

Dun & Bradstreet Business Information Report[®]

The Business Information Report (BIR) from Dun & Bradstreet is a generic representation of business information. Use the Business Information Report to give you the insight you need to evaluate a firm's operations, profitability, and stability. Also use it to evaluate the experience of the business and business background of its principals.

What it contains

The Business Information Report includes valuable information that can help you make better business decisions. The BIR gives you immediate access to over 11 million U.S. businesses. Each report is packed with information, analysis, and interpretations to enhance your decision making process. Information includes payment records, public filings, financial information, banking commentary, business background of principals, and a description of the firm's operation.

Applications

Using BIRs will help you:

- Make daily credit decisions
- Limit your risk exposure
- Determine the stability of new or existing customers
- Plan for sales calls
- Find out about changes that can impact credit relationships
- Evaluate potential vendors and suppliers
- Check the background of new clients
- Identify corporate relationships and potential conflicts of interest
- Provide business details for research needs

Key Features

Summary: Get an instant snapshot of a firm with key information such as sales, net worth, and financial condition

Special Events: Alerts you to major changes in D&B's file, such as acquisitions, changes in ownership, fires, burglaries, and bankruptcies.

PAYDEX Score: A unique, dollar-weighted indicator that provides an instant overview of how a firm has paid its bills, and how the firm is likely to pay you.

Payment Summary: Highlights a firm's payment patterns by line of business, so you can see how suppliers in various industries are getting paid.

Summary Analysis: This section can help you spot trends and determine a firm's financial strength and overall stability. You'll learn why a company has a particular D&B Rating and what its Rating has been in the past.

Finance: Use additional financial information for your analysis, such as assets, sales, liabilities, and profits. Comments summarizing the figures enhance your analysis.

Public Filings: Identify activity that can affect a firm's stability such as suits, judgments, liens, bankruptcies, and UCC filings.

History: Quickly evaluate the experience of the business and business background of its principals to help you identify hidden problems or business potential.

Operation: Understand a firm's operations, using information about what the business does, number of employees, a description of facilities, and location. Details may also include names and locations of branches and any known subsidiaries.

Sample Business Information Report (BIR)

The following report is provided to indicate the kind of information to be found in a typical BIR. The data does not represent a real company.

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If you need any additional information or have any questions, please call the Dun & Bradstreet Online Customer Support Center at (800) 223-1026 from anywhere within the U.S. and Canada.

IN DATE	DATE PRINTED	SUMMARY
DUNS: 13-342-9999 WALLBURN'S CONSTRUCTION CO INC	JAN 28 2000	RATING 1R3
PO BOX 33999 SEATTLE WA 98133 19999 43RD AVE NW SEATTLE WA 98125 TEL: 206 363-3195 CHIEF EXECUTIVE: ALAN J SCOTT, PRES	CONCRETE WORK, HILLSIDE STABILIZATION & FOUNDATIONS SIC NO. 17 71	STARTED 1976 SALES \$100,000 EMPLOYS 12 HISTORY CLEAR FINANCING SECURED

*** 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 24, 2000.

RATING SUMMARY

The "1R" portion of the Rating (the Rating Classification) indicates business size of 10 or more employees for this company. The "3" on the right (Composite Credit Appraisal) indicates an overall "fair" credit appraisal. This credit appraisal was assigned because the payment

information in D&B's file indicates significant variance in past payment performance and the open suits, liens or judgments in D&B's file.

Below is an overview of the company's D&B Rating(s) since 01/01/91:

RATING	DATE APPLIED
1R3	05/10/97
2R3	05/24/96
--	09/24/91
*1R2	01/01/91

* Prior to June 26, 1995 "1R/2R" Ratings were based on an estimated financial statement provided by management.

 * * * 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 80.

This PAYDEX score indicates that payments to suppliers are generally within terms, weighted by dollar amounts. When dollar amounts are not considered, approximately 100% 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 RCV'D	TOTAL DOLLAR AMOUNTS	LARGEST HIGH CREDIT	% W/IN TERMS	DAYS SLOW			
					<31	31-60	61-90	91+
Total in D&B's file	# 4	\$ 37,750	\$ 35,000	% 100	% -	% -	% -	% -
Payment By Industry:								
1 Short-trm busn credit	1	35,000	35,000	100	-	-	-	-
2 Whol lumber/millwork	1	1,000	1,000	100	-	-	-	-
3 Radiotelephone commun	1	1,000	1,000	100	-	-	-	-
4 Whol plumb/hydronics	1	750	750	100	-	-	-	-
Other Payment Categories:								
Cash experiences	0	0	0					
Payment record unknown	0	0	0					
Unfavorable comments	0	0	0					
Placed for collection								
with D&B	0	0						
other	0	N/A						

The highest "Now Owes" on file is \$30,000

The highest "Past Due" on file is \$ 0

The aggregate dollar amount of the 4 payment experiences in D&B's file equals 453.0% of this company's average monthly sales. In Dun & Bradstreet's opinion, payment experiences exceeding 10% of a company's average monthly sales can be considered representative of payment performance.

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

Antic - Anticipated (Payments received prior to date of invoice)
 Disc - Discounted (Payments received within trade discount period)
 Ppt - Prompt (Payments received within terms granted)

REPORTED	PAYING RECORD	HIGH CREDIT	NOW OWES	PAST DUE	SELLING TERMS	LAST SALE WITHIN
01/00	Ppt	1000	-0-	-0-		6-12 Mos
12/99	Ppt	35000	30000	-0-		1 Mo
	Ppt	750	-0-	-0-	2 10 N30	2-3 Mos
08/99	Ppt	1000	500	-0-		

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

 FINANCE

11/12/99 Annual sales \$100,000.

Sources contacted verified information on November 12, 1999.

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.

If it is indicated that there are defendants other than the report subject, the lawsuit may be an action to clear title to property and does not necessarily imply a claim for money against the subject.

* * * SUIT(S) * * *

DOCKET NO.: 859995395
PLAINTIFF: \$19,999-SOLBECK STRUCTURES STATUS: Pending
INC DATE STATUS ATTAINED: 05/16/1995
DEFENDANT: WALLBURN'S CONSTRUCTION DATE FILED: 05/16/1995
and OTHERS LATEST INFO RECEIVED: 05/26/1995
WHERE FILED: KING COUNTY SUPERIOR COURT, SEATTLE, WA

* * * UCC FILING(S) * * *

COLLATERAL: Specified Accounts receivable and products - Specified Equipment and products
FILING NO: 999911504 DATE FILED: 03/12/1990
TYPE: Original LATEST INFO RECEIVED: 04/04/1990
SEC. PARTY: J & B LEASING CO, FEDERAL WAY, WA FILED WITH: SECRETARY OF STATE/UCC DIVISION, WA
ASSIGNEE: SEAFIRST BANK, SEATTLE, WA
DEBTOR: WALLBURN'S CONSTRUCTION

COLLATERAL: Equipment
FILING NO: 999970264 DATE FILED: 04/17/1997
TYPE: Original LATEST INFO RECEIVED: 05/19/1997
SEC. PARTY: JACKSON MUTUAL CORP, IRVING, TX FILED WITH: SECRETARY OF STATE/UCC DIVISION, WA
DEBTOR: WALLBURN'S CONSTRUCTION CO, INC

COLLATERAL: Leased Equipment
FILING NO: 999960104 DATE FILED: 09/23/1994
TYPE: Original LATEST INFO RECEIVED: 11/23/1994
SEC. PARTY: WASHINGTON COMMERCIAL COMPANY, SEATTLE, WA FILED WITH: SECRETARY OF STATE/UCC DIVISION, WA
DEBTOR: WALLBURN'S CONSTRUCTION
(. . .)

COLLATERAL: Leased Computer equipment
FILING NO: 901131402 DATE FILED: 04/23/1990
TYPE: Original LATEST INFO RECEIVED: 06/06/1990
SEC. PARTY: J & B LEASING CO, FEDERAL WAY, WA FILED WITH: SECRETARY OF STATE/UCC DIVISION, WA
ASSIGNEE: SEAFIRST MET COMMERCIAL BANKING, SEATTLE, WA
DEBTOR: WALLBURN'S CONSTRUCTION CO INC

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

HISTORY
11/12/99

ALAN J SCOTT, PRES ALLEN BOSCH, SEC-TREAS
JOHN DOOLEY, V PRES-GEN MGR

DIRECTOR(S): THE OFFICER(S)

Corporate Details unavailable.

Business started 1976 by principals. 100% of capital stock is owned by Alan J Scott.

ALAN J SCOTT born 1923. 1976-present active here. 1965-76 employed by a garage door company and self-employed in the Seattle, WA, area, discontinued, record clear.

ALLEN BOSCH born 1945. 1976-present active here.

JOHN DOOLEY born 1949. 1981-present active here. 1976-81 employed by a construction company on the Alaska pipeline. 1976 and prior student.

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OPERATION

11/12/99 Contractor specializing in concrete work, hillside stabilization and foundations (100%). This business contracts 20% of work to others. Contracts are obtained through bidding 20% and negotiation 80%. Contracts call for fixed fee 20% and cost plus 80%. Retainages, if any, generally 80%.

Territory : Local.

EMPLOYEES: 12 which includes officer(s).

FACILITIES: Occupies premises in building.

LOCATION: Business located at address shown above.

01-28(5XK /184) 99999 099984184

Contact D&B Customer Support Center at 1-800-234-3867 for further information or for help in your search strategies. Or call Dialog Customer Support at 1-800-334-2564 or in the U.K. call +44-61-455-5119.