

ATTN:

Report Printed: October 27, 2011

Live Report : YOUR BASIC BUSINESS CREDIT, LLC.


D-U-N-S® Number: 00-000-0000

Endorsement/Billing Reference:



8/ 6 '5 XXfYgg	
5 XXfYgg@WUjcb`HndY Gjb[`Y@WUjcb
D\ cbY	K YV
: U	

Endorsement :

Company Summary

Currency: Shown in USD unless otherwise indicated 

Score Bar

PAYDEX®	 80
Commercial Credit Score Class	3
Financial Stress Class	 2
Credit Limit - D&B Conservative	250.00
D&B Rating	--

Company News

Today: Thursday, October 27, 2011

This company is not currently tracked for Company News.

Powered by FirstRain

D&B Company Overview

This is a single location

Manager	
Year Started	2011
Employees	1
SIC	6221 , 7389
Line of business	Commodity contract broker
NAICS	523130
History Status	CLEAR

Public Filings

The following data includes both open and closed filings found in D&B's database on this company.

Record Type	Number of Records	Most Recent Filing Date
Bankruptcies	0	-
Judgments	0	-
Liens	0	-
Suits	0	-
UCCs	0	-

The public record items contained herein may have been paid, terminated, vacated or released prior to today's date.

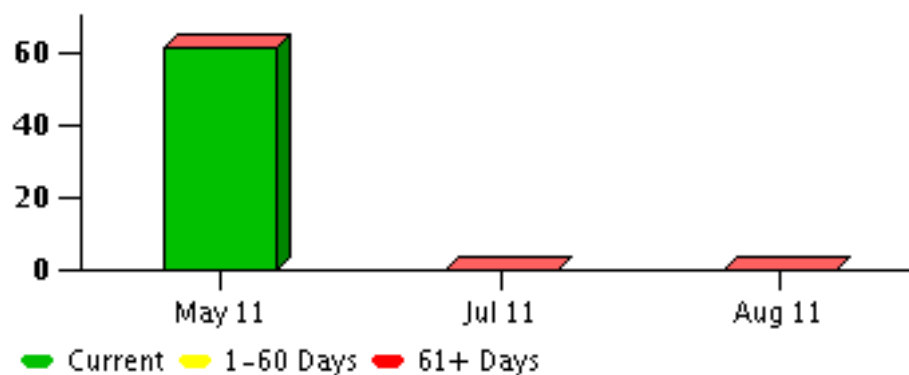
Detailed Trade Risk Insight™

Days Beyond Terms Past 3 Months
There is not sufficient reporting trading activity to generate 3 months Days Beyond Terms (a minimum of 3 trade experiences from at least 2 suppliers)

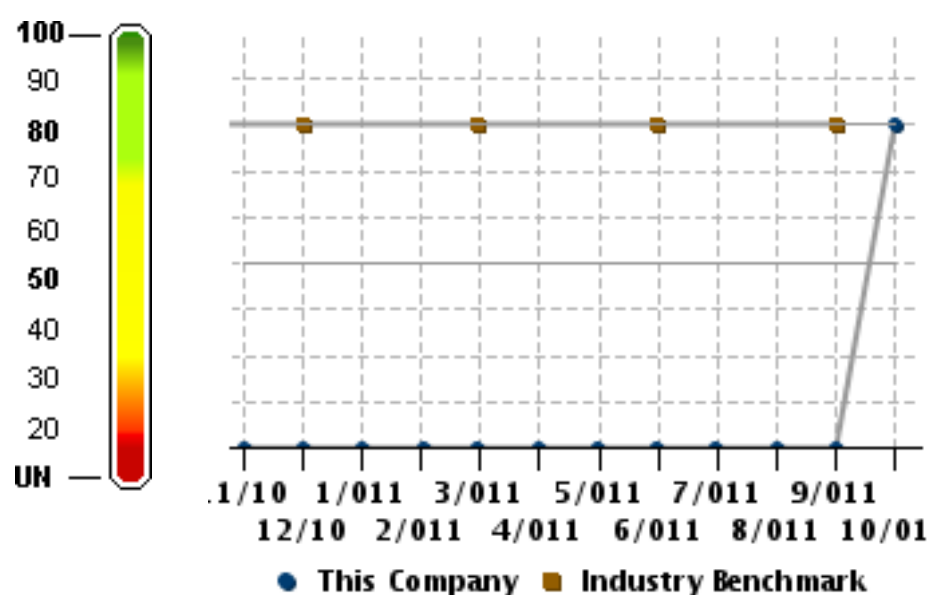
Recent Derogatory Events

	May-11	Jul-11	Aug-11
Placed for Collection	-	-	-
Bad Debt Written Off	-	-	-


Total Amount Current & Past Due - 3 Month Trend



PAYDEX® Trend Chart



Predictive Scores

Currency: Shown in USD unless otherwise indicated 

Credit Capacity Summary

This credit rating was assigned because of D&Bs assessment of the companys creditworthiness. For more information, see the [D&B Rating Key](#)

D&B Rating :

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The blank rating symbol should not be interpreted as indicating that credit should be denied. It simply means that the information available to D&B does not permit us to classify the company within our rating key and that further enquiry should be made before reaching a decision. Some reasons for using a "-" symbol include: deficit net worth, bankruptcy proceedings, insufficient payment information, or incomplete history information.

Below is an overview of the companys rating history since 10-08-2011

D&B Rating	Date Applied
--	10-08-2011

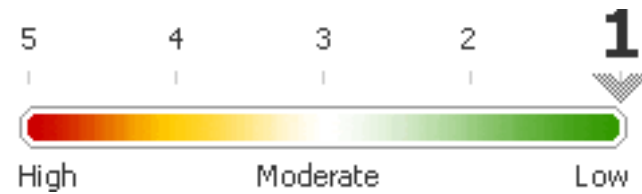
Number of Employees Total: 1

Payment Activity:	(based on 3 experiences)
Average High Credit:	50
Highest Credit:	50
Total Highest Credit:	150

D&B Credit Limit Recommendation

Conservative credit Limit 2,500
 Aggressive credit Limit: 7,500

Risk category for this business : **LOW**



This recommended Credit Limit is based on the company profile and on profiles of other companies with similarities in size, industry, and credit usage. Risk is assessed using D&Bs scoring methodology and is one factor used to create the recommended limits. See Help for details.

Financial Stress Class Summary

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.

The Financial Stress Class of 2 for this company shows that firms with this class had a failure rate of 0.09% (9 per 10,000), which is lower than the average of businesses in D & B's database

Financial Stress Class :



Moderate risk of severe financial stress, such as a bankruptcy, over the next 12 months.

Probability of Failure:

- Among Businesses with this Class: **0.09 %** (9 per 10,000)
- Financial Stress National Percentile : **73** (Highest Risk: 1; Lowest Risk: 100)
- Financial Stress Score : **1518** (Highest Risk: 1,001; Lowest Risk: 1,875)
- Average of Businesses in D&Bs database: **0.48 %** (48 per 10,000)

The Financial Stress Class of this business is based on the following factors:

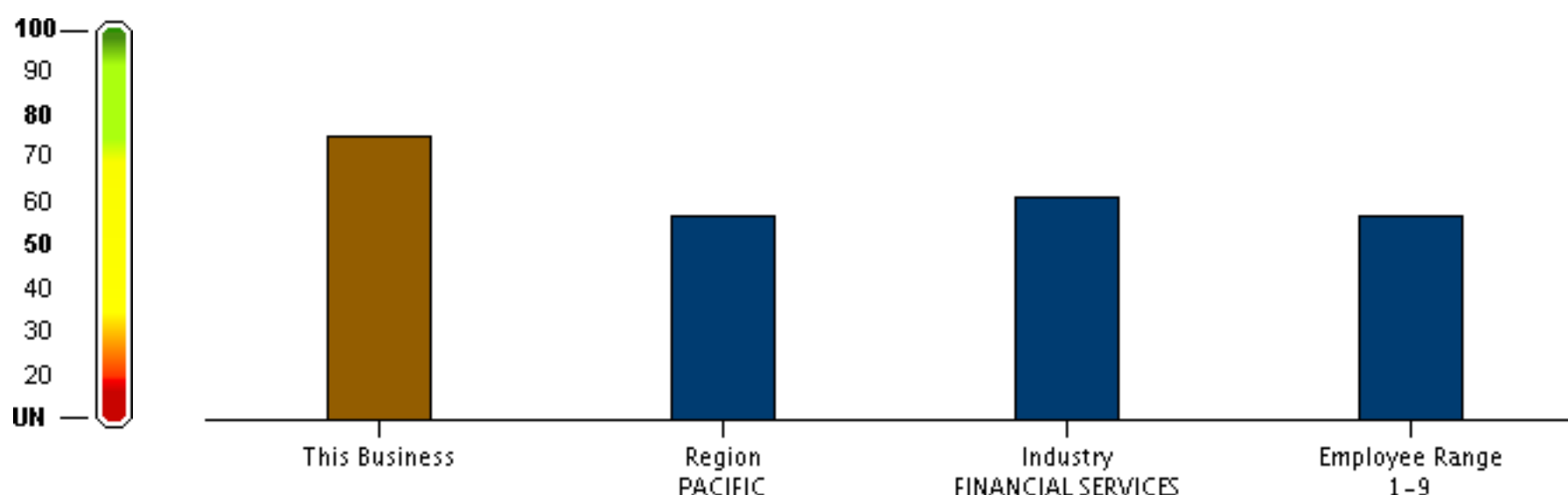
- Limited time under present management control.
- Higher risk legal structure.

Financial Stress Percentile Trend:

D&B does not have enough information on this company to build a Financial Stress Percentile Trend Chart.

Notes:

- The Financial Stress Class indicates that this firm shares some of the same business and financial characteristics of other companies with this classification. It does not mean the firm will necessarily experience financial stress.
- The Probability of Failure shows the percentage of firms in a given Class that discontinued operations over the past year with loss to creditors. The Probability of Failure - National Average represents the national failure rate and is provided for comparative purposes.
- The Financial Stress National Percentile reflects the relative ranking of a company among all scorable companies in D&Bs file.
- The Financial Stress Score offers a more precise measure of the level of risk than the Class and Percentile. It is especially helpful to customers using a scorecard approach to determining overall business performance.



Norms	National %
This Business	73
Region: PACIFIC	52
Industry: FINANCIAL SERVICES	57
Employee range: 1-9	52
Years in Business:	29

This Business has a Financial Stress Percentile that shows:

- Lower risk than other companies in the same region.
- Lower risk than other companies in the same industry.
- Lower risk than other companies in the same employee size range.
- Lower risk than other companies with a comparable number of years in business.

Credit Score Summary

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. The Credit Score class of 3 for this company shows that 18.4% of firms with this class paid one or more bills severely delinquent, which is lower than the average of businesses in D & B's database.

Credit Score Class :



Incidence of Delinquent Payment

- Among Companies with this Classification: **18.40 %**
- Average compared to businesses in D&B's database: **23.50 %**
- Credit Score Percentile : **65** (Highest Risk: 1; Lowest Risk: 100)
- Credit Score : **444** (Highest Risk: 101; Lowest Risk: 670)

The Credit Score Class of this business is based on the following factors:

- Limited time in business.
- Low number of satisfactory payments.
- Insufficient number of payment experiences.

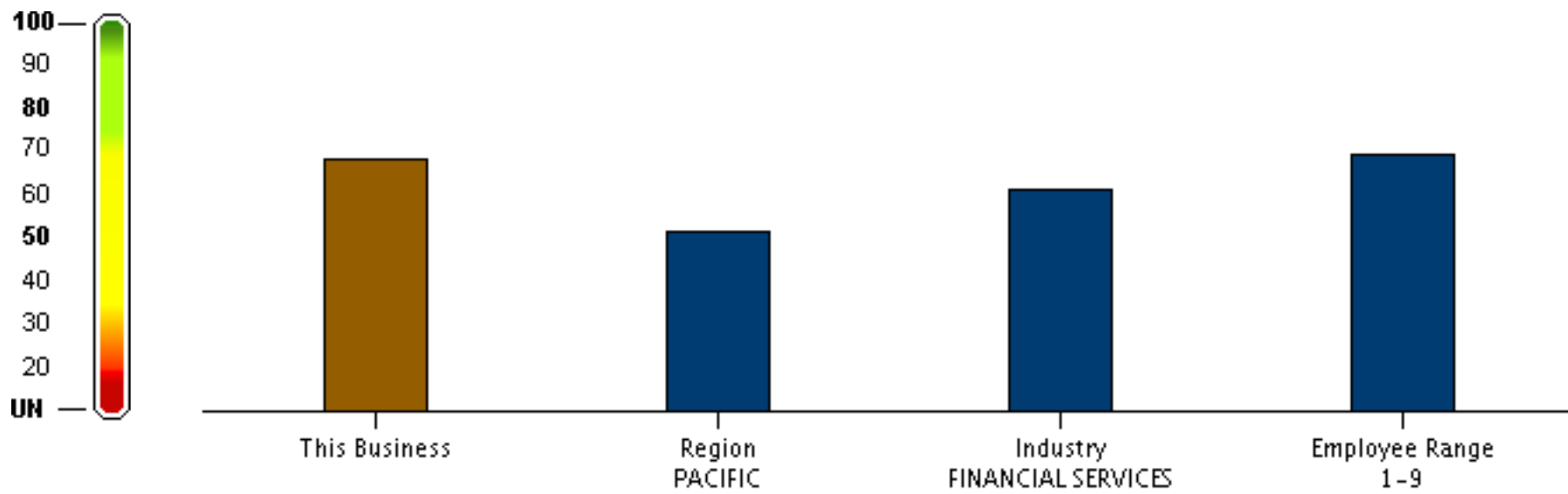
Credit Score Class Percentile Trend:

D&B does not have enough information on this company to build a Credit Score Class Percentile Trend Chart.

Notes:

- The Commercial Credit Score Risk Class indicates that this firm shares some of the same business and financial characteristics of other companies with this classification. It does not mean the firm will necessarily experience severe delinquency.
- The incidence of delinquency shows the percentage of firms in a given percentile that are likely to pay creditors in a severely delinquent manner. The average incidence of delinquency is based on businesses in D&B's database and is provided for comparative purposes.
- The Commercial Credit Score percentile reflects the relative ranking of a firm among all scorable companies in D&B's file.

- The Commercial Credit Score offers a more precise measure of the level of risk than the Risk Class and Percentile. It is especially helpful to customers using a scorecard approach to determining overall business performance.



Norms	National %
This Business	65
Region: PACIFIC	46
Industry: FINANCIAL SERVICES	57
Employee range: 1-9	66
Years in Business:	40

This business has a Credit Score Percentile that shows:

- Lower risk than other companies in the same region.
- Lower risk than other companies in the same industry.
- Higher risk than other companies in the same employee size range.
- Lower risk than other companies with a comparable number of years in business.

Trade Payments

Currency: Shown in USD unless otherwise indicated 

D&B PAYDEX®

The D&B PAYDEX is a unique, weighted indicator of payment performance based on payment experiences as reported to D&B by trader references. Learn more about the D&B PAYDEX

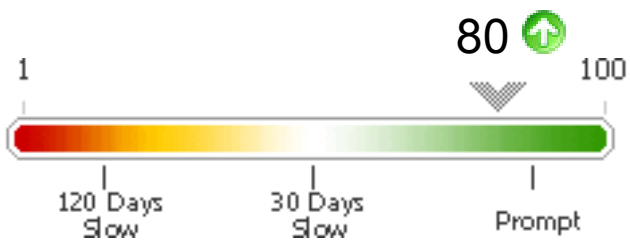
Timeliness of historical payments for this company.

Current PAYDEX is	80	Equal to generally within terms (Pays same as the average for its industry of generally within terms)
Industry Median is	80	Equal to generally within terms
Payment Trend currently is		Unavailable, compared to payments three months ago

Indications of slowness can be the result of dispute over merchandise, skipped invoices etc. Accounts are sometimes placed for collection even though the existence or amount of the debt is disputed.

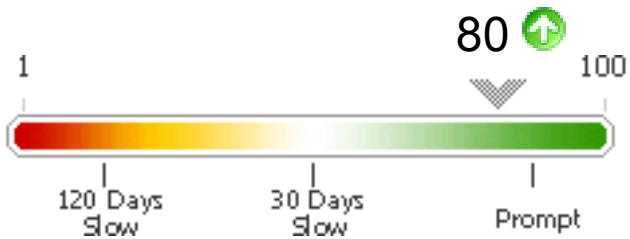
Total payment Experiences in D&Bs File (HQ)	3
Payments Within Terms (not weighted)	100 %
Trade Experiences with Slow or Negative Payments(%)	0.00%
Total Placed For Collection	0
High Credit Average	50
Largest High Credit	50
Highest Now Owing	0
Highest Past Due	0

D&B PAYDEX



- High risk of late payment (Average 30 to 120 days beyond terms)
 - Medium risk of late payment (Average 30 days or less beyond terms)
 - Low risk of late payment (Average prompt to 30+ days sooner)
- When weighted by amount, payments to suppliers average generally within terms

3-Month D&B PAYDEX



- High risk of late payment (Average 30 to 120 days beyond terms)
 - Medium risk of late payment (Average 30 days or less beyond terms)
 - Low risk of late payment (Average prompt to 30+ days sooner)
- Based on payments collected over last 3 months.

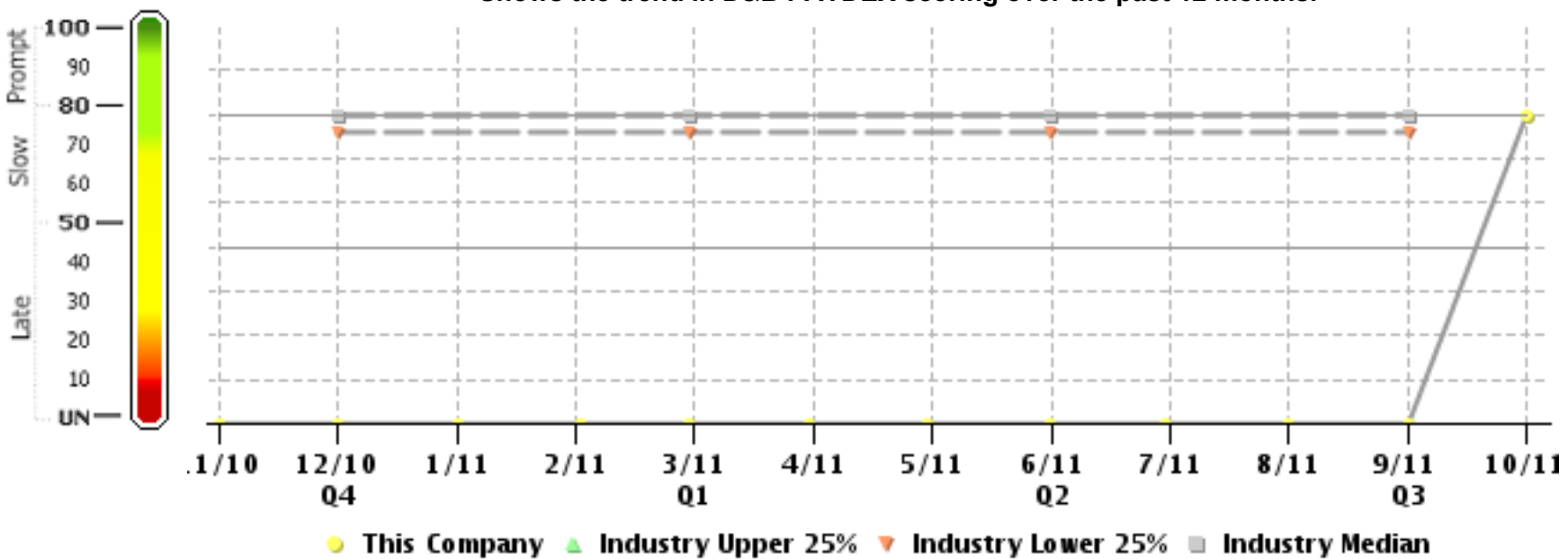
When weighted by amount, payments to suppliers average within terms

D&B PAYDEX® Comparison

Current Year

PAYDEX® of this Business compared to the Primary Industry from each of the last four quarters. The Primary Industry is Commodity contract broker , based on SIC code 6221 .

Shows the trend in D&B PAYDEX scoring over the past 12 months.

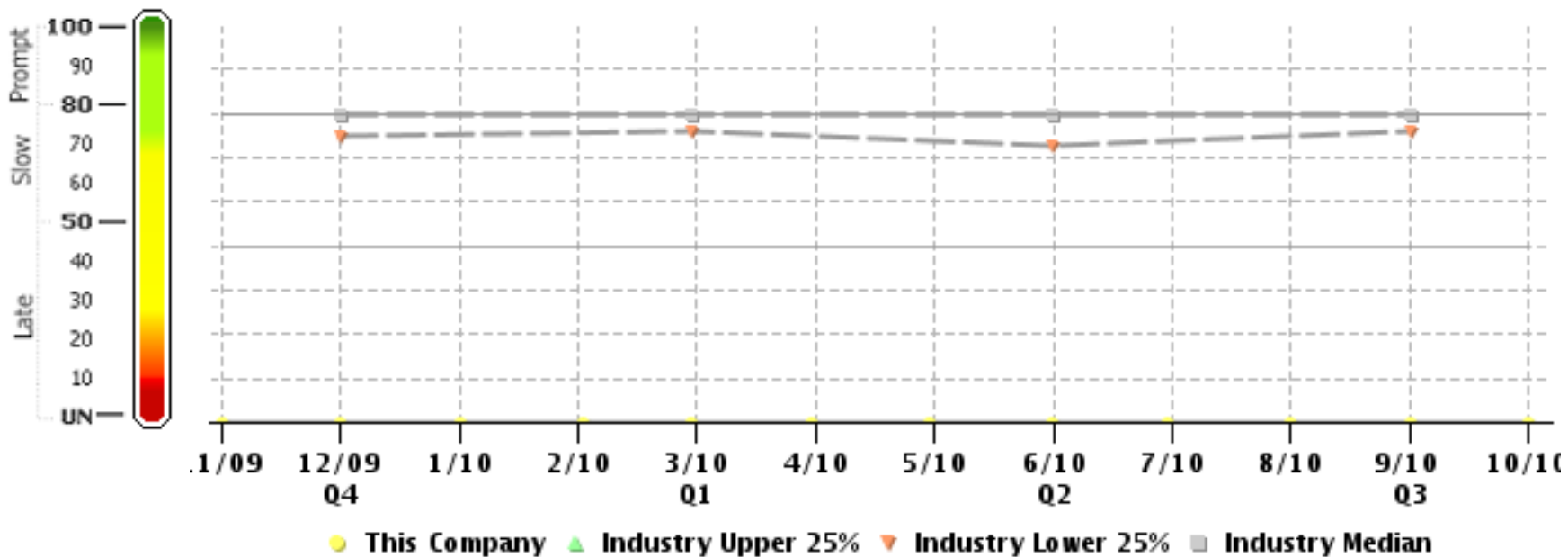


	11/10	12/10	1/11	2/11	3/11	4/11	5/11	6/11	7/11	8/11	9/11	10/11
This Business	UN	UN	UN	UN	UN	UN	UN	UN	UN	UN	UN	80
Industry Quartiles												
Upper	.	80	.	.	80	.	.	80	.	.	80	.
Median	.	80	.	.	80	.	.	80	.	.	80	.
Lower	.	76	.	.	76	.	.	76	.	.	76	.

- Current PAYDEX for this Business is 80 , or equal to generally within terms
- The 12-month high is 80 , or equal to GENERALLY WITHIN terms
- The 12-month low is 80 , or equal to GENERALLY WITHIN terms and the D&B PAYDEX® was also unavailable during the period

Previous Year

Shows PAYDEX of this Business compared to the Primary Industry from each of the last four quarters. The Primary Industry is Commodity contract broker , based on SIC code 6221 .



Previous Year	12/09 Q4'09	03/10 Q1'10	06/10 Q2'10	09/10 Q3'10
This Business	UN	UN	UN	UN
Industry Quartiles				
Upper	80	80	80	80
Median	80	80	80	80
Lower	75	76	73	76

Based on payments collected over the last 4 quarters.

- Current PAYDEX for this Business is 80 , or equal to generally within terms
- The present industry median Score is 80 , or equal to generally within terms
- Industry upper quartile represents the performance of the payers in the 75th percentile
- Industry lower quartile represents the performance of the payers in the 25th percentile

Payment Habits

For all payment experiences within a given amount of credit extended, shows the percent that this Business paid within terms. Provides number of experiences to calculate the percentage, and the total credit value of the credit extended.

\$ Credit Extended	# Payment Experiences	Total Amount	% of Payments Within Terms
Over 100,000	0	0	0%
50,000-100,000	0	0	0%
15,000-49,999	0	0	0%
5,000-14,999	0	0	0%
1,000-4,999	0	0	0%
Under 1,000	3	150	100%

Based on payments collected over last 12 months.

All Payment experiences reflect how bills are paid in relation to the terms granted. In some instances, payment beyond terms can be the result of disputes over merchandise, skipped invoices etc.

Payment Summary

There are 3 payment experience(s) in D&Bs file for the most recent 24 months, with 3 experience(s) reported during the last three month period.

The highest **Now Owes** on file is 0 . The highest **Past Due** on file is 0

Below is an overview of the companys currency-weighted payments, segmented by its suppliers primary industries:

	Total Revd (#)	Total Amts	Largest High Credit	Within Terms (%)	Days Slow		
					<31	31-60	61-90
					(%)	(%)	(%)
Top Industries							
Whol electrical equip	1	50	50	100	0	0	0
Ret mail-order house	1	50	50	100	0	0	0
Whol durable goods	1	50	50	100	0	0	0
Other payment categories							
Cash experiences	0	0	0				
Payment record unknown	0	0	0				
Unfavorable comments	0	0	0				
Placed for collections:							
With D&B	0	0	0				
Other	0	N/A	0				
Total in D&Bs file	3	150	50				

Accounts are sometimes placed for collection even though the existence or amount of the debt is disputed.

Indications of slowness can be result of dispute over merchandise, skipped invoices etc.

Detailed payment history for this company

Date Reported (mm/yy)	Paying Record	High Credit	Now Owes	Past Due	Selling Terms	Last Sale Within (month)
09/11	Ppt	50	0	0	N30	1 mo
	Ppt	50	0	0	N30	4-5 mos
	Ppt	50	0	0		1 mo

Payments Detail Key: ■ 30 or more days beyond terms

Payment experiences reflect how bills are paid in relation to the terms granted. In some instances payment beyond terms can be the result of disputes over merchandise, skipped invoices, etc. Each experience shown is from a separate supplier. Updated trade experiences replace those previously reported.

Public Filings

Currency: Shown in USD unless otherwise indicated 

Summary

A check of D&B's public records database indicates that no filings were found for YOUR BASIC BUSINESS CREDIT, LLC.

D&B's extensive database of public record information is updated daily to ensure timely reporting of changes and additions. It includes business-related suits, liens, judgments, bankruptcies, UCC financing statements and business registrations from every state and the District of Columbia, as well as select filing types from Puerto Rico and the U.S. Virgin Islands.

D&B collects public records through a combination of court reporters, third parties and direct electronic links with federal and local authorities. Its database of U.S. business-related filings is now the largest of its kind.

Government Activity

Activity summary


Borrower (Dir/Guar)	NO
Administrative Debt	NO
Contractor	NO
Grantee	NO
Party excluded from federal program(s)	NO

Possible candidate for socio-economic program consideration

Labour Surplus Area	YES (2011)
Small Business	YES (2011)
8(A) firm	N/A

The details provided in the Government Activity section are as reported to Dun & Bradstreet by the federal government and other sources.

History & Operations

Currency: Shown in USD unless otherwise indicated 

Company Overview

Company Name:	YOUR BASIC BUSINESS CREDIT, LLC.
Street Address:	
Phone:	
History	Is clear
Present management control	less than 1 year

History

The following information was reported: **10/07/2011**

Officer(s):

The California Secretary of State business registrations file showed that registered as a Limited Liability Company on February 1, 2011.

Ownership information provided verbally on Oct 07 2011.

Business started 2011.

Antecedents are undetermined.

Business Registration

CORPORATE AND BUSINESS REGISTRATIONS REPORTED BY THE SECRETARY OF STATE OR OTHER OFFICIAL SOURCE AS OF Oct 21 2011

This data is for informational purposes only, certification can only be obtained through the Sacramento Office of the California Secretary of State.

Registered Name:	YOUR BASIC BUSINESS CREDIT, LLC
Business type:	LIMITED LIABILITY COMPANY
State of incorporation:	CALIFORNIA
Filing date:	Feb 1 2011
Registration ID:	
Status:	ACTIVE
Where filed:	SECRETARY OF STATE/CORPORATIONS DIVISION , SACRAMENTO CA

Registered agent:

Operations

10/07/2011

Description: Operates as commodity contracts brokers or dealers (100%).
Sells to general public.

Employees: 1.

Facilities: Operates from residence

SIC & NAICS

SIC:
Based on information in our file, D&B has assigned this company an extended 8-digit SIC. D&B's use of 8-digit SICs enables us to be more specific about a company's operations than if we use the standard 4-digit code.


The 4-digit SIC numbers link to the description on the Occupational Safety & Health Administration (OSHA) Web site. Links open in a new browser window.

6221 0000 Commodity contracts brokers, dealers
7389 9999 Business services at non-commercial site

NAICS:

523130 Commodity Contracts Dealing
561990 All Other Support Services

Financials

Currency: Shown in USD unless otherwise indicated 

Company Financials: D&B

D&B currently has no financial information on file for this company.
You can ask D&B to make a personalized request to this company on your behalf to obtain its latest financial information by clicking the Request Financial Statements button below.

Additional Financial Data

On October 7, 2011 a representative verified the history and operations of the business.

As of October 7 2011 a search of Dun & Bradstreets Public Record database found no open suits, liens, judgements or UCCs to which YOUR BASIC BUSINESS CREDIT, LLC was named defendant or debtor.

Public records received hereafter will be entered into the database and will be included in reports which contain a Public Filings section.

Request Financial Statements

[Request Financial Statements](#)

Requested financials are not DUNSRight certified.

Key Business Ratios

Business ratios are not available for this company or its industry. Certain segments, such as financial services, insurance companies,

government agencies and public institutions, have distinctive financial reporting characteristics that do not allow for calculation of these measures.

Detailed Trade Risk Insight™

Detailed Trade Risk Insight provides detailed updates on over 1.5 billion commercial trade experiences collected from more than 260 million unique supplier/purchaser relationships.

Days Beyond Terms - Past 3 & 12 Months

There is not sufficient reported trading activity to generate 3 month Days Beyond Terms (a minimum of 3 trade experiences from at least 2 companies).

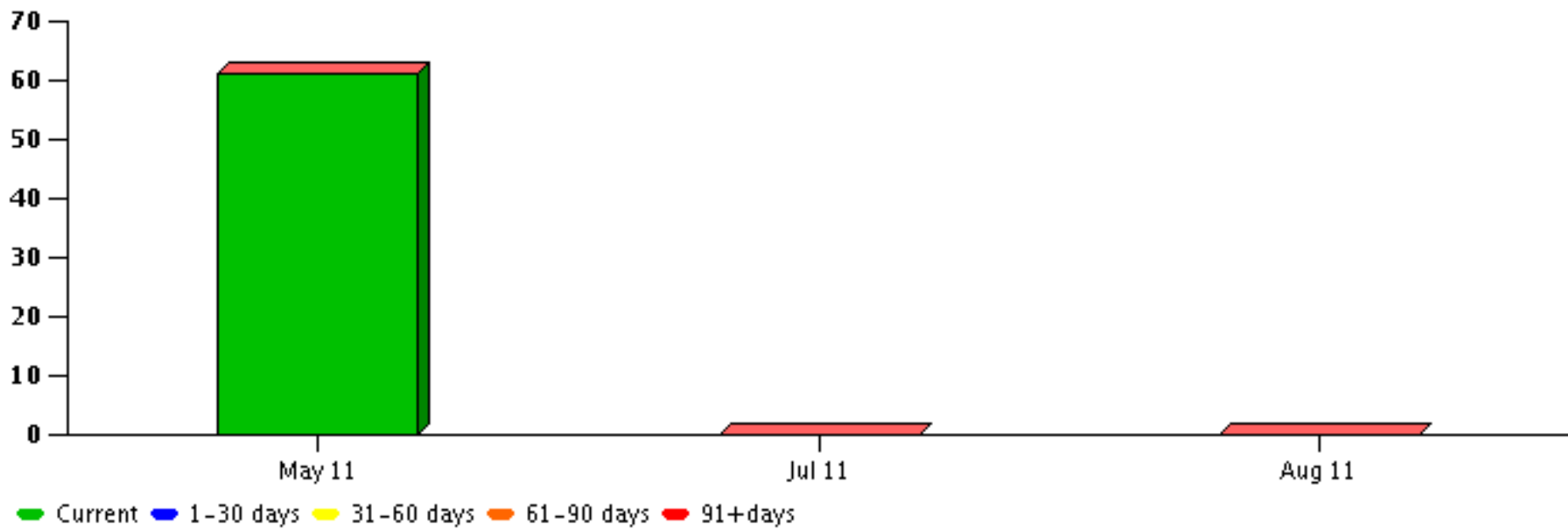


Dollar-weighted average of 3 payment experiences reported from 3 companies

Derogatory Events Last 3 Months from May 11 to Aug 11

No Derogatory trade Event has been reported on this company for the past 13 Months

Total Amount Current and Past Due - 3 month trend from May 11 to Aug 11



Status	May-11	Jul-11	Aug-11
Total	61	0	0
Current	61	-	-
1-30 Days Past Due	-	-	-
31-60 Days Past Due	-	-	-
61-90 Days Past Due	-	-	-
90+ Days Past Due	-	-	-

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