

Report #: 33912 **Business Credit Report** As of: 03/19/09 15:20 ET

Royal Roofing Construction Co.
8111 Commonwealth Ave
Buena Park, CA 90621-2521
 Phone: 800-501-1811


Business Type: Corporation

Experian BIN: 797549165
 Experian File Established: February 1997
 Experian Years on File: 12 Years

Credit Summary

The objective of the Credit Ranking Score is to predict payment behavior. High Risk means that there is a significant probability of delinquent payment. Low Risk means that there is a good probability of on-time payment.

Credit Ranking Score: 84



High Risk Low Risk

✓ **Businesses Scoring Worse:** **84%**
✓ **Bankruptcies:** **0**
✓ **Liens:** **0**
✓ **Judgments Filed:** **0**
✓ **Collections:** **0**

Key Score Factors:

- Number of trades with a high balance to high credit ratio.
- Small, if any, ratio of regular trades to total trades.
- Ratio of balance on slow paying accounts to all balances.
- Number of good accounts.

Recommended Action: Low To Medium Risk

Key Facts

Sales:	\$5,000,000
Number of Employees:	35
Filing Data Provided by:	California
Date of Incorporation:	03/23/1993
Years in Business:	18 Years

Key Personnel:	Owner: Ron Ossenberg
----------------	----------------------

Agent:	Larry Cimarusti
Agent Address:	8111 Commonwealth Ave Buena Park, CA

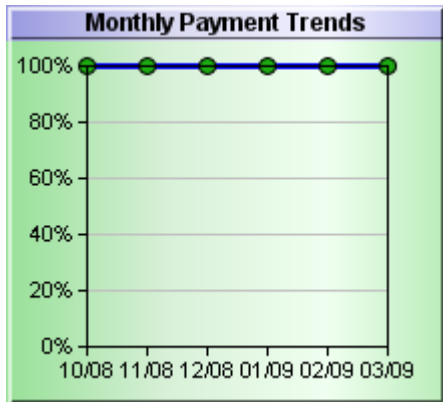
Executive Summary

Current Days Beyond Terms (DBT):	1
Predicted DBT for 05/13/2009:	1
Payment Trend Indicator:	Stable

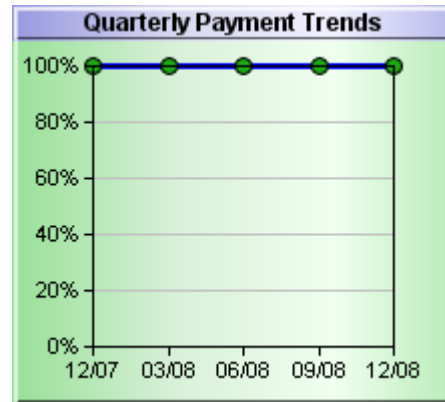
Lowest 6 Month Balance:	\$55,700
Highest 6 Month Balance:	\$120,500
Current Total Account Balance:	\$102,700
Highest Credit Amount Extended:	\$64,800
Median Credit Amount Extended:	\$28,350
Payment Tradelines (see charts , detail):	9
Business Inquiries (see summary):	6

UCC Filings:	0
--------------	---

Payment Summary



*Percentage of on-time payments by month.



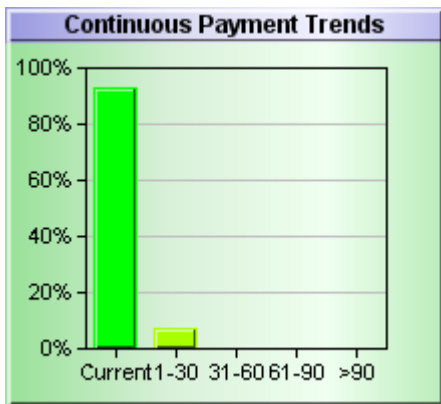
*Percentage of on-time payments by quarter.

Monthly Payment Trends - Recent Activity

Date	Balance	Current	Up to 30 DBT	31-60 DBT	61-90 DBT	>90 DBT
10/08	\$61,600	100%	0%	0%	0%	0%
11/08	\$60,000	100%	0%	0%	0%	0%
12/08	\$58,000	100%	0%	0%	0%	0%
01/09	\$56,100	100%	0%	0%	0%	0%
02/09	\$56,500	100%	0%	0%	0%	0%
03/09	\$55,700	100%	0%	0%	0%	0%

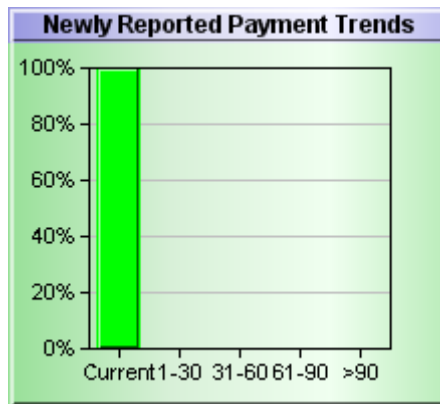
Quarterly Payment Trends - Recent Activity

Date	Balance	Current	Up to 30 DBT	31-60 DBT	61-90 DBT	>90 DBT
12/07	\$54,300	100%	0%	0%	0%	0%
03/08	\$38,300	100%	0%	0%	0%	0%
06/08	\$36,600	100%	0%	0%	0%	0%
09/08	\$34,600	100%	0%	0%	0%	0%
12/08	\$32,600	100%	0%	0%	0%	0%



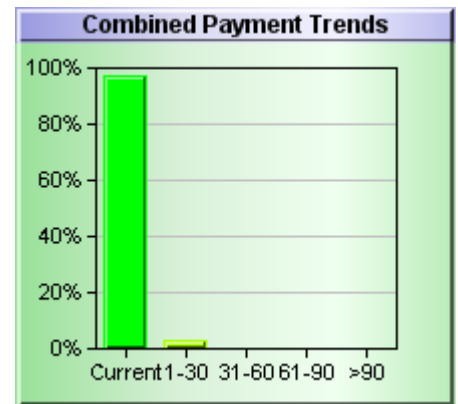
*Continuous distribution with DBT.

Number of Accounts: 4
 Present Balance: \$37,900
 Highest Balance: \$70,400



*Newly Reported distribution with DBT.

Number of Accounts: 1
 Present Balance: \$64,800
 Highest Balance: \$64,800



*Combined distribution with DBT.

Number of Accounts: 5
 Present Balance: \$102,700
 Highest Balance: \$135,200

Trade Payment Information

Trade Payment Experiences

Supplier Category	Reported Date	Activity Date	Payment Terms	Recent High Credit	Balance	Current	Up to 30 DBT	31-60 DBT	61-90 DBT	>90 DBT	Comments
Advertisng	03/09		Net 30	\$6,400							Cust 6 Yr
Constructn	02/09*		Net 30	\$64,800	\$64,800	100%					
Fincl Svcs	02/09	01/09	Net 30	\$56,600	\$30,500	100%					Satsftry
General	03/09		N10Prxo	\$7,400	\$7,400	65%	35%				
Rentals	01/09		Net 10								

(Tradelines with an {*} after the Reported Date are Newly Reported)

Additional Payment Experiences

Supplier Category	Reported Date	Activity Date	Payment Terms	Recent High Credit	Balance	Current	Up to 30 DBT	31-60 DBT	61-90 DBT	>90 DBT	Comments
Bldg Matr	09/06		Net 30	\$49,300							
Cred Card	01/09	03/08	Credit	\$9,600							
Cred Card	02/09	02/09	Credit	\$8,600							Satsftry
Telecom	01/08		Net 30	\$300	\$300	49%	51%				

Payment Trends

Date	DBT	Balance	Current	Up to 30 DBT	31-60 DBT	61-90 DBT	>90 DBT
03/09	0	\$55,700	100%	0%	0%	0%	0%
02/09	0	\$56,500	100%	0%	0%	0%	0%
01/09	0	\$56,100	100%	0%	0%	0%	0%
12/08	0	\$58,000	100%	0%	0%	0%	0%
11/08	0	\$60,000	100%	0%	0%	0%	0%
10/08	0	\$61,600	100%	0%	0%	0%	0%

Inquiries

Summary of Inquiries

Supplier Category	03/09	02/09	01/09	12/08	11/08	10/08	09/08	08/08	07/08
Bldg Matr	0	0	2	0	0	0	0	0	0
Equipment	0	0	0	0	0	0	0	0	1
Equip Leas	0	1	0	0	0	0	0	0	0
Lumbr&Wood	0	0	0	1	0	0	0	0	0
Roof Contr	0	0	0	0	0	0	0	0	1
Totals	0	1	2	1	0	0	0	0	2

*** The information herein is furnished in confidence for your exclusive use for legitimate business purposes and shall not be reproduced. Neither Experian nor its sources or distributors warrant such information nor shall they be liable for your use or reliance upon it.**

Copyright(C) 2009 Experian Information Solutions Inc.

-- This is an automated notice. Replies will not be received by us. --

For questions or comments, please call our Business CreditSecure Customer Care Center at **866-617-1889** and we will help you. For your convenience, the Customer Care Center is available 24 hours each day, 7 days a week.



Copyright © 1995 - 2009 American Express Company. All Rights Reserved. Users of this site agree to be bound by the terms of the American Express Web Site Rules and Regulations.