

*Your job is deciding who gets credit and how much credit to grant. This doesn't have to be a time-consuming task, where obtaining information you need to make informed decisions could take days or even weeks. Business Profile from Experian can help you make informed decisions quickly and easily.*

## Who we are and what we do

Experian® enables organizations to find the best prospects and make fast, informed decisions to improve and personalize relationships with their customers.

With 30 years of experience and more than 2,800 business-to-business clients in North America, Experian has the knowledge, expertise and creativity to help you further develop successful customer relationships.

### Data

We hold more demographic and credit information on individuals and businesses than any other company in the world, providing power and insight to better understand customer and prospect needs. We maintain credit information on approximately 215 million U.S. consumers and more than 18 million public and private U.S. businesses.

### Delivery

One way to harness the power of this information is through the Business Profile report, our most comprehensive business credit report.

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# Know

## the day-to-day risk potential

The Business Profile report presents a current, objective picture of how a business manages its financial obligations. The report will help you make effective business decisions by providing:

- Actual trade payment experiences
- Public record information
- Company background
- Collections information
- Comparative data placing a company's payment performance in context with its industry

Much of the information displayed on the report comes from actual businesses, like yours, providing us with their accounts receivable information. As such, the information is reliable, accurate and nonbiased, allowing for an objective view of a company's overall financial health.

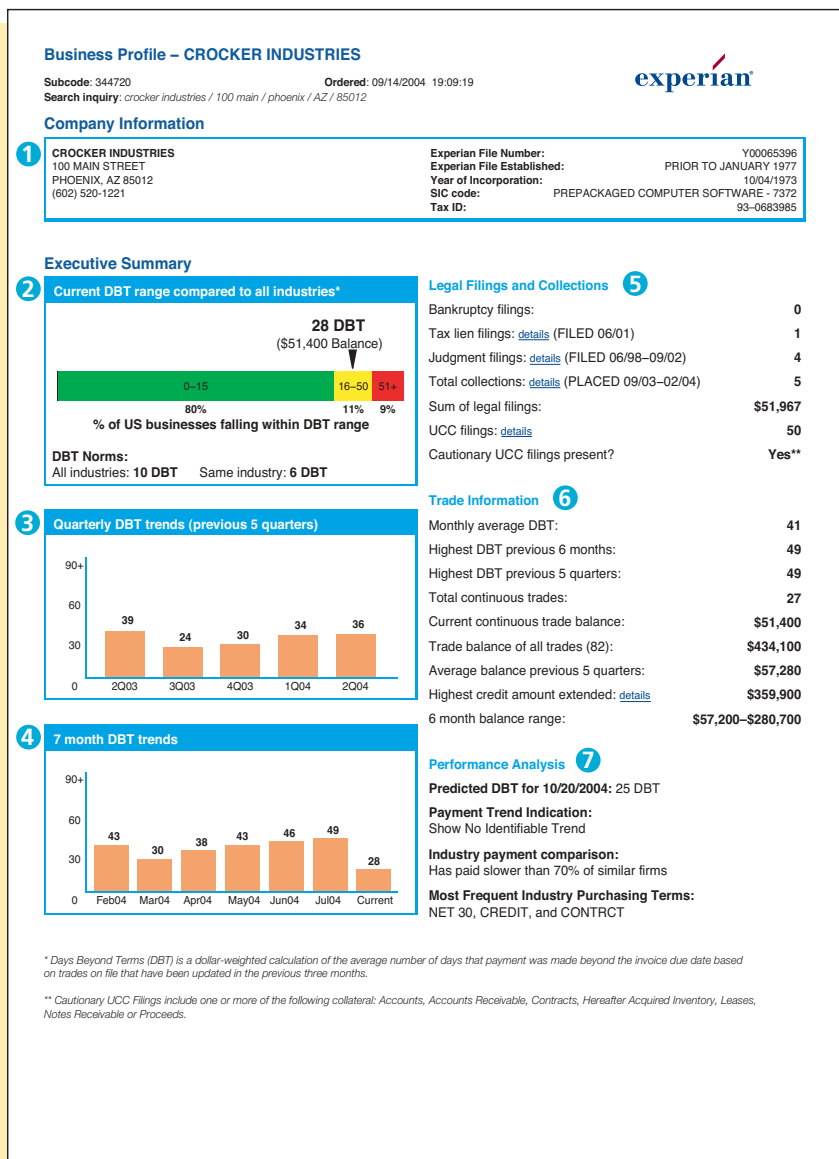
## All you need

### to know about Business Profile

On the following pages, a sample Business Profile report is provided with explanations of how to read the report and why the information is important. After you've had a chance to review this booklet, we're sure you'll agree that the Business Profile report is a valuable tool that will help you make better, more profitable decisions.

# Evaluate risk at a glance

The Business Profile's executive summary gives you a quick overview of a business's credit behavior, so you can determine whether or not you need to see additional details. The Days Beyond Terms (DBT) and predicted DBT express Experian's estimation of a company's potential risk in a single number.



## 1 Company information

Company's location, phone number, primary business category, Experian file number and file-established date. Date of incorporation and tax ID number are provided, when available.

## 2 Current Days Beyond Terms (DBT) industry comparison

Provides key measurements of payment performance compared with other U.S. businesses, including:

- Days Beyond Terms: a dollar-weighted average number of days beyond the contractual due date that a business pays its bills based on tradelines that have been updated in the previous three months
- The trade balance associated with the existing tradelines that have been updated in the previous three months
- DBT norms — compares the company's average DBT against the average DBT of all industries and other businesses within the same industry

## 3 Quarterly DBT trends

The business's average DBT performance for the previous five quarters.

## 4 Monthly DBT trends

The business's average DBT performance for the previous seven months.

## 5 Legal filings and collections

Summarizes public record and other derogatory information, including original bankruptcies, tax liens, judgment filings and reported collection accounts. Hyperlinks within the Executive Summary allow you to quickly navigate to additional details in the body of the report.

## 6 Trade information summary

Provides a snapshot of important trade balances and payment performance metrics, including:

- Key DBT calculations
- Total continuous trades — number of existing trades that have been updated in the previous three months
- Largest amount of credit extended in the previous six months
- Lowest to highest range of total balance owed over the previous six months

## 7 Performance analysis

A forecast of the expected Days Beyond Terms for 60 days into the future, payment trending, how much slower the business pays its bills than similar companies and the most common purchasing terms associated with the business's industry.

# An objective view of credit performance

**Legal filings and collections** — summarizes collected public record data and other derogatory information; includes bankruptcies within the past nine years, tax liens and judgments including filings released within the past five years, Uniform Commercial Code filings and types of collateral pledged, reported collection accounts and telecommunication accounts that are reported as write-offs or skips.

**Trade payment experiences** — information allows easy analysis of whether a business's ongoing payment behavior is steady, improving or declining.

## Legal Filings and Collections

Collections						
Date Placed	Status	Original Balance	Outstanding Balance	Date Closed	Agency	Agency Phone
02/2004	Open Account	\$166	\$166		HARBOR VIEW CREDIT SERVI	(408) 391-2200
01/2004	Closed, Uncollected	\$5,040	\$5,040	03/2004	ALLIED COLLECTIONS	(502) 368-9300
09/2003	Paid in Full	\$403	\$403	09/2003	CREDIT MEDIATORS	(800) 418-3340
09/2003	Open Account	\$322	\$322		CREDIT MEDIATORS	(800) 418-3340
09/2003	Open Account	\$403	\$403		CREDIT MEDIATORS	(800) 418-3340

Tax Liens					
File Date	Filing Type	Status	Amount	Filing Number	Jurisdiction
06/04/2001	State Tax Lien	Filed	\$26,040	20010261843	ORANGE COUNTY RECORD

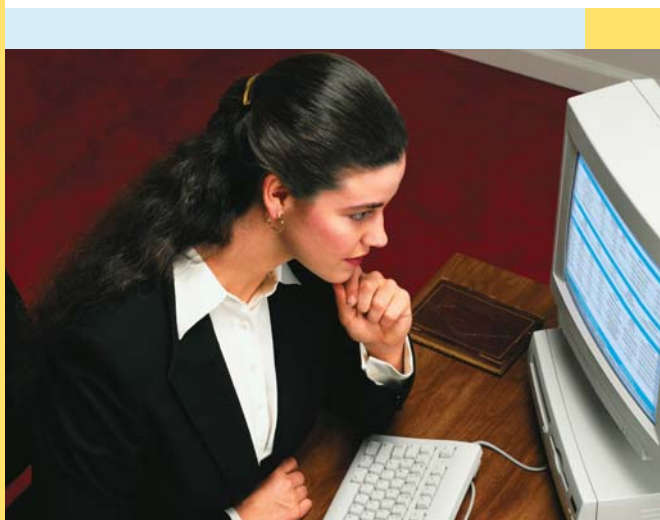
Judgments						
File Date	Filing Type	Status	Amount	Plaintiff	Filing Number	Judgment
12/13/2002	Judgment	Satisfied	\$5,000	SAMANTHA PARK	02C17927	MARION DISTRICT COUR
09/25/2002	Judgment	Filed	\$5,000	SAMANTHA PARK	02C17927	MARION DISTRICT COUR
07/29/1999	Judgment	Filed	\$15,525	STATE OF ARKANSAS	000000000996886	PULASKI COUNTY CIRCU
01/20/1999	Judgment	Satisfied	\$2,500	SAMUEL BRYCE	00000088SC007323	CENTRAL ORANGE MUNIC
01/07/1999	Judgment	Filed	\$5,000	CHARLES JOHNSON	00000098SC006327	CENTRAL ORANGE MUNIC
09/09/1998	Judgment	Satisfied	\$402	NYC DEPARTMENT OF FINANCE	001087605	NEW YORK COUNTY REG
06/01/1998	Judgment	Filed	\$402	NYC DEPARTMENT OF FINANCE	001087605	NEW YORK COUNTY REG

## Trade Payment Information

Business Category	Date Reported	Last Sale	Payment Terms	Recent High Credit	Balance	Account Status				Comments
						Cur	1-30	31-60	61-90	
ADVERTISING	07/2004	07/2003	NET 15	\$1,500	\$0					PROMPT
AIR TRANS	06/2004	06/2004	NET 30	\$700	\$0					
AIR TRANS	04/2004	04/2004	NET 30	\$500	\$0					SATSFTRY
+BUREAU	08/2004*	05/2004	VARIED	\$3,900	\$3,900	100%				
-CHEMICALS	08/2004		NET 30	\$700	\$400	100%				
+COMMUN EQP	06/2004		NET 30	\$15,000	\$15,000	98%		2%		
COMMUN SVC	06/2004		NET 30		\$0					
+COMMUN SVC	06/2004	06/2004	NET 30	\$15,700	\$15,400	2%	98%			
-COMPUTERS	07/2004	06/2004		\$202,800	\$12,800	26%	12%		62%	
ELEC DISTR	06/2004		NET 30		\$0					
ELEC SUPLR	06/2004	04/2003	2/10N30	\$1,300	\$0					
FINCL SVCS	06/2004	06/2003	CONTRCT		\$0					SATSFTRY
-FREIGHT	04/2004	02/2004	VARIED	\$13,400	\$100			100%		
GENERAL	07/2004		CONTRCT		\$0					

Business Profile — CROCKER INDUSTRIES

The trade payment information in the Business Profile provides a timely and accurate view of a business's credit performance. Each tradeline represents a unique commercial credit relationship.



GENERAL	06/2004		NET 30		\$0					
=HEATING&A/C	08/2004	11/2003	NET 30	\$6,800	\$200	100%				
INDUS SUPL	07/2004	03/2004	NET 30	\$1,600	\$0					CUST 6 YR
+LUMBR&WOOD	08/2004	07/2004	VARIED	\$19,100	\$100	100%				CUST 2 YR
-OFFC SUPPL	06/2004	06/2004	NET	\$13,700	\$1,100				100%	CUST 7 YR
=PACKAGING	07/2004		NET 30	\$5,100	\$3,500	82%	18%			CUST 10 YR
SAFTY PROD	06/2004		NET 30		\$0					CUST 4 YR
+SERV ASSOC	07/2004	07/2004	NET10TH	\$5,900	\$1,000	100%				
-TELECOM	07/2004		NET 30	\$1,700	\$1,700				100%	
TELECOM	06/2004	12/2001	NET EOM	\$3,700	\$0					WRITE-OFF
TELECOM	07/2004		NET 30	<\$100	\$0					
+TEMP HELP	07/2004*		NET 30	\$1,900	\$1,900	100%				
-TRANSPORTN	04/2004	10/2003	VARIED	<\$100	<\$100				100%	
TRANSPORTN	08/2004	06/2003	NET 15		\$0					
WAREHOUSE	07/2004	03/1998	VARIED		\$0					CUST 7 YR

Trade Payment Totals

Trade Payment Experiences				Account Status Days Beyond Terms					
Type	Lines Reported	Recent High Credit	Balance	Cur	1-30	31-60	61-90	91+	Comments
Continuously Reported	27	\$309,400	\$51,400	37%	38%	7%		18%	DBT: 28
Newly Reported	2	\$5,800	\$5,800	100%					DBT: 0
Trade Lines Totals	29	\$315,200	\$57,200	44%	34%	6%		16%	DBT: 25

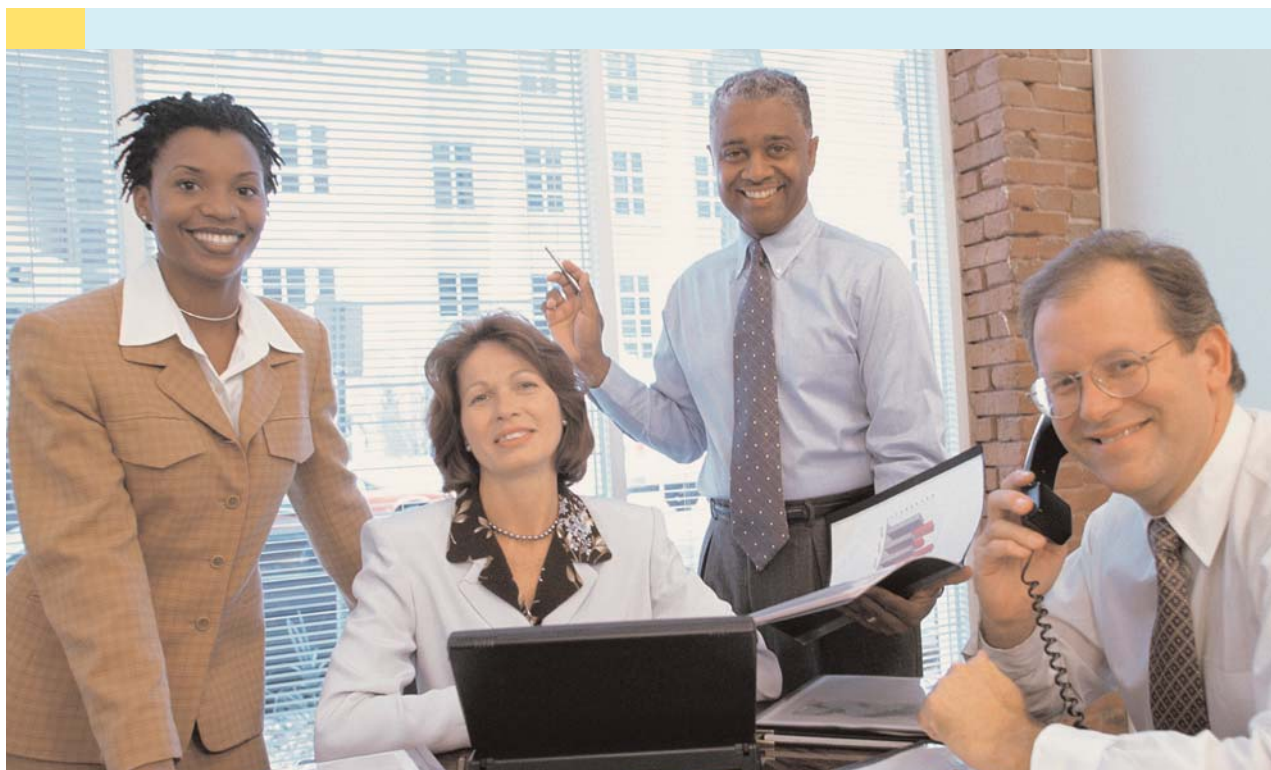
Additional Payment Experiences

Trade Payment Experiences (Trade lines with an (*) after date are newly reported)					Account Status Days Beyond Terms						
Business Category	Date Reported	Last Sale	Payment Terms	Recent High Credit	Balance	Cur	1-30	31-60	61-90	91+	Comments
ACCT SVCS	12/2001		NET 10		\$0						
AIR TRANS	10/2002		VARIED	\$300	\$0						
AIR TRANS	10/2003		NET 30	\$300	\$0						CUST 11 YR
AIR TRANS	06/2003		NET 7		\$0						
-AUTO PARTS	11/2003	10/2003	VARIED	\$500	\$100	37%	19%	1%		43%	
+BUS SERVCS	02/2004	02/2004	NET 30	\$40,800	\$700	100%					
BUS SERVCS	01/2004	12/2003	NET 30		\$0						
-BUS SERV	07/2003	06/2003	NET 30	\$359,900	\$215,400				100%		
CELLUL/PAG	09/2001	06/1996	NET 30		\$0						CUST 1 YR
CELLUL/PAG	01/2003		NET 90	\$200	\$0						CUST 83 YR
+CELLUL/PAG	06/2003	06/2003	NET 30	\$100	\$100	100%					CUST 1 YR
CERAMICS	03/2004		NET 30		\$0						
-CHEMICALS	08/2003		NET 30	\$1,100	\$1,100	29%	36%		35%		
COMMUN SVC	08/2001		NET 20		\$0						
+COMMUN SVC	08/2002		NET	\$30,800	\$6,600	45%	55%				

Business Profile — CROCKER INDUSTRIES

**Payment totals** — summarizes the totals for continuously reported and newly reported tradelines.

**Additional payment experiences** — includes payment experiences on non-trade accounts, such as leases and bank loans. This section also lists any tradeline that has not been updated within the previous three months.







# Evaluate ongoing payment behavior

**Monthly payment trends** — uses continuously reported tradelines to identify changes in payment behavior over the previous six months.

**Quarterly payment history** — represents a five quarter analysis of payment trends.

**Inquiries** — provides a summary of all inquiries made on the subject within the past nine months.

**Government financial profile** — reports selected financial and contract data reflecting the company's dealings with federal government agencies.

### Monthly Payment Trends

Date Reported	Payment Trends Analysis PREPACKAGED COMPUTER SOFTWARE – 7372				Account Status Days Beyond Terms				
	Cur	Industry DBT	Business DBT	Balance	Cur	1-30	31-60	61-90	91+
AUG04	N/A	N/A	28	\$51,400	37%	38%	7%		18%
JUL04	87%	6	49	\$178,900	10%	16%	51%	1%	22%
JUN04	90%	5	46	\$166,900	13%	15%	53%	1%	18%
MAY04	90%	6	43	\$163,500	17%	13%	51%	6%	13%
APR04	89%	6	38	\$280,700	9%	33%	44%	5%	9%
MAR04	89%	6	30	\$156,700	7%	55%	26%	8%	4%
FEB04	89%	6	43	\$89,900	4%	45%	15%	29%	7%

### Quarterly Payment Trends

Quarter	Payment History – Quarterly Averages				Account Status Days Beyond Terms				
	Months	DBT	Balance	Cur	1-30	31-60	61-90	91+	
Q2 – 04	APR–JUN	36	\$82,800	30%	16%	36%	4%	14%	
Q1 – 04	JAN–MAR	34	\$104,300	7%	48%	27%	13%	5%	
Q4 – 03	OCT–DEC	30	\$47,200	15%	46%	23%	14%	2%	
Q3 – 03	JUL–SEP	24	\$28,000	14%	59%	22%		5%	
Q2 – 03	APR–JUN	39	\$24,100	23%	16%	43%	5%	13%	

### Inquiries

Summary of Inquiries									
Business Category	AUG04	JUL04	JUN04	MAY04	APR04	MAR04	FEB04	JAN04	DEC03
UNSPECIFIED							1	1	
BANK		1							
BUREAU			2	3	2		2	2	
FINCL SVCS							1		
GENERAL	3	4	4	1	1			1	
LEASING		1							
TRANSPORTN								1	
<b>Totals</b>	<b>3</b>	<b>6</b>	<b>6</b>	<b>4</b>	<b>3</b>		<b>4</b>	<b>5</b>	

### Government Financial Profile

Business Category	Payment History – Quarterly Averages					Account Status Days Beyond Terms					
	Date Reported	Last Sale	Payment Terms	Recent High Credit	Balance	Cur	1-30	31-60	61-90	91+	Comments
GOVT/GSA	10/2002	10/2002	NET 30	\$76,000	\$19,800	100%					

Business Profile – CROCKER INDUSTRIES

# Assess liquidity and locate assets

## UCC Profile

The number of UCC Filings is summarized with the 10 most recent listed below.

A full UCC detail report is available within 72 hours by entering UCC-C03796531-C017182224 into the Experian number field of the BizApps order page.

UCC Summary		Filings				
Date Range	Year	Cautionary UCCs*	Total Filed	Released/Term'd	Cont	Amended/Assigned
JUL - PRESENT	2004					
JAN-JUN	2004		1			
JUL-DEC	2003	3	5			
JAN-JUN	2003	2	2			
JUL-DEC	2002	3	5			6
PRIOR TO JUL	2002	9	37	3		6
<b>Totals</b>		<b>17</b>	<b>50</b>	<b>3</b>		<b>12</b>

\* Cautionary UCC Filings include one or more of the following collateral: Accounts, Accounts Receivable, Contracts, Hereafter Acquired Inventory, Leases, Notes Receivable or Proceeds.

## UCC Filings

**UCC CONTINUED Date:** 06/23/2004  
**Filing Number:** OH00078736313  
**Jurisdiction:** SEC OF STATE OHIO  
**Secured Party:** NATIONAL CREDIT CORPORATION NJ PARSIPPANY 07054  
**Collateral:**

**UCC FILED Date:** 11/26/2003  
**Filing Number:** 2211304 0  
**Jurisdiction:** SEC OF STATE DELEWAR  
**Secured Party:** EMPIRE BUSINESS CREDIT, LLC IL CHICAGO 60606 151 NORTH CENTRAL AVENUE  
**Collateral:** EQUIP, HEREAFTER AQUIRED PROP

**UCC FILED Date:** 10/27/2003  
**Filing Number:** 3280689 6  
**Jurisdiction:** SEC OF STATE DELAWARE  
**Secured Party:** AMERICAN CAPITAL CREDIT WA BELLEVUE 98009 423 NW 153RD  
**Collateral:** EQUIP, HEREAFTER AQUIRED PROP, UNDEFINED

**UCC FILED Date:** 10/03/2003  
**Filing Number:** OH00069165413  
**Jurisdiction:** SEC OF STATE OHIO  
**Secured Party:** NEW ENGLAND TECHNOLOGY ASSOCIATES MA BOSTON 02210 176 SOUTH STREET  
**Collateral:**

**UCC FILED Date:** 09/19/2003  
**Filing Number:** 3243015 8  
**Jurisdiction:** SEC OF STATE DELEWAR  
**Secured Party:** RRC CORPORATION AZ PHOENIX 14276 NORTH CAMEL LOOP  
**Collateral:** EQUIP, UNDEFINED, HEREAFTER AQUIRED PROP

**UCC FILED Date:** 09/29/2003  
**Filing Number:** OH00054892352  
**Jurisdiction:** SEC OF STATE OHIO  
**Secured Party:** EMPIRE BUSINESS CREDIT, LLC IL CHICAGO 60606 151 NORTH CENTRAL AVENUE  
**Collateral:**

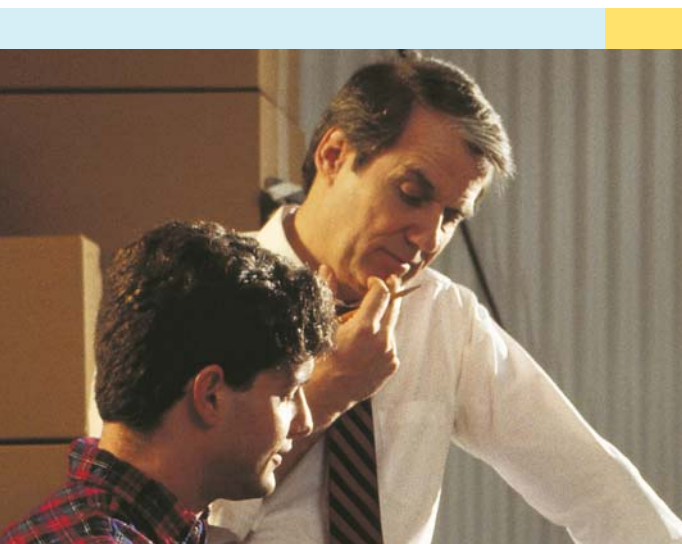
**UCC FILED Date:** 04/07/2003  
**Filing Number:** 4077177 6  
**Jurisdiction:** SEC OF STATE DELEWAR  
**Secured Party:** NEW ENGLAND TECHNOLOGY ASSOCIATES MA BOSTON 02210 176 SOUTH STREET  
**Collateral:** EQUIP, HEREAFTER AQUIRED PROP, UNDEFINED

**UCC FILED Date:** 02/24/2003  
**Filing Number:** 3046189 3  
**Jurisdiction:** SEC OF STATE DELAWARE  
**Secured Party:** UNITED BUSINESS EQUIPMENT COMPANY NJ MONTVALE 07645 6359 WEST COLUMBIA  
**Collateral:** EQUIP, UNDEFINED, HEREAFTER AQUIRED PROP

Business Profile — CROCKER INDUSTRIES

**UCC profile** — The Business Profile notes the presence of any Uniform Commercial Code (UCC) filings. UCC filings are required whenever a company pledges assets as collateral.

The Business Profile lists up to the 10 most recent UCC filings (original, amendments or terminations), with the most recent displayed first for easy review. If more than 10 UCC filings are indicated for the business, you may access a complete UCC filing report free of charge within 72 hours of your Business Profile inquiry.





# Identify lending relationships

**Commercial finance relationships** identify:

- The name, address and phone number of the business’s primary bank
- Type of banking relationship
- Account status and balances, when available
- Any reported leasing or insurance bond relationships

**Company background information**

may include:

- State of incorporation
- Business’s incorporation date
- Charter number
- Current status of business
- Names and titles of principal officers
- Product and service lines
- Most recent filing date
- Name and address of registered agent

UCC Filing Date: 11/20/2002  
 Filing Number: 200232560240  
 Jurisdiction: SEC OF STATE CALIFOR  
 Secured Party: JONATHAN RUIZ CA COSTA MESA 92626 IN CARE OF: PO BOX 33213  
 Collateral: FURN & FIX, EQUIP, UNDEFINED, HEREAFTER AQUIRED PROP

UCC Filing Date: 11/20/2002  
 Filing Number: 200232560404  
 Jurisdiction: SEC OF STATE CALIFOR  
 Secured Party: JONATHAN RUIZ CA COSTA MESA 92626 IN CARE OF: PO BOX 33213  
 Collateral: UNDEFINED

**Commercial Finance Relationships**

**Banking Relationships**

Financial Institution: INDUSTRY STATE BANK  
 Account Type: MERCHANT BANK CARD  
 Date Opened: 08/01/1995  
 Account Rating: SATISFACTORY AS OF 01/06/2004

Financial Institution: BANK OF US  
 Account Type: MERCHANT BANK CARD  
 Date Opened: 02/01/1997  
 Account Rating: SATISFACTORY AS OF 10/07/2003  
 Account Balance: FIVE FIGURES

Financial Institution: MESA FINANCE  
 Account Type: MERCHANT BANK CARD  
 Date Opened: 12/08/2000  
 Account Rating: GENERALLY SATISFACTORY AS OF 08/06/2003  
 Account Balance: FOUR FIGURES

**Leasing Relationships**

Leasing Company: NON-DISCLOSED  
 Origination Date: 07/2001  
 Original Lease Amount: \$11,340  
 Lease Product Type: OFFICE EQUIP  
 Lease Term: 60 Months  
 Payment Interval: MONTHLY  
 Payment Type: FIXED  
 Current Due Date: 10/01/2004  
 Current Scheduled Amount Due: \$242  
 Amount of Overdue Payments: \$0  
 Remaining Balance: \$4,347  
 Current Payments: 30  
 Late Payments: 7

**Insurance Bond Relationships**

Bonding Company: CONTRACTORS BONDING & INSURANCE  
 Address: 12486 INTERCOASTAL DR FT LAUDERDALE FL 33303  
 Phone: (732) 398-4000  
 Bond Type: General Liability Insurance

**Company Background Information**

**Corporate Registration**

THE FOLLOWING INFORMATION WAS PROVIDED BY THE STATE OF ARIZONA

State of Incorporation: AZ  
 Date of Incorporation: 10/04/1973  
 Current Status: Active

Business Type: Profit  
 Charter Number: 7621760  
 Tax ID: 93-0683985

Business Profile — CROCKER INDUSTRIES



## Additional Company Background Information

## Key Personnel

Principal(s): JOHN Q CONSUMER, PRESIDENT

## Operating Information

Primary SIC Code: PREPACKAGED COMPUTER SOFTWARE – 7372

Number of Employees: 950

Sales: \$1,155,420,000

## Standard &amp; Poor's Information

Balance sheet for fiscal year ending: DEC 31  
Data current through: 09/13/2004 (\$ Thousands)

	2003	2002	2001
Cash and equivalent	140,129	90,751	84,693
Receivables – net	46,252	35,735	32,948
Inventory	146,678	151,431	133,885
Other current assets	14,737	8,600	7,483
<b>Total current assets</b>	<b>347,796</b>	<b>286,517</b>	<b>259,009</b>
Fixed assets – net	44,821	22,280	18,735
Investments	2,921	1,946	1,677
Other assets	51,421	59,294	70,487
<b>Total assets</b>	<b>446,959</b>	<b>370,037</b>	<b>349,908</b>
Debt due in 1 year	14,060	15,260	16,460
Notes payable	0	10,000	15,000
Accounts payable	35,119	32,335	32,549
Taxes payable	1,063	480	519
Other current liabilities	75,018	70,455	69,805
<b>Total current liabilities</b>	<b>125,260</b>	<b>128,530</b>	<b>134,333</b>
Long term debt	20,000	34,000	50,000
Other liabilities	15,755	11,946	10,577
Net worth	285,944	195,561	154,998
<b>Total liab. and net worth</b>	<b>446,959</b>	<b>370,037</b>	<b>349,908</b>

Operating statement for fiscal year ending: DEC 31  
Data current through: 09/13/2004 (\$ Thousands)

	2003	2002	2001
Net Sales	1,155,420	1,124,894	1,099,158
Cost of goods sold	592,563	568,860	555,776
Gross income on sales	562,857	556,034	543,382
Expenses	447,225	469,586	458,785
Pre-tax income	115,632	86,448	84,597
Taxes	25,249	35,885	40,606
After tax income	90,383	50,563	43,991
Extraord. inc. & discont'd ops	0	0	0
Net income	90,383	50,563	43,991

Business Profile — CROCKER INDUSTRIES



## In-depth analysis of a company's history

Audited financials are an important indicator of the financial health of publicly held companies. The Business Profile provides comprehensive Standard & Poor's (S&P) information for gauging financial strength in relation to payment habits.

**Balance sheet** — is included for the most recently reported fiscal year and two years prior.

**Operating statement** — provides a profit/loss statement for the most recently reported fiscal year and two years prior.

Critical data and ratios for fiscal year ending: DEC 31 Data current through: 09/13/2004 (\$ Thousands)			
	2003	2002	2001
Tangible net worth	251,884	172,331	153,889
Net working capital	222,536	157,987	124,676
Current ratio (times)	2.8	2.2	1.9
% Total debt to tang. n.w.	63.9	101.2	126.7
% Current debt to tang. n.w.	49.7	74.6	87.3
% After tax inc. to tang. n.w.	35.9	29.3	28.6
% After tax inc. to net sales	7.8	4.5	4.0
Net sales to inventory (times)	7.9	7.4	8.2
CGS to inventory (times)	4.0	3.8	4.2
Avg. days sales outstanding (days)	14.6	11.6	10.9

End of report

1 of 1 reports

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**Critical data and ratios** — are calculated for the most recently reported fiscal year and two years prior, including tangible net worth and net sales.

Business Profile — CROCKER INDUSTRIES



# Experian — your partner in information solutions

Experian has the solutions and advanced technology you need to increase your sales, improve profitability and manage risk. Much more than a credit data provider, we offer you a full range of information solutions, including:

- Marketing lists to target new markets and enhance your existing database
- Scoring and decisioning tools to define your best potential customers
- Portfolio management tools to implement sound and effective risk management

Attracting creditworthy new customers and retaining current ones are key to your business's success. That's why it's so important to have fast, reliable access to quality information.

For further details on Experian products, please call

**Business Credit Information Inc.**

**1.800.382.1735**

or visit our web site

**[WWW.BUSINESSCREDITINFORMATION.COM](http://WWW.BUSINESSCREDITINFORMATION.COM)**

