

ATTN:

Report Printed: October 28, 2011

## Live Report : Your Future Business Credit, Inc.


D-U-N-S® Number: 00-000-0000

Endorsement/Billing Reference:





D&B Address		Location Type
Address		Single Location
Phone		Web
Fax		

Endorsement :

## Company Summary

Currency: Shown in USD unless otherwise indicated 

### Score Bar

Commercial Credit Score Percentile	 99
PAYDEX®	 80
Commercial Credit Score Class	 1
Financial Stress Class	 2
Credit Limit - D&B Conservative	10,000.00
D&B Rating	1R3

### Company News

**Today: Friday, October 28, 2011**

This company is not currently tracked for Company News.

Powered by FirstRain

### 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

**0**  
Days



### D&B Company Overview

This is a single location

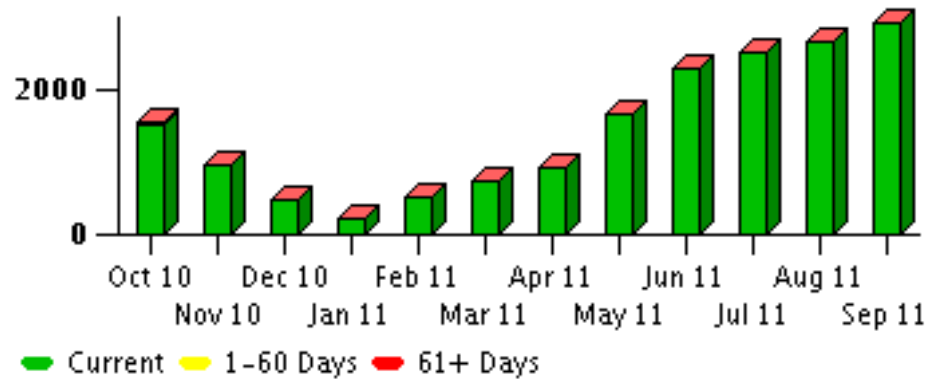
Manager	Mr. TrueBuild Client
Year Started	2007
Management Control	2008
Employees	41
SIC	6141
Line of business	Personal credit institution
NAICS	522291
History Status	CLEAR

Dollar-weighted average of 7 payment experiences reported from 6 Companies

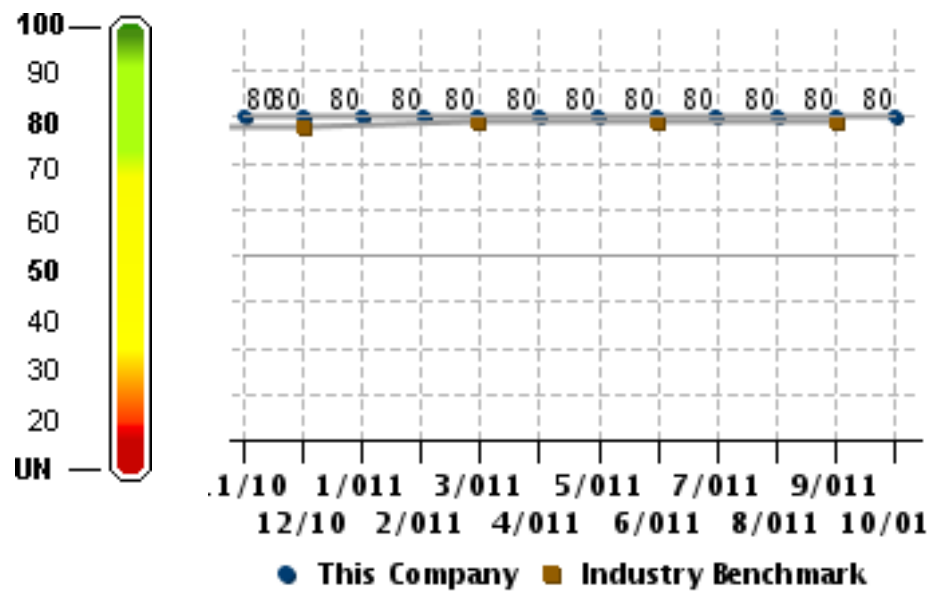
Recent Derogatory Events

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

Total Amount Current & Past Due - 12 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 : 1R3**

Number of employees: 1R indicates 10 or more employees  
 Composite credit appraisal: 3 is fair

The 1R and 2R ratings categories reflect company size based on the total number of employees for the business. They are assigned to business files that do not contain a current financial statement. In 1R and 2R Ratings, the 2, 3, or 4 creditworthiness indicator is based on analysis by D&B of public filings, trade payments, business age and other important factors. 2 is the highest Composite Credit Appraisal a company not supplying D&B with current financial information can receive.

Below is an overview of the companys rating history since 01-05-2010

D&B Rating	Date Applied
1R3	04-20-2010
2R3	04-02-2010
--	01-05-2010

Sales: 9,000,000.00

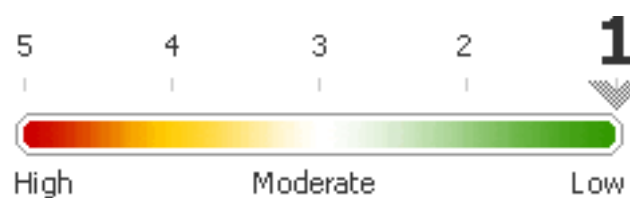
Number of Employees Total: 41

**Payment Activity: (based on 21 experiences)**

Average High Credit:	1,138
Highest Credit:	5,000
Total Highest Credit:	19,550

**D&B Credit Limit Recommendation**

Conservative credit Limit	10,000
Aggressive credit Limit:	20,000
Risk category for this business :	<b>LOW</b>



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 : **77** (Highest Risk: 1; Lowest Risk: 100)
- Financial Stress Score :&nbsp; **1527** (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:**

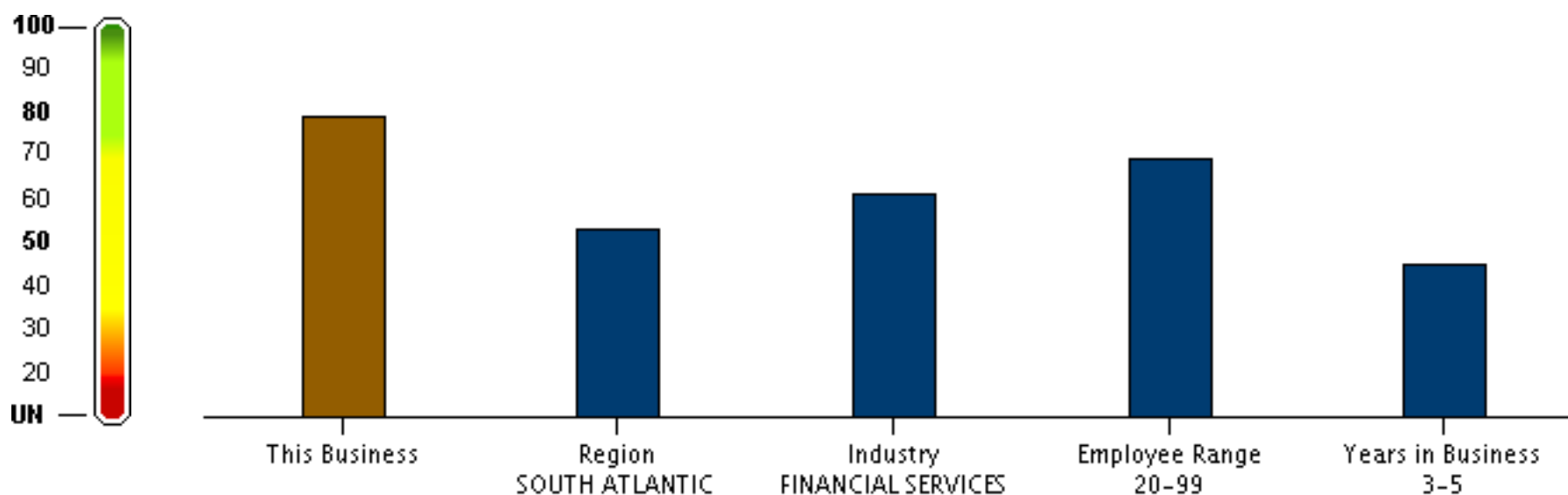
- Limited time under present management control.

**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	77
Region: SOUTH ATLANTIC	48
Industry: FINANCIAL SERVICES	57
Employee range: 20-99	66
Years in Business: 3-5	39

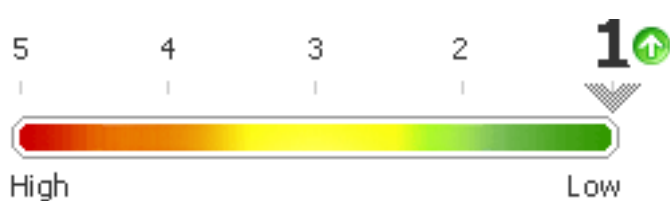
This Business has a Financial Stress Percentile that shows:

- 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 1 for this company shows that 6.0% 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: **6.00 %**
- Average compared to businesses in D&Bs database: **23.50 %**
- Credit Score Percentile : **99** (Highest Risk: 1; Lowest Risk: 100)
- Credit Score : **518** (Highest Risk: 101; Lowest Risk:670)

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

- Limited time in business.
- Business is privately held.
- Low number of satisfactory payments.
- Composite credit appraisal is rated fair.
- Business is not a subsidiary.
- Low proportion of satisfactory payment experiences to total payment experiences.

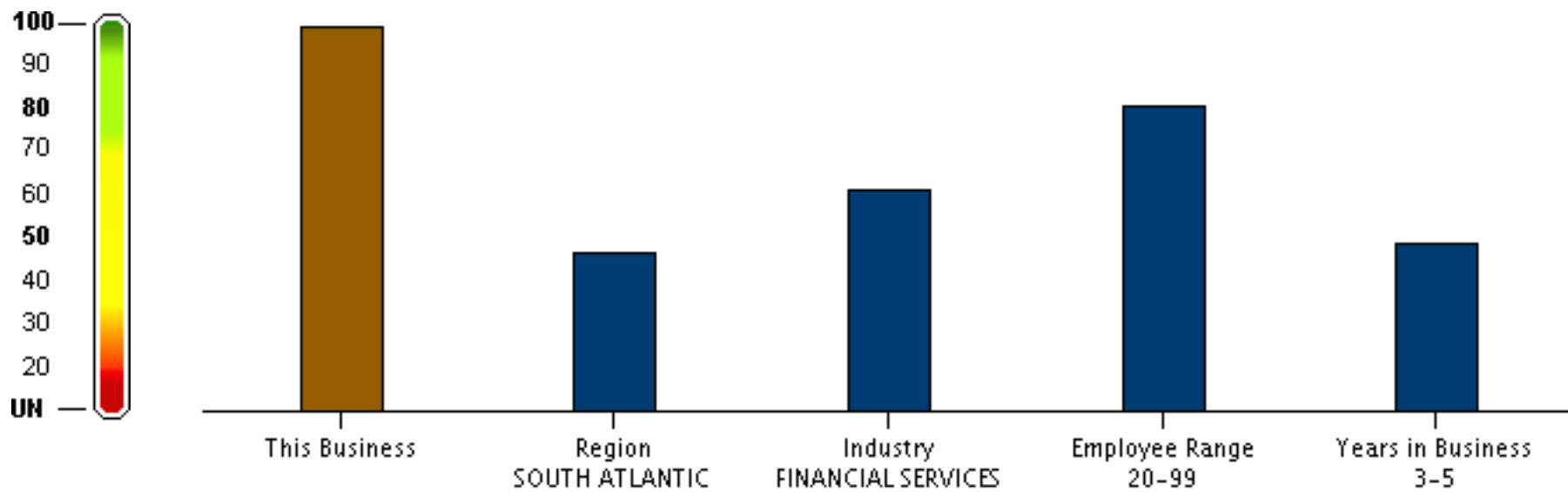
#### Credit Score Class Percentile Trend:

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	99
Region: SOUTH ATLANTIC	41
Industry: FINANCIAL SERVICES	57
Employee range: 20-99	79
Years in Business: 3-5	43

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.
- Lower 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.

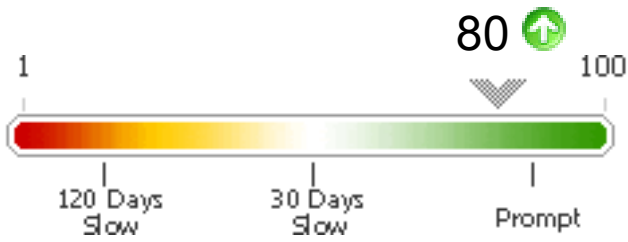
<b>Current PAYDEX is</b>	<b>80</b>	Equal to generally within terms ( Pays more promptly than the average for its industry of 2 days beyond terms )
<b>Industry Median is</b>	<b>79</b>	Equal to 2 days beyond terms
<b>Payment Trend currently is</b>		Unchanged, compared to payments three months ago

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.

<b>Total payment Experiences in D&amp;Bs File (HQ)</b>	21
<b>Payments Within Terms (not weighted)</b>	100 %
<b>Trade Experiences with Slow or Negative Payments(%)</b>	0.00%
<b>Total Placed For Collection</b>	0
<b>High Credit Average</b>	1,138

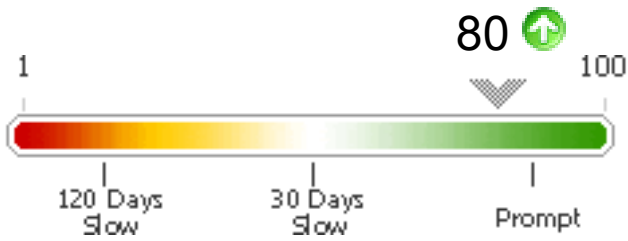
Largest High Credit	5,000
Highest Now Owing	5,000
Highest Past Due	0

### 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.

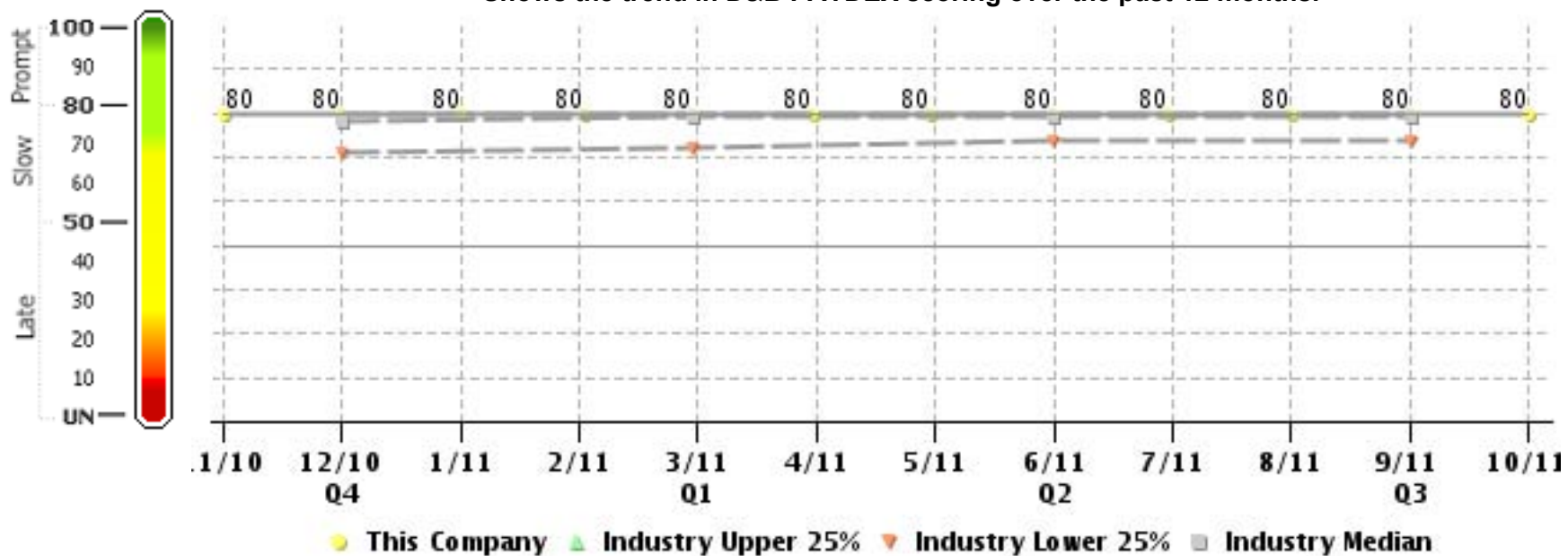
When weighted by amount, payments to suppliers average within terms

### 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 Personal credit institution , based on SIC code 6141 .

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
<b>This Business</b>	80	80	80	80	80	80	80	80	80	80	80	80
<b>Industry Quartiles</b>												
Upper	.	80	.	.	80	.	.	80	.	.	80	.
Median	.	78	.	.	79	.	.	79	.	.	79	.
Lower	.	71	.	.	72	.	.	74	.	.	74	.

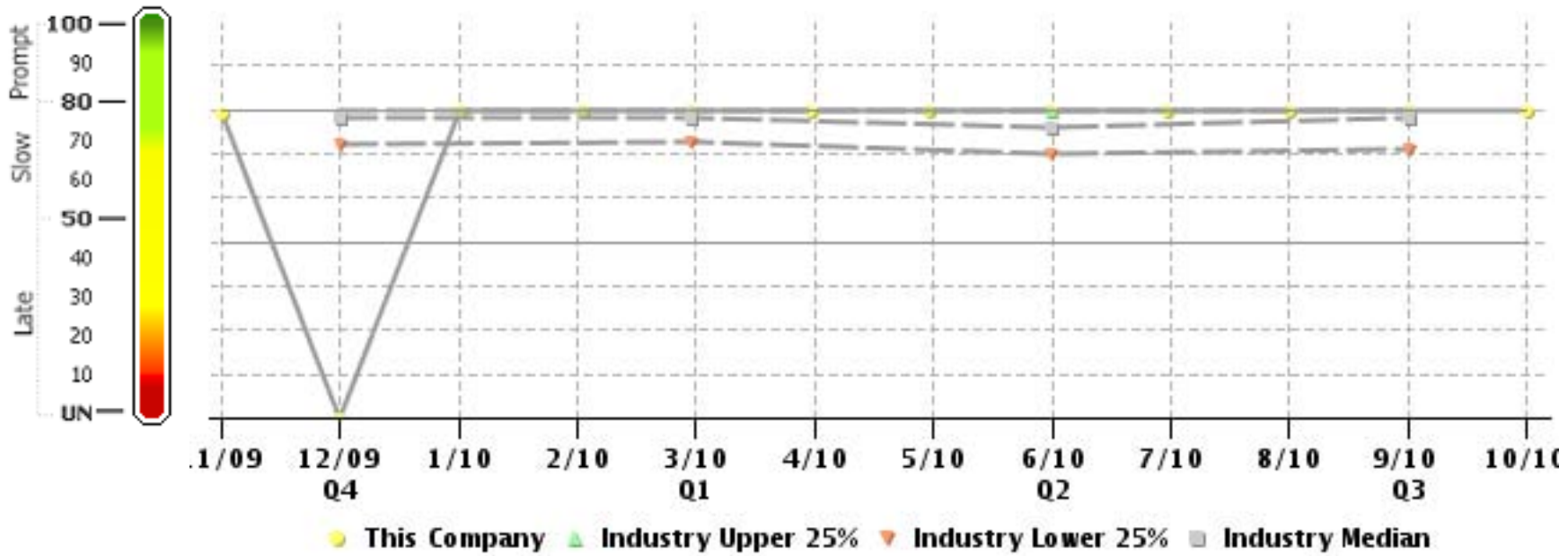
- Current PAYDEX for this Business is 80 , or equal to generally within terms



- The 12-month high is 80 , or equal to GENERALLY WITHIN terms
- The 12-month low is 80 , or equal to GENERALLY WITHIN terms

**Previous Year**

Shows PAYDEX of this Business compared to the Primary Industry from each of the last four quarters. The Primary Industry is Personal credit institution , based on SIC code 6141 .



Previous Year	12/09 Q4'09	03/10 Q1'10	06/10 Q2'10	09/10 Q3'10
<b>This Business</b>	UN	80	80	80
<b>Industry Quartiles</b>				
Upper	80	80	80	80
Median	78	78	76	78
Lower	72	73	70	71

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 79 , or equal to 2 days beyond 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	1	5,000	100%
	5	12,500	100%
	11	1,850	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 21 payment experience(s) in D&Bs file for the most recent 24 months, with 11 experience(s) reported during the last three month period.

The highest **Now Owes** on file is 5,000 . 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	90>
					(%)	(%)	(%)	(%)
<b>Top Industries</b>								
Short-trm busn credit	3	5,050	2,500	100	0	0	0	0
Telephone communictns	3	750	250	100	0	0	0	0
Personal credit	2	3,000	2,500	100	0	0	0	0
Nonclassified	2	100	50	100	0	0	0	0
Natnl commercial bank	1	5,000	5,000	100	0	0	0	0
Misc business credit	1	2,500	2,500	100	0	0	0	0
Investment advice	1	2,500	2,500	100	0	0	0	0
Ret mail-order house	1	250	250	100	0	0	0	0
Whol office supplies	1	100	100	100	0	0	0	0
Mfg misc office eqpt	1	50	50	100	0	0	0	0
Lithographic printing	1	50	50	100	0	0	0	0
<b>Other payment categories</b>								
Cash experiences	4	200	100					
Payment record unknown	0	0	0					
Unfavorable comments	0	0	0					
<b>Placed for collections:</b>								
With D&B	0	0	0					
Other	0	N/A	0					
Total in D&Bs file	21	19,550	5,000					

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	5,000	5,000	0		1 mo
	Ppt	2,500	2,500	0		1 mo
	Ppt	2,500	2,500	0		1 mo
	Ppt	2,500	2,500	0		1 mo
	Ppt	2,500	2,500	0		1 mo
	Ppt	2,500	2,500	0		1 mo
	Ppt	500	0	0		2-3 mos
	Ppt	250	0	0		1 mo
	Ppt	50	0	0	N30	1 mo
	Ppt	50	0	0		6-12 mos
08/11	(011)	100			Cash	1 mo



					account	
06/11	Ppt	50				2-3 mos
05/11	Ppt	250	250	0		1 mo
	(014)	50			Cash account	1 mo
02/11	Ppt	100	0	0	N30	6-12 mos
11/10	Ppt	250	0	0	N30	6-12 mos
	Ppt	50	0	0		2-3 mos
	Ppt	50	50	0		1 mo
10/10	Ppt	250	250	0		1 mo
	(020)	50			Cash account	4-5 mos
04/10	(021) Cash own option .	0	0	0		6-12 mos

**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 Future Business Credit, Inc.

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

## Company Overview

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Company Name: Your Future Business Credit, Inc.  
 Street Address:  
 Phone:  
 History Is clear  
 Present management control 3 years  
 Annual Sales 9,000,000

## History

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The following information was reported: 04/05/2011

Officer(s):

The Florida Secretary of State's business registrations file showed that Your Future Business Credit, Inc. registered as a limited liability company on June 1, 2008.

Business started 2007. Present control succeeded 2008.

2008-present active here.

2008-present active here.

## Business Registration

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CORPORATE AND BUSINESS REGISTRATIONS REPORTED BY THE SECRETARY OF STATE OR OTHER OFFICIAL SOURCE AS OF Sep 23 2011

Registered Name: Your Future Business Credit, Inc.  
 Business type: DOMESTIC LIMITED LIABILITY CO  
 State of incorporation: FLORIDA  
 Filing date: Jun 01 2008  
 FilingFedID:  
 Registration ID:  
 Status: ACTIVE  
 Where filed: STATE DEPARTMENT/CORPORATION DIVISION , TALLAHASSEE , FL  
 Registered agent:

Principals:

## Operations

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04/05/2011

Operates as a personal credit institution (100%).

Description: ADDITIONAL TELEPHONE NUMBER(S): Facsimile (Fax)

Terms are cash, check or credit card. Sells to general public. Territory : United States.

Employees: 41 which includes partners.

Facilities: Rents 875 sq. ft. in a two story concrete block building.

## SIC & NAICS

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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.

6141 0000 Personal credit institutions

NAICS:

522291 Consumer Lending

## 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.

### Update

Sales for 2010 were \$9,000,000.

On Apr 5 2011, Member submitted the following figures dated Apr 5 2011.

### Additional Financial Data

The name and address of this business have been confirmed by D & B using available sources.

### Request Financial Statements

[Request Financial Statements](#)

Requested financials are provided by S, LLC and 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

3 months from Aug 11 to Oct 11





Dollar-weighted average of **7** payment experiences reported from **6** companies

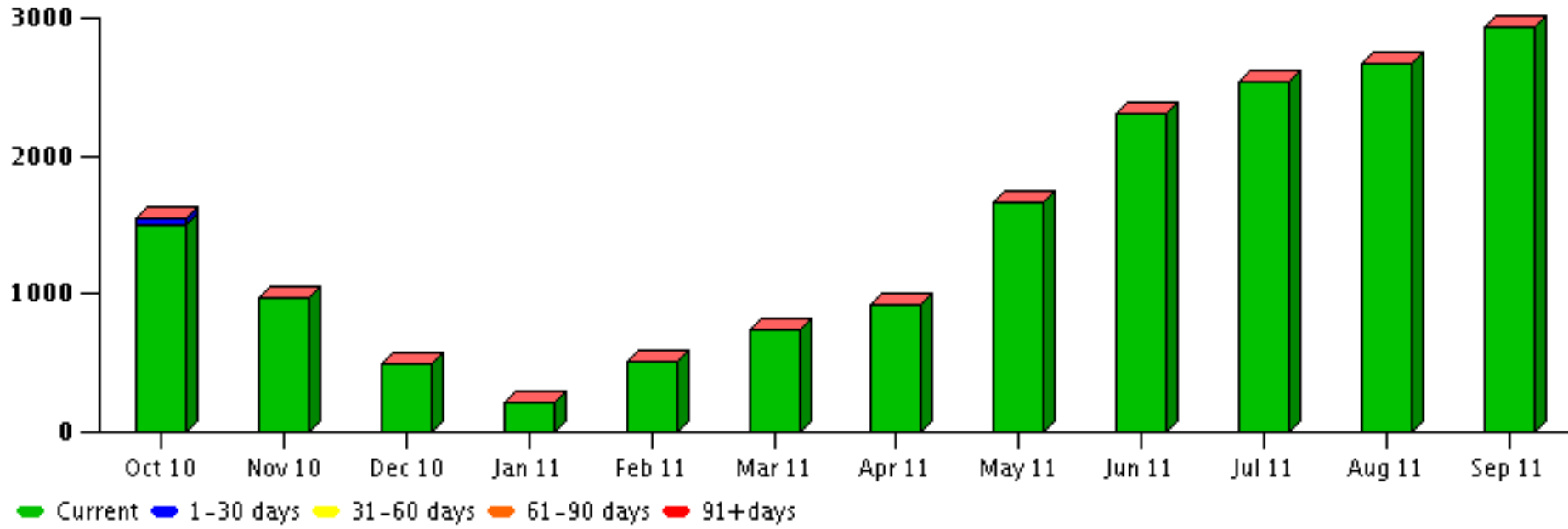


Dollar-weighted average of **16** payment experiences reported from **11** companies

### Derogatory Events Last 12 Months from Oct 10 to Sep 11

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

### Total Amount Current and Past Due - 12 month trend from Oct 10 to Sep 11



Status	Oct-10	Nov-10	Dec-10	Jan-11	Feb-11	Mar-11	Apr-11	May-11	Jun-11	Jul-11	Aug-11	Sep-11
<b>Total</b>	1,542	966	493	220	510	742	929	1,669	2,311	2,537	2,667	2,937
<b>Current</b>	1,503	966	493	220	510	742	929	1,669	2,311	2,537	2,667	2,937
<b>1-30 Days Past Due</b>	39	-	-	-	-	-	-	-	-	-	-	-
<b>31-60 Days Past Due</b>	-	-	-	-	-	-	-	-	-	-	-	-
<b>61-90 Days Past Due</b>	-	-	-	-	-	-	-	-	-	-	-	-
<b>90+ Days Past Due</b>	-	-	-	-	-	-	-	-	-	-	-	-

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