

CASCADE COMPREHENSIVE CARE INC

D-U-N-S® 94-434-9679

Single
2909 Daggett Ave Ste 200,
Klamath Falls, OR 97601

Phone 541 883-2947
Fax 541-885-9858

Comprehensive Report

Purchase Date: 05/23/2016
Last Update Date: 04/30/2016
Attention: Grant Huling

Executive Summary

Company Info

Year Started	1996	Employees	19
Control Year	1996	Working Capital	\$350,451
CEO	WILLIAM GUEST, PRES-CEO		

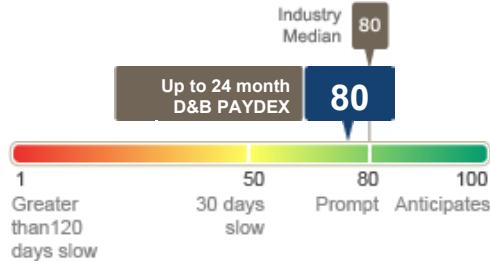
D&B Rating

D&B Rating

ER6

D&B PAYDEX®

Up to 24 month D&B PAYDEX



Up to 3 month D&B PAYDEX

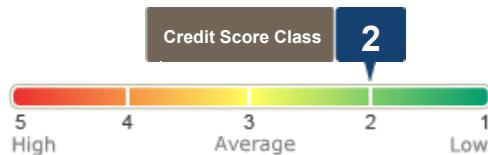


Predictive Analytics

Financial Stress Class



Credit Score Class



The Financial Stress Class of 2 for this company shows that firms with this class had a failure rate of 0.09% (9 per 10,000).

The Credit Score class of 2 for this company shows that 2.50% of firms with this classification paid one or more bills severely delinquent.

Financial Stress Class

2

Financial Stress Score

1,562

Highest Risk

1,001

Lowest Risk

1,875

Credit Score Class

2

Credit Score

577

Highest Risk

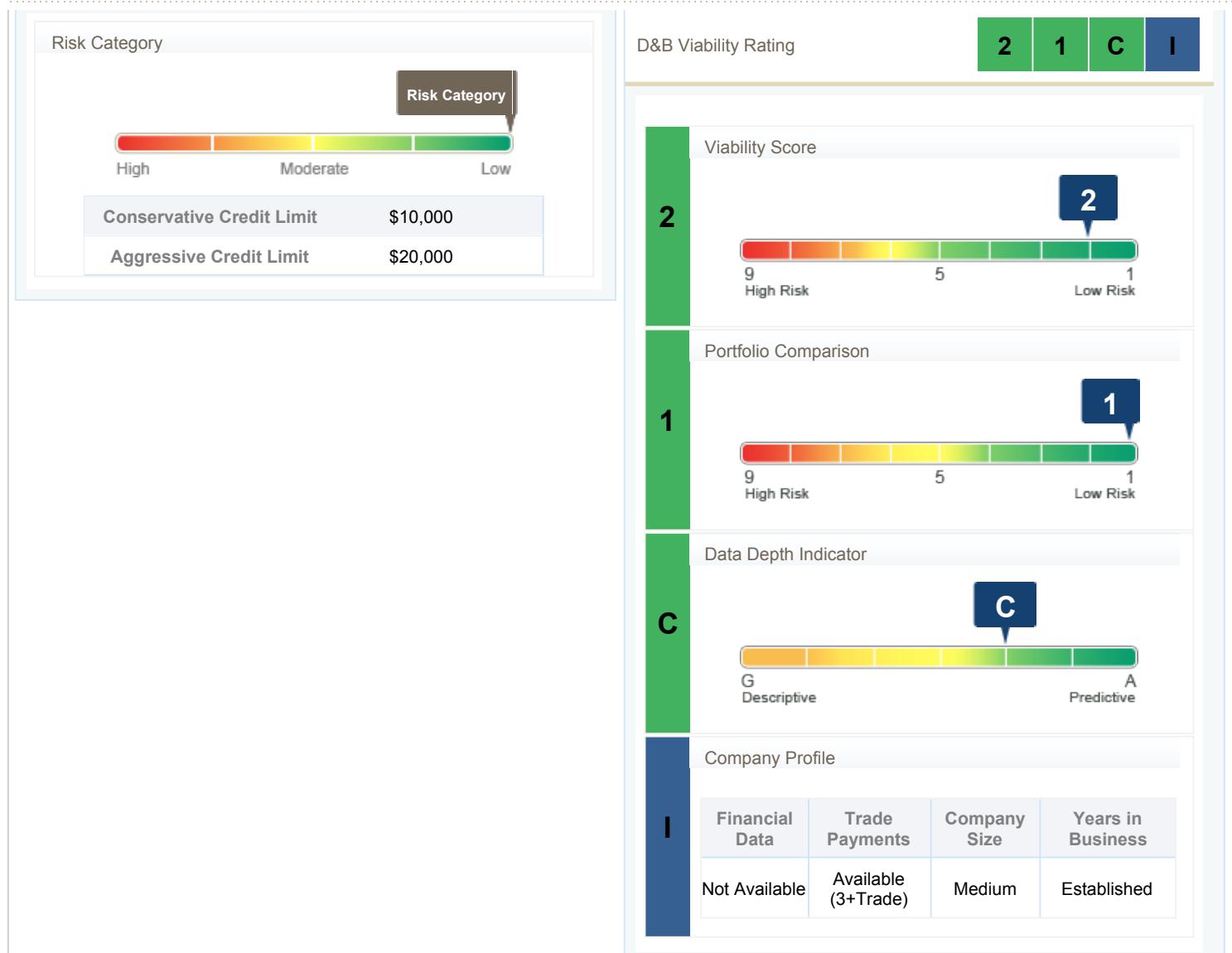
101

Lowest Risk

670

Credit Limit Recommendation

D&B Viability Rating



Business Information

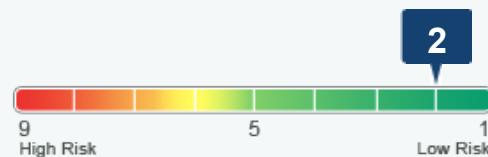
Business Summary		Credit Capacity Summary	
SIC	6411 Managed health care.		
NAICS	524210 Insurance Agencies and Brokerages	Prior D&B Rating	ER6
History Status	INCOMPLETE	Rating Date	05/22/1998
		Payment Activity (based on 13 experiences)	USD
		Average High Credit	\$3,127
		Highest Credit	30,000
		Total Highest Credit	35,450

D&B Viability Rating

The D&B Viability Rating uses D&B's proprietary analytics to compare the most predictive business risk indicators and deliver a highly reliable assessment of the probability that a company will no longer be in business within the next 12 months.

2

Viability Score



Compared to All US Businesses within D&B Database:

- Level of risk: **Low Risk**
- Businesses ranked 2 have a probability of becoming no longer viable: **2%**
- Percentage of businesses ranked 2: **4%**
- Across all US businesses, the average probability of becoming no longer viable: **14%**

1

Portfolio Comparison



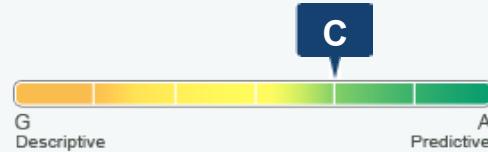
Compared to all Businesses within the same MODEL SEGMENT:

Model Segment: **Established Trade Payments**

- Level of risk: **Low Risk**
- Businesses ranked 1 within this model segment have a probability of becoming no longer viable: **2%**
- Percentage of businesses ranked 1 within this model segment: **11%**
- Within this model segment, the average probability of becoming no longer viable: **5%**

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Data Depth Indicator



Data Depth Indicator Details:

- ✓ Rich Firmographics
- ✓ Extensive Commercial Trading Activity
- ✗ No Financial Attributes

Greater data depth can increase the precision of the D&B Viability Rating assessment.

You have the ability to influence the confidence of the viability assessment by asking the business to report more information to D&B at <https://iupdate.dnb.com/iUpdate/>

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Company Profile

Financial Data	Trade Payments	Company Size	Years in Business
Not Available	Available (3+Trade)	Medium	Established

Company Profile Details:

- Financial Data: **Not Available**
- Trade Payments: **Available (3+Trade)**
- Business Size: **Medium** (Employees: 10-49 or Sales: \$100K-\$499K)
- Years in Business: **Established (5+)**



Business History

Officers WILLIAM GUEST, PRESIDENT

Directors THE OFFICER(S)

As of 04/30/2016

Stock ownership not available.

Business started 1996. Management unavailable for comment.

Stock ownership is undetermined.

WILLIAM GUEST. Work history unknown.

Business address has changed from 900 Main St Ste A, Klamath Falls, OR, 97601 to 2909 Daggett Ave, Klamath Falls, OR, 97601.

Business address has changed from 2909 Daggett Ave, Klamath Falls, OR, 97601 to 2909 Daggett Ave # 200, Klamath Falls, OR, 97601.

Business Registration

CORPORATE AND BUSINESS REGISTRATIONS REPORTED BY THE SECRETARY OF STATE OR OTHER OFFICIAL SOURCE AS OF May 03 2016:

Registered Name CASCADE COMPREHENSIVE CARE, INC.	Registration ID 44632982	Principals
Business Type DOMESTIC CORPORATION	Status ACTIVE	Name JOHN KLEEMAN Title SECRETARY
Corporation Type PROFIT	Where Filed SECRETARY OF STATE/CORPORATIONS DIVISION , SALEM , OR	2865 DAGGETT, KLAMATH FALLS, 976010000, OR
State of Incorporation OREGON	Registered Agent TAYO AKINS	TAYO AKINS PRESIDENT
Filing Date 03/02/1995		

Government Activity Summary

Activity Summary		Possible candidate for socioeconomic program consideration	
Borrower	No	Labor Surplus Area	N/A
Administrative Debt	No	Small Business	YES (2016)
Grantee	No	Women Owned	N/A
Party Excluded from Federal Programs	No	Minority Owned	N/A
Public Company	N/A		
Contractor	No		
Importer/Exporter	N/A		

The details provided in the Government Activity section are as reported to Dun & Bradstreet by the federal government and other sources.

Operations Data

As of 04/30/2016

Description: Operates as a comprehensive care (100%).

Territory : Local.

Employees: 19 which includes officer(s).

Facilities: Occupies premises in a building.



Industry Data

SIC

Code	Description
64110000	Insurance agents, brokers, and service

NAICS

Code	Description
524210	Insurance Agencies and Brokerages

Financial Statements

One Year Comparative Statement

Interim
May 31 1996
USD

Curr Assets	\$507,069
Curr Liabs	156,618
Current Ratio	3.23
Working Capital	350,451
Other Assets	14,502
Worth	364,953
Net Profit (Loss)	(1,917,332)

Key Business Ratios

Business ratios are not available for this company or its industry. Certain segments, such as financial services, insurance companies, government agencies and public institutions, have distinctive financial reporting characteristics that do not allow for calculation of these measures.

Most Recent Financial Statement

As of 04/30/2016

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

Indicators

A check of D&B's public records database indicates that no filings were found for CASCADE COMPREHENSIVE CARE INC, 2909 Daggett Ave Ste 200, Klamath Falls, OR. D&B's extensive database of public record information is updated daily to ensure timely reporting of changes and additions. It includes business-related suits, liens, judgments, bankruptcies, UCC financing statements and business registrations from every state and the District of Columbia, as well as select filing types from Puerto Rico and the U.S. Virgin Islands. D&B collects public records through a combination of court reporters, third parties and direct electronic links with federal and local authorities. Its database of U.S. business-related filings is now the largest of its kind.



Commercial Credit Score

Summary



Incidence of Delinquent Payment

Among Companies with This Class	2.50%
Average Compared to All Businesses	10.20%
Credit Score Percentile	90
Credit Score	577
Number of Payment Experiences	13

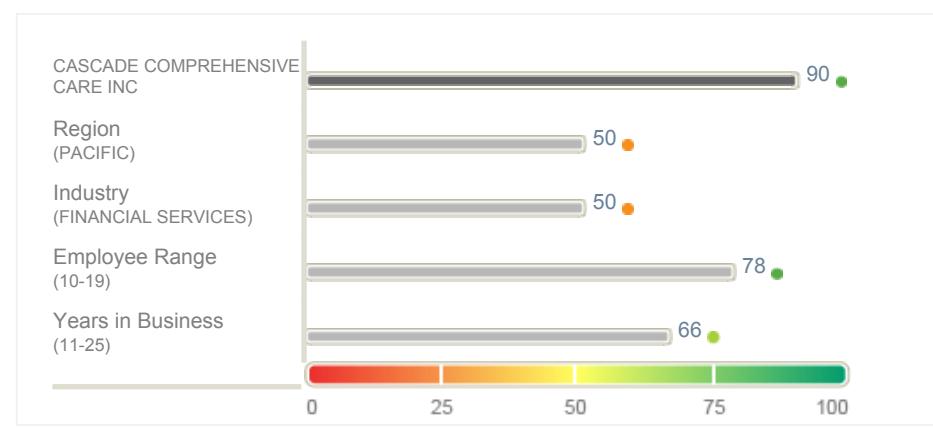
Key Factors

- Recent high balance past due
- Higher risk industry based on delinquency rates for this industry

Notes:

- The Credit Score Class indicates that this firm shares some of the same business and payment characteristics of other companies with this classification. It does not mean the firm will necessarily experience delinquency.
- The Incidence of Delinquent Payment is the percentage of companies with this classification that were reported 91 days past due or more by creditors. The calculation of this value is based on D&B's trade payment database.
- The Credit Score Percentile reflects the relative ranking of a firm among all scorable companies in D&B's file.
- The Credit Score offers a more precise measure of the level of risk than the Class and Percentile. It is especially helpful to customers using a scorecard approach to determining overall business performance.

Credit Score Percentile Norms Comparison



- Lower risk than other companies in the same region.
- Lower risk than other companies in the same industry.
- Lower risk than other companies in the same employee size range.
- Lower risk than other companies with a comparable number of years in business.



Financial Stress Score

Summary

Financial Stress Class



Financial Stress Score Percentile

Financial Stress National Percentile	93
Financial Stress Score	1562
Probability of Failure with This Score	0.09%
Failure per 10K	9/10,000
Average Failure Rate within D&B database	0.48%
Failure per 10K	48/10,000
Number of Payment Experiences	13

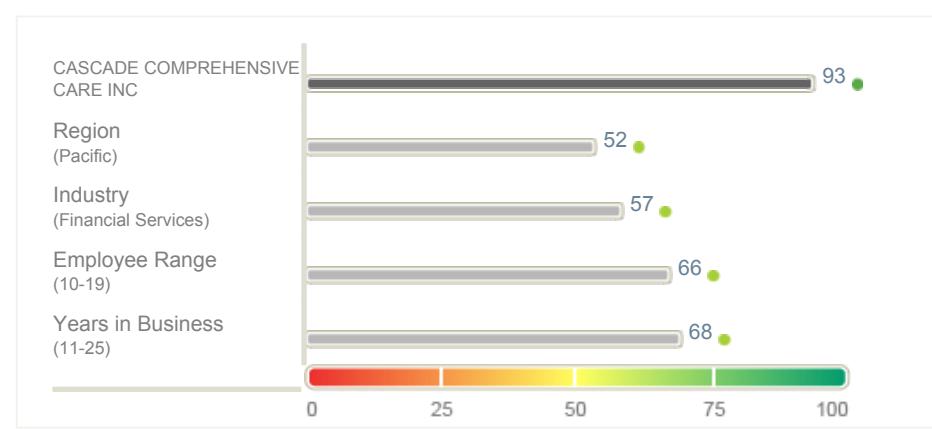
Key Factors

- Higher risk industry based on failure rates by industry.
- Higher risk state based on failure rates by state.

Notes:

- The Financial Stress Class indicates that this firm shares some of the same business and financial characteristics of other companies with this classification. It does not mean the firm will necessarily experience financial stress.
- The probability of failure shows the percentage of firms in a given percentile that discontinue operations with loss to creditors. The average probability of failure is based on businesses in D&B's database and is provided for comparative purposes.
- The Financial Stress National Percentile reflects the relative ranking of a company among all scorable companies in D&B's file.
- The Financial Stress Score offers a more precise measure of the level of risk than the Class and Percentile. It is especially helpful to customers using a scorecard approach to determining overall business performance.

Financial Stress Percentile Comparison



- Lower risk than other companies in the same region.
- Lower risk than other companies in the same industry.
- Lower risk than other companies in the same employee size range.
- Lower risk than other companies with a comparable number of years in business.

Advanced Paydex + CLR

D&B PAYDEX®



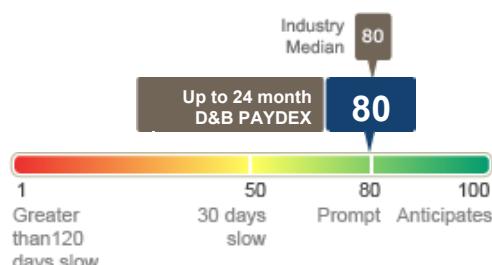
Shows the D&B PAYDEX scores as calculated up to 3 months and up to 24 months of payment experiences.

Up to 3 month D&B PAYDEX



When weighted by dollar amount, payments to suppliers average Within terms. Based on payments collected over last 3 months.

Up to 24 month D&B PAYDEX



When weighted by dollar amount, payments to suppliers average generally within terms. Based on payments collected up to 24 months.

When weighted by dollar amount, the industry average is GENERALLY WITHIN terms.

High risk of late payment (average 30 to 120 days beyond terms)

Medium risk of late payment (average 30 days or less beyond terms)

Low risk of late payment (average prompt to 30+ days sooner)

Payment Trend	unchanged *	Total Payment Experiences for the HQ	13	Highest Now Owing	\$750
Payments Within Terms	100%	Total Placed for Collection	0	Highest Past Due	\$0
Average High Credit	\$3,127	Largest High Credit	\$30,000		

* compared to payments three months ago

Credit Limit Recommendation

Risk Category

Risk Category

High Moderate Low

Recommendation Date

05/23/2016

Conservative Credit Limit

\$10,000

Aggressive Credit Limit

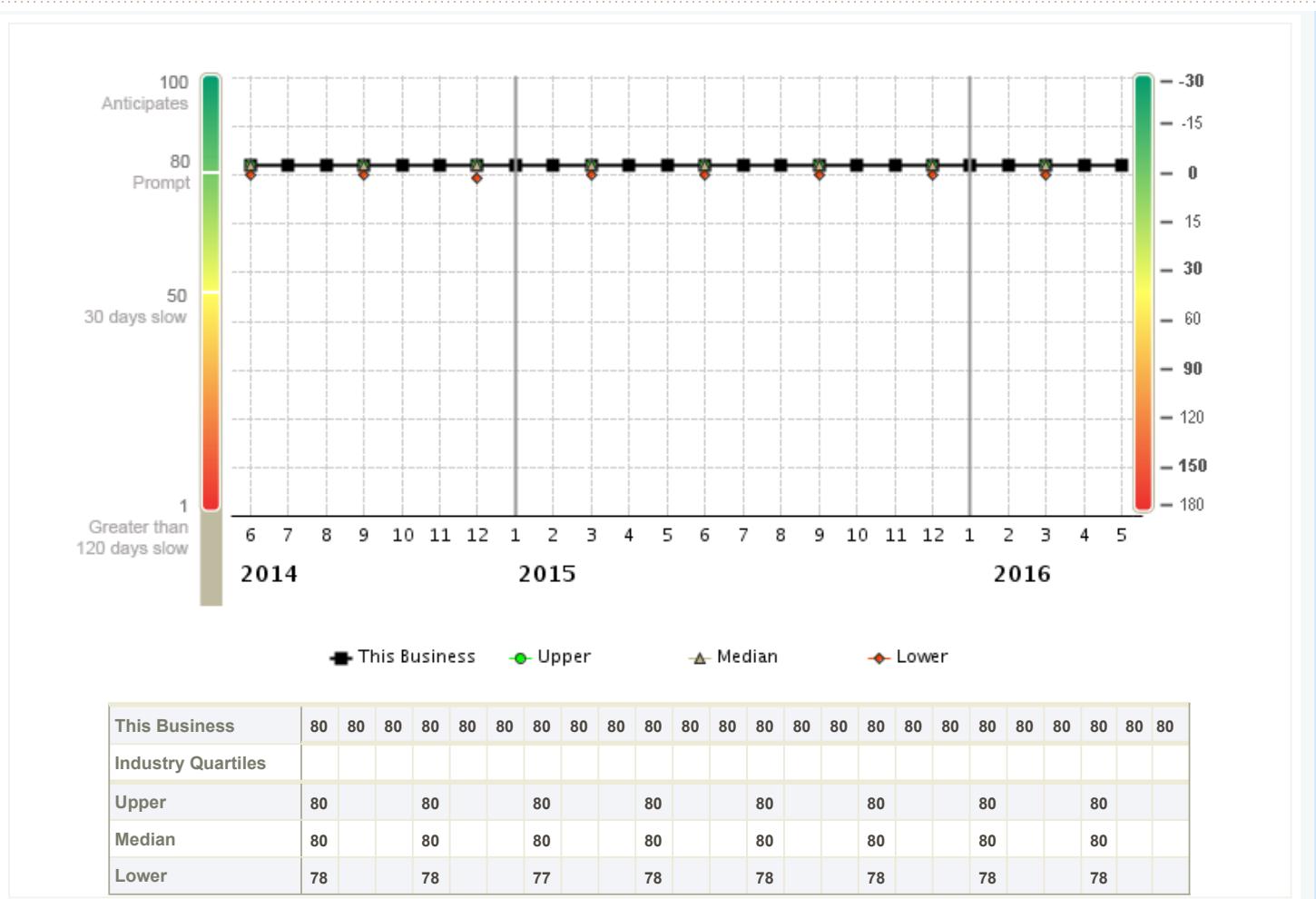
\$20,000

Key Factor

Risk is assessed using D&B's scoring methodology and is one factor used to create the recommended limits

PAYDEX Yearly Trend

Shows PAYDEX scores of this Business compared to the Primary Industry from each of the last four quarters.
The Primary Industry is Managed health care., based on SIC code 6411.



Note

- Current PAYDEX® for this Business is 80, or equal to generally within terms.
- The 24 month high paydex is 80.0, or equal to GENERALLY WITHIN terms.
- The 24 month low paydex is 80.0, or equal to GENERALLY WITHIN terms.
- Industry upper quartile represents the performance of the payers in the 75th percentile.
- Industry lower quartile represents the performance of the payers in the 25th percentile.

Payment Habits

Credit Extended	% of Payments Within Terms	No. of Payment Experiences	Total Amount USD
Over \$100,000	0%	0	\$0
50,000-100,000	0%	0	0
15,000-49,999	100%	1	30,000
5,000-14,999	0%	0	0
1,000-4,999	100%	1	2,500
Under 1,000	100%	9	1,900

Based on up to 24 months of payments

Payment Summary

The Payment Summary section reflects payment information in D&B's file as of the date of this report.

There are 13 payment experiences in D&B's file, with 5 experiences reported during the last three month period. The highest Now Owes on file is \$750. The highest Past Due on file is \$0.

All Industries



Industries	Total Received	Total Amounts	Largest High Credit	Within Terms (%)	Days Slow (%)			
					0-30	31-60	61-90	90+
Public finance	3	\$150	\$50	100	0	0	0	0
Telephone communictns	2	750	500	100	0	0	0	0
Management services	1	30,000	30,000	100	0	0	0	0
Mfg sanitary paper	1	2,500	2,500	100	0	0	0	0
Ret stationery	1	750	750	100	0	0	0	0
Ret mail-order house	1	100	100	100	0	0	0	0
Lithographic printing	1	100	100	100	0	0	0	0
Nondeposit trust	1	50	50	100	0	0	0	0

Other Payment Categories

Category	Total Received	Total Dollar Amounts	Largest High Credit
Cash experiences	2	\$1,050	\$1,000
Payment record unknown	0	0	0
Unfavorable comments	0	0	0
Placed for Collection	0	0	0

Detailed Payment History

Date Reported	Paying Record	High Credit	Now Owes	Past Due	Selling Terms	Last Sale within(months)
April 2016	Ppt	\$30,000	\$0	\$0	N/A	1
	Ppt	2,500	0	0	N/A	6-12
	Ppt	750	750	0	N30	1
	Ppt	500	100	0	N/A	1
	Ppt	50	0	0	N/A	6-12
December 2015	Ppt	250	250	0	N/A	1
November 2015	(007)	50	0	0	Cash account	1
October 2015	Ppt	100	0	0	N/A	1
September 2015	Ppt	100	0	0	N30	6-12
August 2015	(010)	1,000	0	0	Cash account	1
July 2014	Ppt	50	0	0	N/A	1
	Ppt	50	0	0	N/A	1
	Ppt	50	0	0	N/A	1

Lines shown in red are 30 or more days beyond terms

Each experience shown is from a separate supplier. Updated trade experiences replace those previously reported.