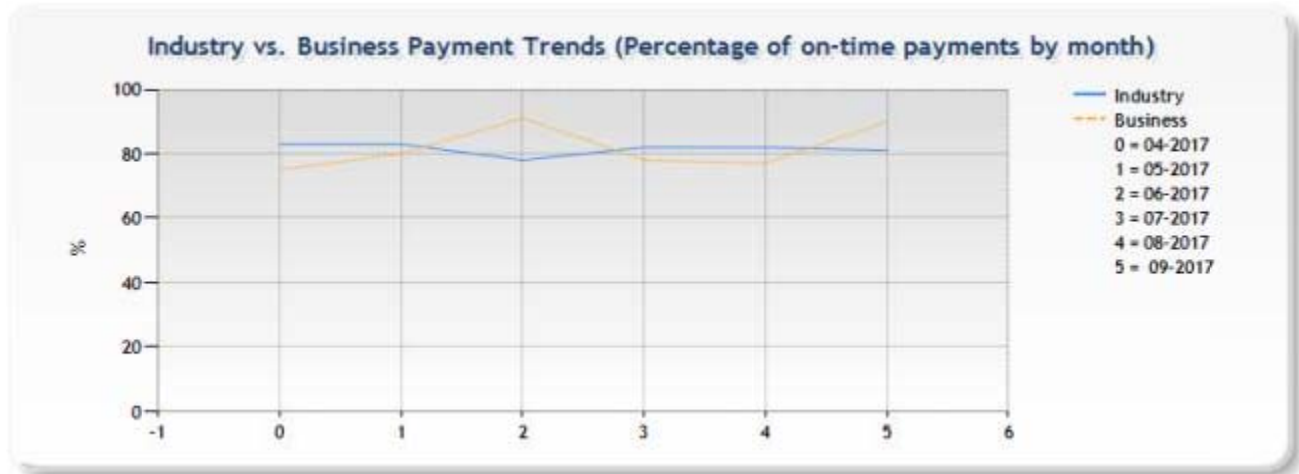
Payment Totals

	Recent High Credit	Balance	Current	1-30 Days	31-60 Days	61-90 Days	91+ Days	Comments
Continuously Reported (22)	+ \$13,415,300	+ \$3,779,800	97%	3%	0%	0%	0%	DBT:0
Newly Reported (0)	\$0	\$0	0%	0%	0%	0%	0%	DBT:0
Tradeline Totals (22)	+ \$13,415,300	+ \$3,779,800	97%	0%	0%	0%	0%	DBT:0



Payments Trends

	INDUSTRY - Balance	Current	DBT	BUSINESS - DBT	Balance	Current	1-30	31-60	61-90	91+
As Of 09-2017	\$84,262	81%	7	3	+ \$4,091,600	90%	6%	3%	0%	1%
08-2017	\$87,801	82%	7	6	+ \$3,332,800	77%	18%	3%	1%	1%
07-2017	\$76,765	82%	7	5	+ \$2,266,400	78%	19%	1%	1%	1%
06-2017	\$75,846	78%	7	3	+ \$3,551,500	91%	4%	5%	0%	0%
05-2017	\$86,913	83%	6	5	+ \$5,519,100	80%	17%	1%	1%	1%
04-2017	\$84,636	83%	6	5	+ \$6,925,000	75%	23%	1%	1%	0%



Payment History - Quarterly Averages

	DBT	Balance	Current	1-30 Days	31-60 Days	61-90 Days	91+ Days
2ND-Q-2017 (APR-JUN)	5	+\$3,666,200.00	82%	14%	2%	1%	1%
1ST-Q-2017 (JAN-MAR)	4	+\$6,119,300.00	80%	18%	2%	0%	0%
4TH-Q-2016 (OCT-DEC)	4	+\$3,899,500.00	83%	13%	3%	1%	0%
3RD-Q-2016 (JUL-SEP)	5	+\$2,939,000.00	83%	14%	1%	0%	2%
2ND-Q-2016 (APR-JUN)	7	+\$1,976,400.00	74%	23%	0%	0%	3%

Collection

No collections on record.

Public Records

Business Registration

No Business registration on record.

Corporation Filings

C0123456 SAMPLE COMPANY INC

Registration Date: 01/01/1972
Jurisdiction: CALIFORNIA
Entity Type: DOMESTIC STOCK
Status: ACTIVE



CREDIT REPORT

Agent for Service of Process:

SIMON BROWN
 555 CANYON ROAD
 LOS ANGELES CA 55555

Entity Address:

555 CANYON ROAD
 LOS ANGELES CA 55555

Entity Mailing Address:

555 CANYON ROAD
 LOS ANGELES CA 55555

Liens & Judgments

No Liens on record.

File Date	Status	Amount	Plaintiff	Filing Number	Jurisdiction
04/28/2017	Satisfied	\$2,500	TOM BLACK	10MXXX3EF	LOS ANGELES MUNICIPAL COURT

UCC

The UCC Filings are summarized and listed below.

UCC Summary			Filings			
Date Range	Year	Cautionary UCCs**	Total Filed	Released/ Term'd	Cont	Amended/ Assigned
JUL - PRESENT	2017					
JAN - JUN	2017		2			
JUL - DEC	2016					
JAN - JUN	2016		1			
JUL - DEC	2015		1			
PRIOR TO JUL	2015		5			
Total			9			

** Cautionary UCC Filings include one or more of the following collateral: Accounts, Accounts Receivables, Contract Rights, Hereafter Acquired Property, Inventory, Leases, Notes Receivable or Proceeds.

UCC Filings

UCC FILED Date: 03/26/2017

Filing Number: XXXXXXXX

Original Filing Date: 03/26/2014

Original Filing Number: XXXXXXXXX

Jurisdiction: SEC OF STATE TX

Secured Party: CARS & CO

UCC FILED Date: 03/10/2017

Filing Number: 333333333

Original Filing Date: 03/10/2014

Original Filing Number: 33333333333

Jurisdiction: SEC OF STATE TX

Secured Party: AAABBB FINANCIAL SERVICES, INC

UCC FILED Date: 02/04/2015

Filing Number: 44444444

Original Filing Date: 02/04/2013

Original Filing Number: 4444444444

Jurisdiction: SEC OF STATE VA

Secured Party: MODERN CARS LLC

Collateral: UNDEFINED, EQUIP

Bankruptcy

No Bankruptcies on record.

Bank

Bank of America

Location Ownership

Location

Property address

**555 Canyon Road
Los Angeles, CA 55555**

Parcel ID

111-02-220

Neighborhood

Tax rate area

13003

Owner



CREDIT REPORT

Full name **Sample Company Inc**
Address **555 Canyon Drive**
City state zip **Los Angeles, CA 55555**

Assessment & Taxes

Tax year **2016-2017**
Land value **\$20,000,000**
Building value **\$22,000,000**
Total value **\$42,000,000**
Property tax **\$900,000.00**

Land

Lot sq. ft. **45,017**
Property class **Offices, High-Rise Office Buildings, Banks and Clinics (Category Also Includes Parking for Existing Office Buildings) (59)**
Zoning **Mixed Use Planned Development (P)**

Building

Year built **1993**
Square feet **162,000**

Financials

Mr. John Smith provided the attached financial statement for year 2017.

History

Sample Company was incorporated in the State of California on January 01, 1972. The company was originally founded in 1900 and is based in Los Angeles, California.

Operations

The company sells girls' tees and clothing, guys' tees and clothing, body jewelry, jewelry, hats, belts and buckles, fashion accessories, home and dorm products and furniture. They offer products through their stores, as well as online.

Ownership

Sample Company Inc is a wholly owned subsidiary of ABC Holding, Inc. In the United States, a parent corporation is not responsible for any subsidiary debts. As such, this report is supplied on the subsidiary corporation with no parent corporation information except by reference.

Related Companies

Sample Company 2, Inc.
Sample Company 3, Inc.

Management

John Smith, President and CEO

Mr. Smith serves as CEO at ABC Gift Superstores, Inc. and he also serves as the CEO and President of XYZ Gifts, Corp.

Mr. Smith began his retail career at Dept Stores Inc in 1981, and served as Merchandise Vice President of Home Furniture Inc from 1985 to 1992 where he held various management positions.

He holds a BS in Economics from Cornell University and an MBA from Columbia Business School.

Tony Brown, SVP

Tony Brown has been Senior Vice President and General Merchandise Manager of Sample Company since September 2004. Mr. Brown served as Vice President and Divisional Merchandise Manager of house wares and decorative accessories at Dept Stores ABC, Inc.

NEWS – Up to 3 most current articles

Title:	News Nr. 1
Source:	Bloomberg Businessweek
Publication Date:	05/18/2017

News text here

Title:	News Nr. 2
Source:	CNN.com
Publication Date:	04/13/2017

News text here

Title:	News Nr. 3
Source:	USA Today
Publication Date:	11/12/2016

News text here



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