

CreditInvest Scoring Summary

Business Credit Investigation

Total Score 758

Scoring Key

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

Applicant HARROW MANUFACTURING
Report #11993
Client ABC USA

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

/2005 11:18:06 AM

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, proprietary search, personal interview and confirmation has generated a substantial amount of information. In scoring this information we may have found a few negative components or reports to the applicant's current business position or we may have been unable to confirm some reference detail. Additionally, we were able to generate additional credit reference data including corporate status, Corporate Officer information, Property ownership, annual sales and other verified data.

Positive Informational Highlights:

Primary Bank Acct # 103005xxx
 Years in Business 27
 Own or Rent the Property Own
 Employer Identification Number 94-2514xxx
 Primary Bank Name PREMIER VALLEY BANK
 Additional Information Provided Additional information

Negative Informational Highlights:

Liens? Y
 UCC Holder's Name THE FIRST NATL BK OF SAINT PAUL
 Lien Holder Name AMTECH LIGHTING SERVICES
 UCC Holder's Name BANC OF AMERICA LEASING & CAPITAL LLC
 Spent/Credit Limit Ratio 84.12% of Limit

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

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.

Additional Information:

- * Additional information provided
- * Applicant Cooperative

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 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 scoring above allows for clients to make a more informed credit granting decision.

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

CreditInvest Scoring Summary

Business Credit Investigation

Score: 758

Client **ABC USA**
 Contact Ms. K Downe

Report Date: 12/29/2005

Information #11993 HARRIS MANUFACTURING

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

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

Date Closed

Company Name HARROW MANUFACTURING

Company DBA

Address 4XXX E. VINE AVENUE

FRESNO, CA 93725, USA

Phone 559-268-xxxx

Fax 559-268-xxxx

Website www.harxxxxsmfg.com

Core Business METAL FABRICATOR

Annual Sales \$3,500,000.00

Number of Employees 23

Years in Business 27

Duns#

EIN# 94-2514493

Contact Name	Address1	Address2	City	State	Zip	Country	Phone	Title	Email
BETTY CLAxXXN	4775 E. VINE AVENUE		FRESNO	CA	93725	USA	559-268-xxxx	A/P CONTACT	bGlazz@harrow.com
Principal Name	Address1	Address2	City	State	Zip	Country	Phone	SSN	Email
W. ROBERT Cxxx	4775 E. VINE AVENUE		FRESNO	CA	93725	USA	559-268-xxxx		wrobert@harrow.com
BRIAN K. PERAxXXK	4775 E. VINE AVENUE		FRESNO	CA	93725	USA	559-268-xxxx		wbriankt@harrow.com
FRED L. MATTxxx	4775 E. VINE AVENUE		FRESNO	CA					

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

CreditInvest Scoring Summary

Business Credit Investigation

Public Record / Secretary of State #11993 HARRIS MANUFACTURING

Business Type ARTICLES OF INCORPORATION Creation Date 11/3/1969

Status Good Standing Y UCC Filing 11

Status ACTIVE Gives Business entity type, Corporation, LLC, Sole Proprietor, Corporate standing as well as creation date

Agent of Record Name C T CORPORATION SYSTEM
818 WEST SEVENTH STREET

Held By: UCC Holder
CINCINNATI INCORPORATED
BANC OF AMERICA LEASING & CAPITAL LLC
THE FIRST NATL BK OF SAINT PAUL

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

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

Company Officers

Name	Title	Address	Phone
W. ROBERT Cxxx	PRESIDENT	4775 E. VINE AVENUE	559-268-7422
BRIAN PXXXNIC	SECRETARY	4775 E. VINE AVENUE	559-268-7422
FRED L. MATTxxx	TREASURER/FINANCIAL OFFICER	4775 E. VINE AVENUE	559-268-7422
W ROBERT CAIN	PRESIDENT	646 BEDFORD	

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

CreditInvest Scoring Summary

Business Credit Investigation

Banking Information #11993 HARRIS MANUFACTURING

Primary/Secondary	Bank Name	Bank Phone	Bank Acct No	Bank Contact
Primary	PREMIER VALLEY BANK	559-438-2002	10	

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

Credit Card Information #11993 HARRIS MANUFACTURING

Credit Card Type Desc	Credit Card Acct	Credit Card Exp Date	Credit Card Bus Pers	Credit Card Balance
Visa	2341 5674 8769	10-06	Business	\$15,002.00

Business Information #11993 HARRIS MANUFACTURING

Bank Name First National USA
Bank Phone (333)555-5555
Account Number 13456789
Bank Contact Mr Paul Upton
Original Balance \$150,000.00
Current Balance \$98,600.00
Monthly Payment #1,523.00
Months Remaining 39

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.

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

CreditInvest Scoring Summary

Business Credit Investigation

Busines Property Information #11993 HARRIS MANUFACTURING

Description	OFFICE FACILITY AND WAREHOUSE.	Property Ownership	Harrow Manufacturing, Inc.
Own/Rent	Own	Landlord	None
Value	1,500,000	Monthly Rent	N?A
Mortgage/Bank	None	Lease Term	none
Number of Properties	1	Months Remaining	
Own/Rent	Own	Bank Phone	
Properties' Value	1,500,000.00	Bank Balance	
		Bank Payment Amount	\$0.00

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

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

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.

CreditInvest Scoring Summary
Business Credit Investigation

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.

Credit References #11993 HARRIS M

Company Name	Contact	Acct Since	Phone	Current Balance	Credit Limit	Pay Score	Confirms	Erroneous Information	Highest Invoice	30/60/90 Past Due	COD	NSF
J.T STEEL INC	PURNELL	Nov 1997	559-688-7xxx	\$0.00		9	REFERENCED CONFIRMED	False	\$0.00	N/N/N	False	N
VALLEY M INC	CARMELLA		559-485-3xxx	\$0.00	5000		REFERENCED CONFIRMED	False	\$			
DMC	MONICA	1995	559-291-8xxx	\$0.00		10	REFERENCED CONFIRMED	False	\$2,500.00	N/N/N	False	N
KEABNEY'S MANUFACTURING	MICHAEL FLYNN	1990	559-233-2xxx	\$25,234.66	30000	10	REFERENCED CONFIRMED		\$2200.00	N/N/N	False	N
INTEL RIS METALS	JACKIE FRANK		763-717-9xxx	\$0.00							False	
PDM	VIOLET	July 1983	559-442-1xxx	\$0.00		10	REFERENCED CONFIRMED	False	\$0.00	N/N/N	False	

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

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

Current balance and credit limit are gathered and applied to the scoring matrix with the weighting of limit to balance weighing heavily.

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

CreditInvest Scoring Summary

Business Credit Investigation

Collection, Bankruptcy and Other Filings

#11993

HARRIS MANUFACTURING

Liens Y

Bankruptcy Filed: Y/N N

Placed for Collection: Y/N N

Suits Filed:Y/N Y

Judgements:Y/N N

Criminal Complaints:Y/N N

General Complaints:Y/N N

Overall Evaluation: Applicant Cooperative

Information Available: Additional information provided

Lien Holders

Name	State/Province	Country
AMTECH LIGHTING SERVICES	CA	USA

Bus/Pers:

Bus/Pers:

Bus/Pers:

Bus/Pers:

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

How Many Times?: 0

How Many Times? 1

How Many Times?: 0

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.

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