

Business Credit & Funding Evaluation

Prepared Exclusively For:

YOUR COMPANY NAME

BUSINESS OWNER (888) 888-8888



Prepared By:



Credit & Funding Pros

Thank You For Allowing Us to Serve You!

Business Credit & Funding Evaluation

Summary of Results

There are numerous criteria a lending institution utilizes in making a positive funding decision. Some of them include length of time in business, business profitability, business cash flow, business assets, industry type, owners' experience in the industry and many more. To get a positive loan or line of credit application decision your business must be properly prepared. The information on the loan application must answer this deciding question: Can this business make these new loan payments comfortably based on current cash flow (they will not consider anticipated future revenues) and will the loan strengthen the business?

In addition to conventional lending sources, we also have several alternative financing sources which do not require the level of scrutiny practiced by conventional lenders. Regardless of the source, all business credit providers, lenders, leasing companies and other business financing options will have minimum requirements.

With this in mind we have reviewed your funding analysis from a lender's perspective. Whether or not you are eligible for conventional funding today, your goal should be to meet all of the following criteria for Maximum fundability:

- A personal FICO score of 700 or higher for each partner who owns 20% or more of the company
- Two years minimum as the owner of an active income producing business
- Excellent business credit scores and ratings with Dun & Bradstreet and Experian Business
- A profitable business with annual increases and no year end losses showing on tax returns
- Minimum annual sales revenue that will cover all cost of loan.
- One of the owners must be a U.S. Citizen with no bankruptcy, foreclosure, etc. within the past 10 years

PRE-QUAL CHECK-LIST

Critical Issues

In addition to the general recommendations above which apply to all businesses, following are the specific recommendations for you based on the information provided and the analysis conducted by our funding committee:

Checklist	Information Provided	Status
Year & Date	2008	Favorable
Home Based Business	No	Favorable
Classification	Corporation	Favorable
Bank Account	Yes	Favorable
Business License	Yes	Favorable
411 Listing	Yes	Favorable
Experian Business Credit	Yes	Favorable
Equifax Business Credit	No	Non-Favorable
Pay Dex Score	No	Non-Favorable
5 Vendor Lines	No	Non-Favorable
3 Business Credit Lines	No	Non-Favorable
Business Plan	Yes	Favorable
Business Taxes Filed	Yes	Favorable
Gross Sales Per Year	2,500,000	Favorable
Gross Sales Per Month	128,000	Favorable
Financials With Profits	Yes	Favorable
Personal Credit Scores	640 Middle	TBD
Real Estate Equity	TBD	TBD
Credit Card Sales Monthly	None	N/A
Equipment Value	150,000	Favorable
Invoice Value	128,000	Favorable
Purchase Order Value	99,000	Favorable
401k or IRA Value	TBD	TBD

The green check marks below represent the specific funding programs that your Business Funding Evaluation



Business Revenue Lending: Collateral Required - Consistent revenue verifiable on bank statements
Loan Amounts : \$5,000-1,000,000
Term: 3-18 months
Rates: 10-45%



Unsecured Credit Lines/ Cards: Collateral Required - Good personal or business credit
Loan Amounts: \$10,000-\$150,000
Term: Revolving credit cards
Rates: 5-29% APR, 9% funding fee paid after approval



Account Receivable Financing: Collateral Required - Account receivables
Loan Amounts: \$5,000-\$20 million
Term: Up to 80% of receivables can be advanced within 24 hours, 20% minus lender's fee is released once actual invoice is paid
Rates 1.25-3% discount. 4% fee is common



Private Equity: Collateral Required - 20% of loan amount required as collateral
Loan Amounts: \$250,000-\$100 million
Term: Revolving lines of credit and loans available
Rates: 8-18%



Merchant Advance: Collateral Required - Credit card sales
Loan Amounts: \$1,000-\$1,000,000
Term: 3-18 month term, revolving line-of-credit also available
Rates: 10-45%



Equipment Lending/ Leaseback: Collateral Required - Existing equipment, or new equipment business wants to purchase
Loan Amounts: \$10,000-\$2 million
Term: 12-48 months
Rates: 5%-21%



401k Financing: Collateral Required - 401k or IRA
Loan Amounts: Up to 100% of what is in their 401k
Term: Revolving line-of-credit
Rates: 2-5% plus a rolled-in lender fee of \$2,000



Securities Financing: Collateral Required - Stocks, bonds
Loan Amounts: up to 90% of value of stock or bonds
Term: Revolving line-of-credit
Rates: As low as 1.6%



Inventory Financing: Collateral Required - Inventory
Loan Amounts: \$150,000-\$500,000
Term: Revolving line-of-credit
Rates: 2-5%



Purchase Order Financing: Collateral Required - Purchase Orders

Loan Amounts: \$5,000-\$25,000

Term: Up to 95% of purchase order can be advanced, 5% less fee is released once actual invoice is paid

Rates: 1-4%



Enterprise Unsecured Credit Cards and Lines: Collateral Required - Good personal credit

Loan Amounts: \$50,000-\$250,000

Term: Revolving line-of-credit

Rates: 5-30%



Enterprise SBA Loans: Collateral Required - Collateral must be 50% of loan amount

Loan Amounts: \$200,000-\$12 million

Term: 10-25 years

Rates: 2-2.75% + prime rate, 3-5 lender points



Rehab Financing: Collateral Required - Residential investment property

Loan Amounts: \$25,000-\$250,000

Term: Loan-to-value up to 65% of after-repaired value

Rates: 8%-18%



Commercial Real Estate: Collateral Required - Commercial real estate

Loan Amounts: \$75,000- 20,000,000

Term: Up to 55% loan-to-value for refinances, up to 65% loan-to-value for purchases, 20-30 year loans

Rates: 4-8%



Sign Financing: Collateral Required - Commercial signage

Loan Amounts: \$1,500-\$50,000

Term: 3-12 months

Rates: 8%-12%



Wrap Financing: Collateral Required - Vehicle wrap

Loan Amounts: \$1,500-\$15,000

Term: 3 to 12 months

Rates: 8%-12%



Floor Plan Financing: Collateral Required - Floor plan of vehicles

Loan Amounts: \$25,000-\$250,000

Term: Revolving line-of-credit

Rates: 9.5%



Book of Business Financing: Collateral Required - Book of Business

Loan Amounts: Borrow 2-3 times annual renewal commissions

Term: 3-10 year loan

Rates: 4-9% + prime rate

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The grade stated immediately below is your qualification for UNSECURED BUSINESS LINES OF CREDIT. These lines are based solely on your personal credit scores. However, you will need a properly structured business to qualify for these lines.

Client Information		Unsecured Finance Projection	
Name	YOUR NAME	Grade	Funding
Company Name	ABC 123 COMPANY	<div style="font-size: 2em; color: red; font-weight: bold;">C</div>	<div style="color: red; font-weight: bold;">A MINIMUM OF \$50,000 IN BUSINESS CREDIT AND FUNDING</div>
Reviewed By	CREDIT AND FUNDING PROS FUNDING COMMITTEE		
Submitted By	ANY PARTNER		
Credit Source	CLIENT		
The above grade based solely on personal FICO Score, credit file and utilization of revolving debt to determine qualification for unsecured business finance program			

Business Funding Evaluation

Business Fundamentals

TIB	Corp/LLC	Website	Address	Phone	BizPlan	LIC	Bank	EIN	Industry				
10	10	10	10	10	10	5	10	10	10				
9.5	A	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%;">Your Status</td> <td style="width: 85%;"><div style="width: 95.00%; height: 10px; background-color: green;"></div> 95.00%</td> </tr> <tr> <td>GOAL</td> <td><div style="width: 100.00%; height: 10px; background-color: blue;"></div> 100.00%</td> </tr> </table>								Your Status	<div style="width: 95.00%; height: 10px; background-color: green;"></div> 95.00%	GOAL	<div style="width: 100.00%; height: 10px; background-color: blue;"></div> 100.00%
Your Status	<div style="width: 95.00%; height: 10px; background-color: green;"></div> 95.00%												
GOAL	<div style="width: 100.00%; height: 10px; background-color: blue;"></div> 100.00%												

For full explanation of Business Fundamentals... See Page 2

Industry:	Residential and Commercial	Formation Date:	02/28/08
Website:	www.YOURCOMPANY.com	State of Residency:	CA

Business Credit

TIB	DUNS #	PAYDEX	Lines	CCS	FSS	Limits	NEG	INFO	Industry				
10	0	0	8	15	10	10	10	5	8				
7.6	C	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%;">Your Status</td> <td style="width: 85%;"><div style="width: 76.00%; height: 10px; background-color: green;"></div> 76.00%</td> </tr> <tr> <td>GOAL</td> <td><div style="width: 100.00%; height: 10px; background-color: blue;"></div> 100.00%</td> </tr> </table>								Your Status	<div style="width: 76.00%; height: 10px; background-color: green;"></div> 76.00%	GOAL	<div style="width: 100.00%; height: 10px; background-color: blue;"></div> 100.00%
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GOAL	<div style="width: 100.00%; height: 10px; background-color: blue;"></div> 100.00%												

For full explanation of Business Credit... See Page 3

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Overall Business Scoring

OVERALL SCORE	8.55	OVERALL GRADE	C
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For a Glossary of Terms... See Page 10

Corporate Compliance

- * Set up a corporate entity and confirm your Corporation or LLC's status with the secretary of state.
- * Confirm the start date of your Corporation or LLC.
- * Confirm your Corporation's or LLC's business license and the date it was issued.
- * Look into the physical address of your business location to make sure it is an actual physical address, where actual business is being operated out of and to verify whether it is a home or office building.
- * Refer to 411 Directory assistance to ensure your business address and phone number is properly listed.
- * Be sure that if your corporation or LLC is registered in a state outside of where you operate your business that it is properly Foreign Filed with the state in which you operate.
- * You will need to contact the IRS and obtain an EIN (Employer Identification Number)
- * Establish a business checking account

Warning: If your business fails to comply with any of these various compliance checks, the Business Credit Bureaus will black list a business by putting it on a "High Risk" or "No Credit" list. Your business credit structure will be destroyed before it is even built. There is no recovery from this. You will be left with no other choice than to tear down your entire business structure and make a new one in its place.

Business Credit Bureaus can perform over 2,000 compliance checks into your business before reporting a business credit profile. They do this by collecting and verifying information about the business from numerous sources such as payment history from trade lines and current financial standings. The Business Credit Bureaus then evaluate the information and provide an assessment of the business' credit worthiness in what is called a credit profile or a credit rating.

Business Fundamentals Critical Issues

The goal of our process is to help identify critical issues which might hinder your business from getting true business credit and funding. By following our recommendations you will significantly improve your ability to get business credit and funding in the future.

Critical Issue	Explanation	Compliant/Non-Compliant
State Records	Your entity must be open, active and in good standing.	Compliant
DBA	Any dba's must be on all state/federal/banking records.	Compliant
Separate business phone	Your business must have its own phone number.	Compliant
Business License	All applicable business licenses must be filed.	Compliant
Bank Rating	Your business bank rating should be a minimum of a low 5	Compliant
Federal EIN	Your Employer Identification number filing must match your state filing exactly.	Compliant
Bank Account	The day you open your "business" bank account is the day your business starts in the eyes of lenders.	Compliant
Tax Returns	All applicable business tax returns must have been filed	Compliant
Business Model	A summary of your business plan with revenue projections	Compliant
411 Directory	Business phone number must be listed with 411 under the exact legal name.	Compliant
Physical Address	The business needs its own physical address	Compliant

The Overall Assessment based on the critical compliance check points

Compliant

Business Credit Section

Overview

When an Underwriter determines your credit worthiness, they will rely heavily on what's being reported to your business credit reports. Business credit scores predict the likelihood of a late payment and lenders review them for one reason - to determine the likelihood of the business going delinquent. Much like a consumer credit report, a business credit score uses credit history to calculate a number indicating a company's risk.

Underwriters look closely at your business credit reports for numerous reasons, but one reason is to find debt that may not be reported or listed on your personal report. There are 3 major business credit agencies that lending institutions typically use in their underwriting process: Dun & Bradstreet, Business Experian and Equifax Business. Below is a breakdown of each agency and their specific grading criteria.

Dun & Bradstreet (D&B):

D&B® is the primary source for business credit and they use a scoring system called PAYDEX®.

According to D&B®, the PAYDEX® Score is Dun & Bradstreet's unique dollar-weighted numerical indicator of how a firm paid its bills over the past year, based on trade experiences reported to Dun & Bradstreet by various vendors.

D&B PAYDEX Score	Payment Habit
100	Anticipate
90	Discount
80	Prompt
70	15 Days Beyond Terms
60	22 Days Beyond Terms
50	30 Days Beyond Terms
40	60 Days Beyond Terms
30	90 Days Beyond Terms
20	120 Days Beyond Terms
UN	Unavailable

The interpretation Table reflects a score of 90-100 as being excellent and that you make your payments when they are due; 80-89 as being favorable and that you make your payments on time; and being 70 or below reflects poor and that you go beyond your agreed upon term in making your payments.

Having a score above 80 indicates to the lenders that you pay your bills before they are due. In order to obtain a score higher than 80 you must pay your bill before the tentative due date. In our evaluation, lenders and suppliers today want to see a PAYDEX® Score above 80.

D&B® Also uses a Financial Stress Score that was designed to predict a business's potential for failure. The Financial Stress Score ranges from 1 being "low risk" to 5 being "high risk".

One of the features that is unique to a D&B® business credit profile is the use of a D-U-N-S® number, or Data Universal Numbering System. In order to establish a business credit profile with D&B®, the first step of the process is to apply for and acquire a D-U-N-S® number. This unique number is assigned to a particular company or corporation by D&B® and is an indication to many potential creditors and customers that a business has a more formalized and thorough credit history profile established.

Another helpful aspect of the D&B® business credit report is the analysis of that company's financial strength. This is determined by computing a business's total collective equity or net worth. There are only three D&B® business credit scores: A "1" indicates a very high score, a "2" is a good score, and a "3" is a fairly low score. While a company's financial strength is determined exclusively by the size of the company, the results of a company's credit analysis is determined by its credit performance. For instance, a company with a net worth of \$700,000 will be ranked a 1A, but based on its payment history, that company's credit score can be 1, 2, or 3. So the combination of the financial strength and credit history can tell a potential lender a lot about a company's financial strengths or weaknesses.

Experian

One of the three primary consumer credit reporting agencies who has also begun to provide credit evaluations for businesses and corporations. BusinessExperian offers a wide range of services, including Business Verification, Business Credit Scores, Business Credit Reports, Business Credit Monitoring, and Business Public Records. Experian's Small Business Services also offers Consumer Mailing Lists and Business Leads.

Experian's SmartBusinessReports™ do not evaluate the strength or weakness of a business's credit history by using a separate numeric system of evaluation. In order to create a thorough evaluation of the business's financial strengths or weaknesses, Experian provides a comprehensive report that includes the total percentage of on time vs. late payments made by a company. These payments are broken down into current payments, 1-30 days late, 31-60 days late, 61-90 days late, and 91+ days late. For instance, a report might indicate that a particular company made 70% of its payments on time, 20% of its payments 1-30 days late, 6% of its payments 31-60 days late, 3% of its payments 61-90 days late, and 1% of its payments 91+ days late. Given this information, the financial institution considering granting a loan to a business uses the information to interpret the risk associated with this type of payment history and determine the terms and conditions of the loan it is comfortable lending that particular business.

Equifax Business

Equifax Small Business Enterprise uses its Small Business Credit Risk Score™ in order to predict the likelihood that a new or existing small business or corporation will experience significant delinquency or file bankruptcy in the next twelve months. This evaluation is based on a combination of a business's financial transactions (including banking, leases, trade accounts, and public records), as well as the demographics of the business. The various Equifax Credit Risk Scores™ assign a score from approximately 100-1000. Within this system, the lowest score indicates the highest risk of delinquency, and the highest score indicates the lowest risk of delinquency. Included with these scores are also explanations of why a particular business earned that score based on a series of coded reasons provided in the report.

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Dun & Bradstreet Analysis for:

DUNS Number

Address

Phone

Trade Experiences

Paydex

Commercial Class Score

Financial Stress Score

Business Credit

Critical Issues

The goal of our process is to help identify critical issues which might hinder your business from getting true business credit and funding. By following our recommendations you will significantly improve your ability to get business credit and funding in the future.

Critical Issue	Explanation	Recommendation
Experian	File must be open with a credit history and good score.	Business Credit Platform
Dun & Bradstreet	File must be open with a credit history and good score.	Business Credit Platform
Equifax	File must be open with a credit history and good score.	Business Credit Platform
Business Credit Histories	No late or derogatory on the business reports	Business Credit Platform
Credit Cards	At least 3 business credit cards with payments made early	Business Credit Platform
Vendor Credit	At least 5 vendor lines of credit with payments made early	Business Credit Platform
Comparable Credit	A larger loan from a non-bank lender with payments made	TBD
Bank Loan	Securing a small bank business loan with payments made early	TBD
Public Records	There can be no liens, judgments, or liens pending against the business.	TBD

Having an established business credit profile will dramatically increase your chances of being approved when applying for unsecured business funding. A well established business credit profile consists of 4+ vendors or tradelines and 4+ revolving accounts. Building strong business credit requires these account types to properly showcase your business's ability to properly handle your finances.

Personal Credit Section

Overview

When you are trying to obtain funding lenders rely heavily on your personal credit. Your personal credit proves your worthiness as a creditor and shows your ability to handle financing.

When an Underwriter is reviewing your personal credit it's not just the score they are looking at. An Underwriter will analyze your personal credit profile in it's entirety. Underwriters will make the basic assumption that you operate a business in the same manner as you manage your personal finances. Underwriters are hired and trained to protect the lenders' best interests and it's their job to find reasons to decline your application.

There are 3 main credit bureaus: TransUnion, Equifax and Experian. The majority of lenders will review only your Experian credit report and use TransUnion and Equifax as disqualifiers. It has been seen, however, that some lending institutions will pull all 3 bureaus in their initial underwriting. This is why we recommend having all 3 credit scores above 680 before making any application for financing. Having all 3 credit scores above 680 and not just an average of 680 across all 3 bureaus will improve your likelihood of funding.

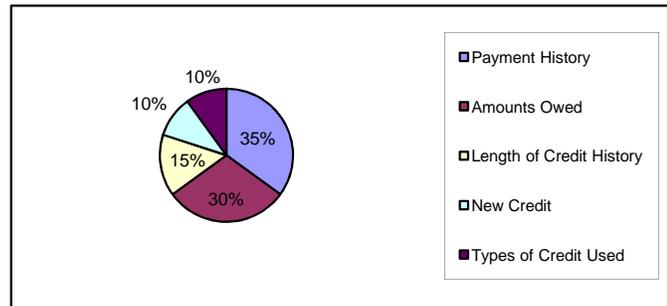
In our ongoing evaluation of the current lending market, lenders right now typically want to see an applicant's credit score above 720. A credit score above 720 is normally a candidate for optimal funding which is what we are trying to achieve.

Your credit score predicts the statistical chances of a consumer becoming 90 days late or more on a particular loan obligation. Credit scores range from 300-850 for Classic FICO. Obviously, the higher the score the less chance the consumer will default. From the diagram below, which is outlining the odds of consumers going 90 days late, we can see why lenders weigh heavily on your personal scores.

Score	Odds
Above 800	1292 to 1
760 - 799	597 to 1
720 - 759	323 to 1
700 - 719	123 to 1
680 - 699	55 to 1
660 - 679	38 to 1
620 - 659	26 to 1
500 - 600	8 to 1

Referencing the above chart, it states to the creditor that if an applicant has a 800 + FICO score then they know that only 1 out of every 1293 people with a score of 800 + will default on that loan. That is why people with higher FICO scores get better rates.

FICO scores are the most used credit bureau scores in the world. They heavily guard the algorithm used in determining your score, however, they have provided us an overview of what is used in the calculation. The chart below gives us a breakdown of the components used to determine your FICO credit score.



Personal Credit Section

Overview - (Continued)

Breakdown of Credit Score Factors

Payment History

- * Account payment information on specific types of accounts (credit cards, retail accounts, installment loans, finance company accounts, mortgage, etc.)
- * Presence of adverse public records (bankruptcy, judgements, suits, liens, wage attachments, etc.), collection items, and / or delinquency (past due items)
- * Severity of delinquency (how long past due)
- * Amount past due on delinquent accounts or collection items
- * Time since past due items (delinquency), adverse public records (if any), or collection items (if any)
- * Number of past due items on file
- * Number of accounts paid as agreed

Your payment history has the most weight in the calculation. In reviewing the above breakdown you may be asking yourself "How long do delinquents stay on my report?" Bankruptcies typically show on the report for ten years. Tax liens stay on for seven years from the date satisfied. Late payments and judgements show for seven years, and charge-offs are on for seven years from the date of the initial late payments.

Amounts Owed

- * Amount owing on accounts
- * Amount owing on specific types of accounts
- * Lack of a specific type of balance, in some cases
- * Number of accounts with balances
- * Proportion of credit lines used (proportion of balances to total credit limits on certain types of revolving accounts. Also known as utilization.)
- * Proportion of installment loan amounts still owing (proportion of balance to original loan amount on certain types of installment loans)

The second most important aspect is the amounts owed to lenders otherwise referred to as Debt Ratio. You want to keep your debt ratio low. Typical lenders don't want to see your debt ratios higher than 30% and not to exceed 50%. You want to keep this number low in comparison to your total credit available.

If your report is showing that your debt to income ratio is over 50% it will become difficult to obtain funding as the Underwriter will see you are highly leveraged. To have the highest probability of getting your application approved, your debt to income ratio should be below 30%.

This isn't perfect, however. Capital One doesn't report your true available credit, so card holders are at a disadvantage in one of the most important components of their credit score. Review your credit report to make sure all your creditors are reporting correctly.

Length of Credit History

- * Time since accounts opened
- * Time since accounts opened, by specific type of account
- * Time since account activity

FICO also stresses length of credit history. The longer, older and more deep a credit history the better the score is. An established credit file is usually classified after year 4, any earlier and the credit is considered un-established. An un-established credit profile will make it difficult to obtain business financing.

Overview - (Continued)

Breakdown of Credit Score Factors

New Credit / Inquiries

- * Number of recently opened accounts, and proportion of accounts that are recently opened, by type of account
- * Number of recent credit inquiries
- * Time since recent account opening(s), by type of account
- * Time since credit inquiry(s)
- * Re-establishment of positive credit history following past payment problems

When calculating a credit score, FICO doesn't want to see too many new credit lines or inquiries. The more inquiries you have on your credit report the worse your score will be.

Inquiries are heavily reviewed by all Underwriters. Inquiries show an untold story, or so the Underwriter thinks. If you have too many inquiries on your profile, Underwriters view that as a trend for potential desperation. If you have excessive inquiries being reported, the lender assumes that your business is struggling or that you personally are in desperation. Another reason why an Underwriter heavily reviews your inquiries is because Business Lines of Credit don't appear on your personal credit. They will look for other lending institutions that offer Business Lines of Credit and assume you have received funding and potentially trying to go around the system and obtain more funding than qualified for.

Most hard inquiries remain on your credit report for two years from the original placement. All inquiries must stay on your credit report for at least a year. You are allowed to dispute inquiries on your credit report, but it can be difficult to prove that the inquiry is indeed inaccurate.

Types of Credit Used

- * Number of (presence, prevalence, and recent information on) various types of accounts (credit cards, retail accounts, installment loans, mortgage, consumer finance accounts, etc.)

The last component takes a look at the types of credit: unsecured credit card debt, automobile loans, mortgages, consumer finance, etc. FICO likes to see equal utilization of all types of credit.

Lending institutions want to see extensive use of your credit; however, they don't want to see extensive debt. They want to feel confident that you can handle a high line of credit. If your report shows that you have 2 credit cards and 1 auto loan, they will not be very inclined to offer you a high line of credit.

There are a few other components that an Underwriter will review within your credit report that do not affect your FICO score but could potentially cause you to get declined or hinder you from obtaining optimal funding. Below are the components and reasons why Underwriter's use them in making a decision.

Employers

- * Current and past Employment History

Underwriters will review your employment history for credibility. They want to see that your business is your full time job. If it is being reported that you work for Wendy's but you are applying for a business loan, under your business, the Underwriter is going to see this as a major red flag.

Addresses

- * Address History

It's important that all 3 bureaus address history reports the same as what you are disclosing on your application.

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A Word About True Credit Scoring System

- * TrueCredit features the VantageScore, the only credit score used by all three national bureaus.
- * Easy-to-understand - each score includes an academic grade, so you'll automatically know how you rank.
- * Consistent - since it's used by all three bureaus, there's no guessing when it comes to the VantageScore.
- * Accurate - based upon extensive knowledge and data to ensure you'll receive a score that accurately depicts your credit profile.
- * Please note that your VantageScore is based upon a different score range than FICO scores.
- * Your score will now range from 501 to 990, with 990 being the highest score versus FICO 300 - 850.

VantageScores

TransUnion	640	Experian	610	Equifax	750
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In-Depth

Credit History (age):	8YRS	BK	N/A	COLL/Chg	2
Number of Inquiries (6 mos.)	20	F/C OR S	3	Late Pay	1
Highest Credit Reported:	\$10,000.00	Judge	1	Lien(s)	0

Revolving Account	Limit	Balance	Utilization	Action?
CHASE	\$5,000.00	\$2,500.00		
BANK OF AMERICA	\$3,000.00	\$1,000.00		
LOWES	\$10,000.00	\$2,500.00		
HOME DEPOTE	\$1,500.00	\$1,500.00		

TOTALS	\$19,500.00	\$7,500.00	38.46%
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Critical Issues

The goal of our process is to help identify critical issues which might hinder your business from getting true business credit and funding. By following our recommendations you will significantly improve your ability to get business credit and funding in the future.

Critical Issue	Explanation	Resolution
Debt to Credit	The amount of unused available credit	Pay down credit debt below 20%
Number of Inquiries in last 6 months	The number of times your report has been accessed by a creditor	Do not apply for a period of time
Negative items	Any item that negatively impacts your credit score	Restore credit
Late Pays	If you fail to make a payment on time this will be reported as a late pay	Restore credit
Scores & Length of History	Low scores and length of credit can impact your ability to secure funding based on credit	Score will change once items are addressed

Disclosure

Our financing projection is based on information derived from your business and personal credit reports. We understand there are many variables that can change your report and we cannot predict with 100% accuracy the results. Resolving Critical Issues also does not guarantee the projected outcome, as all of our solutions are fulfilled by other lending institutions and final judgement of your qualification is determined upon receipt of your application and a pull of your credit report.

Glossary of Terms

A/R	Accounts Receivable
BK	Bankruptcy
CCS	The Commercial Credit Score predicts the likelihood that a company will pay its bills in a severely delinquent manner (90 days or more past terms), obtain legal relief from creditors or cease operations without paying all creditors in full over the next 12 months. Scores are calculated using a statistically valid model derived from D&B's extensive data files.
ChgOff	Charge Off.
COLL	Collection Account
CORP/LLC	Corporation or Limited Liability Company
D&B	Dun & Bradstreet
DUNS #	Dun & Bradstreet (D&B) provides a D-U-N-S Number, a unique nine digit identification number, for each physical location of your business.
EIN	Employer Identification Number
F/C	Foreclosure
FSS	The Financial Stress Score predicts the likelihood of a firm ceasing business without paying all creditors in full, or reorganization or obtaining relief from creditors under state/federal law over the next 12 months. Scores were calculated using a statistically valid model derived from D&Bs extensive data files.
Ind. Rank	Industry Rank. A measure of where a company ranks within its industry
Judge	A Judgement filed by a court that shows up on a credit report
LIC	License; Business License
Lien	Any liens filed against a company or individual that reports to a credit bureau; tax lien
NEG	Negative reports on credit
PAYDEX®	The PAYDEX® Score is D&B's unique numerical indicator of how a firm paid its bills over the past year, based on trade experiences reported to D&B by various vendors.
TIB	Time in Business