

## **Entry Information**

Client Name Details of the selected entity



### **Laon Information**

Loan Amount Aproved Date **Balance**  \$999,999.00 May 10, 2015 \$ 99,999.00

10,000

1,522,000

# **Payment Details**

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Transaction Date	Transaction Type	Transaction Amount	Transaction Details
MM/DD/YY	Payment	\$100	Sample Details
MM/DD/YY	Payment	\$100	Sample Details
MM/DD/YY	Payment	\$100	Sample Details

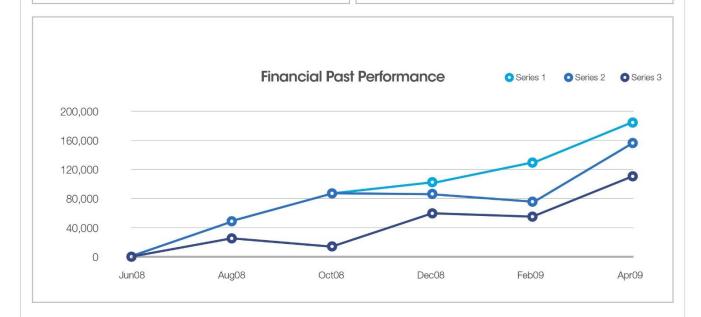
The Company Balance Sheet		<b>December 31, 2015</b> all figures in USD		
Assets	Debit	Credit		
Cash		\$ 15,500		
Accounts receivable		4,500		
Equipment	\$ 45,000			
Less: Accum. depreciation	(5,000)	40,000		
Total assets		\$ 60,000		
Liabilities				
Accounts payable	\$ 4,000			
Salaries payable	2,000			
Interest payable	1,200			
Notes payable	20,000			
Unearned revenue	1,200			
Total liabilities		\$ 28,400		
Stockholder's Equity				
Capital Stock	\$ 30,000			
Retained earnings	1,600			
Total Istockholder's equity		31,600		
Total liabilities and equity		\$ 60,000		

#### FY Ended December 31 2015 The Company **Cash Flow From Operations** Net Earnings 2,000,000 Additions to Cash Depreciation 10,000 Decrease in Account's RFeceivable 15,000 Increase in Accounts Payable 15,000 Increase in Taxes Payable 2,000 Subtraciotions from Cash Increase in Inventory (30,000)Net Cash from Operations 2,021,000 Cash Flow From Investing Equipment (500,000)

**Cash Flow From Financing** 

Cash Flow for FY Ended 31 Dec 2003

Note Payable







\$ 999,999,999.00

Projected Approved Loan Amount

## Other Amount

Other Amount

# December 31, 2015 all figures in USD The Company

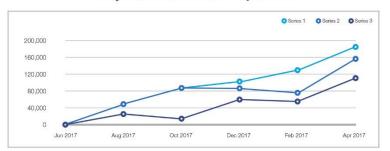
MMASS Sample Customer (MMASS Sample) Detailed Income Statement - %

Industry Classification: NAICS Code:315228

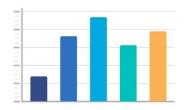
Statement Date	6/30/2011	6/30/2012	6/30/2013	6/30/2014	6/30/2015
Months Covered	12	12	12	12	12
Audit Mthd	Unqualif'd	Unqualif'd	Unqualif'd	Unqualif'd	Unqualifid
Accountant	KMPG	KMPG	KMPG	KMPG	KMPG
Analyst	GJH	GJH	GJH	GJH	GJH
Stmt Type	Annual	Annual	Annual	Annual	Annual

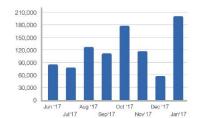
Source Currency: USD United St	tates [	Dollar	S		
Net Sales - Manufacturing Division	98.7	95.5	90.0	80.7	75.0
Net Sales - Manufacturing Catalog Division	1.3	4.5	10.0	19.3	25.0
NET SALES/REVENUE	100.0	100.0	100.0	100.0	100.0
Cost of Goods Sold	73.8	75.0	73.5	72.2	76.2
Cost of Goods Sold - Depreciation	1.6	2.1	2.3	1.9	2.2
TOTAL COST OF SALES/REV	75.3	77.1	75.7	74.1	78.4
GROSS PROFIT	24.7	22.9	24.3	25.9	21.6
SG & A Expence	18.6	20.4	20.1	20.7	22.2
Depreciation	0.2	0.2	0.1	0.1	0.2
TOTAL OPERATING EXPENCE	18.5	20.5	20.2	20.9	22.4
NET OPERATING PROFIT	5.9	2.4	4.1	5.1	(0.8)
Interest Expence	0.7	1.3	1.4	1.3	2.5
Other Income	0.1	0.5	0.4	0.3	0.3
Gain(Loss) on Asset Sale	0.4	-	-	0.1	
TOTAL OTHER INCOME (EXP)	(0.1)	(0.8)	(0.9)	(0.9)	(2.2)
PROFIT BEFORE TAXES	5.8	1.6	3.1	4.2	(3.0)
	Net Sales - Manufacturing Division  Net Sales - Manufacturing Catalog Division  NET SALES/REVENUE  Cost of Goods Sold  Cost of Goods Sold - Depreciation  TOTAL COST OF SALES/REV  GROSS PROHIT  SG & A Expence  Depreciation  TOTAL OPERATING EXPENCE  NET OPERATING PROFIT  Interest Expence  Other Income  Gain(Loss) on Asset Sole  TOTAL OTHER INCOME(EXP)	Net Sales - Manufacturing Division         96.7           Net Sales - Manufacturing Catalog Division         1.3           NET SALES/REVENUE         100.0           Cost of Goods Sold         73.8           Cost of Goods Sold - Depreciation         1.6           TOTAL COST OF SALES/REV         75.3           GROSS PROFIT         24.7           SG & A Expence         18.6           Depreciation         0.2           TOTAL OPERATING EXPENCE         18.5           NET OPERATING PROFIT         5.9           Interest Expence         0.7           Other Income         0.1           Gain(Loss) on Asset Sale         0.4           TOTAL OTHER INCOME(EXP)         (0.1)	Net Sales - Manufacturing Division         98.7         98.7           Net Sales - Manufacturing Catalog Division         1.3         4.5           NET SALES/REVENUE         100.0         100.0           Cost of Goods Sold         73.8         75.0           Cost of Goods Sold - Depreciation         1.6         2.1           TOTAL COST OF SALES/REV         75.3         77.1           GROSS PROHIT         24.7         22.9           SG & A Expence         18.6         20.4           Depreciation         0.2         0.2           TOTAL OPERATING EXPENCE         18.5         20.5           NET OPERATING PRORIT         5.9         2.4           Interest Expence         0.7         1.3           Other Income         0.1         0.5           Gain(Loss) on Asset Sale         0.4         -           TOTAL OTHER INCOME(EMP)         (0.1)         (0.8)	Net Sales - Manufacturing Cording Division         1.3         4.5         10.0           NET SALES/REVENUE         100.0         100.0         100.0           Cost of Goods Sold         73.8         75.0         73.5           Cost of Goods Sold - Depreciation         1.6         2.1         2.3           TOTAL COST OF SALES/REV         75.3         77.1         75.7           GROSS PROHT         24.7         22.9         24.3           SG & A Expence         18.6         20.2         20.1           Depreciation         0.2         2.0         2.0           TOTAL OPERATING EXPENCE         18.5         20.5         20.2           NET OPERATING PROFIT         5.9         2.4         4.1           Interest Expence         0.7         1.3         1.4           Other Income         0.1         0.5         0.4           Gain(Loss) on Asset Sole         0.4         -         -           TOTAL OTHER INCOME(EXP)         (0.1)         (0.8)         (0.9)	Net Sales - Manufacturing Division         98.7         96.5         90.0         80.7           Net Sales - Manufacturing Catalog Division         1.3         4.5         10.0         10.0         10.00         20.00

## **Projection of Future Payments**



### Graphs





# **Credit Analysis Report**

# Where you Stand

Your Credit Rating Score:



On May 10, 2016

#### Description

Your long term rating scale denote expectations of very low default risk. You have indicated very strong capacity for payment of financial commitments.

#### **Payment History**



Your long term rating scale denote expectations of very low default risk. You have indicated very strong capacity for payment of financial commitments.

#### **Amount of Debit**



Your long term rating scale denote expectations of very low default risk. You have indicated very strong capacity for payment of financial commitments.

#### Lenght of Credit History COOD

Your long term rating scale denote expectations of very low default risk. You have indicated very strong capacity for payment of financial commitments.