



Small Business
Solutions

Credit eValuator Report

Elite Heating & Air Conditioning Inc

730 E Evesham Rd
Cherry Hill, NJ 08003
Phone: 856 489-8664
D-U-N-S Number: 01-647-1349

Report as of : **May 13, 2006** **



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Credit Information

Payment Trend

**Included with this Credit eValuator Report are continuous tracking of key business changes and free Alert messages in the View My Reports/Alerts page. You can also choose to receive e-mail notifications of the important changes. IMPORTANT NOTE: You will not receive e-mail alerts if you have opted out of receiving communications from D&B.

Risk Summary



Lower Risk

Higher Risk

Risk of Late Payment

Risk of late payment is based on the following prioritized factors in addition to other information in D&B's files:

- 18% of trade experiences indicate slow payment
- Business does not own facilities.

Indications of slowness can be the result of disputes over merchandise, skipped invoices, etc.



Unchanged

Payment Performance Trend

The payment performance trend for this company is Unchanged. The most recent payment information in D&B's files is:

- Payments currently: 6 days beyond terms.
- Payments 3 months ago: 8 days beyond terms.
- Industry average: 5 days beyond terms.

*Note: Payments to suppliers are averaged weighted by dollar amounts.

Credit Limit Recommendation

Recommendation Date: **MAY 13 2006**

D&B's Recommendations:

Conservative Credit Limit: **\$15,000**

Aggressive Credit Limit: **\$30,000**

Credit recommendation is generated based on D&B's scoring methodology. See [Help](#) for details.

**A zero dollar recommendation indicates that this company has a high risk assessment or is in bankruptcy.*

Company Profile

Chief Executive:	Eric Levy, Pres	Line of business:
Type of business:	Corporation	Plumbing, Heating, Air-Conditioning
Years in business:	10	
Employees total:	11	

Legal Filings and Other Important Information

Bankruptcies:	None
Judgments:	None
Liens:	None
Suits:	None
Negative Payment Experiences:	None
Payments Placed for Collection:	None

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receive credit fi

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Credit Information

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Summary

ELITE HEATING & AIR CONDITIONING INC

730 E Evesham Rd
Cherry Hill, NJ 08003

This is a **single** location.

D-U-N-S Number: 01-647-1349

Primary Industry SIC: 1711

Description: Plumbing/heating/air cond contractor

PAYMENT ACTIVITY:

Total Payment Experiences in D&B's File:	11
Payments Within Terms: (not dollar weighted)	89%
Total Placed For Collection:	0
Average Highest Credit:	\$5,788
Largest High Credit:	\$25,000
Highest Now Owing:	\$15,000

Highest Past Due: \$0

Indications of slowness can be the result of dispute over merchandise, skipped invoices, etc. Accounts are sometimes placed for collection even though the existence or amount of the debt is disputed.

PAYDEX Scores - This Business

3- and 12- Month

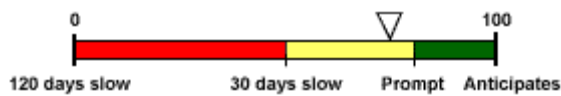
Shows the D&B PAYDEX scores as calculated on the most recent 3 months and 12 months of payment experiences.

The D&B PAYDEX is a unique, dollar weighted indicator of payment performance based on up to 11 payment experiences as reported to D&B by trade references. A detailed explanation of how to read and interpret PAYDEX scores can be found at the end of this report.

Jump to: [How to Read the PAYDEX Score](#)

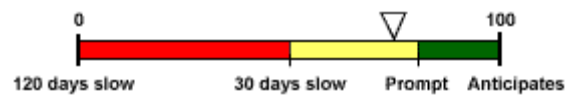
ELITE HEATING & AIR CONDITIONING INC DUNS 01-647-1349

3-Month D&B PAYDEX: 75
When weighted by dollar amount, payments to suppliers average 8 days beyond terms.



Based on payments collected over last 3 months.

12-Month D&B PAYDEX: 76
When weighted by dollar amount, payments to suppliers average 6 days beyond terms.



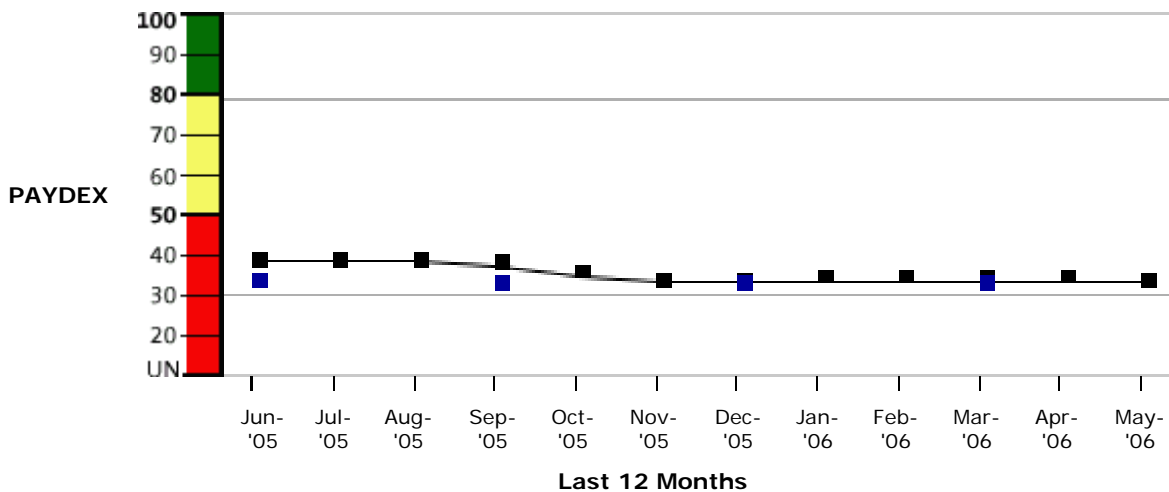
Based on payments collected over last 12 months.

PAYDEX Yearly Trend - This Business

12 Months

Shows the trend in D&B PAYDEX scoring over the past 12 months.

ELITE HEATING & AIR CONDITIONING INC DUNS 01-647-1349



Based on payments collected over the last 12 months.

- Current PAYDEX for this Business is 76, or equal to 6 days beyond terms
- The 12-month high is **76**, or equal to 6 days beyond terms
- The 12-month low is **70**, or equal to 15 days beyond terms

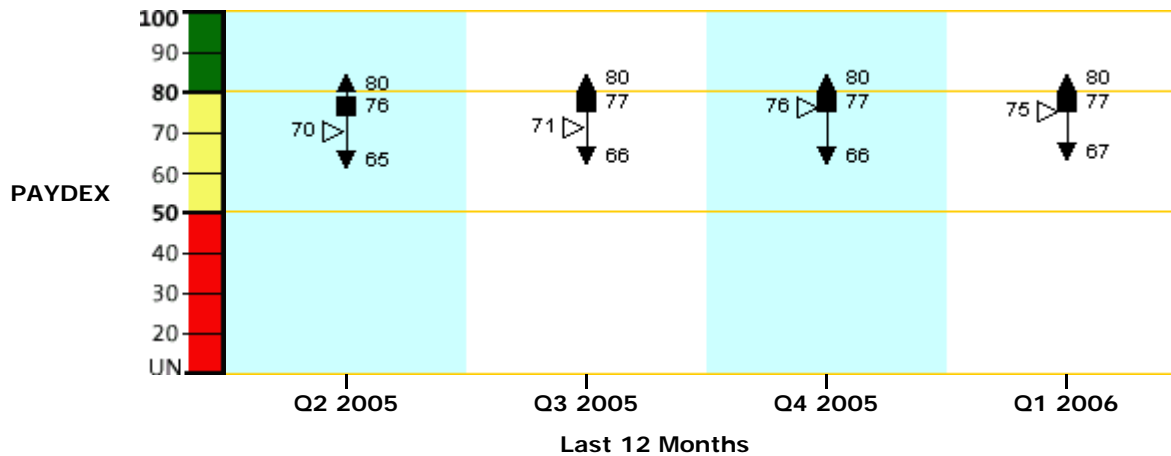
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PAYDEX Score Comparison - Business to Primary Industry





4 Quarters

Shows PAYDEX scores of this Business compared to the Primary Industry from each of the last four quarters. The Primary Industry is Plumbing/heating/air cond contractor, based on SIC code 1711.

ELITE HEATING & AIR CONDITIONING INC DUNS 01-647-1349



Score Comparison Key:

-  This Business
-  Industry upper quartile
-  Industry median
-  Industry lower quartile

- Current **PAYDEX** for this Business is **76**, or equal to 6 days beyond terms
- The present industry **median score** is **77**, or equal to 5 days beyond terms.
- Industry upper quartile represents the performance of the payers in the 75th percentile
- Industry lower quartile represents the performance of the payers in the 25th percentile

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Business Payment Habit by Amount of Credit Extended

12 Months

For all payment experiences within a given amount of credit extended, shows the percent that this Business paid within terms. Provides number of experiences used to calculate the percentage, and the total dollar value of the credit extended.

ELITE HEATING & AIR CONDITIONING INC DUNS 01-647-1349

\$ Credit Extended	% of Payments Within Terms	# Payment Experiences	\$ Total Dollar Amount
Over 100,000	0%	0	\$0
50,000-100,000	0%	0	\$0
15,000-49,999	81%	2	\$40,000
5,000-14,999	100%	1	\$10,000
1,000-4,999	0%	0	\$0
Under 1,000	94%	6	\$2,100

Based on payments collected over the last 12 months.

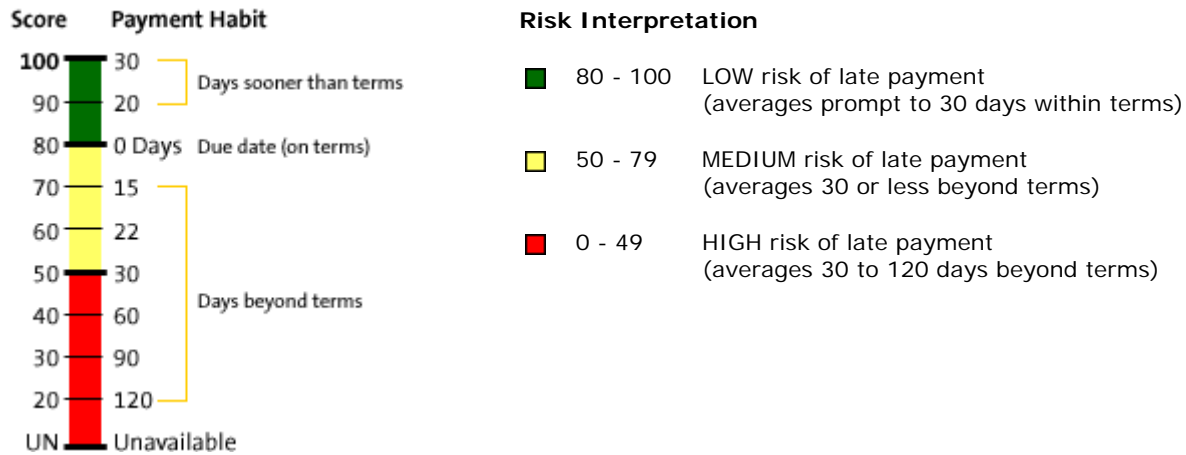
Payment experiences reflect how bills are met in relation to the terms granted. In some instances, payment beyond terms can be the result of disputes over merchandise, skipped invoices, etc.

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How to Read the D&B PAYDEX Score

Use this key to help you interpret the D&B PAYDEX Score and meaning.

The D&B PAYDEX is a unique, dollar weighted indicator of a business' payment performance based on the total number of payment experiences in D&B's file.



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- Company Snapshot**
- Creditworthiness**
- Payment History & Trends**
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At-A-Glance Summary

[Instruction Guide](#)

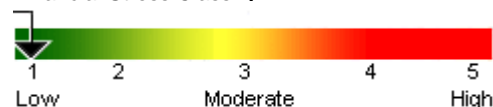
Fast Facts

Creditworthiness

Likelihood this company will experience financial distress in the next 12 months

LOW

Financial Stress Class: 1



[Get details](#)

Likelihood this company will not pay on time over the next 12 months

MODERATE

Credit Score Class: 3



[Get details](#)

Profile

ELITE HEATING & AIR CONDITIONING INC
 730 E Evesham Rd
 Cherry Hill, NJ 08003
Tel: 856 489-8664
Fax: 856 489-8633
D-U-N-S #: 01-647-1349
D&B Rating: 1R3

Company Stats

Year started 1996

Management control 2001

Employees 11

Chief Executive Eric Levy, Pres

S.I.C. 1711

Industry

Plumbing/heating/air cond contractor

This is a **single** location.

Ensure that you are being evaluated based on the latest information. [Update your credit profile](#) when there are changes.

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D&B offers guidance on credit limits for this company based on its profile as well as profiles of other companies similar in size, industry, and credit usage

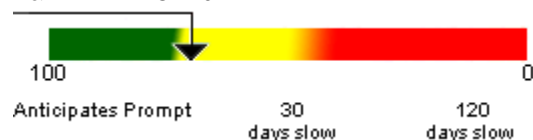
[Get details](#)

Payment History & Trends

Timeliness of historical payments for this company**

SLOW

D&B PAYDEX® : 76



Industry benchmark: Slow
 **Based on 11 trade experiences on file with D&B

[Get details](#)

Payment performance trend over the past 90 days

← UNCHANGED →

[Get details](#)

Public Filings

Evidence of bankruptcy, fraud, or criminal proceedings in the history of this business or its management

NO

Noteworthy special events in this company's file

NO

Total number of suits, liens and judgments in this company's file

0 [Get details](#)

Value of open suits, liens and judgments for this company

\$0 [Get details](#)

out of receiving communications from D&B.

The Net worth amount in this section may have been adjusted by D&B to reflect typical deductions, such as certain intangible assets.

Value of open records refers only to 10 most recent filings for each record type.

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Past and Predicted Ability to Repay Debts

[Instruction Guide](#)

Summary

Likelihood this company will experience financial distress in the next 12 months

LOW

D&B Rating: 1R3

Number of employees: 1R is 10 or more employees.
 Composite credit appraisal: 3 is fair.

[Get details](#)

Likelihood this company will not pay on time over the next 12 months

MODERATE

The 1R and 2R ratings categories reflect company size based on the total number of employees for the business. They are assigned to business files that do not contain a current financial statement. In 1R and 2R Ratings, the 2, 3, or 4 creditworthiness indicator is based on analysis by D&B of public filings, trade payments, business age and other important factors. 2 is the highest Composite Credit Appraisal a company not supplying D&B with current financial information can receive. For more information, see the D&B Rating Key.

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Default on Payment: Financial Stress Summary

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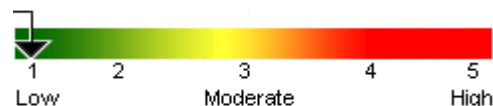
Likelihood this company will experience financial distress in the next 12 months

LOW

Key Factors

- 11 trade experiences exist for this company.
- Financial Stress Score: 1440 (high risk: 1,001; low risk: 1,850)
- No record of open suit(s), lien(s), or judgement(s) in the D&B files.
- Control age or date entered in D&B files indicates higher risk.
- 18% of trade experiences indicate slow payment(s) are present.

Financial Stress Class: 1



During the prior year, firms in this Financial Stress Class had a failure rate of 0.49%, which is 0.35 times lower than the national average.

Financial stress national percentile: 55 (high risk: 1%; low risk: 100%)
 National percentile industry norm: 50 (high risk: 1%; low risk: 100%)

[Additional information](#)

Payment within Terms: Credit Score Summary

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Likelihood this company will not pay on time over the next 12 months

MODERATE

Key Factors

- 11 trade experiences exist for this company.
- 18% of trade experiences indicate slow payment(s) are present.
- No record of open suit(s), lien(s), or judgments(s) in the D&B files.
- Business does not own facilities.

Credit Score Class: 3



1 2 3 4 5
 Low Moderate High

The Credit Score class of 3 for this company shows that during the previous year, 12.3% of the firms with this classification paid one or more bills severely delinquent, which is lower than the national average.

Credit score percentile: 54 (high risk: 1%; low risk: 100%)
 Industry norm percentile: 56 (high risk: 1%; low risk: 100%)

[Additional information](#)

Additional Information

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Financial Stress Summary

- The Financial Stress Class indicates that this firm shares some of the same business and financial characteristics of other companies with this classification. It does not mean the firm will necessarily experience financial stress.
- The Incidence of Financial Stress shows the percentage of firms in a given Class that discontinued operations over the past year with loss to creditors. The Incidence of Financial Stress - National Average represents the national failure rate and is provided for comparative purposes.
- The Financial Stress National Percentile reflects the relative ranking of a company among all scorable companies in D&B's file.
- The Financial Stress Score offers a more precise measure of the level of risk than the Class and Percentile. It is especially helpful to customers using a scorecard approach to determining overall business performance.
- All Financial Stress Class, Percentile, Score and Incidence statistics are based on 2002.

Credit Score Summary

- The Incidence of Delinquent Payment is the percentage of companies with this classification that were reported 90 days past due or more by creditors. The calculation of this value is based on an inquiry weighted sample.
- The Percentile ranks this firm relative to other businesses. For example, a firm in the 80th percentile has a lower risk of paying in a severely delinquent manner than 79% of all scorable companies in D&B's files.

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Past Payment Performance and Trends

[Instruction Guide](#)

Summary

Average payment performance trend when weighted by dollar amount

UNCHANGED

Company's payment performance over the past 12 months compared with its peers

SLOW

[Get details](#)

[Get details](#)

Payment History Overview

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Payment experiences on file with D&B:

Payments made within terms:
 Amount placed for collections:

11
 10 (89%)
 0 (0%)

Average highest credit:
 Largest high credit:
 Highest now owing:
 Highest past due:

\$5,788
 \$25,000
 \$15,000
 \$0

[Learn how to add trade references to your profile](#)

Historical Payment Trends: PAYDEX®

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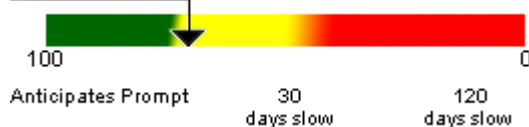
Average payment performance trend when weighted by dollar amount

Last 3 months: Trend is unchanged

UNCHANGED

Last 12 months: 6 days beyond terms
 Industry benchmark: Slow

D&B PAYDEX® : 76



Based on payments collected over last 12 months.
 Indications of slowness can be the result of dispute over merchandise, skipped invoices, etc. Accounts are sometimes placed for collection even though the existence or amount of the debt is disputed.

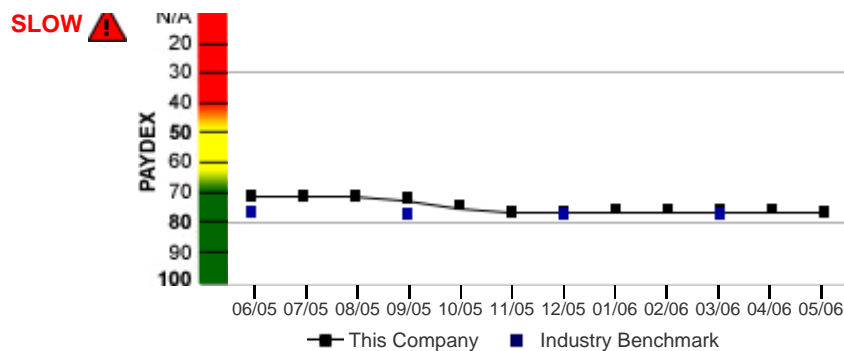
Historical Payment Trends: PAYDEX® Comparison to Industry

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Company's payment performance over the past 12 months compared with its peers

This company's 12-month high: 76, or equal to 6 days beyond terms

This company's 12-month low: 70, or equal to 15 days beyond terms



Shows PAYDEX scores of this Business compared to the Primary Industry from each of the last four quarters. The Primary Industry is Plumbing/heating/air cond contractor, based on SIC code 1711.

Payment History Details

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Date Reported	Paying Record	High Credit (\$)	Now Owes (\$)	Past Due (\$)	Selling Terms	Last Sale Within (months)
04/06	Prompt	10,000	7,500	0	Net30	1
04/06	Prompt	750	750	0	Net30	1
04/06	Prompt	250	0	0		2-3
04/06	Prompt-Slow 30	15,000	15,000	0		1
04/06	(005)	500	0	0		4-5
03/06	Prompt	25,000	7,500	0		1
03/06	Prompt-Slow 60	250	0	0		2-3
01/06	Prompt	750	100	0	Net30	1
12/05	Prompt	50	0	0		4-5
12/05	Prompt	0	0			2-3
06/05	Prompt	50				1

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

Each experience shown is from a separate supplier. Updated trade experiences replace those previously reported.

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

Payment Analysis By Industry

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Company's dollar-weighted payments listed by the primary industries of its suppliers

Total Received (#) **Total Dollar Amount (\$)** **Largest High Credit (\$)** **Within Terms** **Slow 1-30** **Slow 31-60** **Slow 61-90** **Slow 91+**

	(#)	Amount (\$)	Debit (\$)	Terms		(% of dollar amount)		
Industry								
Mfg refrig/heat equip	3	11,000	10,000	99	0	1	0	0
Short-trm busn credit	1	25,000	25,000	100	0	0	0	0
Whol heating/ac equip	1	15,000	15,000	50	50	0	0	0
Whol electrical equip	1	750	750	100	0	0	0	0
Mfg valve/pipe fitting	1	250	250	100	0	0	0	0
Nonclassified	1	50	50	100	0	0	0	0
Misc general gov't	1	50	50	100	0	0	0	0
Photocopying service	1	0	0	0	0	0	0	0
Other payment categories								
Cash experiences	0	0	0					
Payment record unknown	1	500	500					
Unfavorable comments	0	0	0					
Placed for collection								
With D&B	0	0	0					
Other	0	N/A	0					
Total in D&B's file	11	52,600	25,000					

There are 11 payment experiences in D&B's file for the most recent 12 months, with 7 experiences reported during the last three month period.

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Company Background Information

[Instruction Guide](#)

Topic Description

Click on a Topic to get details on that section.

History	Detailed information on the history of a company, including background information on the management team and key principals, and information on related companies.
Company Operations	Detailed information on a company's operations, including the identity of the parent company, the geographic scope of the business, and the key holdings.
Industry Classification	Details on the specific industry within which a company is classified.

History

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The following information was reported 08/24/2005

Officer(s): ERIC LEVY, PRES

Director(s): THE OFFICER(S) and .

Business started 1996 by owner. 100% of capital stock is owned by officer.

ERIC LEVY born 1970. 1997-present active here. Previously employed in the same line of business since 1988.

Company Operations

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08/24/2005

Description: Contractor of warm air heating or air conditioning systems.

Terms are net 60 days. Has 500 account(s). Sells to commercial concerns and general public. Territory : Regional.

Employees: 11 which includes officer(s).

Facilities: Operates from residence of officer.

Industry Classification

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SIC

[17110405](#) Warm air heating and air conditioning contractor

NAICS

238220 Plumbing, Heating and Air-Conditioning Contractors

Based on information in our file, D&B has assigned this company an extended 8-digit SIC. D&B's use of 8-digit SICs enables us to be more specific to a company's operations than if we use the standard 4-digit code.

The 4-digit SIC numbers link to the description on the Occupational Safety & Health Administration (OSHA) Web site. Links open in a new browser window.

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