

Your Reference: Sample  
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Type of report: Standard

**SAMPLE**

**UNITED STATES  
STANDARD REPORT**

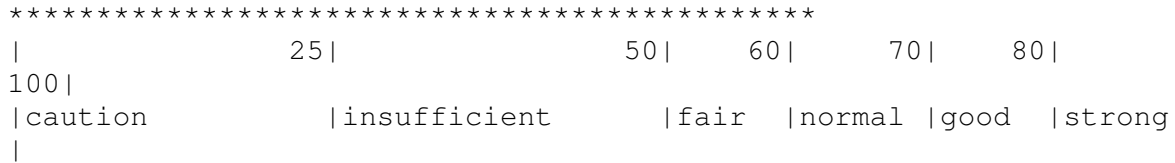
Enquiry on: XXXXXXX-Oster XXXXXXX Products  
XXX Johnson BLVD  
Del Rio, Texas 78840  
United States

(Given name is subject's trade name)

Report Date: 14 March 2003

**REPORT ON:** XXXXXXX PRODUCTS, INC.  
XXX Executive Center Drive  
Boca Raton, FL 33431  
United States

**CREDIT SCORE:** 76 points (out of 100 possible)



**CREDIT RECOMMENDATION:** Max Credit : USD 25,000

**SUMMARY :**  
Founded: 1981  
Legal form: Corporation- Private  
Registration date: 10 Sep 1981  
Activity: manufacturer  
Main products: consumer XXXXXXX appliances  
Staff: approx 300  
Sales: USD 826,000,000  
Payments: normal  
Litigation record: not clear

All figures in USD unless otherwise stated.



**IDENTIFICATION**

Company Name : XXXXXXXX PRODUCTS, INC.

Address : XXX Executive Center Drive  
 Boca Raton, FL 33431  
 United States

Registered Agents : THE CORPORATION TRUST COMPANY  
 1209 Orange Street  
 Wilmington, DE 19801

CT CORPORATION SYSTEM  
 1200 S. Pine Island Road  
 Plantation, FL 33324

Telephone : 561 912-XXXX  
 Facsimile : 561 912-XXXX  
 Company Website : www.Xxxxxxxx.com  
 Email Address : Linked through website

**LEGAL FORM**

Subject was established as a Private Corporation 10/09/81.

Delaware File Number: 092XXXX

Subject qualified to do business in the state of Florida on 12/21/1981 under the File number:851XXX and FEI Number: 2514XXXXXX

The Secretary of the State of Florida noted a Merger on 12/30/02.

The registered agent, whether an individual or corporation, performs the functions associated with incorporating subject such as preparing the documentation required by the state. The registered agent also acts for subject in the function of accepting service of process, e.g, receiving any legal communications affecting subject and transmitting these to the officers of subject.

**NATURE OF BUSINESS**

Manufacturer of consumer Xxxxxxxx appliances

NAICS Code : 335228  
 Primary SIC : 3639  
 Secondary SIC(s): 3631,3634,3999

**CAPITAL**

Stock Class	Authorized Shares	Issued Shares	Par Value
Common	20,000,000		\$0.0100

**SHAREHOLDER**

AMERICAN XXXXXXXX, INC. 100%

**DIRECTOR**

Mr. Jerry XXXXXX / President/CEO  
 Mr. Bobby G. XXXXXXX / Exec. VP,CFO

**MANAGEMENT**

Person Contacted : Ms. Suzanna XXXXXXXX - SBU Controller

**HISTORY**

Subject did not provide any information pertaining to its history or the background of its officers.

Please note that subject filed Chapter 11 on 02/06/01, but has since reemerged and is in good standing.

**GENERAL**

Subject is engaged as a manufacturer of consumer Xxxxxxx appliances such as mixers, blenders, toasters, vaporizers, irons, shower massagers, gas and charcoal grills.

***Premises:***

The facility size of subject is unknown and the headquarters is at the above-noted address.

There are additional locations throughout the United States but subject declined to provide the addresses of the additional location.

***Staff:***

Employment is given to approx 300 staffs.

***Industry Analysis:***

The following chart compares the Subject Company to other companies within its industry (3639 - XXXXXXX APPLIANCES NEC)and within its size range (251-500 employees).

	Industry	Industry Based on Subject's Size	Subject
Number of Companies:	11	0	
Avg No of Employees:	1,984	0	300
Avg Sales (in '000):	\$396,555	\$0	\$826,000
Revenue per Employee	\$199,831	\$0	\$2,753,333

Please note that this industry analysis is based on businesses in the United States and is provided only as a comparison.

In some cases, the subject's geographical location and variations from the Standard Industrial Classification codes (SIC) will affect the resulting figures.

**AFFILIATION**

Parent Company: AMERICAN XXXXXXX, INC.  
 XXX Executive Center Drive  
 Suite 200  
 Boca Raton, FL 33431  
 Tel: 561 912-4100

No Subsidiaries nor Divisions.

The Parent Company is a Holding Company.

Subject declined to disclose any financial information pertaining to the Parent Company.

Please note that subject's "Related Companies" are "Brands" of the Company:

- HEALTHOMETER
- MR. COFFEE
- OSXXX
- OSXXX PROFESSIONAL
- OUTDOOR COOKING
- XXXXXXX
- XXXXXXX BEDDING
- XXXXXXX HOSPITAL
- XXXXXXX HEALTH

**FINANCE**

Financial Data in '000 USD	2001	2002
Sales	790,000	826,000
Income	N/A	N/A

FINANCIAL FIGURES

Fiscal Year End: 12/31	All figures in thousand USD		
	12/31/01	12/31/02	Project 12/31/03
INCOME STATEMENT			
Sales / Revenues	790,000	826,000	900,000

The above financial figures were provided on 03/07/03 by Ms. Suzanna, SBU Controller, via telephone.

The Company reported a profit for the past two years, but declined to disclose any additional financial information.

**MORTGAGES AND REGISTERED CHARGES**

Not available.

**BANKER**

WACHOVIA BANK  
 Colubia, SC  
 Tel: 800-922-4684

We have contacted the bank which stated that bank policy requires a fee for any account information. Therefore we were unable to obtain a rating.

BANK OF AMERICA  
 PO Box 100289  
 Columbia, SC 29202-3289  
 Tel: 803-765-4882

We have contacted the bank who/which stated that an account number is required in order to release account information.

Please note that subject declined to provide an account number.

**PAYMENTS**

A total of 45 trade lines have been reported under the subject's name for a total balance owing of \$ 34,000.

Subject currently pays its invoices 5.7 days past due on average. The reported payment analysis from the subject's industry is between 9 and 10 days. Today, the subject is paying its invoices faster than the industry average.

The highest reported amount of credit is \$ 25,000 and the average amount reported is \$ 756.

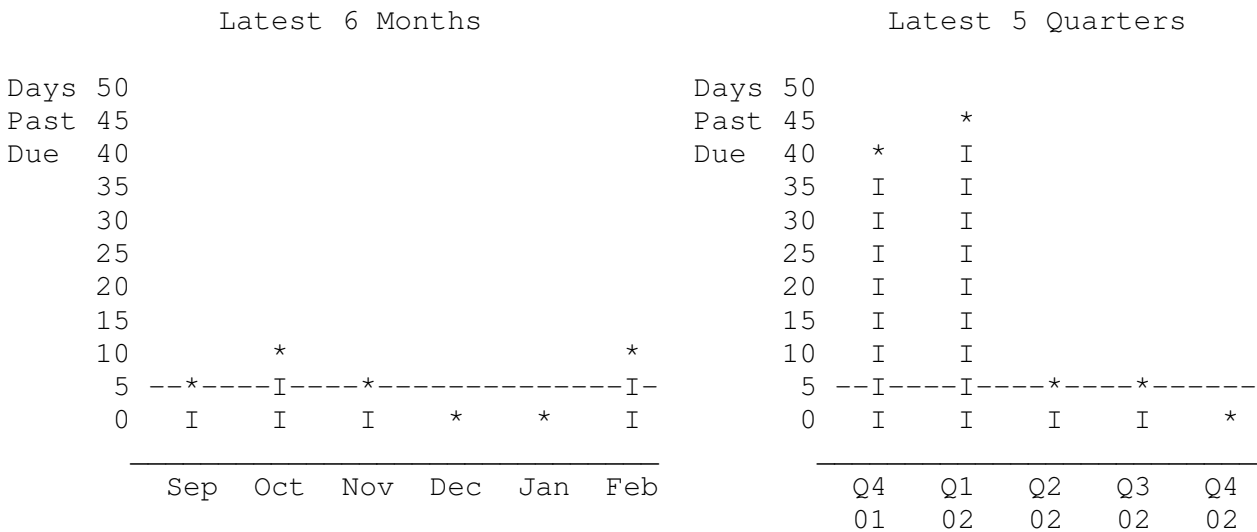
This payment data analysis is prepared with only those payment records which have been reported. A number of payments executed by subject are not reported.

***Trade Reference:***

Subject refused to provide any trade reference record

***Payment Summary In Graphs:***

The following are two payment graphs for the Subject: The graph on the left shows the latest 6 months of payment trend and the one on the right shows the latest 5 quarters.



PAYMENT SUMMARY TABLES

Latest 6 Months

Month Days	Balance	Days Late	Current	30 Days	60 Days	90 Days	91+
Feb 03	\$ 23700	13	45%	39%	15%	1%	
Jan 03	\$ 28500	3	80%	20%			
Dec 02	\$ 16400	1	98%	1%		1%	
Nov 02	\$ 20600	9	81%	9%		10%	
Oct 02	\$ 17900	11	64%	19%	17%		
Sep 02	\$ 13700	9	53%	40%	7%		

Latest 5 Quarters

Quarter Days	Balance	Days Late	Current	30 Days	60 Days	90 Days	91+
Q4 02	\$ 19500	4	84%	13%		3%	
Q3 02	\$ 14800	9	61%	28%	11%		
Q2 02	\$ 6400	8	59%	36%	5%		
Q1 02	\$ 16000	45	51%	7%			42%
Q4 01	\$ 9400	41	37%	22%	4%	9%	28%

PAYMENTS BY INDUSTRY GROUPS

Industry	Balance	Days Late	# of Vendors	% of Total
PRNTG&PUBL	12100	7	1	35.59 %
OFFC EQUIP	6600	25	2	19.41 %
COMMUN SVC	5500	28	1	16.18 %
CELLUL/PAG	5400	1	4	15.88 %
ELEC EQUIP	2800	15	2	8.24 %

**LITIGATION RECORDS**

We have found the following public record filings against subject; other filings may exist in other court jurisdictions.

Source : CIRCUIT COURT  
 State : MISSISSIPPI  
 Country : RANKIN  
 Case Number: 01-630  
 Filing Date: 06-06-2001  
 Status : PENDING  
 AS OF 06-06-2001  
 Filing Location : CIRCUIT COURT  
 P O BOX 1599  
 BRANDON MS 39043

Plaintiff(s) : INTERNATINAL APPORVAL SERVICES  
 Amount Sought : \$9,613  
 Defendant(s) : XXXXXXXX PRODUCTS INC  
 P O BOX 537925  
 LIVONIA MI 48153

**BAD DEBT RECORDS**

Not available.

**CREDIT OPINION WITHOUT OBLIGATION**

Highest Credit Reported: \$ 25,000

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**MAJOR MACRO ECONOMIC INDICATORS UNITED STATES**

(as %)	1997	1998	1999	2000	2001	2002
<b>Economic growth</b>	4.4	4.3	4.1	4.1	1	0.9
<b>Consumer spending (% change)</b>	3.6	4.8	5	4.8	2.7	1.2
<b>Investment (% change)</b>	8.9	10.3	7.9	6.7	-3.6	-5.5
<b>Inflation</b>	1.9	1.1	1.6	2.7	2.2	1.7
<b>Unemployment</b>	4.9	4.5	4.2	4	4.8	6.1
<b>Short-term interest rate</b>	5.7	5.5	5.4	6.5	3.8	2.1
<b>Public sector deficit/GDP</b>	-0.9	0.3	0.8	1.7	0.7	-1
<b>National debt/GDP</b>	71.4	68.3	65.2	58.8	59	60
<b>Exports (% change)</b>	12.3	2.3	3.2	9.5	-3.6	-2.2
<b>Imports (% change)</b>	13.7	11.9	10.5	13.4	-3.1	-2.6
<b>Current account balance, as a % of GDP</b>	-1.7	-2.5	-3.5	-4.5	-4.1	-3.5

\*Source from Coface Group

**COUNTRY RATING**

**Rating : A2**

A2 indicates that default probability is still weak even in the case when one country's political and economic environment or the payment record of companies are not as good as A1-rated countries.

*For further information of country rating and payment experience such as Assets - weaknesses - risk outlook; Industries overview; Insolvency trend; Means of payment and collection methods; and Non payment index, please visit our group's official homepage at [www.cofacerating.com](http://www.cofacerating.com). or go directly to your interest at [www.cofacerating.com/anglais/home/Country.html](http://www.cofacerating.com/anglais/home/Country.html)*

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-- End of Report--

P.S.

Please note the complete/correct legal name of subject.

The correct address of subject is at the Parent Company's headquarters "XXX Executive Center Drive, Boca Raton, Florida 33431."

The ordered address "XXX Johnson Boulevard, Del Rio, Texas 78840" is corresponds to a manufacturing facility.

The name requested, XXXXXXXX-OSTER XXXXXXXX PRODUCTS, is a trade name for subject, XXXXXXXX PRODUCTS, INC.

Please note the information in this report was verified by Ms. Suzanna XXXXXXXXXX, SBU Controller.