

Customer Credit Analysis

Review Date

4/16/2009

Name			Line Recommendation	\$15,000.00
Sample Customer				
500 Main St			Risk	M
St Paul	MN	55118	Customer #	KLP004
Telephone Number		President Owner		
651-555-5555		Joe Smith		
Ownership Comments				
Business started 1991. Relocated Jul 1995. 100% of capital stock is owned by Joe Smith. Seven employees.				
Financials comment				
Estimated sales reported \$690,000				
Public Records				
3-24-09: Nothing negative recently found in public records. Small \$800 state tax lien released in 2008.				
Banking Comments				
Bank advises moderate 5 average balance with moderate 5 available on low 6 line of credit.				
Creditor Comments				
88% of creditors report prompt payments. Average days to pay is 2 days beyond terms. High credit reported at \$30,000				
Summary				
This small company has been in business since 1991. Vendor payments have been consistent over past year. No negative public filings. Bank reports moderate 5 balance and moderate 5 availability.				
Recommendation				
Recommend \$15,000 credit line to start, medium risk of default. Monitor trades, banking, and public records every 6 months.				