

# CreditInvest Scoring Summary

## Business Credit Investigation

Score is an application of a weighted algorithmic matrix. All companies are put on a level playing field

Scoring Key is color coded and numerically scored for quick reference to the quality of the information collected

**Total Score** **764**

Scoring Key	Score
Preferred	>800
Above Average	>700
Average	>650
Acceptable	>600
Caution	>550
Low Risk	>500
Medium Risk	>400
High risk	>300
Severe Risk	>200

**Applicant** HARROW MANUFACTURING, INC.

**Report** #17198

**Client** INTERNAL

**Report Date** 1/9/2007

The cover page of the report is designed to give an overall view of what is contained within the report. Many client with long usage histories rely on the cover page for decisioning and use the body of the report for clarification

### Scoring Statement

PREFERRED - SCORE OF OVER 700

Scoring Statement is an overall evaluation of the information gathered, analyzed and scored. It speaks in a generalized manner with recommendations based on the results

THIS SCORE SHOWS THAT THE INFORMATION RECEIVED THROUGH PUBLIC RECORD, PERSONAL INTERVIEW, AND OTHER SOURCES IS OF A SUBSTANTIAL AMOUNT. SCORING THIS INFORMATION IS BASED ON THE POSITIVE COMPONENTS OF THE APPLICANT'S CREDIT HISTORY. ADDITIONAL INFORMATION IS PROVIDED FOR CORPORATE STATUS, CORPORATE OFFICER INFORMATION, PROPERTY OWNERSHIP, AND VERIFIED DATA.

Positive Highlights include items such as corporate status, years in business and annual sales and other positive indicators as they relate to historic business standards and practices.

Negative Highlights include items such as Corporate status, years in business and Multiple UCC filings, Liens and collection accounts as well as other potential negative indicators as they relate to historic business standards and practices.

### Positive Informational Highlights:

Annual Sales	95000000
Years in Business	11
Number of Employees	400
Business Financing Acct #	45000 XXXXX
Own or Rent the Property	OWN
Additional Information Provided	ADDITIONAL INFORMATION PROVIDED

### Negative Informational Highlights:

Liens?	Y
Judgements filed?	Y
Business Financing Current Balance	100000
UCC Holder's Name	BANK OF AMERICA
Reference Pay Score -- Reference #6	5
Amount Spent/Credit Limit Ratio	86% OF LIMIT

Two key potential Negative Highlights include items such as "Pay Score" given directly by a reference and the ratio of "Spending to Credit Limit".

### Additional Information

- \* Additional information provided
  - \* Applicant Cooperative
  - \* Applicant provided additional credit references.
- Applicant purchased a new building and is moving to a new location at the
- New Location address: 1001 North Commerce Hwy  
Dover, DE 11904

Additional information gives a quick bullet statement on the amount of information provided, applicants demeanor and a summary note section for specific information outside the standard business model parameters.

The information provided in this report is generated from a variety of proprietary and public record informational sources. Information gathered through the process is for internal use only. Unauthorized sharing of the information or documents is strictly prohibited. This information is intended as a guide and in no instances guarantees credit worthiness. The scoring above represents the quality and quantity of the information contained within. The information allows for clients to make a more informed credit granting decision.

# CreditInvest Scoring Summary

## Business Credit Investigation

Score is an application of a weighted algorithmic matrix to the information generated or received. This matrix allows for companies are put on a level playing field

**Score: 764**

Client Internal  
Contact Twyla Hicks

Report Date: 1/9/2007

Lists Business details such as Annual Sales, Years in Business and Number of Employees Fed ID#. helps determine stability and Fed ID# when available

Company Basics Name, Address, Phone, Fax, URL and Core Business

### General Information #17198 Harrow Manufacturing, Inc.

Date Closed	1/5/2007 5:51:08 PM	Related Company Name	N/A	Duns#	354444446
Company Name	HARROW MANUFACTURING, INC.	Relationship	PARENT	EIN#	20-XXXXXXX
Company DBA	N/A	Related Company EIN	55 2222222		
Address	350 MAIN STREET	Annual Sales	\$95,000,000.00		
	DOVER , DE 10601 USA	Number of Employees	400		
Phone	302 555 1212	Years in Business	11		
Fax	903-668-4235	Code	238190		
Website	WWW.HARROWMANUFACTURING.COM	SSN	XXX-XX-XXXX		
Core Business	MANUFACTURER	Number Of Locations		3	

The report includes both secondary addresses , as well as related companies and additional related information

Secondary Address	Address1	Address2	City	State	Zip	Country	Phone
HARROW MANUFACTURING, INC.	1000 LANE DRIVE		WILMINGTON	DE	19801	USA	302 555 1212

Contact Name	Address1	Address2	City	State	Zip	Country	Phone	Title	Email
ANN JOHNSON	350 MAIN STREET		DOVER	DE	10601		302 555 1212	ACCOUNTS PAYABLE	AJOHNSON@HARROW.COM

Multiple contacts are reported including account payable or other tertiary support, including direct phone and e-

## CreditInvest Scoring Summary

### Business Credit Investigation

Principal Name	Address	State	Zip	Country	Phone	SSN	Email
BILL AINSWORTH	350 MAIN STREET DOVER	DE	10601	USA	302 555 1212		BAINSWORTH@HARROW.COM

Shows contact information for Principals and A/P contacts as well. Includes phone fax and e-mail an SSN# when available

Company Officers			
Name	Title	Address	Phone
BILL AINSWORTH	PRESIDENT	350 MAIN STREET	302 555 1212
CHARLIE JOHNSON	CFO	350 MAIN STREET	302 555 1212
JANE BROWN	COO	350 MAIN STEET	302 555 1212
FRANK LIN	VICE PRESIDENT OF SALES	350 MAIN STREET	302 555 1212

Company officer information is generated including title, address and applicable phone number.

### Public Record / Secretary of State #17198 Harrow Manufacturing, Inc.

<b>Business Type</b>	C CORPORATION	<b>Creation Date</b>	11/29/2001
<b>Status Good Standing</b>	Y	<b>UCC Filing</b>	10
<b>Status</b>	ACTIVE - ACTIVE CORPORATION		
<b>Agent Of Record</b>	CT CORPORATION SUITE 400 WILMINGTON , DE 19801 USA		

Agent of record information is provide as an additional point of contact as it relates to the business entity

List number of UCC's filed as well as the UCC holder. UCC's are a determiner of credit worthiness as well as debt load

UCC Holders			
Name	Date Filed	Document Type	
BANK ONE INDIANA NA	09/06/2002	ATTACHMENT LIEN	
COMMERCE BANK	09/06/2002	ATTACHMENT LIEN	
BANK OF AMERICA	04/02/2001		

UCC's are listed in summary and in detail, including the UCC holder, date when file and document type.

## CreditInvest Scoring Summary

### Business Credit Investigation

UCC Holders			
Name	Date Filed	Document Type	
BANK ONE	04/02/2001	ATTACHMENT LIEN	
WILMING	07/16/1996	ATTACHMENT LIEN	

Primary, Secondary and additional Bank financing relationships are pulled. Information including account numbers, contacts, average balance and remaining balance are supplied where available

Bank info includes account number, contact and phone an excellent source of continue verification

### Banking Information #17198 Harrow Manufacturing, Inc.

Primary/Secondary	Bank Name	Bank Phone	Bank Acct No	Bank Contact
PRIMARY	CHASE BANK	302 555 1212	1845121444	ANN SMITH
SECONDARY	BANK OF AMERICA	302 555 1212	44444455	JOHN ALLEN

### Credit Card Information #17198 Harrow Manufacturing, Inc.

C	Credit Card Acct	Credit Card Exp Date	Credit Card Bus Pers	Credit Card Balance
	xxxx	04/09	BUSINESS	20000
A	5555555555	01/2009	BUSINESS	100000

Credit Card information is recovered on both Business and personal accounts as they relate to the payment of business invoices. When available, balance, expiration and account number are provided.

Credit Card balance also include ratio of Available Credit to Credit Limit

### Business Financing #17198 Harrow Manufacturing, Inc.

Bank Name	CHASE BANK
Bank Phone	903-555-2873
Account Number	45000 XXXXX
Bank Contact	ANN SMITH
Original Balance	250000
Current Balance	100000
Monthly Payment	3050
Months Remaining	60

In many instance, commercial financing information, including but not limited to SBA loans is acquired and documented.

Report also gives available credit, original balance, monthly payment and months remaining

## CreditInvest Scoring Summary

Business Credit Investigation

Property description, ownership, rent or own lease or mortgage payment information is provided. Additional information may include property value and Mortgage holder

### Business Property Information #17198 Harrow Manufacturing, Inc.

<b>Description</b>	WAREHOUSE/ TWO STORY OFFICE BUILDING 35,000 SQ FT FACILITY	<b>Property Ownership</b>	AINSWORTH INC.
<b>Own/Rent</b>	OWN		AINSWORTH INC. <b>Phone#</b> 302 555 1212
<b>Value</b>	1000000		2000
<b>Mortgage/Bank</b>	BANK OF AMERICA 400 South Hwy DOVER, DE 302519	<b>Lease Term</b>	60
<b>Bank Phone</b>	302-555-1212	<b>Months Remaining</b>	36
<b>Bank Balance</b>	\$900,000.00	<b>Number of Properties</b>	1
<b>Bank Payment Amount</b>	\$14,000.00	<b>Own/Rent</b>	BOTH
		<b>Properties' Value</b>	1000000

property description and value of requesting companies listed address. Additionally, the value for other properties held, as well as, total value for all properties held.

Mortgage information is provided when property is owner and available includes; contact info, balance and payment

On rented property, landlord information is provided including contact information, lease term and months remaining and monthly payment. A stability determining factor

### Credit References #17198 Harrow Manufacturing, Inc.

#1	Company Name	Contact	Phone	Fax	Acct Since	Pay Score	Confirms
	ABC COMPANY	LARRY	555 555 1212		1995		REFERENCE CONFIRMED
	<b>Credit Limit</b>	\$15,000.00	<b>YTD Purchase</b>	\$100,000.00	<b>Order Frequency</b>		DAILY
	<b>Current Balance</b>	\$54,000.00	<b>Last Order Amount</b>	\$3,200.00	<b>Average Days to Pay</b>		15
	<b>High Balance</b>	\$33,000.00	<b>Date Last Order</b>	10/30/2006	<b>30/60/90 Past Due</b>		N/N/N
	<b>High Invoice</b>	\$3,200.00	<b>Terms</b>	Net 30	<b>NSF</b>		N

References are contacted and marked as confirmed when information prove accurate

We pull up to six credit references including account #, contact information years of relationship. References are then confirmed for accuracy. Additional information gathered includes historic account detail such as NSF and past 90 and a "true" reference based pay score. This approach allows for a "real-time" snap shot of the current pay relationships.

## CreditInvest Scoring Summary

### Business Credit Investigation

#2	Contact	Phone	Fax	Acct Since	Pay Score	Confirms	
	URIE	555-555 -1212		05/2003	9	REFERENCE CONFIRMED	
<b>Credit Limit</b>	\$15,000.00	<b>YTD Purchase</b>	\$45,000.00	<b>Order Frequency</b>		WEEKLY	
<b>Current Balance</b>	\$1,590.00	<b>Last Order Amount</b>	\$0.00	<b>Average Days to Pay</b>		30	
<b>High Balance</b>	\$6,394.00	<b>12/15/2</b>		<b>Average Days to pay</b>		N/N/N	
<b>High Invoice</b>	\$1,260.00	<b>Net 30</b>		<b>NSF</b>		N	
<p>Current balance and credit limit are gathered and applied to the scoring matrix with the weighting of limit to balance weighing heavily.</p> <p>YTD Purchases show not only the depth of the relationship, but the true amount actually spent</p> <p>Average Days to pay show the speed of remit</p>							
#3	Company Name	Contact	Phone	Fax	Acct Since	Pay Score	Confirms
	POOLS INC.	TOMMY	555 555 1212			n/a	DISCONNECTED NUMBER
<b>Credit Limit</b>		<b>YTD Purchase</b>	\$0.00	<b>Order Frequency</b>			
<b>Current Balance</b>	\$0.00	<b>Last Order Amount</b>	\$0.00	<b>Average Days to Pay</b>			
<b>High Balance</b>	\$0.00	<b>Date Last Order</b>		<b>30/60/90 Past Due</b>		N/N/N	
<b>High Invoice</b>	\$0.00	<b>Terms</b>		<b>NSF</b>			
<p>All references are contact and confirmation includes current credit limits</p> <p>Last Order Amount gives a sense of purchase size and frequency as it relates to Total Purchase Amount.</p> <p>Order Frequency establishes the type of vendor client relationship and the dyt to day interaction required</p>							
	Contact	Phone	Fax	Acct Since	Pay Score	Confirms	
	CREDIT DEPARTMENT	555 555		2002	9	REFERENCE CONFIRMED	
<b>Credit Limit</b>	\$100,000.00	<b>YTD Purchase</b>	\$575,000.00	<b>Order Frequency</b>		WEEKLY	
<b>Current Balance</b>	\$320,000.00	<b>Last Order Amount</b>	\$140.00	<b>Average Days to Pay</b>		30	
<b>High Balance</b>	\$4,200.00	<b>Date Last Order</b>	11/02/2006	<b>30/60/90 Past Due</b>		N/N/N	
<b>High Invoice</b>	\$20.00	<b>Terms</b>	Net 30	<b>NSF</b>		N	

**Summary**  
Investigation

The "pay-score" is designed to allow for a true representation of a vendors feeling on how well the customer pays. it was created around the notion that the "gut" reaction is ultimately accurate

#5	Company Name	Contact	Phone	Fax	Acct Since	Pay Score	Confirms
	OIL COMPANY	PETE	555-555-1212		2002	10	REFERENCE CONFIRMED
	<b>Credit Limit</b>	\$15,000.00	<b>YTD Purchase</b>		\$0.00	<b>Order Frequency</b>	WEEKLY
	<b>Current Balance</b>	\$0.00	<b>Last Order Amount</b>		\$0.00	<b>Average Days to Pay</b>	
	<b>High Balance</b>	\$0.00	<b>Date Last Order</b>		30/60/90	<b>Past Due</b>	N/N/N
	<b>High Invoice</b>	\$0.00	<b>Terms</b>		NSF		N
#6	Company Name	Contact	Phone	Fax	Acct Since	Pay Score	Confirms
	ABC RENTALS	MARY JOHNSON	555 555 1212		11/01/2003	5	REFERENCE CONFIRMED
	<b>Credit Limit</b>		<b>YTD Purchase</b>		\$12,280.72	<b>Order Frequency</b>	MONTHLY
	<b>Current Balance</b>	\$0.00	<b>Last Order Amount</b>		\$400.00	<b>Average Days to Pay</b>	30
	<b>High Balance</b>	\$6,589.05	<b>Date Last Order</b>		12/18/2006	<b>30/60/90 Past Due</b>	N/N/N
	<b>High Invoice</b>	\$4,219.16	<b>Terms</b>		Net 30	<b>NSF</b>	N
#7	Company Name	Contact	Phone	Fax	Acct Since	Pay Score	Confirms
	COMMUNICATIONS INC.	GREG	555 555 1212		1999	7	REFERENCE CONFIRMED
	<b>Credit Limit</b>	Unlimited Credit	<b>YTD Purchase</b>		\$0.00	<b>Order Frequency</b>	MONTHLY
	<b>Current Balance</b>	\$436.00	<b>Last Order Amount</b>		\$450.00	<b>Average Days to Pay</b>	65
	<b>High Balance</b>	\$1,200.00	<b>Date Last Order</b>		30/60/90	<b>Past Due</b>	N/N/N
	<b>High Invoice</b>	\$1,200.00	<b>Terms</b>		Net 30	<b>NSF</b>	N

Highest invoice, past terms, and COD are all listed and scored and cross scored to other factors

Last order date confirms the recent relative status of the relationship

The report identifies NSF and "Slow pay" activity

Length of the vendor relationship can be confirmed through the date the account was established

## CreditInvest Scoring Summary

### Business Credit Investigation

The reference section compile as much data as can be recovered through a custom process designed to allow for real time trades that are as current as the day the report is run. Unlike competitive reports, the CreditInvest report delivers actual trades with current input and response from the reference, not industry averages or a mass reported information such as a utility or similar vendor

#8	Company Name	Contact	Phone	Fax	
	SUPPLY INC.	JANE JOHNSON	555 555 1212	555 555 1212	
	<b>Credit Limit</b>	\$1,500.00	<b>YTD Purchase</b>		
	<b>Current Balance</b>	\$0.00	<b>Last Order Amount</b>	\$0.00	<b>Average Days to Pay</b>
	<b>High Balance</b>	\$0.00	<b>Date Last Order</b>	30/60/90	<b>Past Due</b> N/N/Y
	<b>High Invoice</b>	\$75.00	<b>Terms</b>	Net 30	<b>NSF</b> N

Public record search generates information on a companies current and past history as it relates to filings through the courts and other public forums

## Collection, Bankruptcy and Other Filings #17198 Harrow Manufacturing, Inc.

<b>Liens</b>	Y				
<b>Bankruptcy Filed: Y/N</b>	N		Bus/Pers:	N/A	
<b>Placed for Collection: Y/N</b>	N		Bus/Pers:	N/A	<b>How Many Times?:</b> 0
<b>Suits Filed: Y/N</b>	N		Bus/Pers:	N/A	<b>How Many Times?:</b> 0
<b>Judgements: Y/N</b>	Y		Bus/Pers:	BUSINESS	<b>How Many Times?:</b> 2
<b>Criminal Complaints: Y/N</b>	N				
<b>General Complaints: Y/N</b>	N				
<b>Overall Evaluation:</b>	APPLICANT COOPERATIVE				
<b>Information Available:</b>	ADDITIONAL INFORMATION PROVIDED				
<b>Additional Notes:</b>	APPLICANT PROVIDED ADDITIONAL CREDIT REFERENCE				
	APPLICANT PURCHASED A NEW BUILDING AND IS MOVING TO A NEW LOCATION IN MARCH.				
	NEW LOCATION ADDRESS: 1001 NORTH COMMERCE HWY DOVER, DE 11904				

Search provides detail on Collection accounts, suits, liens and judgements. Where available search also provides information on criminal and general complaints.

all suits, liens and judgements are searched, not only for the business, but also personally whenever possible

In most instances when negative suit, lien and other negative information is available the number of instances is also noted

Additional information gives a quick bullet statement on the amount of information provided, applicants demeanor and a summary note section for specific information outside the standard business model parameters.

### CreditInvest Scoring Summary

All important aspects of suit are recovered including plaintiff and defendant, Court name, Date, amount and Jugement date.

Judgements						
Plaintiff	Defendant	Filing Date	Judgement Date	Amount	Court Name	Account Type
LEE BROWN	SAMPLE CO	01/12/1999	05/12/1999	\$5,000.00	MARION COUNTY	5000.00
ABC RENTALS	HARROW MANUFACTURING	02/07/2005	04/05/2005	\$1,800.00	KENT COUNTY COURT	1800.00

Suits							
Plaintiff	Defendant	Filing Date	File Type	Judgement Date	Amount	Court Name	Account Type
None Found							

Lien Holders								
Name	State/Province	Number	Record Type	Date Filed	Court Name	Status	Amount	
STATE OF INDIANA		1046		8/5/2003 12:00:00 AM	ELKHART CIRCUIT COURT	ELKHART CIRCUIT COURT	\$2,680.00	
STATE OF DELAWARE	DE	USA 455556		6/9/2006 12:00:00 AM	KENT COUNTY CIRCUIT COURT	KENT COUNTY CIRCUIT COURT	\$40,000.00	

Lien holders are listed, including State of filing, status and type where available, including, but not limited to Federal, State and Local Tax.

Date of Filing, court information and status are all important aspects of lien and suit reporting

Lien amounts are an important aspect of lien and suit reporting