

D&B Business Information Report

COPYRIGHT 2000 DUN & BRADSTREET INC. - PROVIDED UNDER CONTRACT
 FOR THE EXCLUSIVE USE OF SUBSCRIBER XXX-XXXXXX.
 ATTN: sample

IN DATE Statement Date: DEC 31 199-
DUNS: 80-473-5132 DATE PRINTED SUMMARY
 GORMAN MANUFACTURING COMPANY, JAN 18 200- RATING 3A3
 INC
 492 KOLLER STREET COMMERCIAL PRINTING STARTED 1965
 AND BRANCH(ES) OR DIVISION(S) SIC NO. SALES F \$17,685,297
 SAN FRANCISCO CA 94110 27 52 WORTH F \$2,838,982
 TEL: 650 555-0000 EMPLOYS 105(100 HERE)
HISTORY CLEAR
FINANCING SECURED
FINANCIAL
CONDITION FAIR

CHIEF EXECUTIVE: LESLIE SMITH, PRES

=====

SPECIAL
EVENTS

12/03/9- On Mar 26, 199- the subject experienced a fire due to an earthquake. According to Leslie Smith, president, damages amounted to \$35,000 which were fully covered by their insurance company. The business was closed for two days while employees settled personal matters.

=====

* * * CUSTOMER SERVICE * * *

=====

If you have questions about this report, please call our Customer Service Center at 1-800-234-3867 from anywhere within the U.S. If you are outside the U.S., contact your local D&B office.

*** Additional Decision Support Available ***

Additional D&B products, credit recommendations and specialized investigations are available to help you evaluate this company or its industry. Call Dun & Bradstreet's Solution Center at 1-800-362-3425 from anywhere within the U.S.

=====

* * * SUMMARY ANALYSIS * * *

=====

The Summary Analysis section reflects information in D&B's file as of January 17, 200-.

RATING SUMMARY

The "3A" portion of the Rating (the Rating Classification) indicates that the company has a worth from \$1 million to \$10 million. The "3" on the right (Composite Credit Appraisal) indicates an overall "fair" credit appraisal. This credit appraisal was assigned because of D&B's assessment of the company's financial ratios and its cash flow. Below is an overview of the company's D&B Rating(s) since 06/10/93:

<u>RATING</u>	DATE APPLIED
3A3	06/10/93

=====

* * * PAYMENT SUMMARY * * *

=====

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

The PAYDEX for this company is 55.

This PAYDEX score indicates that payments to suppliers average 26 days beyond terms, weighted by dollar amounts. When dollar amounts are not considered, approximately 47% of the company's payments are within terms.

Below is an overview of the company's dollar-weighted payments, segmented by its suppliers' primary industries:

	TOTAL	TOTAL	LARGEST	%	DAYS SLOW			
	RCV'D	DOLLAR	HIGH	W/IN	TERMS <31	31-60	61-90	91+
	#	\$	\$	%	%	%	%	%
Total in D&B's file	248	7,538,100	1,000,000					
<u>Top 10 Industries:</u>								
1 Nonclassified	32	786,250	100,000	87	-	-	-	13

2 Whol metal	4	477,000	400,000	16	84	-	-	-
3 Insurance agent	3	250,000	250,000	100	-	-	-	-
4 Ret building material	2	515,000	500,000	3	-	-	97	-
5 Arrange cargo transpt	2	550,000	500,000	100	-	-	-	-
6 Electrical contractor	2	201,000	200,000	100	-	-	-	-
7 Misc business credit	1	1,000,000	1,000,000	-	100	-	-	-
8 Mfg food product mach	1	700,000	700,000	100	-	-	-	-
9 Whol flowers/supplies	1	250,000	250,000	-	-	100	-	-
10 Mfg cutlery	1	200,000	200,000	100	-	-	-	-
11 OTHER INDUSTRIES	120	2,060,850	100,000	76	9	2	9	4

Other Payment Categories:

Cash experiences	3	76,000	50,000
Payment record unknown	14	326,500	200,000
Unfavorable comments	10	145,500	100,000
Placed for collection with D&B	0	0	
other	52	N/A	

The highest "Now Owes" on file is \$1,000,000

The highest "Past Due" on file is \$500,000

Dun & Bradstreet has 248 payment experiences in its file for this company. For your convenience, we have displayed 80 representative experiences in the PAYMENTS section.

PAYMENTS (Amounts may be rounded to nearest figure in prescribed ranges)

REPORTED	PAYING RECORD	HIGH CREDIT	NOW OWES	PAST DUE	SELLING TERMS	LAST SALE WITHIN
12/9-	Antic-Ppt	50000	2500	-0-	N30	6-12 Mos
	Disc	30000	30000	-0-	2 15 N30	2-3 Mos
	Ppt	200000	35000	-0-	N30	2-3 Mos
	Ppt	75000	5000	-0-	N60	1 Mo
	Ppt	75000	35000	-0-	N30	6-12 Mos
	Ppt	50000	10000	-0-		2-3 Mos
	Ppt	40000	15000	-0-		4-5 Mos
	Ppt	30000	-0-	-0-		2-3 Mos
	Ppt	25000	-0-	-0-		2-3 Mos
	Ppt	25000	-0-	-0-		2-3 Mos
	Ppt	10000	-0-	-0-	N15	2-3 Mos
	Ppt	7500	5000	-0-		2-3 Mos
	Ppt	7500	-0-	-0-		2-3 Mos
	Ppt	7500	-0-	-0-		2-3 Mos
	Ppt	5000	-0-	-0-		2-3 Mos
	Ppt	5000	-0-	-0-	N30	2-3 Mos
	Ppt	5000	-0-	-0-	2 10 N30	1 Mo
	Ppt	2500	-0-	-0-	N30	2-3 Mos
	Ppt	2500	500	-0-	N10	2-3 Mos
	Ppt	1000	-0-	-0-	EOM	1 Mo
	Ppt	1000	-0-	-0-		2-3 Mos
	Ppt	500	250	-0-	N30	4-5 Mos
	Ppt	500	50	-0-	N30	2-3 Mos
	Slow 15	1000	-0-	-0-	1 10 N30	6-12 Mos
	Slow 40	250	100	50	N30	6-12 Mos
	Slow 90	40000	20000	15000	2 30 N45	2-3 Mos
	Slow 90	7500	5000	5000		2-3 Mos
	Slow 90	1000	1000	1000	N30	4-5 Mos
	Slow 90-150	500	500	250		4-5 Mos
	(030)	100000	75000	-0-		1 Mo
	Credit refused.					
	(031)	40000	40000	7500		6-12 Mos
	Placed for collection.					
	(032)	7500	5000	5000		1 Mo
	Placed for collection.					
	(033)	2500	-0-	-0-		1 Mo
	Placed for collection.					
	(034)	2500	2500	2500		1 Mo
	Placed for collection.					
	(035)	1000	1000	1000		4-5 Mos
	Credit refused.					
	(036)	1000	1000	1000		1 Mo

	Placed for collection.					
	(037)	1000	1000	1000		1 Mo
	Unsatisfactory.					
	(038)	1000	1000	1000		4-5 Mos
	Placed for collection.					
	(039)	750	750	750		6-12 Mos
	Placed for collection.					
	(040)	500	500	500		1 Mo
	Placed for collection.					
	(041)	500	500	500		1 Mo
	Placed for collection.					
	(042)	500	500	500		4-5 Mos
	Placed for collection.					
	(043)	500	500	500		6-12 Mos
	Placed for collection.					
	(044)		-0-	-0-		2-3 Mos
	Bad debt.					
	(045)		-0-	-0-		2-3 Mos
	Satisfactory.					
11/9-	Disc-Ppt	40000	40000	-0-		2-3 Mos
	Ppt	500000	100000	5000	N30	1 Mo
	Ppt	100000	45000	2500	N30	2-3 Mos
	Ppt	100000	-0-	-0-		6-12 Mos
	Ppt	20000	-0-	-0-	EOM	1 Mo
	Ppt	15000	7500	-0-		2-3 Mos
	Ppt	15000	15000	-0-		2-3 Mos
	Ppt	10000	2500	-0-	N30	4-5 Mos
	Ppt	10000	-0-	-0-	N30	2-3 Mos
	Ppt	7500	-0-	-0-	N30	6-12 Mos
	Ppt	2500	500	-0-	N30	2-3 Mos
	Ppt	2500	500	-0-	N30	2-3 Mos
	Ppt	2500	-0-	-0-	N30	2-3 Mos
	Ppt		-0-	-0-		2-3 Mos
	Ppt		-0-	-0-	N30	2-3 Mos
	Ppt-Slow 10	7500	7500	-0-	N30	2-3 Mos
	Ppt-Slow 30	2500	-0-	-0-	N30	1 Mo
	Ppt-Slow 30	750	-0-	-0-	N30	1 Mo
	Slow 15	60000	-0-	-0-		1 Mo
	Slow 60	250000	20000	20000	N30	1 Mo
	Slow 60	2500	2500	2500	N30	2-3 Mos
	Slow 60	50	-0-	-0-	N30	2-3 Mos
	(068)	50000	50000	50000		6-12 Mos
	Placed for collection.					
	(069)	15000	15000	15000		1 Mo
	Suit filed.					
	(070)	5000	5000	5000		6-12 Mos
	Placed for collection.					
	(071)	5000	250	-0-		2-3 Mos
	Satisfactory.					
	(072)	1000	1000	1000		2-3 Mos
	Placed for collection.					
	(073)	100	100	100		4-5 Mos
	Placed for collection.					
10/9-	Ppt	2500	2500	-0-	N30	2-3 Mos
	Slow 20	10000	7500	7500	N30	2-3 Mos
	Slow 240	10000	7500	7500	N30	2-3 Mos
	(077)	500	-0-	-0-		
	Placed for collection.					
06/9-	Slow 45	5000	1000	-0-	N30	1 Mo
	(079)	5000	2500	2500		1 Mo
	Bad debt.					
03/9-	Slow 150	100000	15000	15000		6-12 Mos

* Accounts are sometimes placed for collection even though the existence or amount of the debt is disputed.

* Payment experiences reflect how bills are met in relation to the terms granted. In some instances payment beyond terms can be the result of disputes over merchandise, skipped invoices etc.

* Each experience shown represents a separate account reported by a supplier. Updated trade experiences replace those previously reported.

=====

FINANCE

12/03/9-

	Fiscal	Fiscal	Fiscal
	Dec 31 199-	Dec 31 199-	Dec 31 199-
Curr Assets	4,825,611	5,425,125	5,735,650
Curr Liabs	3,625,000	4,125,718	4,521,811
Current Ratio	1.33	1.31	1.26
Working Capital	1,200,611	1,299,407	1,213,839
Other Assets	1,485,440	2,191,690	2,623,143
Worth	1,912,112	2,125,499	2,838,982
Sales	10,325,582	13,007,229	17,685,297
Net Profit (Loss)	213,387	26,014	584,077
Fiscal statement dated DEC 31 199-:			
Cash	\$ 745,000	Accts Pay	\$ 2,556,211
Accts Rec	1,814,925	Bank Loans	910,000
Inventory	1,500,725	Notes Pay	400,000
Other Curr Assets	1,675,000	Other Curr Liabs	655,600
	-----		-----
Curr Assets	5,735,650	Curr Liabs	4,521,811
Fixt & Equip	1,987,812	L.T. Liab-Other	998,000
Other Assets	635,331	CAPITAL STOCK	50,000
	-----	RETAINED EARNINGS	2,788,982
	-----		-----
Total Assets	8,358,793	Total	8,358,793

From JAN 01 199- to DEC 31 199- sales \$17,685,297; cost of goods sold \$14,229,558. Gross profit \$3,455,739; operating expenses \$2,871,662. Operating income \$584,077. Net income \$584,077.

Submitted APR 30 199- by Leslie Smith, President. Prepared from statement(s) by Accountant: Johnson, Jordan and Jones, CPA's.

ACCOUNTANTS OPINION: A review of the accountant's opinion indicates the financial statements meet generally accepted accounting principles and that the audit contains no qualifications.

--0--

Statement Item Explanations:.

OTHER CURRENT ASSETS: Consist of prepaid expenses \$74,471 and \$1,600,529 of a loan from an affiliated concern.

OTHER ASSETS: Consists of deposits.

BANK LOANS: Due to bank at prime interest rate, are secured by accounts receivable and inventory and mature in 3 years.

NOTES PAYABLE: Are due on printing equipment in monthly installments of \$37,500.

OTHER CURRENT LIABILITIES: Consist of accrued expenses and taxes.

LONG TERM DEBT: Consists of the long term portion of the equipment note.

On DEC 03 199- Leslie Smith, president, referred to the above figures as still representative.

=====
PUBLIC FILINGS

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

* * * JUDGMENT(S) * * *

DOCKET NO.: 94CV321
JDGMT AWARD: \$5,003 STATUS: Unsatisfied
JDGMT TYPE: Default judgment DATE STATUS ATTAINED: 08/13/199-
AGAINST: GORMAN MANUFACTURING COMPANY, DATE ENTERED: 08/13/199-
INC LATEST INFO COLLECTED: 10/02/199-
IN FAVOR OF: JOHN SMITH
WHERE FILED: CONTRA COSTA COUNTY SUPERIOR
COURT/MARTINEZ, MARTINEZ, CA

* * * SUIT(S) * * *

DOCKET NO.: 96CV123
SUIT AMOUNT: \$1,000 STATUS: Pending
PLAINTIFF: JOHN SMITH DATE STATUS ATTAINED: 08/13/199-
DEFENDANT: GORMAN MANUFACTURING COMPANY, DATE FILED: 08/13/199-
INC LATEST INFO COLLECTED: 10/02/199-
CAUSE: Civil Rights

WHERE FILED: CONTRA COSTA COUNTY SUPERIOR
COURT/MARTINEZ, MARTINEZ, CA

DOCKET NO.: SC19951218
SUIT AMOUNT: \$20,000 STATUS: Pending
PLAINTIFF: DUN & BRADSTREET, BETHLEHEM, PA DATE STATUS ATTAINED: 12/18/199-
DEFENDANT: GORMAN MANUFACTURING COMPANY, INC DATE FILED: 12/18/199-
LATEST INFO COLLECTED: 12/19/199-
CAUSE: Breach of contract
WHERE FILED: KERN COUNTY MUNICIPAL COURT /
WEST DISTRICT, BAKERSFIELD, CA

* * * LIEN(S) * * *

A lienholder can file the same lien in more than one filing location. The appearance of multiple liens filed by the same lienholder against a debtor may be indicative of such an occurrence.

BOOK/PAGE: 23/506
AMOUNT: \$230 Sales and use STATUS: Open
TYPE: State Tax DATE STATUS ATTAINED: 08/13/199-
FILED BY: STATE OF CALIFORNIA DATE FILED: 08/13/199-
AGAINST: GORMAN MANUFACTURING COMPANY, INC LATEST INFO COLLECTED: 10/02/199-
WHERE FILED: CONTRA COSTA COUNTY RECORDERS
OFFICE, MARTINEZ, CA

BOOK/PAGE: 32/506
AMOUNT: \$50,000 Corporate income tax STATUS: Open
TYPE: Federal Tax DATE STATUS ATTAINED: 08/13/199-
FILED BY: INTERNAL REVENUE SERVICE DATE FILED: 08/13/199-
AGAINST: GORMAN MANUFACTURING COMPANY, INC LATEST INFO COLLECTED: 10/02/199-
WHERE FILED: CONTRA COSTA COUNTY RECORDERS
OFFICE, MARTINEZ, CA

* * * UCC FILING(S) * * *

COLLATERAL: All Inventory including proceeds and products - All Accounts
receivable including proceeds and products - All Fixtures including
proceeds and products
FILING NO: 123456 DATE FILED: 10/05/199-
TYPE: Original LATEST INFO RECEIVED: 10/12/199-
SEC. PARTY: ABC COMPANY FILED WITH: SECRETARY OF
DEBTOR: GORMAN MANUFACTURING COMPANY, INC STATE/UCC DIVISION,
CA

COLLATERAL: Specified Equipment and products
FILING NO: 222222 DATE FILED: 10/06/199-
TYPE: Original LATEST INFO RECEIVED: 10/12/199-
SEC. PARTY: XYZ COMPANY FILED WITH: SECRETARY OF
DEBTOR: GORMAN MANUFACTURING COMPANY, INC STATE/UCC DIVISION,
CA

The public record items contained in this report may have been paid, terminated, vacated or released prior to the date this report was printed.
=====

BANKING

(03-9-) Balances average in a low 7 figure amount. At Dec 31 199-, a low 7 figure was outstanding under short-term lines of credit which are secured by accounts receivable and inventory.
=====

HISTORY

12/03/9-

LESLIE SMITH, PRES KEVIN J HUNT, SEC-TREAS
DIRECTOR(S): THE OFFICER(S)
Incorporated California May 21 1965. Authorized capital consists of 200 shares common stock, no par value.
Business started May 21 1965 by Leslie Smith and Kevin J Hunt.
100% of capital stock is owned by the officers.
LESLIE SMITH born 1926. Graduated from the University of

California, Los Angeles, CA, in June 1947 with a BS degree in Business Management. 1947-65 general manager for Raymor Printing Co, San Francisco, CA. 1965 formed subject with Kevin J Hunt.

KEVIN J HUNT born 1925. Graduated from Northwestern University, Evanston, IL in June 1946. 1946-1965 was general manager for Raymor Printing Co, San Francisco, CA. 1965 formed subject with Leslie Smith.

AFFILIATE: The following is related through common principals, management and/or ownership. Gorman Affiliate Ltd, San Francisco, CA, started 1965. DUNS #80-480-0217. Operates as commercial printer. Intercompany relations: None reported by management.

=====

OPERATION

12/03/9-

Commercial printing specializing in advertising posters, catalogs, circulars and coupons.

ADDITIONAL TELEPHONE NUMBER(S): Facsimile (Fax) 415 555-1000; Toll-Free (800) 555-5555.

Has 175 account(s). Net 30 days. Sells to commercial concerns.

Territory : United States.

Nonseasonal.

EMPLOYEES: 105 which includes officer(s). 100 employed here.

FACILITIES: Rents 55,000 sq. ft. in a one story cinder block building.

LOCATION: Central business section on well traveled street.

BRANCHES: Subject maintains a branch at 1073 Boyden Road, Los Angeles, CA.

01-18(656 /656) 99999 050120120 H

FULL DISPLAY COMPLETE