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BLUE BOOK SERVICES

Business Report on Santos Produce of America, Inc.

SAMPLE



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This SAMPLE Business Report mimics the *Blue Book Business Report*. The Guest Reports show a sub-set of this report depending upon the level of report purchased (Blue Book Scores and Equifax information are available only to Members).

BB #987654

Santos Produce of America, Inc.

P.O. Box 12345
Laredo, TX 78041
USA
2876 Waterfall Dr.
Dallas, TX 75201
Phone: 956 555-9878
Fax: 956 555-1619
info@santosproduceofamer.net
www.santosproduceofamer.net

Credit Snapshot:

Current HQ Rating:	2500M XXXX A
Current Blue Book Score:	868
Last Financial Statement Date:	12/31/2016
Net Worth:	\$8,670,144
Avg Trade Practices ('X') Reports: (past 6 months)	3.99 (Industry Avg: 3.43) (scale: 1=poor, 4=excellent)

Business Snapshot:

Incorporation Date:	March 6, 1986
Incorporated In:	Texas
PACA License Number:	123456

Business Ownership:

Richard L. Santos, President, 55.00%
Michael R. Santos, Vice President/CFO, 45.00%

RATING HISTORY

Current HQ Rating:

2500M XXXX A
(unchanged since 01/08/2014)

Trading Member since 2006

HQ Rating Trend:

Date:	New Rating:
01/08/2014	2500M XXXX A
07/12/2010	2000M XXXX B

Current Rating Definitions:

2500M = \$2,500,000 est'd credit worth
XXXX = Excellent
A = 11 - 14 days on average

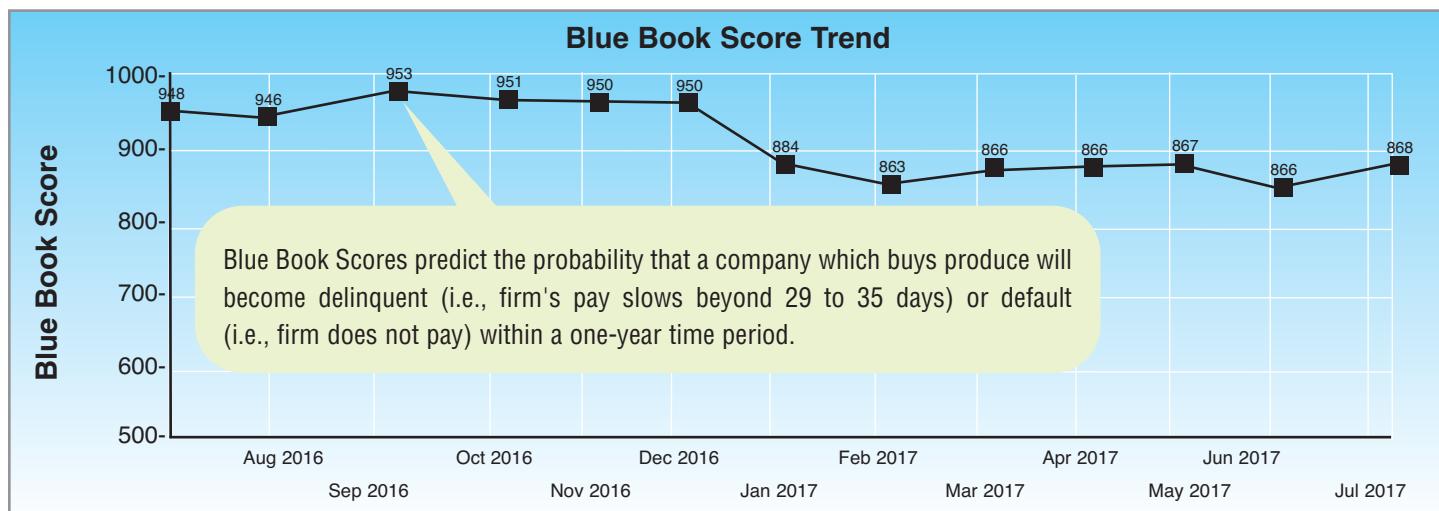
View how the Company's Rating has changed over time, here.

For help understanding the Rating Definitions, please review the appropriate reference material in the BBOS Learning Center's Membership Guide.

If applicable, Recent Developments and Bankruptcy Events appear here.

BLUE BOOK SCORE HISTORY

For more information about Blue Book Scores, please review the appropriate reference material in the BBOS Learning Center's Membership Guide.



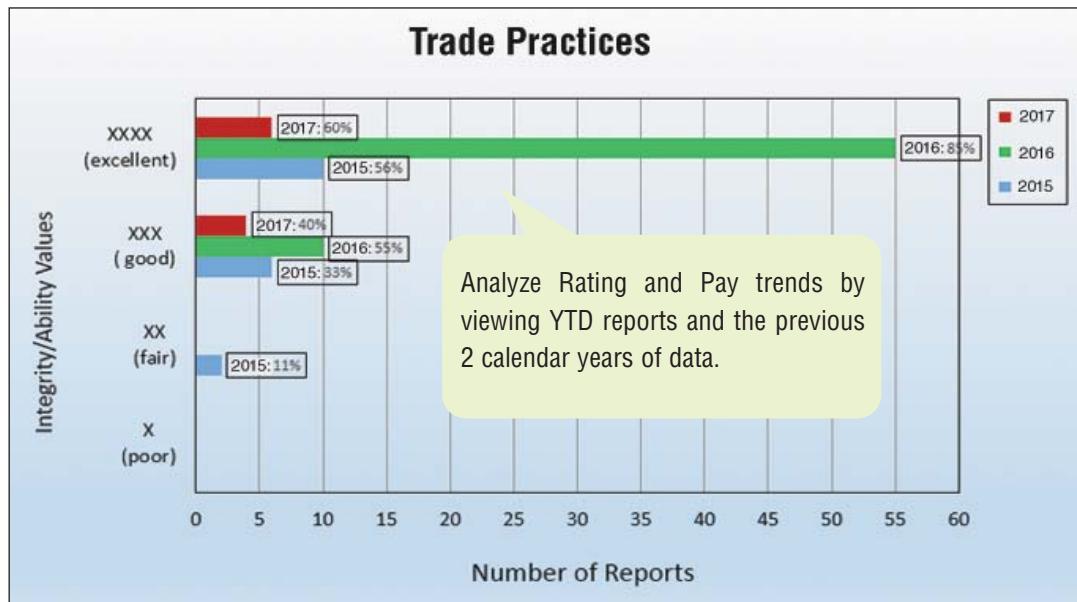
PUBLIC RECORDS – PROVIDED BY EQUIFAX

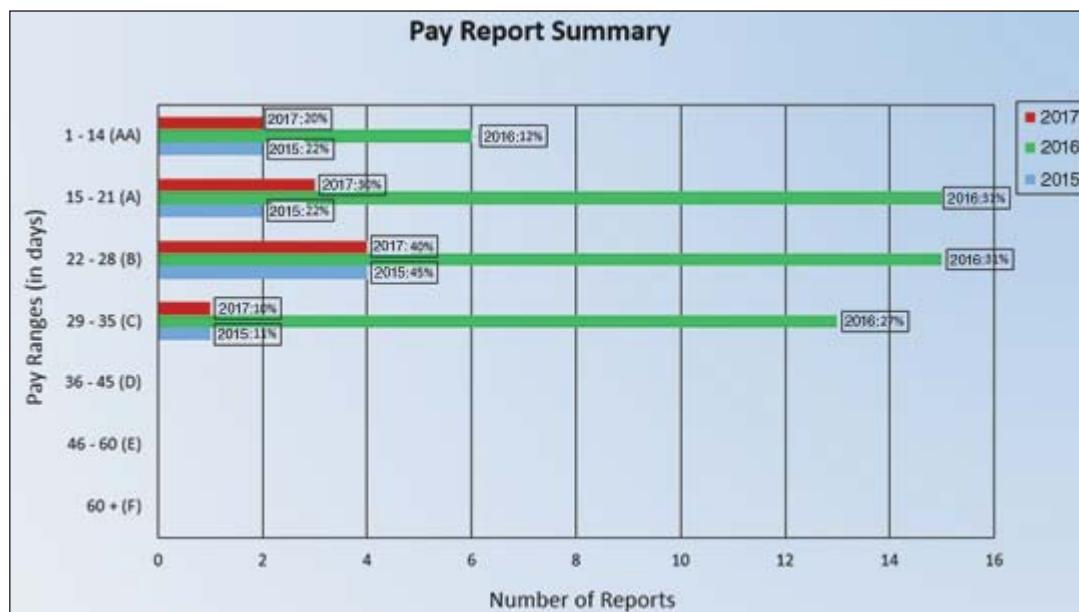
Type Status	Number	Dollar	Most Recent Date Filed
Bankruptcies			None Reported
Judgments	1	\$6,740	03/13/2012
Filed	1	\$6,740	
Satisfied	1	\$6,740	
Liens			None Reported
Filed			
Released			

Please review the following for a complete list of Equifax term definitions: [Equifax Terms](#).

Public record summary table notes the presence of bankruptcies, judgments and liens, and returns the status, number, and dollar amounts for judgments and liens.

TRADE REPORT SUMMARY





TRADE REPORT DETAILS

Trade Practices ratings and pay descriptions (where appropriate) reflect the experience of those who have reported dealings with the subject company. Blue Book ratings are not based solely on trading experience report averages; rather, experienced rating and financial analysts also take into consideration other important factors such as the trend of trading experiences reported over time. If you have any questions about the Trade Report Summary or Trade Report Details in this Business Report, please contact the Blue Book Information & Service Center. For definitions of symbols and terminology, please review the appropriate reference material in the BBOS Learning Center's Membership Guide.

Reports from Produce References					
Report Date	Last Dealt (in months)	Trade Practices	Average Pay (in days)	High Credit (in \$)	Credit Terms (in days)
03/11/2017		XXX	22-28 (B)		
02/20/2017		XXXX			
02/13/2017		XXX	22-28 (B)		
02/12/2017	(1)	XXXX	22-28 (B)		
02/08/2017		XXX	22-28 (B)	50-75M	
01/31/2017		XXXX	29-35 (C)	Over 250M	
01/30/2017	(4)	XXXX	15-21 (A)	10-50M	
12/27/2016	1-6 Months	XXXX			
12/26/2016	(1)	1-6 Months	XXX	22-28 (B)	5-10M
12/26/2016	(3)		XXX	22-28 (B)	75-100M
12/21/2016	(1)		XXXX	15-21 (A)	
12/19/2016	(2)		XXXX	22-28 (B)	50-75M
12/18/2016			XXXX	15-21 (A)	Over 250M
12/17/2016	1-6 Months	XXXX	22-28 (B)	50-75M	10 Days
12/10/2016	(1)		XXXX		
12/10/2016	(2)		XXXX		
11/12/2016	(2)		XXXX		
11/12/2016	(3)		XXXX		
11/06/2016	(3)		XXXX	29-35 (C)	75-100M
10/29/2016	(1)		XXXX	22-28 (B)	
10/29/2016	(4)		XXXX	22-28 (B)	50-75M
09/25/2016			XXXX	22-28 (B)	10-50M
09/22/2016			XXXX	22-28 (B)	
09/20/2016			XXXX	22-28 (B)	
09/19/2016	(2)		XXXX	29-35 (C)	
09/19/2016	(2)		XXXX	29-35 (C)	
09/18/2016	(2)		XXXX	29-35 (C)	100-250M
08/23/2016	(3)	1-6 Months	XXX	29-35 (C)	75-100M
					30 Days

Reports from Produce References					
Report Date	Last Dealt (in months)	Trade Practices	Average Pay (in days)	High Credit (in \$)	Credit Terms (in days)
07/31/2016		XXX			
07/23/2016	(1)	XXX	15-21 (A)	5-10M	
07/23/2016	(1)	XXX			
07/13/2016		XXXX			
07/08/2016		XXXX	22-28 (B)	Over 250M	
07/07/2016	(1)	XXXX	22-28 (B)	100-250M	
07/05/2016	(2)	XXXX			
07/02/2016		XXXX	29-35 (C)	50-75M	
06/22/2016		XXXX			
06/19/2016	(3)	XXXX			
06/13/2016		XXXX	22-28 (B)	75-100M	
06/13/2016		XXXX			
05/30/2016		XXXX	22-28 (B)	50-75M	
05/29/2016					
05/22/2016			22-28 (B)	10-50M	
05/08/2016			29-35 (C)	100-250M	21 days
04/25/2016					
04/24/2016					
04/18/2016			22-28 (B)	10-50M	
04/18/2016			29-35 (C)	5-10M	
04/12/2016				
04/02/2016		7-12 Months	XXXX	15-21 (A)	10-50M
03/29/2016			XXXX	15-21 (A)	
03/28/2016	(3)		XXXX	22-28 (B)	
03/27/2016	(1)		XXXX	29-35 (C)	75-100M
03/06/2016	(2)		XXX	15-21 (A)	5-10M
03/01/2016	(1)		XXXX	22-28 (B)	100-250M
03/01/2016	(1)	Over 1 Year	XXXX	15-21 (A)	50-75M
03/26/2016			XXXX	1-14 (AA)	100-250M
01/27/2016			XXXX	1-14 (AA)	
01/09/2016			XXXX	15-21 (A)	
12/12/2015			XXXX	29-35 (C)	10-50M
12/12/2015			XXXX		
12/11/2015		7-12 Months	XXXX		
12/02/2015			XX	15-21 (A)	
12/01/2015			XXX		
11/29/2015			XXXX		
11/28/2015			XXXX	22-28 (B)	50-75M
11/17/2015			XX	29-35 (C)	50-75M
11/15/2015		1-6 Months	XXX		10 days
11/03/2015	(1)		XXXX		
10/27/2015			XXXX	1-14 (AA)	
10/27/2015			XXX		
10/27/2015			XXXX		
10/26/2015		7-12 Months	XXX		
10/25/2015			XXXX		
10/25/2015			XXXX	1-14 (AA)	Over 250M
10/24/2015			XXX	29-35 (C)	50-75M

Reports from Transportation References

Report Date	Last Dealt (in months)	Trade Practices	Average Pay (in days)	High Credit (in \$)	Credit Terms (in days)
01/30/2017		XXX	1-14 (AA)		
01/15/2017			15-21 (A)		30 Days
01/04/2017		XXXX	15-21 (A)		
01/03/2017		XXXX	1-14 (AA)	10-50M	
12/14/2016		XXXX	15-21 (A)	10-50M	
10/10/2016		XXXX	1-14 (AA)	10-50M	
08/20/2016		XXXX	15-21 (A)	5-10M	

Reports From Transportation References					
Report Date	Last Dealt (in months)	Trade Practices	Average Pay (in days)	High Credit (in \$)	Credit Terms (in days)
07/19/2016		XXXX	1-14 Days (AA)	5-10M	
07/13/2016		XXX	15-21 (A)		
04/24/2016		XXXX	15-21 (A)		
03/20/2016		XXX	29-35 (C)	10-50M	
03/06/2016		XXX	15-21 (A)		
02/12/2016		XXXX	1-14 (AA)	10-50M	
02/15/2016		XXXX	1-14 (AA)	10-50M	
02/08/2016		XXXX	15-21 (A)	5-10M	
02/02/2016		XXXX			
01/12/2016		XXXX	11-15 (A)		
01/05/2016		XXXX	22-28 (B)		
11/21/2015		XXX	15-21 (A)	10-50M	21 days
10/27/2015		XXX	29-35 (C)	5-10M	

Reports From Supply Firms					
Report Date	Last Deal (in months)	Integrity/Ability	Average Pay (in days)	High Credit (in \$)	Credit Terms (in days)

- (1) Trade report applies to subject company's Loxley, Alabama USA branch location, (BB # 978541).
 (2) Trade report applies to subject company's Loxley, Alabama USA branch location, (BB # 976779).
 (3) Trade report applies to subject company's Springdale, Arkansas USA branch location, (BB # 927106).
 (4) Trade report applies to subject company's Charleston, Missouri USA branch location. (BB # 952854).

FINANCIAL INFORMATION

HOW PREPARED	Year-End 12/31/2015	Interim 06/03/2016	Year-End 12/31/2016
	Accountant Reviewed	Accountant Reviewed	Accountant Reviewed
Current Assets	7,066,490	7,452,387	
Net Fixed Assets	10,383,408	10,465,172	
Other Assets	1,138,338	665,546	
Total Assets	18,588,236	18,583,105	17,688,921
			If available, members can view the last 4 financial statements.
Current Liabilities	6,176,808	5,909,138	6,766,207
Long-Term Liabilities	3,700,875	3,874,500	3,173,125
Other Liabilities	40,409	111,342	197,889
Equity	8,670,144	8,688,125	7,551,700
Working Capital	889,682	1,543,249	2,539,354
Current Ratio	1.14	1.26	1.38
Quick Ratio	1.14	1.26	1.38
Account Ratios	Ratios can help you judge performance, liquidity, efficiency, and solvency of a company.	9.76	9.11
Days Payable	32.51	32.50	33.81
Debt To Equity	1.14	1.14	1.34
Fixed Assets	1.20		
Debt Service Ability	5.20		
Operating Ratio	0.82		
Net Profit/Loss	Loss	Profit	A financial analysis written by one of our Rating analysts appears here, if applicable, to provide you with additional insight on the financial figures.

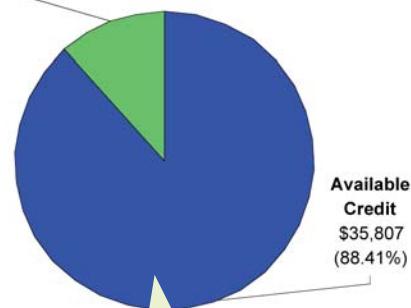
In 2011, the company changed its fiscal operating-end from April to December. Profitable operations were reported through June 30, 2015. A moderate six figure loss was reported for December 31, 2016; however, the amount was offset by life insurance proceeds. As of December 31, 2016, working capital was reported at \$889,682, reflecting a ratio of current assets over current liabilities of 1.14, versus 1.38 the prior year.

CREDIT REPORT SUMMARY – PROVIDED BY EQUIFAX

	Banking	Non-Banking	Credit Usage – Participating Bank Accounts Only
Number of accounts	3	4	TOTAL CREDIT LIMIT OF \$40,500
Credit Active Since	09/24/2004	06/01/2005	
Number of Charge-Offs	0	0	
Total Past Due	\$0	\$0	
Most Severe Status in 24 Months	Slow up to 60	Slow up to 120	
Single Highest Credit Extended	\$54,060	\$18,390	
Total Current Credit Exposure	\$81,946	\$19,838	
Median Balance	\$4,693	\$753	
Average Open Balance	\$15,379	\$4,959	
Recent Activity (since 04/01/2011)			
Number of Accounts Delinquent	0	2	
New Accounts Opened	0	0	
Inquiries	0	0	
Accounts Updated	3	4	

NA = Not Available

Credit Line Utilized
\$4,693
(11.6%)



The Credit Report Summary, summarizes credit data within the business folder into historical banking and non-banking segments; allows you to quickly assess the risk level of the business.

Credit Usage illustrates available credit line dollars which could be used for meeting other financial obligations. Credit line dollars are based on revolving financial accounts; excludes term loans, leases, and charged-off accounts; includes open, revolving accounts and closed accounts still owing a balance.

BANKING ACCOUNT DETAILS – PROVIDED BY EQUIFAX

Active Banking Accounts							
Acct. No./Type	Current Status	Date Reported/Date Opened	Date Closed/Reason	High Credit/Orig. Credit Limit	Current Credit Limit	Balance	Past Due Amount
7 Business Lease	Current	07/30/2013 05/30/2006		\$54,060 \$54,060		\$41,446	\$0
Active = Y; Maturity/Expiration Date = 06/30/2014; Payment Amount/Frequency = \$901; Payment Type = Principal and interest; Last Payment Amount = \$901; Last Payment Date = 07/18/2013							
4 Other	Current	07/01/2013 09/29/2004		\$1,399 \$0	\$30,000	\$0	\$0
Active = Y; Payment Type = Other Payment Type; Last Payment Date = 07/21/2012							
Total Number of Trades:			2	\$54,549 \$54,060	\$30,000	\$41,446	\$0
Inactive Banking Accounts							
Acct. No./Type	Current Status	Date Reported/Date Opened	Date Closed/Reason	High Credit/Orig. Credit Limit	Current Credit Limit	Balance	Past Due Amount
1 Commercial Card	Charge Off	07/31/2013 05/21/1999	05/21/2007 Involuntary		\$0	\$0	\$0
Active = N; Payment Amount/Frequency = \$0/Month; CO = 05/21/2007; CO Amount = \$793							
Total Number of Trades:							

Banking Account Details are obtained through an exclusive data sharing agreement with the Small Business Financial Exchange, Inc. (SBFE), and consists of information on business credit cards, loans, leases, and other credit extended by financial institutions, leasing companies and credit card issuers.

NON-BANKING ACCOUNT DETAILS – PROVIDED BY EQUIFAX

Active Non-Banking Accounts							
Acct. No./Type	Current Status	Date Reported/Date Opened	Date Closed/Reason	Date of Last Sale/Payment Terms	High Credit/Current Credit Limit	Balance	Past Due Amount
2 Service	Current	08/01/2013 05/30/2006		30	\$6,755	\$1,351	\$0
Payment Amount/Frequency = \$1,351/Monthly; Last Payment Amount = \$1,351; Last Payment Date = 07/18/2013							
5 Trade	Current	08/22/2013 05/01/2004				\$155	\$0
Last Payment Amount = \$429							
Total Number of Trades:				2	\$6,755	\$1,506	\$0
Inactive Non-Banking Accounts							
Acct. No./Type	Current Status	Date Reported/Date Opened	Date Closed/Reason	Date of Last Sale/Payment Terms	High Credit/Current Credit Limit	Balance	Past Due Amount
4 Trade	Current	05/06/2012 09/21/1997	04/05/2006 Voluntary	30	\$2,870	\$0	\$0
Active = N; Payment Amount/Frequency = \$0/Monthly; Last Payment Amount = \$0							
Total Number of Trades:				1	\$2,870	\$0	\$0

Non-Banking Account Details are composed of trade payment history from a wide variety of suppliers that provide products and services to businesses on an invoice basis.

BUSINESS BACKGROUND

Business Events

January 20, 2007	Subject experienced a small warehouse fire, causing the loss of approximately 10% of inventory.
March 6, 1986	Subject company converted to a C Corporation under Texas law.
December 1, 1985	Subject company was established as a Sole Proprietorship.

Business Events appear here, in chronological order.

PEOPLE BACKGROUND

Richard L. Santos, President

Industry Start Year: 1976 Born: 1941

Background:

1985 – Current Santos Produce of America, Inc. President
Dallas, Texas USA

Detailed background history of the principals is included here, if available, including previous employers.

Michael R. Santos, Vice President/CFO

Industry Start Year: 1976 Born: 1945

Background:

1985 – Current Santos Produce of America, Inc. Vice President/CFO
Dallas, Texas USA

BUSINESS PROFILE

Method(s) of Operations for Headquarter Location:

Subject company reports operating as Receiver, Buying Broker, Foodservice, Seller Broker, Distributor, Jobber at their Laredo, Texas USA headquarter location.

Summary of Reported Operations:

Operating as Receiver:	50%
Operating as Buying Broker:	10%
Operating as Foodservice:	10%
Operating as Seller Broker:	10%
Operating as Distributor:	10%
Operating as Jobber:	10%

Reported Sourcing Description:

Buy via brokers and/or distributors:	25%
Buy via local wholesalers:	75%
Buy via domestic shippers:	0%
Buy direct via international exporters:	0%

Detailed descriptions of how the company operates can help you qualify this company as a potential customer or supplier, and assist you in making wise business decisions.

Reported Produce Brokering Description:

Takes title to product:	Yes
Takes physical possession of product:	Yes
Collect and remit for shipper's account:	100%
Take billing on freight:	Yes
Issue broker's confirmations:	Yes
Conduct or arrange on-ground inspections:	Yes
Receive brokerage from:	Shipper and Buyer

Product is reportedly procured from the following domestic areas: TX.

Subject company estimates taking title to product 0% of the time.

Subject company estimates taking physical possession of the product 0% of the time.

Facilities:

Subject company reports maintaining 1 warehouse.
 Subject company reports a combined 10,000-24,999 square feet of warehousing facilities.
 Subject company reports having climate controlled rooms/facilities.
 Subject company reports having controlled atmosphere rooms/facilities.
 Subject company reports having humidity controlled rooms/facilities.
 Subject company reports leasing climate controlled rooms/facilities.

Size of Business:

Estimated number of permanent / full-time employees:	10-19
Estimated number of seasonal / part-time employees:	Not Provided
Estimated number of truckloads/containers handled annually:	4000
Number of locations in the Blue Book:	1

Licenses:

PACA License #123456

Bank:

Subject company reports banking at: Harvest Bank – Laredo, www.harvestbank.com

Commodities Handled:

Subject company reports handling the following commodities: Apple, Cilantro, Serrano, Banana, Carambola, Dragon Fruit, Papaya, Lime, Pear, Mexican Chili Pepper, Mango, Roma, Orange.

If applicable, the company's Affiliations and Branches are listed at the end of the report.

Use Business Reports throughout the year, to help make wise business decisions!

Contact Customer Service at 630 668-3500 or customerservice@bluebookservices.com to find out how to access these reports quickly.