

## Summary

Order Reference: c-dave.roumonada@milliman.com | Report as of: 11-13-2017 4:52 PM | using Currency as USD

### SPH ANALYTICS

Tradestyle(s): -

ACTIVE SINGLE LOCATION

**Address:** 1965 Evergreen Boulevard Ste 100, Duluth, GA, 30096, UNITED STATES  
**Phone:** (770) 978-3173  
**D-U-N-S:** 01-137-5460  
**In Portfolio:** No

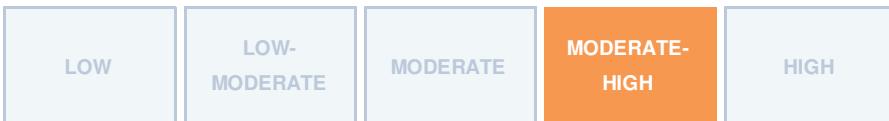
Failure Score	Delinquency Score	Age of Business	Employees
5	70	2 years 2015 Year Started	-

### Company Profile

<b>D-U-N-S</b> 01-137-5460	<b>Mailing Address</b> United States	<b>Age (Year Started)</b> 2 years (2015)
<b>Ownership</b> Not publicly traded	<b>Telephone</b> (770) 978-3173	<b>Line of Business</b> Nonclassified establishment

## Risk Assessment

### Overall Business Risk



### Maximum Credit Recommendation

US\$ 6,500

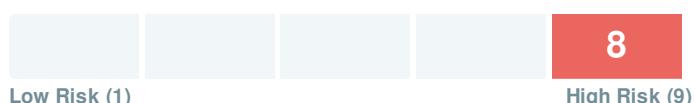
### Dun & Bradstreet Thinks...

- Overall assessment of this organization over the next 12 months: **HEIGHTENED STABILITY CONCERN**
- Based on the predicted risk of business discontinuation: **HIGHER LIKELIHOOD OF BUSINESS CLOSURE**
- Based on the predicted risk of severely delinquent payments: **Moderate Potential for Severely Delinquent Payments**

The recommended limit is based on a moderately low probability of severe delinquency.

### D&B Viability Rating

#### Portfolio Comparison Score

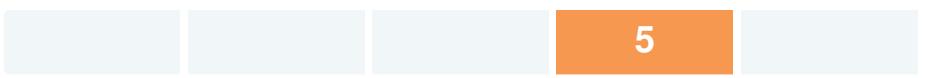


8

Company's risk level is: **HIGH**

Probability that a company will go out of business, become dormant/inactive, or file for bankruptcy/insolvency within the next 12 months: **11.00 %**

### Failure Score Formerly Financial Stress Score



5

Low Risk (100)

Company's risk level is: **Moderate-High**

Probability of failure over the next 12 months: **1.34 %**

#### Past 12 Months



### Delinquency Score Formerly Commercial Credit Score



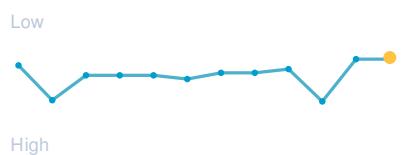
70

Low Risk (100)

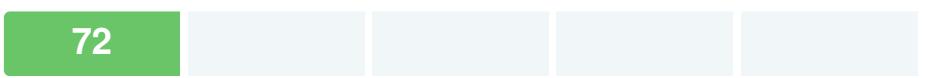
Company's risk level is: **Moderate**

Probability of delinquency over the next 12 months: **3.67 %**

#### Past 12 Months



### PAYDEX ®



72

Low Risk (100)

Days Beyond Terms : **12**

#### Past 24 Months



### D&B Rating

Current Rating

## Special Rating

**DS** : Undetermined

### Legal Events

Events	Occurrences	Last Filed
Bankruptcies	0	-
Judgements	0	-
Liens	0	-
Suits	0	-
UCC	1	09-11-2017

### Trade Payments

#### Highest Past Due

**US\$ 100**

Highest Now Owing

**US\$ 7,500**

Total Trade Experiences

**7**

Largest High Credit

**US\$ 7,500**

Average High Credit

**US\$ 5,250**

### Ownership

This company is a **Single Location**

### Financial Overview

This company does not have a Financial Summary.

### Country Insight

#### United States



#### Risk Category

**LOW**

**MODERATE**

**HIGH**

Low Risk

High Risk

The economy remains on track for 2% growth this year.

## Risk Assessment

### D&B Risk Assessment

#### Overall Business Risk



#### Maximum Credit Recommendation

**US\$ 6,500**

## Dun & Bradstreet Thinks...

- Overall assessment of this organization over the next 12 months: **HEIGHTENED STABILITY CONCERNS**
- Based on the predicted risk of business discontinuation: **HIGHER LIKELIHOOD OF BUSINESS CLOSURE**
- Based on the predicted risk of severely delinquent payments: **MODERATE POTENTIAL FOR SEVERELY DELINQUENT PAYMENTS**

The recommended limit is based on a moderately low probability of severe delinquency.

## D&B Viability Rating

Portfolio Comparison Score	Level of risk	Rating Confidence Level
<div style="width: 80%; background-color: #f0f0f0; height: 10px;"></div> <div style="width: 20%; background-color: red; height: 10px;"></div> <b>8</b>	<b>High</b>	<b>Robust Predictions</b>
Low Risk (1)		
High Risk (9)		
Probability of becoming no longer viable <b>11.00%</b>	Percentage of businesses ranked with this score <b>13.00%</b>	Average probability of becoming no longer viable <b>5.00%</b>

## Failure Score Formerly Financial Stress Score



- Low Paydex Score
- Low proportion of satisfactory payment experiences to total payment experiences
- High number of enquiries to D&B over last 12 months
- UCC Filings reported
- Limited time in business

Level of risk	Probability of Failure	Average Probability of Failure for Businesses in D&B Database
<b>Moderate-High</b>	<b>1.34%</b>	<b>0.48%</b>

## Business and Industry Trends



Failure Score



## Delinquency Score Formerly Commercial Credit Score

70

Low Risk (100)

High Risk (1)

- Limited time under present management control
- Higher risk industry based on delinquency rates for this industry
- Recent high balance past due

Level of risk

Moderate

Probability of Delinquency

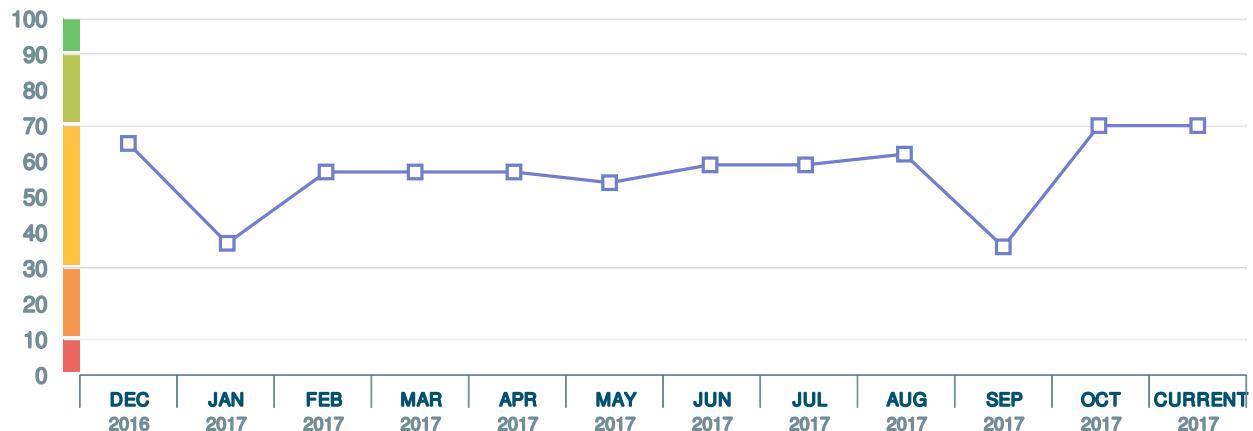
3.67%

Compared to Businesses in D&B

Database

10.20%

### Business and Industry Trends



Delinquency Score



## PAYDEX®

Based on 24 months of data

72

Low Risk (100)

High Risk (0)

Risk of Slow Pay

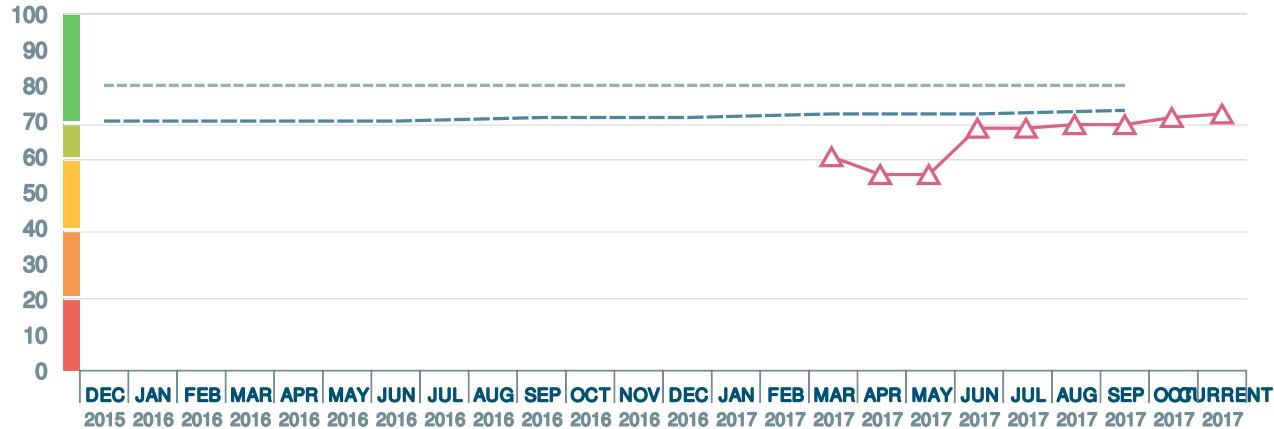
Low

Payment Behavior

12 Days Beyond Terms

### Business and Industry Trends

9999 - Nonclassified establishment



PAYDEX®



Industry Median Quartile



Industry Upper Quartile

Industry Lower Quartile

**D&B Rating**

Current Rating

**Special Rating****DS** : Undetermined

## Trade Payments

**Trade Payments Summary**

Overall Payment Behavior

**12**

Days Beyond Terms

% of Trade Within Terms

**73%**

Highest Past Due

**US\$ 100****Highest Now Owing:**  
US\$ 7,500**Total Trade Experiences:**

7

Largest High Credit:  
US\$ 7,500Average High Credit:  
US\$ 5,250**Total Unfavorable Comments:**

0

Largest High Credit:  
US\$ 0**Total Placed in Collections:**  
0Largest High Credit:  
US\$ 0**Trade Payments By Credit Extended**

Range of Credit Extended (US\$)	Number of Payment Experiences	Total Value	% Within Terms
100,000 & over	0	US\$ 0	0
50,000 - 99,999	0	US\$ 0	0
15,000 - 49,999	0	US\$ 0	0
5,000 - 14,999	3	US\$ 20,000	75
1,000 - 4,999	1	US\$ 1,000	50
Less than 1,000	0	US\$ 0	0

**Trade Payments By Industry**

Industry Category	Number of Payment Experiences	Largest High Credit (US\$)	% Within Terms (Expand to View)	1 - 30 Days Late (%)	31 - 60 Days Late (%)	61 - 90 Days Late (%)	91 + Days Late (%)
▼ 51 - Wholesale Trade - Nondurable Goods	1	1,000					

5113 - Whol service paper	1	1,000	50	50	0	0	0
▼ 62 - Security and Commodity Brokers Dealers Exchanges and Services	1	7,500					
6211 - Security broker/deal	1	7,500	100	0	0	0	0
▼ 73 - Business Services	1	5,000					
7373 - Computer system design	1	5,000	0	100	0	0	0
▼ 93 - Public Finance Taxation and Monetary Policy	1	7,500					
9311 - Public finance	1	7,500	100	0	0	0	0

## Trade Lines

Date of Experience	Payment Status	Selling Terms	High Credit (US\$)	Now Owes (US\$)	Past Due (US\$)	Months Since Last Sale
10/17	Pays Promptly	N30	7,500	7,500	0	1
10/17	Pays Prompt to Slow 30+	-	1,000	500	100	1
10/17	Pays Slow 30+	N30	5,000	0	0	Between 6 and 12 Months
10/17	-	Cash account	50	0	0	Between 6 and 12 Months
07/17	-	Cash account	50	-	-	1
07/17	-	Cash account	0	-	-	1
05/17	Pays Promptly	-	7,500	-	-	1

## Legal Events

The following Public Filing data is for information purposes only and is not the official record. Certified copies can only be obtained from the official source.

Judgements	Liens	Suits	UCC Filings
0	0	0	1
Latest Filing: -	Latest Filing: -	Latest Filing: -	Latest Filing: 09-11-2017

## Events

### UCC Filing - Original

Filing Date	09-11-2017
Filing Number	2017 6013426

<b>Received Date</b>	10-27-2017
<b>Collateral</b>	Business machinery/equipment and proceeds
<b>Secured Party</b>	U.S. BANK EQUIPMENT FINANCE, A DIVISION OF U.S. BANK NATIONAL ASSOCIATION, MARSHALL, MN
<b>Debtors</b>	SYMPHONY PERFORMANCE HEALTH, INC.
<b>Filing Office</b>	SECRETARY OF STATE/UCC DIVISION, DOVER, DE

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There may be additional UCC Filings in D&B's file on this company available by contacting 1-800-234-3867.

## Special Events

09-09-2016

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

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## Company Profile

### Company Overview

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### Business Registration

Corporate and business registrations reported by the secretary of state or other official source as of: -

This data is for informational purposes only, certification can only be obtained through the Office of the Secretary of State.

<b>Registered Name</b>	SPH ANALYTICS
<b>Business Commenced On</b>	2015

### Company Events

**The following information was reported on: 11-11-2017**

Business started 2015.

## Business Activities And Employees

The following information was reported on: 11-11-2017

### Business Information

Description	Duns Support Record.
Employees	UNDETERMINED.
Financing Status	Unsecured
Facilities	Occupies premises in building.

### SIC/NAICS Information

SIC Codes	SIC Description	Percentage of Business
9999	Nonclassified establishment	-
99992222	Duns Support Record, nonclassifiable establishment	-
NAICS Codes	NAICS Description	
999990	Unclassified Establishments	

## Government Activity

### Activity Summary

Borrower(Dir/Guar)	Yes
Administrative Debt	Yes
Contractor	Yes
Grantee	Yes
Party excluded from federal program(s)	Yes

### Possible candidate for socio-economic program consideration

8(A) Firm	Yes
Labor Surplus Area	Yes
Small Business	Yes

## Financials

D&B currently has no financial information on file for this company

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