



Confidential Inquiry #488299

SAMPLE CONSTRUCTION REPORT

For LUMBERMENS CREDIT BUREAU

DEMONSTRATION REPORT

May 1, 2012

Page 1 of 6

HERIZEL CONTRACTORS

12 BROWNS AVENUE
 TORONTO, ON M4M 1Z1
Phone (416) 555-8900 **Fax** (416)555-9800
Web www.herizelcontractors.com

Legal Name

456789 ONTARIO INC.
 12 BROWNS AVENUE
 TORONTO, ON M4M 1Z1
Phone (416) 555-8900 **Fax** (416)555-9800

Rating Date	Summary	Outlook
05/01/2012	RR4	MODERATE RISK

Business Data

456789 ONTARIO INC.
 12 BROWNS AVENUE TORONTO, ON

Form Of Business CORPORATION
Business Started 1975
Incorporation Number 456789
Incorporation Date 20 JUL 1979

Primary SIC Desc RENOVATION & REPAIRS CONTRACTOR
Secondary SIC Desc DRYWALL CONTRACTOR
Incorporation Location ONTARIO
Charter Status ACTIVE

HERIZEL CONTRACTORS
 12 BROWNS AVENUE TORONTO, ON

Form Of Business TRADE NAME
Business Started 1975
Incorporation Number 121173968
Incorporation Date 04 NOV 2002

Primary SIC Desc RENOVATION & REPAIRS CONTRACTOR
Secondary SIC Desc
Incorporation Location ONTARIO
Charter Status ACTIVE

Quick View

Payment Summary – 1 year/Negative Occurrences – 5 years

Number of Suppliers: 14		Total Owed: 186,624		Total Past Due: 48,791		
Total	Future	Current	1 st Period	2 nd	3 rd	4 th
186,624	0	88,202	49,631	7,169	9,766	31,856
	0%	47%	27%	4%	5%	17%
Defendant Actions: 6 Total: 304,497			Most Recent Date: January 2012			
Plaintiff Actions: 14 Total: 509,700			Most Recent Date: April 2012			

Freshly investigated information including annual sales, number of employees and other relevant business and credit information. Provides the creditor with size and scope of the business and other customized credit and business information including financial information where available.

Background

456789 ONTARIO INC.
 12 BROWNS AVENUE TORONTO, ON
 May 2007

OPERATIONS ARE CONDUCTED FROM OWNED PREMISES, WITH 30 FULL TIME EMPLOYEES. THE COMPANY REPORTS ANNUAL SALES OF \$1.9 MILLION. THE COMPANY IS INVOLVED IN INDUSTRIAL/COMMERCIAL/INSTITUTIONAL RENOVATION PROJECTS. THIS INFORMATION PROVIDED BY REX MARIAN, DIRECTOR

HERIZEL CONTRACTORS

12 BROWNS AVENUE TORONTO, ON
 "HERIZEL CONTRACTORS" WAS REGISTERED BY 456789 ONTARIO INC. AS A TRADE NAME.

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HERIZEL CONTRACTORS

Principals

Name	Position	Start Date	End Date
456789 ONTARIO INC.			
12 BROWNS AVENUE TORONTO, ON			
REX MARIAN	DIRECTOR		
124 MARKOFF ROAD MISSISSAUGA, ON			
PETER MARIAN	DIRECTOR		
152 LAKESHORE ROAD OAKVILLE, ON			

Affiliations

Affiliate Name	Legals	Common Principal(s)
TARIO CONTRACTORS LTD. 629 WEST FIFTH AVENUE TORONTO, ON M4M X1X	Yes	PETER MARIAN
TARIO CONTRACTORS LTD. 629 WEST FIFTH AVENUE TORONTO, ON M4M X1X	Yes	REX MARIAN
1088632 ONTARIO INCORPORATED 345 CARLY LAWN AVENUE TORONTO, ON M5M 1Y1		PETER MARIAN

Principals of the organization are named and verified through our database, financial institutions, or government record. Through the Principal information, we can link up Affiliated concerns. Previously bankrupt or slow paying customers may be identified through this section, presenting the Creditor with a clear picture of who they are dealing with at all times. A 'Yes' indicator alerts the creditor to legal items on the affiliate report and it is recommended that the affiliate report be ordered.

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HERIZEL CONTRACTORS

Bank Reports

456789 ONTARIO INC.
12 BROWNS AVENUE TORONTO, ON

ROYAL BANK OF CANADA 235 QUEEN STREET EAST BRAMPTON ON L6W 2B5		Report Date May 1, 2012	
Open For	LESS THAN 1 YEAR	Operating Line Limit	LOW 6 FIGURE
Account Status	NEW ACCOUNT	Operating Line Utilized	MID 5 FIGURE
Type of Account	BORROWING	Secured	YES
Account Balance	LOW 5 FIGURE	Limit	
Returned Cheques	NONE	Fixed Line Utilized	
Current Obligations Met	CURRENT	Secured	
Past Year Obligations Met	AS AGREED		
Principals Confirmed	NOT DISCLOSED		
		Responsible For \$25,000 Over 30 Days YES	
Bank Comments			

HERIZEL CONTRACTORS
12 BROWNS AVENUE TORONTO, ON

TD CANADA TRUST 83 WEST DRIVE BRAMPTON, ON L6T 2J6		Report Date January 3, 2012	
Open For	OVER 3 YEARS	Operating Line Limit	LOW 6 FIGURE
Account Status	ACTIVE	Operating Line Utilized	HIGH 5 FIGURE, 75%
Type of Account	BORROWING	Secured	YES
Account Balance	LOW 6 FIGURE	Limit	MID 5 FIGURE
Returned Cheques	INFREQUENT (-3LAST 90 DAYS)	Fixed Line Utilized	MID 5 FIGURE
Current Obligations Met	CURRENT	Secured	YES
Past Year Obligations Met	AS AGREED		
Principals Confirmed	YES		
		Responsible For \$25,000 Over 30 Days NO COMMENT	
Bank Comments			

Current and two year banking history provides an indicator of financial stability. This allows the creditor to determine a stable, deteriorating, or improving relationship with the financial institution, previous returned cheques, or other relevant historical credit information. Also indicates a change in the financial institution.

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May 1, 2012

HERIZEL CONTRACTORS

Payment Pattern (24 Month Summary)

Date	#Rpt	Total\$	Future\$	%	Current\$	%	1	2	3	4	5	6	7	8	9	10	11	12
03/2012	4	43,886				0												
02/2012	10	88,981			3,257	4	54,321	61	7,863	9	14,740	17	8,800	10				
01/2012	10	84,712			47,749	56	1,201	1	14,740	17	12,222	14	8,800	10				
12/2011	10	108,093			1,301	1	95,552	88	-60	0	11,300	10						
11/2011	10	104,363			92,652	89	220	0	11,335	11	156	0						
10/2011	10	37,881			732	2	11,493	30	25,656	68		0						
09/2011	10	89,142			2,801	3	27,798	31	40,559	46	17,332	19	652	1				
08/2011	10	85,911			30,088	35	37,938	44	18,883	22	-998	-1						
07/2011	10	73,233			40,197	55	34,283	47	-20	0	-1,227	-2						
06/2011	10	67,660			33,590	50	15,134	22	20,797	31	-1,861	-3						
05/2011	10	73,627			18,619	25	46,760	64	376	1	7,892	11	-20	0				
04/2011	10	127,276			65,295	51	426	0	61,874	49	-299	0	-20	0				
03/2011	10	124,159			18,048	15	81,770	66	18,057	15	6,304	5	-20	0				
02/2011	5	23,261			14,257	61	9,024	39		0	-20	0						
01/2011	5	58,157			6,310	11	52,106	90	-16	0	-243	0						
12/2010	10	139,013			111,852	80	18,420	13	6,804	5	19,337	1						
11/2010	10	100,878			26,845	27	49,832	49	16,091	16	8,110	8						
10/2010	10	71,817			29,898	42	31,774	44	1,020	1	7,565	11	1,560	2				
09/2010	9	64,231			31,967	50	1,020	2	8,660	13	22,584	35						
08/2010	5	46,436			3,072	7	9,939	21	11,958	26	11,417	25	10,050	22				
07/2010	6	56,290			23,325	41	4,269	8	15,786	28	2,860	5	10,050	18				
06/2010	5	43,021			4,028	9	16,897	39	-200	0	22,296	52						
05/2010	6	60,119			19,842	33	4,036	7	18,053	30	18,188	30						
04/2010	6	54,554			5,193	10	28,417	52	2,089	4	18,855	35						

The Twenty Four Month Payment History is a clear indicator of payment habit trends, helping to identify potential slow payers or bad debts. Month by month summaries indicate seasonal trends versus the start of a deteriorating or improving payment manner.

Automated Trade Submissions (Current 12 Month Detail)

HERIZEL CONTRACTORS

12 BROWNS AVENUE TORONTO, ON

SIC 3231 – GLASS PRODUCTS – PURCHASED GLASS		Sold Since 31 Jul 2003		High Credit 958				
Report Date	Comments	Total	Future	Current	1 st Period	2 nd	3 rd	4 th
30 APR 2012	SPECIAL TERMS EXTENDED	563	0	0	0	563	0	0
31 MAR 2012		563	0	0	563	0	0	0
28 FEB 2012		563	0	563	0	0	0	0
31 JAN 2012		100	0	100	0	0	0	0
31 DEC 2011		183	0	0	183	0	0	0
30 NOV 2011	PAYS 1-30 DAYS	183	0	183	0	0	0	0
31 OCT 2011		958	0	103	855	0	0	0
30 SEP 2011	PAYS 1-30 DAYS	914	0	855	59	0	0	0
31 AUG 2011		59	0	59	0	0	0	0
31 JUL 2011		511	0	135	0	376	0	0
30 JUN 2011	PAYS 1-30 DAYS	376	0	0	376	0	0	0

The Automated Trade Section provides a twelve month record of payment habits to suppliers. All information is submitted directly from the suppliers Aged Trial Balance providing verifiable, factual, and up to date payment records. Submitters are identified by industry code allowing creditors to compare their payment experience against other like industries.

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SIC 1731 – ELECTRICAL CONTRACTOR		Total	Sold Since		31 Jul 2003	High Credit		50,221	4 th
Report Date	Comments		Future	Current	1 st Period	2 nd	3 rd		
30 APR 2012	SPECIAL TERMS EXTENDED	33,500	0	0	1,500	9,000	8,000	15,000	
31 MAR 2012	SPECIAL TERMS EXTENDED	31,865	0	14,000	8,490	7,235	2,140	0	
28 FEB 2012	SPECIAL TERMS EXTENDED	28,087	0	625	500	14,740	12,222	0	
31 JAN 2012		50,221	0	0	50,221	0	0	0	
31 DEC 2011		50,221	0	50,221	0	0	0	0	
30 NOV 2011		14,000	0	0	0	14,000	0	0	
31 OCT 2011		14,060	0	60	14,000	0	0	0	
30 SEP 2011		14,000	0	14,000	0	0	0	0	
31 AUG 2011	PAYS 61-90 DAS	809	0	0	800	-42	51	0	
31 JUL 2011		1,407	0	0	-6	1,413	0	0	
30 JUN 2011		3,834	0	-6	3,840	0	0	0	
31 MAY 2011		13,840	0	13,840	0	0	0	0	

SIC 3272 – MFRS CONCRETE PRODUCTS		Total	Sold Since		31 MAY 2001	High Credit		12,740	4 th
Report Date	Comments		Future	Current	1 st Period	2 nd	3 rd		
30 APR 2012		46,512	0	612	0	0	0	45,900	
31 MAR 2012		46,147	0	212	35	0	45,900	0	
28 FEB 2012		45,935	0	35	0	45,900	0	0	
31 JAN 2012		45,875	0	0	45,900	-25	0	0	
31 DEC 2011		45,900	0	0	-25	0	0	0	
30 NOV 2011		36,834	0	0	0	36,834	0	0	
31 OCT 2011		37,379	0	520	36,859	0	0	0	
30 SEP 2011		66,035	0	36,859	14,062	15,114	0	0	
31 AUG 2011		29,178	0	14,062	15,114	0	0	0	
31 JUL 2011		35,073	0	18,463	16,610	0	0	0	
30 JUN 2011		25,454	0	25,454	0	0	0	0	

Credit Application Trades

HERIZEL CONTRACTORS

12 BROWNS AVENUE TORONTO, ON

SEE-MENT SUPPLY CO LTD.		Sold since JUN 2001					
Report Date	MAY 1, 2012	Account status	ACTIVE	Terms	2% 10 NET 30 DAYS		
Last payment	APR 2012	Annual sales	150,000	Recent payment history	WITHIN TERMS		
Last sale	MAR 2012	Credit limit	35,000	Past payment history	WITHIN TERMS		
Secured		High balance	65,000	Returned cheques	NONE		
Total Owing	23,700	Futures Due Current	23,700	1st Overdue	2nd Overdue	3rd Overdue	Total Overdue
Supplier Comments				0	0	0	

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Credit Application Trades HERIZEL CONTRACTORS

12 BROWNS AVENUE TORONTO, ON

BENSON MANUFACTURING INC.				Sold since JUN 2000			
Report Date	MAY 1, 20012	Account status	ACTIVE	Terms	2% 10 NET 30 DAYS		
Last payment	APR 2012	Annual sales	100,000	Recent payment history	IMPROVING		
Last sale	FEB 2012	Credit limit	50,000	Past payment history	30 TO 60 DAYS		
Secured		High balance	50,000	Returned cheques	NONE		
	Total Owing	Futures	Due Current	1st Overdue	2nd Overdue	3rd Overdue	Total Overdue
	17,500		17,500	0	0	0	
Supplier Comments GOOD CUSTOMER							

BENSON MANUFACTURING INC.				Sold since JUN 2000			
Report Date	MAY 1, 2012	Account status	ACTIVE	Terms	2% 10 NET 30 DAYS		
Last payment	MAR 2012	Annual sales	100,000	Recent payment history	WITHIN TERMS		
Last sale	FEB 2012	Credit limit	50,000	Past payment history	WITHIN TERMS		
Secured		High balance	50,000	Returned cheques	NONE		
	Total Owing	Futures	Due Current	1st Overdue	2nd Overdue	3rd Overdue	Total Overdue
	37,220		37,220	0	0	0	
Supplier Comments GOOD CUSTOMER							

PPSA Search/UCC Filings

456789 ONTARIO INC.

12 BROWNS AVENUE TORONTO, ON

Date of Search: May 1, 2012 Province/State: ON

Search Results: FILING DATE: 02/24/2005

ROYAL BANK OF CANADA

83 WEST DRIVE, BRAMPTON, ON L6T 2J6

TYPE: EQUIPMENT, ACCOUNTS, INVENTORY, OTHER, MOTOR VEHICLES

Trades are sourced from Credit Applications, and added to the report for additional payment information. The outsourcing of this function saves your credit department's time and money researching references.

FILING DATE: 03/11/02005

BPB CANADA INC.

2424 LAKESHORE ROAD WEST, MISSISSAUGA, ON L5J 1J4

TYPE: EQUIPMENT, OTHER

Optional Section – Official Personal Property Security Act listing secured creditors, security held, date of filing. This information may provide additional references and financial institutional

Registration Date	01 JAN 2012	Type of Action	CONSTRUCTION LIEN	Claim Amount	\$215,000
Registration Number	PR458596	Location	Peel		
Claimant/Plaintiff	CHIARELLA BROS. CONTRACTING	Particulars	PIN 03403-0216. SUPPLIED EQUIPMENT & MATERIALS		
Work or Materials Furnished to	HERIZEL CONTRACTORS	Owner of Estate	HERIZEL CONTRACTORS		

Five year Legal History Statement of Claims, Liens, Collections, etc .for all of Canada

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