

## Business Profile – CROCKER INDUSTRIES

Subcode: 344720

Ordered: 09/14/2004 19:09:19



Search inquiry: crocker industries / 100 main / phoenix / AZ / 85012

### Company Information

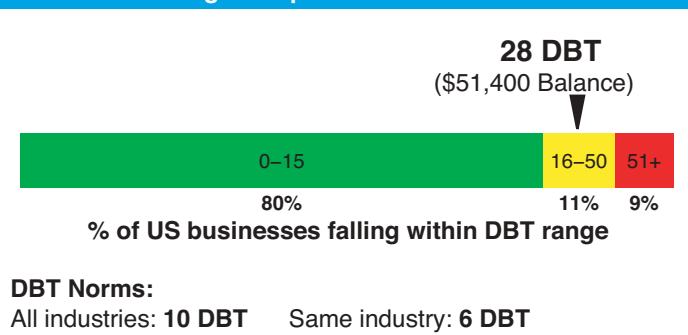
#### CROCKER INDUSTRIES

100 MAIN STREET  
PHOENIX, AZ 85012  
(602) 520-1221

Experian File Number: Y00065396  
Experian File Established: PRIOR TO JANUARY 1977  
Year of Incorporation: 10/04/1973  
SIC code: PREPACKAGED COMPUTER SOFTWARE - 7372  
Tax ID: 93-0683985

### Executive Summary

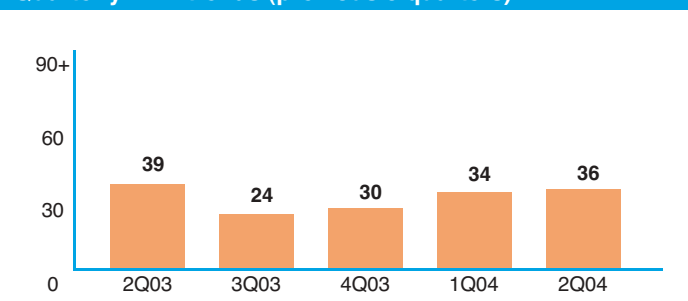
#### Current DBT range compared to all industries\*



#### Legal Filings and Collections

Bankruptcy filings:	0
Tax lien filings: <a href="#">details</a> (FILED 06/01)	1
Judgment filings: <a href="#">details</a> (FILED 06/98-09/02)	4
Total collections: <a href="#">details</a> (PLACED 09/03-02/04)	5
Sum of legal filings:	\$51,967
UCC filings: <a href="#">details</a>	50
Cautionary UCC filings present?	Yes**

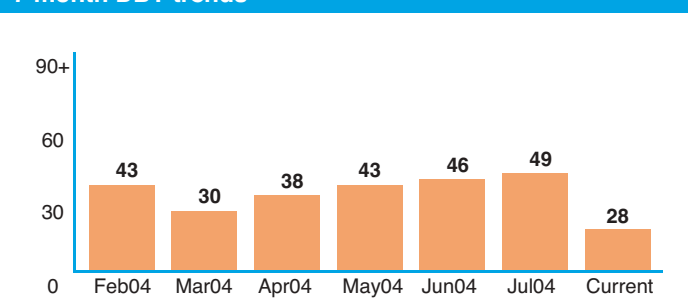
#### Quarterly DBT trends (previous 5 quarters)



#### Trade Information

Monthly average DBT:	41
Highest DBT previous 6 months:	49
Highest DBT previous 5 quarters:	49
Total continuous trades:	27
Current continuous trade balance:	\$51,400
Trade balance of all trades (82):	\$434,100
Average balance previous 5 quarters:	\$57,280
Highest credit amount extended: <a href="#">details</a>	\$359,900
6 month balance range:	\$57,200-\$280,700

#### 7 month DBT trends



#### Performance Analysis

**Predicted DBT for 10/20/2004:** 25 DBT

#### Payment Trend Indication:

Show No Identifiable Trend

#### Industry payment comparison:

Has paid slower than 70% of similar firms

#### Most Frequent Industry Purchasing Terms:

NET 30, CREDIT, and CONTRCT

\* Days Beyond Terms (DBT) is a dollar-weighted calculation of the average number of days that payment was made beyond the invoice due date based on trades on file that have been updated in the previous three months.

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

## 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	0000000000996886	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

Trade Payment Experiences (Trade Lines With an (*) after date are newly reported)					Account Status Days Beyond Terms					Comments	
Business Category	Date Reported	Last Sale	Payment Terms	Recent High Credit	Balance	Cur	1-30	31-60	61-90		91+
ADVERTISNG	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						

GENERAL	06/2004		NET 30		\$0					
=HEATNG&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 SERVS	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%				

COMPUTERS	02/2004		NET 30		\$0				
+COMPUTERS	12/2001	10/2001	NET 30	\$3,100	\$200	100%			
-ELEC EQUIP	03/2002	02/2002	N30	\$10,200	\$10,200		19%	81%	
ELEC EQUIP	06/2003		NET 30		\$0				
ELEC MFG	03/2004	10/2003	NET 30	\$400	\$0				
ELEC MFG	07/2003		VARIED	\$2,000	\$0				
=FACTOR	02/2004	01/2004	NET 30	\$114,500	\$114,500	66%	21%	13%	
FACTOR	11/2003		VARIED		\$0				
FINCL SVCS	06/2003		VARIED		\$0				CUST 8 YR
FINCL SVCS	04/2003	05/2002	VARIED	\$100	\$0				CUST 1 YR
+FINCL SVCS	09/2003	07/1995	CONTRCT	\$600	\$400				100% CHARGE OFF
FOOD DISTR	02/2002	08/1998	COD		\$0				
=FRGHT FWRD	08/2001	06/2001	CONTRCT	\$100	\$100	100%			
GENERAL	05/2002	01/2002	NET 30		\$0				CUST 14 YR
+INDUS MACH	09/2003	09/2003	NET 30	\$2,700	\$2,700	100%			
LEASING	06/2004	02/2004	CONTRCT	\$1,300	\$0				
LEASING	07/2004	07/2004	NOTE	\$45,300	\$0				
MANUFCTRNG	01/2003	07/1997	1/10N30		\$0				
MOTR TRANS	12/2002	12/1999	NET 30		\$0				
NEWSPAPERS	12/2002	12/2002	NET 30	\$37,100	\$0				
OFFC EQUIP	04/2003	02/2003	NET 30	\$37,700	\$0				CUST 12 YR
PACKAGING	03/2003	02/2003	NET 30	\$400	\$0				
PAINTS	12/2002		VARIED		\$0				
+PAPER PROD	08/2002	06/2002	VARIED	\$13,700	\$12,600	67%	33%		CUST 9 YR
PERSNLSVCS	12/2002	07/2001	ROI		\$0				
TELECOM	07/2004	11/1997	NET 30	\$300	\$0				CUST 8 YR
TELECOM	06/2004	05/1998	NET 30	\$400	\$0				WRITE-OFF
TELECOM	06/2004	08/2001	NET 30	\$3,700	\$0				WRITE-OFF
TELECOM	07/2004	09/1999	NET 30	\$500	\$0				CUST 7 YR
TELECOM	07/2004		NET 30	\$100	\$0				CUST 4 YR
+TELECOM	10/2003	10/2003	NET 30	\$5,400	\$3,800	92%		8%	PAYS-SLOW
TELECOM	10/2002		NET 30	\$900	\$0				CUST 5 YR
+TELECOM	05/2004	05/2004	NET 30	\$7,300	\$7,300	65%		35%	PAYS-SLOW
+TELECOM	02/2002	02/2002	NET 30	\$1,100	\$1,100	53%	47%		CUST 2 YR
TELECOM	07/2002	05/2002	NET 30	\$100	\$0				PAYS-SLOW
TELECOM	10/2002	05/2002	NET 30		\$0				CUST 3 YR
TEMP HELP	10/2003	11/2002	ROI	\$10,800	\$0				
WATER PROD	12/2001		NET 30		\$0				CUST 6 YR

## Monthly Payment Trends

Payment Trends Analysis PREPACKAGED COMPUTER SOFTWARE – 7372						Account Status Days Beyond Terms			
Date Reported	Industry		Business	Balance	Cur	1-30	31-60	61-90	91+
	Cur	DBT	DBT						
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

Payment History – Quarterly Averages					Account Status Days Beyond Terms				
Quarter	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
UNSPCIFIED							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

Payment History – Quarterly Averages					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
GOVT/GSA	10/2002	10/2002	NET 30	\$76,000	\$19,800	100%					

## 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:** 3280669 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:** 08/28/2003

**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 8

**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

**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 BOS 33213  
**Collateral:** FURN & FIX, EQUIP, UNDEFINED, HEREAFTER AQUIRED PROP

**UCC Filing Date:** 11/20/2002  
**Filing Number:** 2002325C0404  
**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 06/06/2003  
**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

## 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 and 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



**Critical data and ratios for fiscal year ending: DEC 31**  
**Data current through: 09/13/2004 (\$ Thousands)**

	<b>2003</b>	<b>2002</b>	<b>2001</b>
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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