



Key to Reading Portfolio Business Reports

CREDIT SCORE SUMMARY	
Credit Appraisal	Recommended
Risk Index*	96.50
Pay Score	97
Average Days Slow	2
Average High Credit	\$366,338
Average Amount Due	\$150,223

COMPANY AT A GLANCE	
Inquiry Level	MODERATE
Year Established	1994
Entity Type	Corporation
Incorporated Date/State	03/22/1994 AR
Public Company	NO
Annual Revenue	\$171,049,308

Credit Appraisal: Also known as the “Credit Rating”, the Credit Appraisal is the conclusion on the company’s overall creditworthiness based on the total of information compiled within the report.

Risk Index: A credit score from 0 to 100 that measures the effects of the key risk factors to determine credit worthiness. The lowest risk = 100, the highest risk = 0.

Pay Score: The Weighted Pay Score is a value from 1 to 100, weighted by high credit dollars, that represents a company's payment patterns.

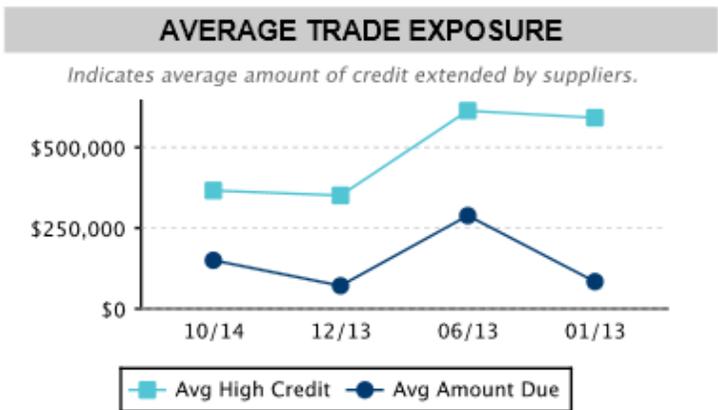
Average Days Slow: The average days past due the subject company pays their suppliers based on the trade provided.

Average High Credit: The average high credit extended to the subject company by their suppliers based on the trade provided.

Average Amount Due: Average outstanding balance owed to suppliers based on the trade provided.

APPRAISAL TREND			
Date	Rating	Credit Advisement	Risk Index
06/05/2014	R	\$70,000 - \$99,999	96.50
12/30/2013	R	\$70,000 - \$99,999	92.40
06/17/2013	R	\$70,000 - \$99,999	91.20
01/14/2013	R	\$70,000 - \$99,999	88.81
07/03/2012	R	\$70,000 - \$99,999	92.26

R = Recommended L = Limited Recommendation
I = Inconclusive C = Cautionary Status
H = High Risk T = Too New to Score
S = Significant Event U = Unable to Score
P = Pending



Appraisal Trend: The current and prior credit ratings, credit advisements and risk index.

Average Trade Exposure: The current and prior average amount of credit extended by suppliers in comparison to the average amount due.

ANALYST COMMENTS

Analyst Comments: A summary of trade, bank and update information obtained. Analyst comments can contain information on the overall financial performance of the company and any significant events that could impact creditworthiness.

HISTORICAL PAYMENT TRACKING

	<u>October 2014</u>	<u>December 2013</u>	<u>June 2013</u>	<u>January 2013</u>
# of References	10	7	5	6
# of Slowpays	3	2	1	2
# of Unfavorable Refs*	0	0	0	0
Average High Credit	\$366,338	\$351,009	\$613,437	\$591,720
Average Amount Due	\$150,223	\$71,400	\$288,516	\$84,155
High Credit	\$1,643,382	\$1,073,103	\$1,110,233	\$1,521,793
Weighted Pay Score	97	97	99	97
Average Days Slow	2	1	0	2

of References: The amount of trade references obtained during the update.

of Slowpays: The amount of trade suppliers that reported the subject company paid past the invoice due date.

of Unfavorable Refs: Unfavorable trade references are returned checks, shut offs, accounts placed for collection or accounts converted to COD terms due to slowness or due to returned check activity.

Average High Credit: The average high credit extended to the subject company by their suppliers based on the references provided.

Average Amount Due: Average outstanding balance owed to suppliers based on the references provided.

High Credit: The highest amount credit extended from any one trade supplier.

Weighted Pay Score: The Weighted Pay Score is a value from 1 to 100, weighted by high credit dollars, that represents a company's payment patterns. See attached for Pay Score definition.

Average Days Slow: The average number of days past the invoice due date that payment was remitted to trade suppliers.

TRADE SURVEY

Trade Survey: The current and prior trade references obtained on the subject company at the time of update.

MONTHLY TRADE AGING SUMMARY

Monthly Trade Aging Summary: Current and prior trade aging references obtained on the subject company. This information is a snap shot of a company's accounts receivable aged invoice and is updated monthly when trade aging is received.

TRADE AGING BY SOURCE

Trade Aging By Source: A breakdown of each trade aging as provided by the companies which supplied the references.

BANKING

Banking: A compilation of the subject company's current and prior checking account and line of credit banking relationships.

BUSINESS SUMMARY

Business Summary: A description of the subject company's business operations. This section includes information on business type, territories, products, type of accounts to which they sell, brand names, facilities and licenses and may include annual revenue and the number of accounts sold.

PRINCIPALS

Principals: A list of key officers involved in the subject company's operations and ownership. This section may also include the officer's prior work and/or ownership experience.

HISTORY

History: Information on the company's history includes the year it was established and by whom, if the company is incorporated and in which state, company relocations, and any additional pertinent historical events within the organization.

RELATED ENTITIES

Related Entities: A list of companies related to the subject company, their locations and their relationship.

FINANCIALS

Financials: This section will include the subject company's financial statements if available.

BANKRUPTCY CREDITOR INDEX LISTINGS

Bankruptcy Creditor Index Listings: The amount of money the subject company was owed when a company to which they sold product filed for bankruptcy. If this section is absent, there has been no creditor activity within the past two years.

The name and telephone extension of the analyst who prepared the report is printed at the bottom of each page of the report. Feel free to contact the analyst directly if you need further clarification on any of the information contained within.

Please contact our Sales & Service department with questions
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