

JEDCO Finance Committee Meeting and JEDCO Development Corporation Executive Committee Meeting April 5, 2012

AGENDA

- I. **Call to order – Chairman**
- II. **Approval of Minutes**
Approval of minutes from JEDCO Finance Meetings and JEDCO Development Corporation Executive Committee Meeting for February 9, 2012
- III. **Executive Session to discuss the privileged and confidential information regarding loan applicants**
- IV. **Convene as Open Session**
- V. **Public / Other Comments**

Adjournment

The meeting begins at 8:30 a.m. and will be held at the Jefferson Parish Economic Development Commission Office, **700 Churchill Parkway, Avondale, LA 70094**

ADA Accessibility: The building is generally accessible to individuals with disabilities. If special ADA disability accommodations are needed, please call the Jefferson Parish Economic Development Commission office, 504-875-3914, prior to the scheduled meeting.

**MINUTES FROM
JEFFERSON PARISH ECONOMIC DEVELOPMENT COMMISSION
FINANCE COMMITTEE
JEDCO DEVELOPMENT CORPORATION
EXECUTIVE COMMITTEE
MEETING HELD ON
FEBRUARY 9, 2012**

Finance Committee Members in Attendance

Mario Bazile
Greg Jordan
Joe Liss
Mark Madderra
Bill Peperone
Stan Salathe
Frank Trapani

Finance Committee Members excused

Tina Dandry-Mayes
Roy Gattuso
Paul Rivera
John Tobler

JEDCO Staff in Attendance

Jerry Bologna
Jessica Lobue
Corinne Pritchett
Alberto Queral

Other Attendees

Jimmy Baum, Past
Commissioner

CALL TO ORDER

The meeting was called to order by Joe Liss.

ADOPTION OF MINUTES

The minutes from the Finance Committee meeting held on January 5, 2012 were submitted for approval. A motion was made by Mr. Salathe and seconded by Mr. Trapani to accept the minutes as submitted. The motion passed unanimously.

LOAN PROPOSALS

Big Easy Sportsplex, LLC

Mr. Queral presented a loan request of \$1,430,000.00 for the purchase of land and building, building renovations and for the purchase and installation of equipment.

The project will have the following structure:

| <u>SOURCES</u> | <u>AMOUNT</u> | <u>RATE</u> | <u>TERM</u> |
|----------------|-------------------|-------------|-------------|
| Private Lender | \$1,787,500.00 | 6.5% | 10 Years |
| JEDCO/SBA | 1,430,000.00 | (*) | 20 Years |
| Equity | <u>357,500.00</u> | | |
| Total | \$3,575,000.00 | | |

* The rate of interest of the SBA 504 loan will be determined on the date of the debenture sale.

A motion was made by Mr. Peperone and seconded by Mr. Madderra to approve the loan package as submitted, including all listed collateral and conditions. The motion passed unanimously.

Orleans Beverage & Extract Company, LLC

Mr. Queral presented a loan request of \$258,000.00 for the purchase of machinery and equipment, and for working capital.

The project will have the following structure:

| <u>SOURCES</u> | <u>AMOUNT</u> | <u>RATE</u> | <u>TERM</u> |
|----------------|------------------|-------------|-------------|
| JEDCO/LRCF | \$258,000.00 | 4% | 7 Years |
| Equity | <u>12,000.00</u> | | |
| Total | \$270,000.00 | | |

After some discussion, a motion was made by Mr. Madderra to approve the loan contingent upon the Corporate Guarantee of Westbank Coffee Company, LLC which owns 20% of Orleans Beverage & Extract Company, LLC. That motion was seconded by Mr. Liss. Subsequent to this motion, a substitute motion was made by Mr. Salathe to approve the loan contingent upon the Corporate Guarantee of Westbank Coffee Company, LLC and to reduce the amount of working capital approved to \$75,000.00. This motion was seconded by Mr. Liss. The substitute motion passed unanimously.

OTHER BUSINESS

Cotton Electric, LLC

The Committee was provided with information regarding the current status on the collection of the loan for Cotton Electric, LLC which was turned over to Attorney, Mark Landry last month. Staff will keep the Committee apprised of this situation.

Finance Committee Minutes
February 9, 2012

Problem Loan Report

The Committee was provided with a current Problem Loan Report for their review.

ADJOURNMENT

There being no further business, the meeting was adjourned.

Sincerely,



Alberto Queral
Director of Financing

AQ/jkl

April 5, 2012

LOAN PROPOSALS

Crane & Templet I Am Blessed Properties, LLC (pages 1-46)
 Cugini, LLC, d/b/a Andrea's Restaurant (pages 47-83)

LOAN REVIEWS

Johnson, Mire & Fernandez CPA, APC (page 84)
 Correct Door, Inc. (page 85)
 Wechem, Inc. (page 86)
 Deep South Investigations, Inc. (page 87)
 Lisa Green Campbell (page 88)
 SGM Baby Bags Co., Inc. (page 89)
 Nettles Academy, Inc. (page 90)
 Paradise Pools & Spas, Inc. (page 91)
 Greff Motors, Inc. (page 92)

PROBLEM LOAN REPORT (page 93)

| DATE 2012 | JAN 5 | FEB 9 | MAR 1 | APR 5 | MAY 3 | JUNE 7 | JULY 5 | AUG 2 | SEPT 6 | OCT 4 | NOV 1 | DEC 6 | |
|------------------------|----------|----------|----------|----------|----------|-----------|-----------|----------|-----------|----------|----------|----------|--|
| Jimmy Baum-Advisor | Y | Y | C | | | | | | | | | | |
| Mario Bazile | Y | Y | C | | | | | | | | | | |
| Tina Mayes | E | E | C | | | | | | | | | | |
| Roy Gattuso | Y | E | C | | | | | | | | | | |
| Greg Jordan | Y | Y | C | | | | | | | | | | |
| Joe Liss | Y | Y | C | | | | | | | | | | |
| Mark Madderra | Y | Y | C | | | | | | | | | | |
| Bill Peperone | Y | Y | C | | | | | | | | | | |
| Paul Rivera | Y | E | C | | | | | | | | | | |
| Stan Salathe | E | Y | C | | | | | | | | | | |
| John Tobler | E | E | C | | | | | | | | | | |
| Frank Trapani | Y | Y | C | | | | | | | | | | |
| Patrice Williams-Smith | N/A | N/A | N/A | | | | | | | | | | |

All information contained within the attached documents is confidential, and its unauthorized use, disclosure, duplication or distribution is prohibited. Care should be exercised in the disposal of these documents.

Present: Y Absent: X Excused: E Not Applicable: n/a Cancelled: C

Name

| | |
|--|-------------------------------|
| Borrower: Crane & Templet I Am Blessed Properties, LLC | Tax ID: 72-0860494 |
| Small Business Concern Name (if other than borrower): | Tax ID: |
| Trade Name (if different): N/A | SBC is co-borrower: No |

| | | | |
|--|--------------------------|------------------|--------------------|
| Project Address: 1913 Peters Road | | | |
| City: Harvey | County: Jefferson | State: LA | Zip: 70058- |

Purpose of Loan and Description of Project:

Loan proceeds to be used for the purchase of driveshaft rebuilding equipment and miscellaneous parts inventory. Specifically, the equipment to be purchased includes an Axiline Shaftmaster 62000-71, an Axiline Hollow Lathe Spindle 8000-F and a lift truck. Crane & Templet I am Blessed Properties, LLC. provides professional auto repair and maintenance services, specializing in repairs of light and heavy trucks. Retail sales of auto parts and tires are also offered.

In 2009 JEDCO assisted the company with a SBA 504 loan for acquisition of land and new construction. The new facility on Peters Road in Harvey has allowed the company to meet increased truck repair demand and provide additional space for a more efficient equipment lay-out and operations.

The project meets the public policy objectives of community or area development based on its location of an enterprise zone. Management estimates the creation of two mechanic jobs as a result of this financing and increasing demand within 24 months. The estimated economic impact is \$381,771.58 based on a projected increase in sales of \$233,900 and an economic multiplier of 1.6322.

If any project assets are already owned by the borrower, provide purchase amount & date:
NOT APPLICABLE

Disclose terms of any pre-project financing (including lender, amount financed, and maturity) and specify whether that financing will be taken out with the funds for this project or re-financed by the lender:

Costs

| Description | Amount | Description | Amount |
|-------------------------|------------|----------------------------|-------------------|
| Purchase Land | 0.00 | Inventory | 10,000.00 |
| Building | 0.00 | Working Capital | 0.00 |
| New Construction | 0.00 | Purchase Business | 0.00 |
| Machinery and Equipment | 133,000.00 | Payoff SBA Loan | 0.00 |
| Furniture & Fixtures | 0.00 | Payoff Bank Loan | 0.00 |
| Professional Fees | 0.00 | Payoff Other Loan | 0.00 |
| Contingency | 0.00 | All Other | 0.00 |
| | | TOTAL Project Costs | 143,000.00 |

| Source | Amount | % | Monthly P&I | Term | Amort | Rate | Lien |
|---|----------------|---------------|--------------|-----------------------|-------|-------|---------------|
| JEDCO/LRCF / Metairie | 128,700 | 90.00 | 1,759 | 7.00 | 7.00 | 4.000 | 1 |
| Business and Personal Cash | 14,300 | 10.00 | | | | | |
| TOTAL Financing | 143,000 | 100.00 | 1,759 | Annual P&I | | | 21,110 |
| Source of Borrower Contribution (if equity in project property, provide details on existing financing and valuation basis): | | | | | | | |
| Source of equity is business funds. | | | | | | | |

Entity Information

Structure

Entity is an: **Operating Company**

Name: **Crane & Templet I Am Blessed Properties, LLC**

Mailing Address: **1913 Peters Road, Harvey, LA 70058-1732**

Tax ID: **72-0860494**

Trade Name (if different):

Year Operations Began: **1980**

Type of entity: **LLC**

Entity is co-borrower?: **No**

Guarantor?: **No**

Nature of Business: **General Automotive Repair**

NAICS: **811111**

Name of Franchise: **Not Applicable**

Franchise on Registry?: **N/A**

Ownership (account for 100% ownership by the ultimate individual persons)

| Name | % Own | Guar? | SSN | Citizenship | | | Codes | | | Vet |
|-----------------|--------|-------|-------------|-------------|-----|-------|--------|------|-----------|-----|
| | | | | US Citizen | LPR | Other | Gender | Race | Ethnicity | |
| Linda Crane | 50.000 | | 434-78-3090 | x | | | F | | N | 1 |
| Noe Jurado, Sr. | 50.000 | | 436-31-1156 | x | | | M | | N | 1 |

Veteran Status: 1 = Non-Veteran; 2=Other Vet.; 3 = Service-Disabled Vet.; 4 = Not Disclosed.

Gender: M = Male; F = Female; N=Not Disclosed

Race: 1=American Indian/Alaska Native; 2=Asian; 3=Black/African-American; 4=Native Hawaiian/Pacific Islander; 5=White/Caucasian; X=Not Disclosed

Ethnicity: H=Hispanic/Latino; N=Not Hispanic/Latino; Y=Not Disclosed

Management

Provide the following information for each officer and director

| Name | SSN | Title | Life Insurance |
|-----------------|-------------|--------|----------------|
| Linda M. Crane | 434-78-3090 | Member | N/A |
| Noe Jurado, Sr. | 436-31-1156 | Member | N/A |

Analysis of management ability (describe the qualifications and background of the relevant owners, officers, directors, and key employees involved in the operations and day-to-day management of the business):

The company's management team consists of members Linda Crane and Noe Jurado.

Mrs. Crane has been with the company for 31 years. She oversees all management aspects of the company

Mr. Jurado has over 30 years experience in the industry. He was originally employed with the company from 1988 to 1991. He then worked at Goodyear Tire Center for five years. He resumed his employment at the company in 1996.

History

History & Description of the business:

Crane & Templet, Inc., was established in 1979. The current ownership is evenly divided between members Linda M. Crane and Noe Jurado. In 2009 management changed the company's name to Crane & Templet I am Blessed Properties, Inc.

Operations consist of repair services for automobiles, heavy trucks, recreational vehicles and buses. In 2009 the company was relocated from its original leased location at 540 St. Joseph Lane in Harvey to its current location at 1913 Peters Road. Financing of the land and building on Peters Road was accomplished through a JEDCO/SBA 504 loan, in partnership with private lender Capital One, N.A. At 50,000 sq. ft., the company's new location provides double the space than the current location, allowing for increased demand and more efficient operations. For example, revenue for fiscal year ended 5/31/11 reflects a 12% increase compared to the prior year.

As part of their competitive strategy, management has established a strict policy of high quality repair services at competitive prices. They accomplish that through experience and the employment of ASE certified technicians. The company also acts as distributor of various parts manufacturers, including NAPA.

The JEDCO/LRCF loan will allow the company to expand services to include driveshaft equipment and increase revenue.

Guarantors

| Type | Name | Type of Guarantee |
|------------|-----------------|-------------------|
| Individual | Noe Jurado, Sr. | Unsecured Full |
| Individual | Linda M. Crane | Unsecured Full |

Personal Credit

* Note: amounts will display in thousands

| Individual | PFS Date | Liquid Asset | Total Asset | Outside NW | Date | History |
|-----------------|------------|--------------|-----------------|------------|------------|---------|
| | | Real Estate | Total Liability | AGI | Source | |
| Linda Crane | 01/01/2012 | 131.7 | 775.0 | 263.6 | 03/13/2012 | Good |
| | | 385.0 | 343.1 | 55,540.0 | Experian | 687 |
| Noe Jurado, Sr. | 01/01/2012 | 4.0 | 311.1 | 29.3 | 03/13/2012 | Fair |
| | | 160.0 | 224.7 | 69,524.0 | Experian | 686 |

Comments on Personal Credit

Linda Crane's credit report by Experian indicates a FICO risk score of 687. No derogatory active tradelines were noted. The Experian FICO score ranges from 360 to 840, whereby a high score equals low risk

Noe Jurado's credit report by Experian indicates a FICO risk score of 686. But for one payment made over 30 days past due on a credit card, no other derogatory active tradelines were noted.

Business Credit

* Note: amounts will display in thousands

| Entity | FS Date | <input type="checkbox"/> Prior Year <input type="checkbox"/> | | Date | History |
|-----------------------|---------|--|---------|------|---------|
| | | Total Asset | Revenue | | |
| NOT APPLICABLE | | | | | |

Comments on Business Credit

D&B report on the company indicates a moderate credit risk rating and a clear history. PAYDEX score of 64 indicates a medium risk of a late payment.

The company's payment history of the existing JEDCO/SBA 504 loan is excellent.

Personal Resources

Personal Resources Comments:

The personal resources of Linda Crane and Noe Jurado have been utilized.

Jobs

Job Opportunity Requirement

2.00 Number of jobs to be created in the next two years

0.00 Number of jobs to be retained because of project

2.00 Total number of job opportunities

Justification for including retained jobs in total:

Prior Financing

Previous or existing government financing of principals and/or affiliates and/or applicant? **Yes**

Previous or existing SBA financing of principals and/or affiliates and/or applicant? **Yes**

(If YES to either question, complete the following)

| Type | Borrower Name | Federal Source | Loan Type | Tax ID | |
|-----------|--|---------------------|------------------|------------|-------------|
| | (P)rincipal or (Aff)iliate or (App)licant or (O)ther | Current Balance | Guaranty Balance | Status | Loan Number |
| App | Crane & Templet I Am Blessed Properties, LLC | SBA Disaster Relief | SBA | 72-0860494 | |
| | | 82,334 | Current | | |
| App | Crane & Templet I Am Blessed Properties, LLC | SBA 504 | SBA | 72-0860494 | |
| | | 313,920 | Current | | |
| Comments: | | | | | |

Affiliates

Potential Affiliates - Applies to all borrowers, OCs, & EPC.

Account for all businesses (excluding publicly traded) in which any 20% owner or guarantor holds an ownership interest.

Account for all businesses for which any owner, officer, director, key employee, or management entity has the power to exercise control - whether individually or through a combined identity of interest (such as family members, individuals or firms with common investments, or firms that are economically dependent through contractual or other relationships).

Account for all other potentially affiliated businesses consistent with CFR 121.103

| Affiliate? | Company Name | Nature of Business | TIN | Individual | % | Title |
|----------------|--------------|--------------------|-----|------------|---|-------|
| NOT APPLICABLE | | | | | | |
| Comments | | | | | | |

Collateral

| <u>Projects involving real estate</u> | Approximate Size of: | OC | New | Construction of | Special |
|---|-------------------------|-------------|----------|---------------------|---------|
| Type of property: | Building Lot Unit | Occupancy % | Building | Renovation /Remodel | Purpose |
| NOT APPLICABLE | | | | | |
| Comments (for multiple properties, list all project address): | | | | | |

| <u>Projects involving equipment/other personal property</u> | | |
|--|----------------|-----------|
| Type of property: | Purchased From | Items Are |
| Existing Equipment | Manufacturer | Used |
| Proposed New Equip. | Manufacturer | New |
| Comments (discuss remaining useful life, installation costs, etc. as appropriate): | | |

| Collateral Offered | Estimated Value | Liquidation Value | Prior Lien Position | Prior Lien Amount | Net Value |
|--------------------|-----------------|-------------------|---------------------|-------------------|-----------|
| Existing Equipment | 168,318 | 126,238 | 1 | 45,953 | 80,285 |
| Proposed Equipment | 133,000 | 99,750 | | 0 | 99,750 |
| Totals | 301,318 | 225,988 | | 45,953 | 180,035 |
| New Loan | 107,250 | | | | |
| LTV | 0.51 | | Project Debt: | 128,700 | |
| LLTV | 0.60 | | | | |

Life Insurance is NOT required.

Analysis of collateral adequacy:

The JEDCO/LRCF loan will be adequately secured with a second position UCC-1 on furniture, fixtures and equipment now owned and to be purchased in the future.

Wrap-Up

Other Issues (Such as pre-application 912 clearances, franchise reviews, environmental reviews, etc):

Key Risks:

Key Strengths:

Historical and projected cash flow coverage ratio of 2.29 and 2.03 times, demonstrates adequate repayment capacity of the company's current debt and proposed loan.

The project meets the public policy objective of community or area development based on the company's location of a defined enterprise zone.

Principals Linda Crane and Noe Jurado's have over 57 years of combined experience in the industry.

Decision Conclusion:

Based upon the above strengths, the JEDCO/LRCF loan for equipment is recommended for approval.

Balance Sheet - Small Business Concern

Name: **Crane & Temple I Am Blessed Properties, LLC**

| Type of Statement | Tax Return | | Compilation | | Internally P | | * Note: amounts will display in thousands | | |
|----------------------------------|----------------|---------------|----------------|---------------|----------------|---------------|---|-------------|----------------|
| Date of Statement: | 05/31/2010 | | 05/31/2011 | | 02/29/2012 | | Adj. Debit | Adj. Credit | Adj Bal Sheet |
| Cash/Mark. Sec. | 0.0 | 0.0% | 17.1 | 1.4% | 0.0 | 0.0% | | | 0.0 |
| Accounts Rec | 12.3 | 1.3% | 6.5 | 0.5% | 19.6 | 1.9% | | 14.3 (A) | 5.3 |
| Inventory | 54.6 | 5.8% | 5.0 | 0.4% | 5.0 | 0.5% | 10.0 (B) | | 15.0 |
| Other Current Assets | 0.0 | 0.0% | 33.3 | 2.8% | 11.7 | 1.2% | | | 11.7 |
| Total Current Assets | 66.9 | 7.1% | 61.9 | 5.2% | 36.3 | 3.6% | | | 32.0 |
| Net Fixed Assets | 811.0 | 86.2% | 1,004.1 | 83.9% | 962.6 | 95.2% | 133.0 (C) | | 1,095.6 |
| Intangibles | 14.1 | 1.5% | 13.1 | 1.1% | 12.3 | 1.2% | | | 12.3 |
| Other Assets | 49.3 | 5.2% | 118.1 | 9.9% | 0.0 | 0.0% | | | 0.0 |
| Total Assets | 941.3 | 100.0% | 1,197.2 | 100.0% | 1,011.2 | 100.0% | | | 1,139.9 |
| Accounts Payable | 38.5 | 4.1% | 86.3 | 7.2% | 103.8 | 10.3% | | | 103.8 |
| Notes Payable | 0.0 | 0.0% | 30.2 | 2.5% | 19.5 | 1.9% | | | 19.5 |
| Taxes/Accruals | 42.8 | 4.5% | 6.9 | 0.6% | 38.0 | 3.8% | | | 38.0 |
| Private Lender (Curr) | 30.2 | 3.2% | 46.2 | 3.9% | 46.2 | 4.6% | | 16.0 (D) | 62.2 |
| | 0.0 | 0.0% | 0.0 | 0.0% | 0.0 | 0.0% | | | |
| Other Current Liab. | 7.2 | 0.8% | 20.3 | 1.7% | 43.9 | 4.3% | | | 43.9 |
| Total Current Liabilities | 118.7 | 12.6% | 189.9 | 15.9% | 251.4 | 24.9% | | | 267.4 |
| Notes Payable | 938.5 | 99.7% | 846.3 | 70.7% | 677.4 | 67.0% | | | 677.4 |
| Private Lender (LT) | 0.0 | 0.0% | 0.0 | 0.0% | 0.0 | 0.0% | | 112.7 (D) | 112.7 |
| | 0.0 | 0.0% | 0.0 | 0.0% | 0.0 | 0.0% | | | |
| Stockholder Debt | 0.0 | 0.0% | 0.0 | 0.0% | 0.0 | 0.0% | | | 0.0 |
| Other L-T Liabilities | 0.0 | 0.0% | 39.2 | 3.3% | 0.0 | 0.0% | | | 0.0 |
| Total Liabilities | 1,057.2 | 112.3% | 1,075.4 | 89.8% | 928.8 | 91.9% | | | 1,057.5 |
| Net Worth | -115.9 | -12.3% | 121.8 | 10.2% | 82.4 | 8.1% | | | 82.4 |
| Total Liab. + NW | 941.3 | 100.0% | 1,197.2 | 100.0% | 1,011.2 | 100.0% | | | 1,139.9 |

| Balance Sheet Ratios | Historical | | | Industry Comparison | | | Adj Bal Sheet |
|----------------------|------------|------------|------------|---------------------|------|------|---------------|
| | 05/31/2010 | 05/31/2011 | 02/29/2012 | High | Med | Low | |
| Current Ratio | 0.6 | 0.3 | 0.1 | 2.8 | 0.9 | 0.3 | 0.1 |
| Debt/Worth | -9.1 | 8.8 | 11.3 | 0.9 | 9.1 | -3.1 | 12.8 |
| Quick Ratio | 0.1 | 0.1 | 0.1 | 1.9 | 0.5 | 0.1 | 0.0 |
| Days Receivable | 5.1 | 2.0 | 5.4 | | 1.0 | 10.0 | |
| Days Payable | 42.0 | 45.5 | 51.6 | | | | |
| Days Inventory | 59.6 | 2.6 | 2.5 | | | | |
| Net Working Capital | -51.8 | -128.0 | -215.1 | | 20.4 | | -235.4 |

Accounting Basis: Cash **Accrual**

| | |
|---|--|
| Balance Sheet Analysis/Comments: | |
| Adjustments to balance sheet: | |
| <p>A) Equity injection derived from operations B) Inventory purchase C) Fixed asset acquisition D) Current and long term portions of JEDCO/LRCF loan</p> | |
| <p>The adjustment columns represent the overall project costs. The company's pro forma liquidity and leverage positions are better than the industry's median.</p> | |
| Analysis: | |

Balance Sheet Analysis/Comments:

ASSETS

Current Assets:

Current assets consist of cash, accounts receivable and inventory. For the nine month interim period ending 2/29/12, total cash is negative at -36.6m. According to principal Linda Crane checks are written in advance prior to mailing. A review of the company's bank statements for the month ended 2-29-12 reflect positive ending balances and no overdraft activity. As of interim 2/29/12, accounts receivable turnover is calculated at 5.4 days, reflecting a faster collection period than the industry's lower quartile of 10 days. Also, submission of a current aging A/R was pending as of completion of the subject loan package.

Fixed Assets:

Fixed assets are inclusive of land, building, shop equipment, vehicles and amortizing assets. Other assets reflect debt due from members. Depreciation uses a combination of straight line and accelerated methods.

LIABILITIES AND NET WORTH

Current Liabilities:

Current liabilities consist of a bank unsecured line of credit, accounts payable, current portion of long term debt and accrued taxes. As of the interim 2/29/12, accounts payable turnover is calculated at 51.5 days. Benchmark data from D&B for this industry did not include A/P turnover information.

Long Term Liabilities

Long term liabilities are inclusive of debt. Long term debt includes the bank's 1st mortgage property loan, a SBA disaster relief loan, the JEDCO SBA 504 loan and a Regions Bank equipment loan.

Net Worth

Pro forma net worth of 7.23% of total assets represents a better position than the industry median of -2.9.

Name: **Crane & Temple I Am Blessed Properties, LLC**

Tax ID: 72-0860494

* Note: amounts will display in thousands

| | | | | | | |
|--------------------|------------|------------|-------------|--------------|------------|------------|
| Type Of Statement: | Tax Return | Tax Return | Compilation | Internally P | Projection | |
| # Of Months: | 12 | 12 | 12 | 9 | 12 | NAICS |
| Date Of Statement: | 05/31/2009 | 05/31/2010 | 05/31/2011 | 02/29/2012 | 05/31/2013 | Statistics |

| P&L: | | | | | | | | | | |
|---------------------------|---------|-------|--------|--------|---------|-------|-------|-------|---------|-------|
| Sales | 1,035.7 | | 887.2 | | 1,158.4 | | 994.5 | | 1,392.3 | |
| Costs Of Goods | 381.6 | 36.8% | 334.3 | 37.7% | 692.2 | 59.8% | 550.3 | 55.3% | 800.5 | 57.5% |
| Gross Profit | 654.1 | 63.2% | 552.9 | 62.3% | 466.2 | 40.2% | 444.2 | 44.7% | 591.8 | 42.0% |
| G & A Expenses | 658.4 | 63.9% | 743.3 | 83.8% | 344.9 | 29.7% | 483.6 | 48.6% | 414.9 | 29.8% |
| Other Income/(Expense) | 5.1 | 0.5% | -15.1 | -1.7% | 0.5 | 0.0% | 0.0 | 0.0% | 0.0 | 0.0% |
| Net Inc Before Taxes | 0.8 | 0.1% | -205.5 | -23.2% | 121.8 | 10.5% | -39.4 | -4.0% | 176.9 | 12.7% |
| Income Taxes | 0.0 | 0.0% | 0.0 | 0.0% | 0.0 | 0.0% | 0.0 | 0.0% | 0.0 | 0.0% |
| Net Inc After Taxes | 0.8 | 0.1% | -205.5 | -23.2% | 121.8 | 10.5% | -39.4 | -4.0% | 176.9 | 12.7% |
| Depreciation/Amortization | 70.0 | 6.8% | 235.0 | 26.5% | 89.8 | 7.8% | 70.0 | 7.0% | 102.8 | 7.4% |
| Interest | 12.6 | 1.2% | 58.8 | 6.6% | 50.8 | 4.4% | 34.1 | 3.4% | 55.6 | 4.0% |
| Rent | 25.5 | 2.5% | 15.3 | 1.7% | 0.0 | 0.0% | 0.0 | 0.0% | 0.0 | 0.0% |
| Owner's Salaries | 126.6 | 12.2% | 25.3 | 2.9% | 55.8 | 4.8% | 84.0 | 8.4% | 112.0 | 8.0% |
| Wages | 237.8 | 23.0% | 221.8 | 25.0% | 45.0 | 3.9% | 46.8 | 4.7% | 45.0 | 3.2% |

P&L Comments/Analysis:

Revenue is derived from repairs and parts sales. For the three-month interim period ending 8/31/11, repairs accounted for 47% of revenue and parts sold accounted for 53%. Parts carry a markup of 30.7%. Overall revenue has increased by 11.85% since the company relocated to their new facility in January 2010. Revenue for the interim period ending 8/31/11, when annualized, represents a 26% increase when compared to FYE 5/31/11.

Cash Flow

| | | | | | |
|---------------------------------|--------------|--------------|--------------|--------------|--------------|
| Net Inc Before Taxes | 0.8 | -205.5 | 121.8 | -39.4 | 176.9 |
| + Depreciation | 70.0 | 235.0 | 89.8 | 70.0 | 0.0 |
| + Interest Expense | 12.6 | 58.8 | 50.8 | 34.1 | 55.6 |
| + Rental Expense | 25.5 | 15.3 | 0.0 | 0.0 | 0.0 |
| + Excess Owner's Comp | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| + Other: Owner's Draw | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| + Other: | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Total Cash Flow | 108.9 | 103.6 | 262.4 | 64.7 | 232.5 |
| - Existing Debt Service | 93.4 | 93.4 | 93.4 | 70.1 | 93.4 |
| - Project Debt Service | 21.1 | 21.1 | 21.1 | 15.8 | 21.1 |
| - Line Of Credit - Principal | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| - Line Of Credit - Interest | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| - Other: | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Total Cash Requirement | 114.5 | 114.5 | 114.5 | 85.9 | 114.5 |
| Cash Surplus (deficit) | -5.6 | -10.9 | 147.9 | -21.2 | 118.0 |
| Cash Flow Coverage Ratio | 0.95 | 0.90 | 2.29 | 0.75 | 2.03 |

Cash Flow Comments/Analysis (if projections are utilized, describe the basis for the assumptions including who performed the analysis and how the conclusions were reached):

Historical and projected debt service cash flow coverage of 2.80 and 1.98 times, respectively, indicate adequate repayment ability of the proposed project's loan.

Financial projections:

Financial projections were prepared by JEDCO staff based on historical performance

SALES

Based on annualized interim 8/31/11 performance

Cash Flow Comments/Analysis (if projections are utilized, describe the basis for the assumptions including who performed the analysis and how the conclusions were reached):

COGS

Based on average of FYE 5/31/11 and interim 8/31/11 performances

DEPRECIATION

Based on historical performance + new equipment / 10 Yrs.

INTEREST

Based on historical performance + LRCF loan's annual interest cost

RENT

N.A.

OWNER'S SALARY

Based on current level

WAGES

Reflects non-labor wages. Technicians wages included in cost of sales

OPERATING EXPENSES

Based on historical average

Schedule of Indebtedness

Name: Crane & Templet I Am Blessed Properties, LLC

| Line (s) | PAYABLE TO | ORIGINAL AMOUNT | ORIGINAL DATE | PRESENT BALANCE | RATE OF INTEREST | MATURITY DATE | MONTHLY PAYMENT | SECURITY | CURRENT/PAST DUE |
|-------------|------------|-----------------|---------------|-----------------------|------------------|---------------|--------------------------|----------|------------------|
| Capital One | | \$ 30,000 | 09/05/2007 | \$ 27,190 | | | \$ 300 | CD | Cur |
| | | | | Total Present Balance | | | \$ 27,190 | | |
| | | | | | | | Total Monthly: \$ 300 | | |
| | | | | | | | Total Annually: \$ 3,600 | | |

Note (s)

| | | | | | | | | |
|---------------------------|------------|-----------------------|------------|-------|------------|---------------------------|---------------|-----|
| SBA Disaster | \$ 98,000 | 01/01/2007 | \$ 82,334 | Fixed | 01/01/2037 | \$ 497 | Residence | Cur |
| Capital One | \$ 463,500 | 11/01/2009 | \$ 437,798 | Fixed | 12/01/2019 | \$ 3,078 | 1st Mort. R/E | Cur |
| JEDCO/SBA 504 | \$ 334,000 | 12/16/2009 | \$ 313,920 | Fixed | 12/01/2029 | \$ 2,242 | 2nd Mort. R/E | Cur |
| Regions Equipment Finance | \$ 84,466 | 01/01/2009 | \$ 37,275 | Fixed | 01/01/2014 | \$ 1,663 | | Cur |
| | | Total Present Balance | \$ 871,327 | | | Total Monthly: \$ 7,480 | | |
| | | | | | | Total Annually: \$ 89,763 | | |

* to be paid by new loan and/or exclude from cashflow

Summary

| | | | |
|-----------------------|------------|-----------------|-----------|
| Total Present Balance | \$ 898,517 | Total Monthly: | \$ 7,780 |
| | | Total Annually: | \$ 93,363 |



DNBi[®]
Risk Management

ATTN: CORINNE PRITCHETT
Report Printed: March 29, 2012

Live Report : CRANE & TEMPLET I AM BLESSED PROPERTIES, LLC

D-U-N-S® Number: 14-915-2592

Trade Names: CRANE & TEMPLET

Endorsement/Billing Reference: cpritchett@jedco.org

| | | | |
|------------------------|--------------------------------------|---|-------------------------|
| D&B Address | | Endorsement : cpritchett@jedco.org | |
| Address | 1913 Peters Rd Harvey, LA - 70058 | Location Type | Single Location |
| Phone | 504 367-1199 | Web | www.craneandtemplet.com |
| Fax | | | |

Company Summary

Currency: Shown in USD unless otherwise indicated

Score Bar

| | |
|---------------------------------|----------|
| PAYDEX® | 64 |
| Commercial Credit Score Class | 4 |
| Financial Stress Class | 3 |
| Credit Limit - D&B Conservative | 1,000.00 |
| D&B Rating | 1R2 |

Company News

Today: Thursday, March 29, 2012

This company is not currently tracked for Company News.

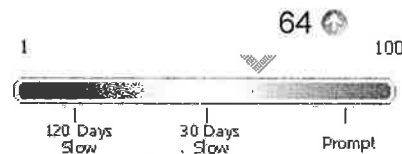
Powered by FirstRain

D&B 3-month PAYDEX®



When weighted by amount, Payments to suppliers average 21 Days Beyond Terms

D&B PAYDEX®



When weighted by amount, Payments to suppliers average 19 days beyond terms

D&B Company Overview

This is a single location

| | |
|-------------------------|---|
| Manager | LINDA CRANE, MBR |
| Year Started | 1979 |
| Employees | 10 |
| SIC | 7699 , 7539 |
| Line of business | Repair services, automotive repair, ret auto/ home supplies |
| NAICS | 811310 |
| History Status | CLEAR |

Public Filings

The following data includes both open and closed filings found in D&B's database on this company.

| Record Type | Number of Records | Most Recent Filing Date |
|--------------|-------------------|-------------------------|
| Bankruptcies | 0 | - |
| Judgments | 0 | - |
| Liens | 0 | - |
| Suits | 0 | - |
| UCCs | 0 | - |

Commercial Credit Score Class

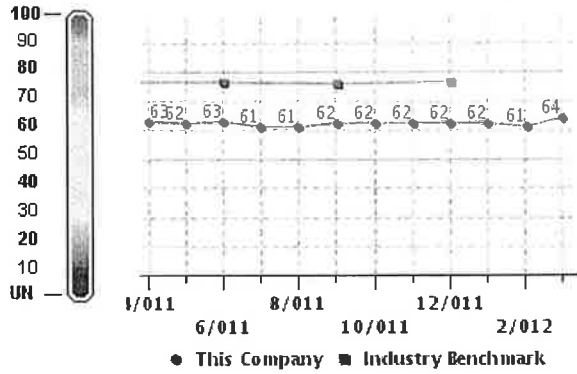


The public record items contained herein may have been paid, terminated, vacated or released prior to today's date.

Financial Stress Score Class

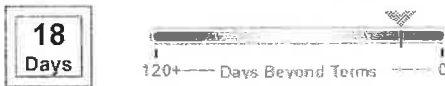


PAYDEX® Trend Chart



Detailed Trade Risk Insight™

Days Beyond Terms Past 3 Months

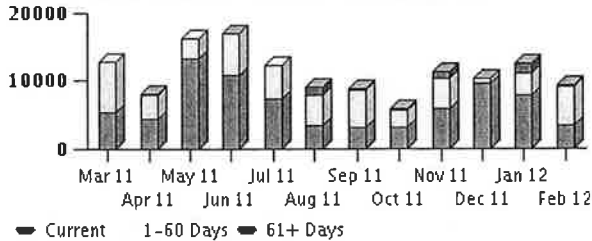


Dollar-weighted average of 9 payment experiences reported from 9 Companies

Recent Derogatory Events

| | Dec-11 | Jan-12 | Feb-12 |
|-----------------------|--------|--------|--------|
| Placed for Collection | - | - | - |
| Bad Debt Written Off | - | - | - |

Total Amount Current & Past Due - 12 Month Trend



Predictive Scores

Currency: Shown in USD unless otherwise indicated

Credit Capacity Summary

This credit rating was assigned because of D&B's assessment of the company's creditworthiness. For more information, see the D&B Rating Key

D&B Rating : 1R2

Number of employees: 1R indicates 10 or more employees
Composite credit appraisal: 2 is good

The Rating was changed on March 23, 2012 because D & B's file shows a change in the company's suit(s), lien(s), and/or judgment(s) activity.

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.

Below is an overview of the company's rating history since 09-15-2004

| D&B Rating | Date Applied |
|------------|--------------|
| 1R2 | 03-23-2012 |
| 1R3 | 03-07-2012 |
| 2R3 | 03-16-2010 |
| CB2 | 11-09-2009 |
| CB3 | 10-22-2008 |
| CC3 | 01-17-2008 |
| GG4 | 11-13-2007 |
| -- | 09-15-2004 |

| | |
|-----------------------------------|--------------|
| Sales: | 1,300,000.00 |
| Number of Employees Total: | 10 |

| | |
|------------------------------|---------------------------|
| Payment Activity: | (based on 26 experiences) |
| Average High Credit: | 1,597 |
| Highest Credit: | 10,000 |
| Total Highest Credit: | 31,550 |

D&B Credit Limit Recommendation

| | |
|----------------------------------|-------|
| Conservative credit Limit | 1,000 |
| Aggressive credit Limit: | 5,000 |



Risk category for this business : MODERATE

The Credit Limit Recommendation (CLR) is intended to serve as a directional benchmark for all businesses within the same line of business or industry, and is not calculated based on any individual business. Thus, the CLR is intended to help guide the credit limit decision, and must be balanced in combination with other elements which reflect the individual company's size, financial strength, payment history, and credit worthiness, all of which can be derived from D&B reports. Risk is assessed using D&B's scoring methodology and is one factor used to create the recommended limits. See Help for details.

Financial Stress Class Summary

The Financial Stress Score predicts the likelihood of a firm ceasing business without paying all creditors in full, or reorganization or obtaining relief from creditors under state/federal law over the next 12 months. Scores were calculated using a statistically valid model derived from D&B's extensive data files. The Financial Stress Class of 3 for this company shows that firms with this class had a failure rate of 0.24% (24 per 10,000), which is lower than the average of businesses in D & B's database

Financial Stress Class :



Moderate risk of severe financial stress, such as a bankruptcy, over the next 12 months.

Probability of Failure:

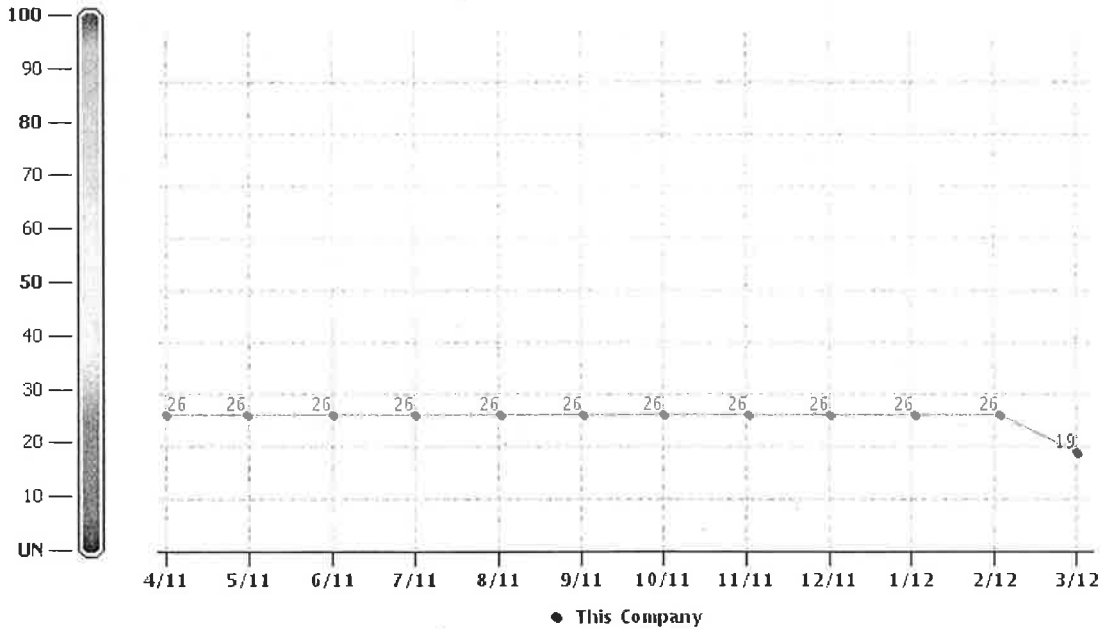
- Among Businesses with this Class: **0.24 %** (24 per 10,000)

- Financial Stress National Percentile : **48** (Highest Risk: 1; Lowest Risk: 100)
- Financial Stress Score : **1473** (Highest Risk: 1,001; Lowest Risk: 1,875)
- Average of Businesses in D&Bs database: **0.48 %** (48 per 10,000)

The Financial Stress Class of this business is based on the following factors:

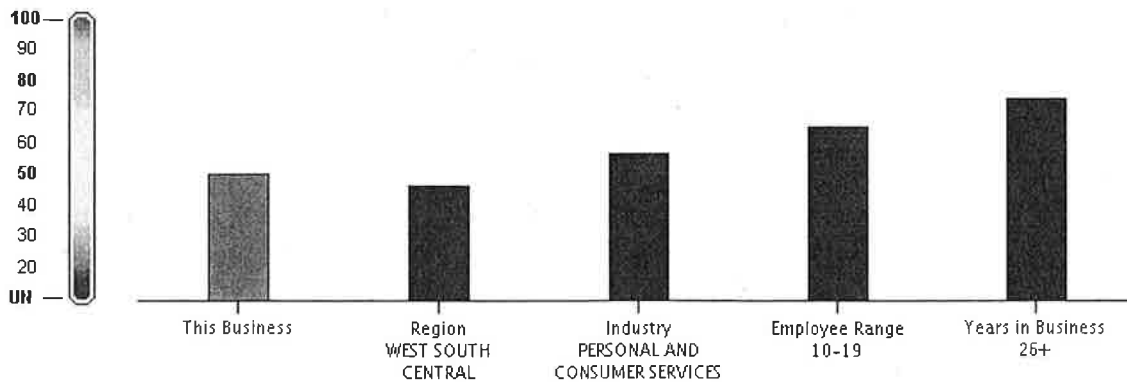
- Low proportion of satisfactory payment experiences to total payment experiences.
- Low Paydex Score.

Financial Stress Percentile Trend:



Notes:

- 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 Probability of Failure shows the percentage of firms in a given Class that discontinued operations over the past year with loss to creditors. The Probability of Failure - 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&Bs 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.



| Norms | National % |
|----------------------------|------------|
| This Business | 48 |
| Region: WEST SOUTH CENTRAL | 44 |

| Norms | National % |
|--|------------|
| Industry: PERSONAL AND CONSUMER SERVICES | 56 |
| Employee range: 10-19 | 66 |
| Years in Business: 26+ | 77 |

This Business has a Financial Stress Percentile that shows:

- Lower risk than other companies in the same region.
- Higher risk than other companies in the same industry.
- Higher risk than other companies in the same employee size range.
- Higher risk than other companies with a comparable number of years in business.

Credit Score Summary

The Commercial Credit Score predicts the likelihood that a company will pay its bills in a severely delinquent manner (90 days or more past terms), obtain legal relief from creditors or cease operations without paying all creditors in full over the next 12 months. Scores are calculated using a statistically valid model derived from D&B's extensive data files. The Credit Score class of 4 for this company shows that 31.5% of firms with this class paid one or more bills severely delinquent, which is 1.34 times higher than the average of businesses in D & B's database.

Credit Score Class :



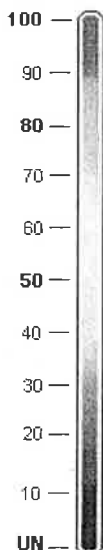
Incidence of Delinquent Payment

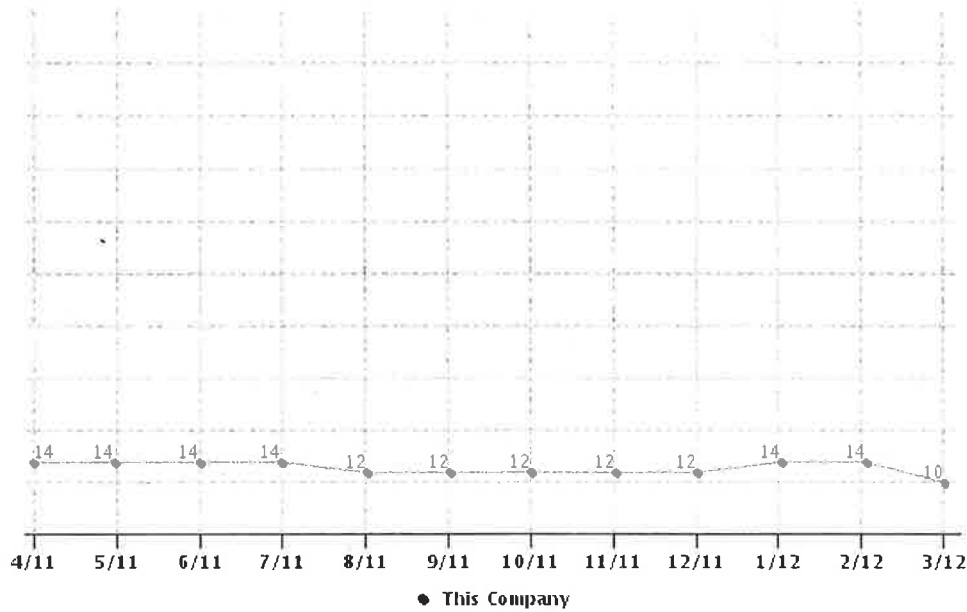
- Among Companies with this Classification: **31.50 %**
- Average compared to businesses in D&B's database: **23.50 %**
- Credit Score Percentile : **17** (Highest Risk: 1; Lowest Risk: 100)
- Credit Score : **382** (Highest Risk: 101; Lowest Risk:670)

The Credit Score Class of this business is based on the following factors:

- General area credit conditions.
- Most recent amount past due.

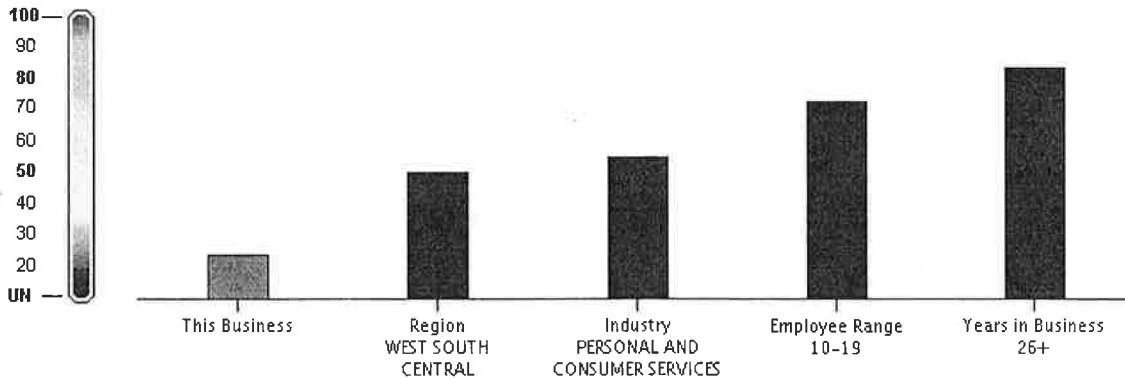
Credit Score Class Percentile Trend:





Notes:

- The Commercial Credit Score Risk 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 severe delinquency.
- The incidence of delinquency shows the percentage of firms in a given percentile that are likely to pay creditors in a severely delinquent manner. The average incidence of delinquency is based on businesses in D&B's database and is provided for comparative purposes.
- The Commercial Credit Score percentile reflects the relative ranking of a firm among all scorable companies in D&B's file.
- The Commercial Credit Score offers a more precise measure of the level of risk than the Risk Class and Percentile. It is especially helpful to customers using a scorecard approach to determining overall business performance.




| Norms | National % |
|--|------------|
| This Business | 17 |
| Region: WEST SOUTH CENTRAL | 48 |
| Industry: PERSONAL AND CONSUMER SERVICES | 54 |
| Employee range: 10-19 | 75 |
| Years in Business: 26+ | 88 |

This business has a Credit Score Percentile that shows:

- Higher risk than other companies in the same region.
- Higher risk than other companies in the same industry.
- Higher risk than other companies in the same employee size range.
- Higher risk than other companies with a comparable number of years in business.


Trade Payments

Currency: Shown in USD unless otherwise indicated 

D&B PAYDEX®

The D&B PAYDEX is a unique, weighted indicator of payment performance based on payment experiences as reported to D&B by trader references. Learn more about the D&B PAYDEX

Timeliness of historical payments for this company.




| | | |
|----------------------------|---|---|
| Current PAYDEX is | 64 | Equal to 19 days beyond terms (Pays more slowly than the average for its industry of 5 days beyond terms) |
| Industry Median is | 77 | Equal to 5 days beyond terms |
| Payment Trend currently is |  | Unchanged, compared to payments three months ago |

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.

| | |
|---|--------|
| Total payment Experiences in D&Bs File (HQ) | 26 |
| Payments Within Terms (not weighted) | 68 % |
| Trade Experiences with Slow or Negative Payments(%) | 26.92% |
| Total Placed For Collection | 0 |
| High Credit Average | 1,597 |
| Largest High Credit | 10,000 |
| Highest Now Owing | 5,000 |
| Highest Past Due | 2,500 |

D&B PAYDEX






-  High risk of late payment (Average 30 to 120 days beyond terms)
-  Medium risk of late payment (Average 30 days or less beyond terms)
-  Low risk of late payment (Average prompt to 30+ days sooner)

When weighted by amount, payments to suppliers average 19 days beyond terms

3-Month D&B PAYDEX



-  High risk of late payment (Average 30 to 120 days beyond terms)
-  Medium risk of late payment (Average 30 days or less beyond terms)
-  Low risk of late payment (Average prompt to 30+ days sooner)

Based on payments collected over last 3 months.

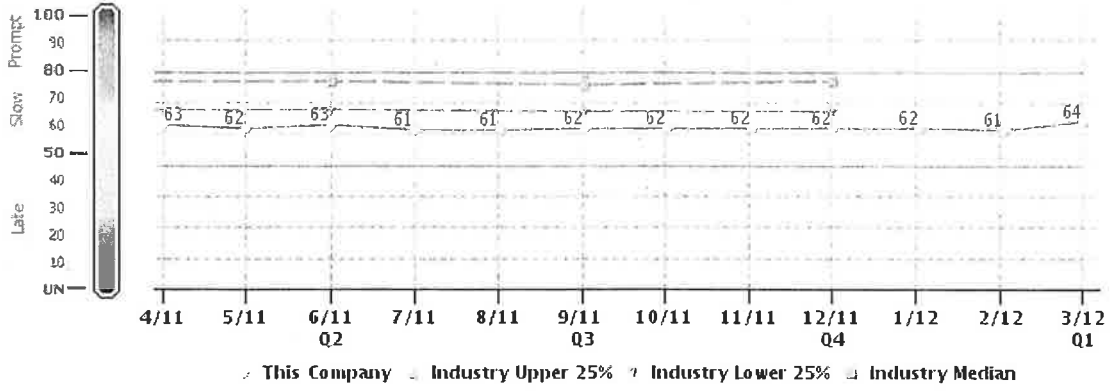
When weighted by amount, payments to suppliers average 21 days beyond terms

D&B PAYDEX® Comparison

Current Year

PAYDEX® of this Business compared to the Primary Industry from each of the last four quarters. The Primary Industry is Repair services, automotive repair, ret auto/home supplies , based on SIC code 7699 .

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

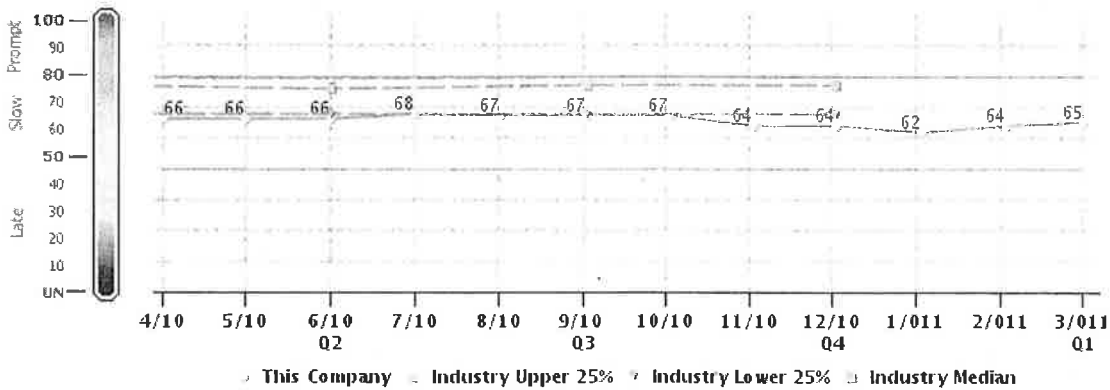


| | 4/11 | 5/11 | 6/11 | 7/11 | 8/11 | 9/11 | 10/11 | 11/11 | 12/11 | 1/12 | 2/12 | 3/12 |
|---------------------------|------|------|------|------|------|------|-------|-------|-------|------|------|------|
| This Business | 63 | 62 | 63 | 61 | 61 | 62 | 62 | 62 | 62 | 62 | 61 | 64 |
| Industry Quartiles | | | | | | | | | | | | |
| Upper | | | 80 | | | 80 | | | 80 | | | |
| Median | | | 77 | | | 76 | | | 77 | | | |
| Lower | | | 68 | | | 67 | | | 67 | | | |

- Current PAYDEX for this Business is 64 , or equal to 19 days beyond terms
- The 12-month high is 64 , or equal to 19 DAYS BEYOND terms
- The 12-month low is 61 , or equal to 22 DAYS BEYOND terms

Previous Year

Shows PAYDEX of this Business compared to the Primary Industry from each of the last four quarters. The Primary Industry is Repair services, automotive repair, ret auto/home supplies , based on SIC code 7699 .



| Previous Year | 03/10 Q1'10 | 06/10 Q2'10 | 09/10 Q3'10 | 12/10 Q4'10 |
|---------------------------|----------------|----------------|----------------|----------------|
| This Business | UN | 66 | 67 | 64 |
| Industry Quartiles | | | | |
| Upper | | 80 | 79 | 80 |
| Median | | 77 | 76 | 77 |
| Lower | | 68 | 68 | 68 |

Based on payments collected over the last 4 quarters.

- Current PAYDEX for this Business is 64 , or equal to 19 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

Payment Habits

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

| \$ Credit Extended | # Payment Experiences | Total Amount | % of Payments Within Terms |
|--------------------|-----------------------|--------------|----------------------------|
| Over 100,000 | 0 | 0 | 0% |
| 50,000-100,000 | 0 | 0 | 0% |
| 15,000-49,999 | 0 | 0 | 0% |
| 5,000-14,999 | 2 | 17,500 | 50% |
| 1,000-4,999 | 4 | 8,500 | 50% |
| Under 1,000 | 13 | 4,350 | 76% |

Based on payments collected over last 24 months.

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

Payment Summary

- There are 26 payment experience(s) in D&Bs file for the most recent 24 months, with 17 experience(s) reported during the last three month period.
- The highest Now Owes on file is 5,000 . The highest Past Due on file is 2,500

Below is an overview of the companys currency-weighted payments, segmented by its suppliers primary industries:

| | Total Revd (#) | Total Amts | Largest High Credit | Within Terms (%) | Days Slow (<31 31-60 61-90 90> (%)) |
|---------------------------------|----------------|---------------|---------------------|------------------|-------------------------------------|
| Top Industries | | | | | |
| Nonclassified | 4 | 5,500 | 2,500 | 55 | 0 45 0 0 |
| Ret auto supplies | 2 | 3,500 | 2,500 | 50 | 0 50 0 0 |
| Mfg car parts | 1 | 10,000 | 10,000 | 50 | 0 50 0 0 |
| Accounting services | 1 | 7,500 | 7,500 | 50 | 50 0 0 0 |
| Whol industrial equip | 1 | 750 | 750 | 100 | 0 0 0 0 |
| Electric services | 1 | 500 | 500 | 100 | 0 0 0 0 |
| Surety insurance | 1 | 500 | 500 | 100 | 0 0 0 0 |
| Telephone communictns | 1 | 500 | 500 | 100 | 0 0 0 0 |
| Mfg cleaning products | 1 | 500 | 500 | 0 | 100 0 0 0 |
| Mfg misc office eqpt | 1 | 250 | 250 | 0 | 100 0 0 0 |
| Radiotelephone commun | 1 | 250 | 250 | 100 | 0 0 0 0 |
| Ret misc merchandise | 1 | 250 | 250 | 0 | 50 50 0 0 |
| Short-trm busn credit | 1 | 250 | 250 | 100 | 0 0 0 0 |
| Whol nondurable goods | 1 | 50 | 50 | 0 | 0 0 0 100 |
| Ret mail-order house | 1 | 50 | 50 | 100 | 0 0 0 0 |
| Photocopying service | 1 | 0 | 0 | 0 | 0 0 0 0 |
| Other payment categories | | | | | |
| Cash experiences | 5 | 200 | 50 | | |
| Payment record unknown | 1 | 1,000 | 1,000 | | |
| Unfavorable comments | 0 | 0 | 0 | | |
| Placed for collections: | | | | | |
| With D&B | 0 | 0 | 0 | | |
| Other | 0 | N/A | 0 | | |
| Total in D&Bs file | 26 | 31,550 | 10,000 | | |

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

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


Detailed payment history for this company

| Date Reported (mm/yy) | Paying Record | High Credit | Now Owes | Past Due | Selling Terms | Last Sale Within (month) |
|-----------------------|-----------------------|-------------|----------|----------|---------------|--------------------------|
| 03/12 | (001) | 50 | 0 | 0 | Cash account | 1 mo |
| 02/12 | Ppt | 500 | 250 | 0 | | 1 mo |
| | Ppt | 500 | 500 | 0 | | 1 mo |
| | Ppt | 250 | 0 | 0 | | 6-12 mos |
| | Ppt | 250 | 250 | 0 | | 1 mo |
| | Ppt | 0 | 0 | | | 6-12 mos |
| | Ppt-Slow 30 | 7,500 | 5,000 | 2,500 | | 1 mo |
| | Ppt-Slow 60 | 2,500 | 750 | 0 | | 1 mo |
| | Slow 30 | 250 | 0 | 0 | N30 | 4-5 mos |
| | Slow 55 | 2,500 | 2,500 | 2,500 | | 1 mo |
| | Slow 30-60 | 250 | 0 | 0 | N30 | 6-12 mos |
| | (012) | 1,000 | 0 | 0 | | 6-12 mos |
| 01/12 | Ppt-Slow 45 | 1,000 | 500 | 500 | | 1 mo |
| | (014) | 50 | | | Cash account | 1 mo |
| 12/11 | Ppt | 500 | 500 | 0 | | 1 mo |
| | Slow 90+ | 50 | 50 | 50 | | |
| | (017) | 50 | | | Cash account | 1 mo |
| 10/11 | Ppt | 50 | 0 | 0 | N30 | 6-12 mos |
| 06/11 | Ppt | 750 | 0 | 0 | | 6-12 mos |
| 12/10 | Ppt | 2,500 | 2,500 | 0 | | 1 mo |
| | Ppt | 250 | 250 | 0 | | 1 mo |
| | Slow 10 | 500 | | | N10 | 1 mo |
| 06/10 | Ppt-Slow 60 | 10,000 | 5,000 | 0 | | 1 mo |
| 05/10 | Ppt | 250 | 0 | 0 | | |
| | (025) | 50 | | | Cash account | 1 mo |
| 04/10 | (026) Cash own option | 0 | 0 | 0 | | 6-12 mos |

Payments Detail Key: 30 or more days beyond terms

Payment experiences reflect how bills are paid 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 is from a separate supplier. Updated trade experiences replace those previously reported.

Public Filings

Currency: Shown in USD unless otherwise indicated 

Summary

A check of D&B's public records database indicates that no filings were found for CRANE & TEMPLET I AM BLESSED PROPERTIES, LLC at 1913 Peters Rd , Harvey LA .

D&B's extensive database of public record information is updated daily to ensure timely reporting of changes and additions. It includes business-related suits, liens, judgments, bankruptcies, UCC financing statements and business registrations from every state and the District of Columbia, as well as select filing types from Puerto Rico and the U.S. Virgin Islands.

D&B collects public records through a combination of court reporters, third parties and direct electronic links with federal and local authorities. Its database of U.S. business-related filings is now the largest of its kind.

Government Activity

Activity summary


| | |
|--|-----|
| Borrower (Dir/Guar) | YES |
| Administrative Debt | NO |
| Contractor | NO |
| Grantee | NO |
| Party excluded from federal program(s) | NO |

Possible candidate for socio-economic program consideration

| | |
|---------------------|------------|
| Labour Surplus Area | N/A |
| Small Business | YES (2012) |
| 8(A) firm | N/A |

The details provided in the Government Activity section are as reported to Dun & Bradstreet by the federal government and other sources.

History & Operations

Currency: Shown in USD unless otherwise indicated 

Company Overview

| | |
|----------------------------|---|
| Company Name: | CRANE & TEMPLET I AM BLESSED PROPERTIES, LLC |
| Doing Business As : | CRANE & TEMPLET |
| Street Address: | 1913 Peters Rd Harvey , LA 70058 |
| Phone: | 504 367-1199 |
| URL: | http://www.craneandtemplet.com |
| History | Is clear |
| Present management control | 33 years |
| Annual Sales | 1,300,000 |

History

The following information was reported: **03/23/2012**

| | |
|-------------|--|
| Officer(s): | LINDA CRANE, MBR NOE JURADO SR, MBR |
|-------------|--|

The Louisiana Secretary of State's business registrations file showed that Crane & Templet I Am Blessed Properties, LLC was registered as a Limited Liability Company on February 14, 1979.

Ownership information provided verbally by Linda Crane, Mbr, on Mar 07 2012.

Business started 1979.

LINDA CRANE born 1955. 1979-present active here.

NOE JURADO SR born 1963. 1996-present active here.

URL :

<http://www.craneandtemplet.com>

Fax Number :

504 367-1250

Additional Telephone Number(s) :

504 367-1108

Operations

03/23/2012

Repairs industrial trucks. Operates an automotive repair shop, specializing in wheel alignment and brake services. Retails auto supplies, specializing in tires. ADDITIONAL TELEPHONE NUMBER(S): Facsimile (Fax) 504-367-1250; Alternate Telephone Number: 504-367-1108.

Description:

Terms are cash, credit cards and checks. Sells to general public, commercial concerns and the government.
Territory : Local.

Nonseasonal.

Employees:

10.

Facilities:

Owns 9,000 sq. ft. in a one story building.

SIC & NAICS

SIC:

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 about 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.

7699 0506 Industrial truck repair

7539 0105 Wheel alignment, automotive

7539 0400 Brake services

5531 9901 Automotive tires

NAICS:


811310 Commercial and Industrial Machinery and Equipment (except Automotive and Electronic) Repair and Maintenance

811118 Other Automotive Mechanical and Electrical Repair and Maintenance

811118 Other Automotive Mechanical and Electrical Repair and Maintenance

441320 Tire Dealers

Financials

Currency: Shown in USD unless otherwise indicated 

Company Financials: D&B

D&B currently has no financial information on file for this company.

You can ask D&B to make a personalized request to this company on your behalf to obtain its latest financial information by clicking the Request Financial Statements button below.

Additional Financial Data

On MAR 07 2012 Linda Crane, Mbr, deferred financial information.

Linda Crane submitted the following partial estimates dated MAR 07 2012:

Sales for 2011 were \$1,300,000.

Key Business Ratios

D & B has been unable to obtain sufficient financial information from this company to calculate business ratios. Our check of additional outside sources also found no information available on its financial performance.

To help you in this instance, ratios for other firms in the same industry are provided below to support your analysis of this business.

Based on this Number of Establishments

17

Industry Norms Based On 17 Establishments

| | This Business | Industry Median | Industry Quartile |
|-----------------------------------|---------------|-----------------|-------------------|
| Profitability | | | |
| Return on Sales | UN | 2.5 | UN |
| Return on Net Worth | UN | 8.1 | UN |
| Short-Term Solvency | | | |
| Current Ratio | UN | 4.4 | UN |
| Quick Ratio | UN | 2.0 | UN |
| Efficiency | | | |
| Assets/Sales (%) | UN | 34.1 | UN |
| Sales / Net Working Capital | UN | 4.2 | UN |
| Utilization | | | |
| Total Liabilities / Net Worth (%) | UN | 25.8 | UN |

UN = Unavailable

Detailed Trade Risk Insight™

Detailed Trade Risk Insight provides detailed updates on over 1.5 billion commercial trade experiences collected from more than 260 million unique supplier/purchaser relationships.

Days Beyond Terms - Past 3 & 12 Months

32 months from Apr 11 to Mar 12

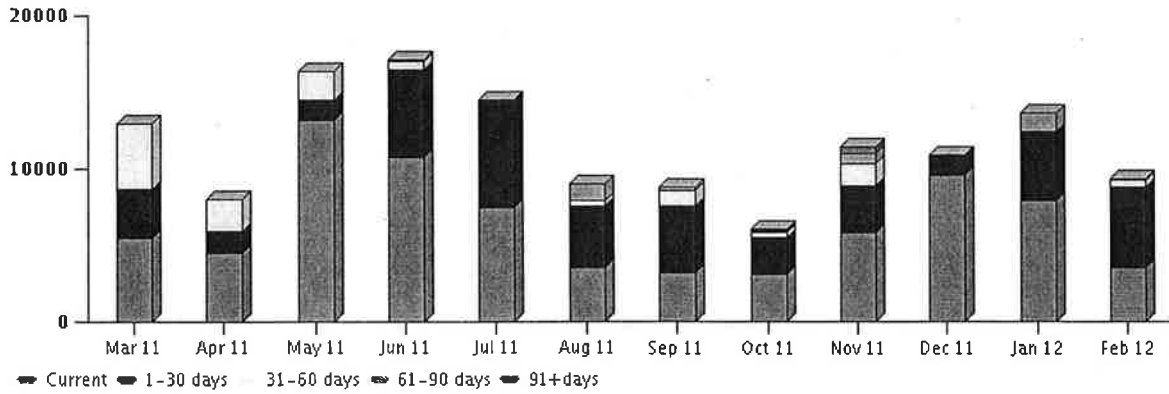


Dollar-weighted average of 13 payment experiences reported from 9 companies

Derogatory Events Last 12 Months from Mar 11 to Feb 12

No Derogatory trade Event has been reported on this company for the past 13 Months

Total Amount Current and Past Due - 12 month trend from Mar 11 to Feb 12



| Status | Mar-11 | Apr-11 | May-11 | Jun-11 | Jul-11 | Aug-11 | Sep-11 | Oct-11 | Nov-11 | Dec-11 | Jan-12 | Feb-12 |
|----------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Total | 12,483 | 8,069 | 16,084 | 17,122 | 12,076 | 9,013 | 8,840 | 6,028 | 11,463 | 10,486 | 12,501 | 9,289 |
| Current | 5,485 | 4,482 | 13,236 | 10,797 | 7,522 | 3,547 | 3,153 | 3,114 | 5,824 | 9,551 | 7,942 | 3,526 |
| 1-30 Days Past Due | 3,199 | 1,399 | 1,293 | 5,740 | 6,950 | 4,012 | 4,393 | 2,331 | 3,032 | 1,267 | 4,433 | 5,229 |
| 31-60 Days Past Due | 4,271 | 2,136 | 1,793 | 534 | -2,005 | 366 | 988 | 340 | 1,472 | -384 | -1,152 | 503 |
| 61-90 Days Past Due | -472 | - | -238 | - | -443 | 1,036 | 254 | 191 | 615 | - | 1,278 | 31 |
| 90+ Days Past Due | - | 52 | - | 51 | 52 | 52 | 52 | 52 | 520 | 52 | - | - |

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PROFORMA MONTHLY OPERATING STATEMENT

| Month | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | TOTAL |
|---------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|---------|
| SALES | 116.0 | 116.0 | 116.0 | 116.0 | 116.0 | 116.0 | 116.0 | 116.0 | 116.0 | 116.0 | 116.0 | 116.0 | 1,392.0 |
| COGS | 66.7 | 66.7 | 66.7 | 66.7 | 66.7 | 66.7 | 66.7 | 66.7 | 66.7 | 66.7 | 66.7 | 66.7 | 800.4 |
| GROSS | 49.3 | 49.3 | 49.3 | 49.3 | 49.3 | 49.3 | 49.3 | 49.3 | 49.3 | 49.3 | 49.3 | 49.3 | 591.6 |
| EXPENSES | | | | | | | | | | | | | |
| Deprec | 8.6 | 8.6 | 8.6 | 8.6 | 8.6 | 8.6 | 8.6 | 8.6 | 8.6 | 8.6 | 8.6 | 8.6 | 103.2 |
| Interest | 4.6 | 4.6 | 4.6 | 4.6 | 4.6 | 4.6 | 4.6 | 4.6 | 4.6 | 4.6 | 4.6 | 4.6 | 55.2 |
| W/D Officers | 9.3 | 9.3 | 9.3 | 9.3 | 9.3 | 9.3 | 9.3 | 9.3 | 9.3 | 9.3 | 9.3 | 9.3 | 111.6 |
| Rent | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Wages | 3.7 | 3.7 | 3.7 | 3.7 | 3.7 | 3.7 | 3.7 | 3.7 | 3.7 | 3.7 | 3.7 | 3.7 | 44.4 |
| Miscellaneous | 8.3 | 8.3 | 8.3 | 8.3 | 8.3 | 8.3 | 8.3 | 8.3 | 8.3 | 8.3 | 8.3 | 8.3 | 99.6 |
| Total | 34.5 | 34.5 | 34.5 | 34.5 | 34.5 | 34.5 | 34.5 | 34.5 | 34.5 | 34.5 | 34.5 | 34.5 | 414.0 |
| Other Income | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| NET | 14.8 | 14.8 | 14.8 | 14.8 | 14.8 | 14.8 | 14.8 | 14.8 | 14.8 | 14.8 | 14.8 | 14.8 | 177.6 |

PROFORMA MONTHLY OPERATING STATEMENT

PREPARED BY Jefferson Parish Economic Development Commission

PROFORMA MONTHLY CASHFLOW STATEMENT

| Month | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
|-------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| CASH | 0.0 | 18.7 | 37.4 | 56.1 | 74.8 | 93.5 | 112.3 | 131.0 | 149.7 | 168.4 | 187.1 | 205.9 |
| SALES | 116.0 | 116.0 | 116.0 | 116.0 | 116.0 | 116.0 | 116.0 | 116.0 | 116.0 | 116.0 | 116.0 | 116.0 |
| Total | 116.0 | 134.7 | 153.4 | 172.1 | 190.8 | 209.5 | 228.3 | 247.0 | 265.7 | 284.4 | 303.1 | 321.9 |
| COGS | 66.7 | 66.7 | 66.7 | 66.7 | 66.7 | 66.7 | 66.7 | 66.7 | 66.7 | 66.7 | 66.7 | 66.7 |
| Expenses | 21.3 | 21.3 | 21.3 | 21.3 | 21.3 | 21.3 | 21.3 | 21.3 | 21.3 | 21.3 | 21.3 | 21.3 |
| Other Income | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Cash Av | 28.0 | 46.7 | 65.4 | 84.1 | 102.8 | 121.5 | 140.3 | 159.0 | 177.7 | 196.4 | 215.1 | 233.9 |
| PRINCIPAL & INTEREST PAYMENTS | | | | | | | | | | | | |
| NEW DEBT | 1.8 | 1.8 | 1.8 | 1.8 | 1.8 | 1.8 | 1.8 | 1.8 | 1.8 | 1.8 | 1.8 | 1.8 |
| EXISTING | 7.4 | 7.4 | 7.4 | 7.4 | 7.4 | 7.4 | 7.4 | 7.4 | 7.4 | 7.4 | 7.4 | 7.4 |
| CASH FLOW | 18.7 | 37.4 | 56.1 | 74.8 | 93.5 | 112.3 | 131.0 | 149.7 | 168.4 | 187.1 | 205.9 | 224.6 |
| Debt Coverage | 3.0 | 5.0 | 7.1 | 9.1 | 11.1 | 13.1 | 15.1 | 17.1 | 19.2 | 21.2 | 23.2 | 25.2 |

PROFORMA MONTHLY CASHFLOW STATEMENT

PREPARED BY Jefferson Parish Economic Development Commission

COLLATERAL

1. Personal guarantee by Linda M. Crane and Noe Jurado.
2. First position UCC-1 on machinery, equipment, furniture, and fixtures now owned and to be purchased with loan proceeds located at 1913 Peters Road, Harvey, LA 70058. Identify by quantity, make, model, and serial numbers, and other identifying information.

CONDITIONS

1. Financial Information, Crane & Templet I am Blessed Properties, LLC:
 - a. Annual financial statements compiled by an outside CPA to be submitted within 120 days of fiscal year end.
 - b. Corporate tax returns to be submitted upon completion.
 - c. Accounts receivable and payable aging schedules upon request.
2. Annual submission of personal financial statements and tax returns on Linda M. Crane and Noe Jurado.
3. Verification that all city, state and federal taxes are current. Copy of occupational license and any other license or permit relevant to the operation of this business.
4. Prior to disbursement, borrower must provide JEDCO with their Employer Identification Number or furnish a copy of the application.
5. Prior to disbursement, borrower shall provide insurance coverage as follows on:
1913 Peters Road, Harvey, LA 70058
 - a. Fire and extended coverage on contents in building in an amount equal to the full replacement cost. JEDCO must be listed as loss payee.
 - b. Flood insurance on contents of building in amount and coverage equal to the lesser of the insurable value of the property, or to the maximum limit of coverage available. JEDCO must be listed as loss payee.
6. Evidence of liability insurance.
7. Evidence of Workers' Compensation Coverage.

8. Subordination in the event of default of any existing and future intercompany debt and debt due to principals.
9. Total annual compensation by officers, owners and/or principals of SBC are subject to limitation under adverse financial conditions as determined by JEDCO, plus such additional amounts as maybe required to pay income taxes, or if a corporation electing to be taxed under the S Corporation of the IRS code.
10. No redemption of corporate stock without prior written approval from JEDCO.
11. Prior to funding, proof of project cost and equity injection in the amount of \$14,300.00 must be received by JEDCO.
12. Borrower will complete the Hiring Summary Form, and Job Information Form as requested by JEDCO.
13. Fees associated with the financing will include a processing fee of ½ of 1% (.005) or a maximum of \$1,000.00.
14. Cash flow coverage to be maintained at a minimum of 1.10 times.
15. Borrower must certify that no adverse environmental impact will result from this financing.
16. Borrower must certify that the company is an equal opportunity employer.
17. Borrower must certify that the project to be financed is in Jefferson Parish and understands that the loan will be called if the project activity is moved from Jefferson Parish.
18. Borrower will furnish financial statements and other reports whenever requested by JEDCO at any time during the term of the loan.

PERSONAL FINANCIAL STATEMENT

As of January 1, 2012

Complete this form for: (1) each proprietor, or (2) each limited partner who owns 20% or more interest and each general partner, or (3) each stockholder owning 20% or more of voting stock, or (4) any other person or entity providing a guaranty on the loan.

| | |
|---|---------------------------------------|
| Name Linda M. Crane Clifford A. Crane III | Business Phone (504) 367-1199 |
| Residence Address 615 Tullulah Avenue | Residence Phone (504) 738-6288 |
| City, State, & Zip Code River Ridge, LA 70123 | |
| Business Name of Applicant/Borrower Crane & Templet I Am Blessed Properties, LLC | |

| ASSETS | (Omit Cents) | LIABILITIES | (Omit Cents) |
|--|-------------------|--|-------------------|
| Cash on hand & in Banks | \$ <u>200</u> | Accounts Payable | \$ <u>1,738</u> |
| Savings Accounts | \$ _____ | Notes Payable to Banks and Others. | \$ <u>1,738</u> |
| IRA or Other Retirement Account | \$ _____ | (Describe in Section 2) | |
| Accounts & Notes Receivable. | \$ _____ | Installment Account (Auto) | \$ _____ |
| Life Insurance-Cash Surrender Value Only | \$ <u>6,500</u> | Mo. Payments \$ _____ | |
| (Complete Section 8) | | Installment Account (other) | \$ <u>25,900</u> |
| Stocks and Bonds | \$ <u>125,000</u> | Mo. Payments \$ <u>649</u> | |
| (Describe in Section 3) | | Loans on Life Insurance | \$ _____ |
| Real Estate | \$ <u>385,000</u> | Mortgages on Real Estate | \$ <u>310,377</u> |
| (Describe in Section 4) | | (Describe in Section 4) | |
| Automobile-Present Value | \$ <u>40,000</u> | Unpaid Taxes | \$ _____ |
| Other Personal Property | \$ <u>50,000</u> | (Describe in Section 6) | |
| (Describe in Section 5) | | Other Liabilities | \$ <u>5,114</u> |
| Other Assets | \$ <u>168,284</u> | (Describe in Section 7) | |
| (Describe in Section 5) | | Total Liabilities | \$ <u>343,129</u> |
| Total \$ _____ | 774,984 | Net Worth | \$ <u>431,855</u> |
| | | Total \$ _____ | 774,984 |

Section 1. Source of Income

| | |
|--|------------------|
| Salary | \$ <u>73,553</u> |
| Net Investment Income | \$ _____ |
| Real Estate Income | \$ <u>466</u> |
| Other Income (Describe Below)* | \$ <u>13,524</u> |

Contingent Liabilities

| | |
|--|----------|
| As Endorser or Co-Maker | \$ _____ |
| Legal Claims & Judgments | \$ _____ |
| Provision for Federal Income Tax | \$ _____ |
| Other Special Debt | \$ _____ |

Description of Other Income in Section 1.
ING with Capital One Investments \$102,470
Nationwide Investments \$53,080
CD \$5,368

*Alimony or child support payments need not be disclosed in "Other Income" unless it is desired to have such payments counted toward total income.

Section 2. Notes Payable to Bank and Others. (Use attachments if necessary. Each attachment must be identified as a part of this statement and signed).

| Name and Address of Noteholders (s) | Original Balance | Current Balance | Payment Amount | Frequency (monthly, etc.) | How Secured or Endorsed Type of Collateral |
|-------------------------------------|------------------|-----------------|----------------|---------------------------|--|
| Sallie MAe | 1,738 | 1,738 | 510 | Monthly | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |

(tumble)

Section 3. Stocks and Bonds. (Use attachments if necessary. Each attachment must be identified as a part of this statement and signed).

| Number of Shares | Name of Securities | Cost | Market Value Quotation/Exchange | Date of Quotation/Exchange | Total Value |
|------------------|--------------------|------------|---------------------------------|----------------------------|-------------|
| 1 | ING + Nationwide | 125,000.00 | 125,000.00 | | 125,000.00 |
| | | | | | |
| | | | | | |

Section 4. Real Estate Owned. (List each parcel separately. Use attachments if necessary. Each attachment must be identified as a part of this statement and signed).

| | Property A | Property B | Property C |
|-----------------------------------|--------------------------------------|------------------------------------|------------|
| Type of Property | Residence | Res. (2nd Mort). | |
| Address | 615 Tullulah Ave. River Ridge, LA | 615 Tullulah Avenue River Ridge | |
| Date Purchased | 02/01/1993 | | |
| Original Cost | 149,500 | | |
| Present Market Value | 385,000 | | |
| Name & Address of Mortgage Holder | Chase | Capital One | |
| Mortgage Account Number | 06335601801 | 11770101 | |
| Mortgage Balance | 240,000 | 70,377 | |
| Amount of Payment per Month/Year | 1,629 | 163 | |
| Status of Mortgage | Current | Current | |

Section 5. Other Personal Property and Other Assets. (Describe, and if any is pledged as security, state name and address of lien holder, amount of lien, terms of payment, and if delinquent, describe delinquency).

Section 6. Unpaid Taxes. (Describe in detail, as to type, to whom payable, when due, amount, and to what property, if any, a tax lien attaches).

Section 7. Other Liabilities. (Describe in detail).

Section 8. Life Insurance Held. (Give face amount and cash surrender value of policies - name of insurance company and beneficiaries)

I authorize Lender to make inquiries as necessary to verify the accuracy of the statements made and to determine my creditworthiness. I certify the above and the statements contained in the attachments are true and accurate as of the stated date(s). These statements are made for the purpose of either obtaining a loan or guaranteeing a loan. I understand FALSE statements may result in forfeiture of benefits and possible prosecution by the U.S. Attorney General (Reference 18 U.S.C. 1001).

Signature: **Linda M. Crane** Date: Social Security Number: **434-78-3090**

Signature: **Clifford A. Crane III** Date: Social Security Number: **439-82-0893**

PLEASE DO NOT SEND FORMS TO OMB.

*
*

***** Dept: Standard: XPN/ Entered by: Supervisor *****

PULLED: 3/13/2012 10:34:49 AM APP ID: 55 TRACKING ID:

CRANE, LINDA M 434783090;
CRANE, CLIFFORD A 439820893;
CA-615 TULLULAH AV/RIVER RIDGE LA 70123;
JOINT, RM-3, RM-4, V-07/999/3.25, H-Y;

PAGE 1 DATE 3-13-2012 TIME 10:34:47 V101 TLAI

LINDA M CRANE
*1913 PETERS RD
HARVEY LA 700581732
RPTD: 10-09 TO 3-10 U 4X
LAST SUB: 1993837

SS: 434-78-3090
DOB: 01/29/55

E: CRANE TEMPLET INC
540 ST. JOSEPH LANE
HARVEY LA 70058
RPTD: 8-95 TO 10-11 I

615 TULLULAH AVE
NEW ORLEANS LA 701231155
RPTD: 3-94 TO 12-09 U 14X

E: CRANE TEMPLETT
RPTD: 7-04 I

*540 SAINT JOSEPH LN
HARVEY LA 700584173
RPTD: 11-99 TO 12-01 U 2X

LINDA MCRAE CRANE III

----- FRAUD SHIELD SUMMARY -----

INPUT SSN ISSUED 1964-1966
INQUIRY/ONFILE CURRENT ADDRESS CONFLICT
FROM 12-01-11 INQ COUNT FOR SSN=0
FROM 12-01-11 INQ COUNT FOR ADDRESS=0

INQ: AUTOMOBILE SERVICE:
CRANE & TEMPLET INC
615 TULLULAH AVE
NEW ORLEANS LA 70123

FILE: AUTOMOBILE SERVICE:
CRANE & TEMPLET INC
1913 PETERS RD
HARVEY LA 70058
504.367.1199

----- PROFILE SUMMARY -----

OF DISPUTED ACCTS EXCLUDED = 1 CNT 03/00/00/00
PUBLIC RECORDS-----0 PAST DUE AMT-----\$0 INQUIRIES--12 SATIS ACCTS--33
INST/OTH BAL-----\$0 SCH/EST PAY-----\$533 INQS/6 MO---3 NOW DEL/DRG---0
R ESTATE BAL-----\$0 R ESTATE PAY-----\$0 TRADELINE--36 WAS DEL/DRG---3
TOT REV BAL-----\$71,676 TOT REV AVAIL-----35% PAID ACCT--29 OLD TRADE-12-76

----- SCORE SUMMARY -----

NEW NATIONAL RISK SCORE = 105 SCORE FACTORS: 04, 08, 05, 10
NEW NATL EQUIV SCORE = 687 SCORE FACTORS: 04, 08, 05, 10

----- TRADES -----

SUBSCRIBER OPEN AMT-TYP1 AMT-TYP2 ACCTCOND PYMT STATUS
SUB# KOB TYP TRM ECOA BALDATE BALANCE PYMT LEVEL MOS REV PYMT HISTORY
ACCOUNT # LAST PD MONTH PAY PAST DUE MAXIMUM BY MONTH

*CITI 8-94 \$5,000-L \$4,834-H CLOSED CURR ACCT
1260847 BC CRC REV 3 2-28-03 \$0 2-03 (99) BCCCCCCCCCCCCC
412800367591 2-03 CCCCCCCCCCCCCC

** ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST **

*CHASE 2-07 \$1,000-L \$1,059-H PAID CUR WAS 30
3182310 BC CRC REV 1 2-27-12 2-12 (60) BCCCC1CCCCCCCC
540168308445 2-12 CCCCCCCCCCCCCC

** ACCOUNT CLOSED AT CONSUMER'S REQUEST **

| | | | | | |
|--|------------|-----------|-----------|--------|----------------|
| *OFFICE DEP | 4-04 | \$1,000-L | \$1,352-H | PAID | CUR WAS 30 |
| 1328940 ZR CHG REV | 1 10-20-09 | | 10-09 | (66) | B0000000000000 |
| 601165620887 | 8-06 | | | 1-06/1 | 000000000000 |
| ** ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST ** | | | | | |
| *HSBC/RS | 12-03 | \$0-L | \$1,637-H | PAID | CUR WAS 30 |
| 2156646 BB CHG REV | 1 3-20-08 | | 3-08 | (53) | BCCCCCCCCCCCC |
| 31100074831 | 9-06 | | | 6-05/1 | CCCCCCCCCCCC |
| *CHASE | 11-09 | \$2,900-L | \$2,704-H | PAID | CURR ACCT |
| 3182310 BC CRC REV | 1 3-03-12 | | 3-12 | (28) | BCCCCCCCCCCCC |
| 426684122266 | 2-12 | | | | CCCCCCCCCCCC |
| ** ACCOUNT CLOSED AT CONSUMER'S REQUEST ** | | | | | |
| SALLIE MAE | 9-00 | \$4,000-O | | PAID | CURR ACCT |
| 1993837 EL EDU 120 | 1 7-31-11 | | 7-11 | (99) | BCCCCCCCCCCCC |
| 947575278510001200009> | 7-11 | | | | CCCCCCCCCCCC |
| >07 | | | | | |
| SALLIE MAE | 9-00 | \$425-O | | PAID | CURR ACCT |
| 1993837 EL EDU 120 | 1 12-31-10 | | 12-10 | (99) | BCCCCCCCCCCCC |
| 947575278510002200009> | 12-10 | | | | CCCCCCCCCCCC |
| >19 | | | | | |
| *CITI CTB | 9-07 | \$5,001-L | \$4,243-H | PAID | CURR ACCT |
| 1138180 BB CHG REV | 1 3-25-10 | | 3-10 | (31) | BCCCCCCCCCCCC |
| 603259041136 | 1-08 | | | | CCCCCCCCCCCC |
| ** ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST ** | | | | | |
| *GECRB/MERVYNS | 11-86 | \$200-L | \$143-H | PAID | CURR ACCT |
| 1314989 DC CHG REV | 2 10-14-07 | | 10-07 | (57) | B0000000000000 |
| 604589116082 | 3-00 | | | | 000000000000 |
| ** ACCOUNT CLOSED AT CONSUMER'S REQUEST ** | | | | | |
| *GECRB/DILLARDS | 1-80 | \$1,503-H | | PAID | CURR ACCT |
| 1355850 DC CHG REV | 1 10-08-07 | | 10-07 | (99) | B0000000000000 |
| 604587020137 | 7-01 | | | | 000000000000 |
| ** ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST ** | | | | | |
| *GECRB/DILLARDS | 5-82 | \$1,000-L | | PAID | CURR ACCT |
| 1355850 DC CHG REV | 2 9-24-07 | | 9-07 | (56) | B0000000000000 |
| 604587071929 | | | | | 000000000000 |
| ** ACCOUNT CLOSED AT CONSUMER'S REQUEST ** | | | | | |
| CAPITAL ONE, NA | 10-06 | \$5,030-O | | PAID | CURR ACCT |
| 9603175 FF SEC 12 | 1 8-31-07 | | 8-07 | (11) | BCCCCCCCCCCC |
| 117701004198 | 8-07 | | | | |
| WELLS FARGO EFS | 8-99 | \$8,399-O | | PAID | CURR ACCT |
| 9906505 EL UNS 241 | 5 2-28-07 | | 2-07 | (91) | BCCCCCCCCCCCC |
| 6089714 | 2-07 | | | | CC---CCCCCCC |
| *SPRINGLEAF FINANCIAL S | 6-04 | \$1,930-L | \$1,930-H | PAID | CURR ACCT |
| 1547340 FP CHG REV | 1 12-31-06 | | 12-06 | (25) | B0000000000000 |
| 604167200809 | 11-05 | | | | 0---CCCCCCCC |
| ** ACCOUNT CLOSED AT CONSUMER'S REQUEST ** | | | | | |
| ** AFFECTED BY NATURAL OR DECLARED DISASTER ** | | | | | |
| CITI/SHELL | 4-99 | \$325-L | \$393-H | PAID | CURR ACCT |
| 1232920 BC CRC REV | 1 2-16-06 | | 2-06 | (53) | B0000000000000 |
| 524621 | 10-04 | | | | 000CCCCCCCCC |
| IBERIA BANK DIRECT | 12-03 | \$3,030-O | | PAID | CURR ACCT |
| 9801975 BB UNS 11 | 1 6-07-05 | | 6-05 | (18) | BCCCCCCCCC--C |
| 5101091472 | 4-05 | | | | CCCCC |

| | | | | | |
|---|--------------------------|-------------------------|-------------------|--------------|--|
| IBERIA BANK DIRECT 9801975 BB AUT 33 5101092770 | 1-04 6-07-05 11-04 | \$11,348-0 | 6-05 | PAID (17) | CURR ACCT BC-C--CC-C--C CCCC |
| IBERIA BANK DIRECT 9801975 BB H/I 33 5101173843 | 7-04 6-07-05 4-05 | \$2,030-0 | 6-05 | PAID (10) | CURR ACCT BCCCCCCCC |
| CITGO/CBNA 1232900 BC CRC REV 62792 | 2-91 2-03-04 | \$250-L | 2-04 | PAID (40) | CURR ACCT B000000000000 000000000000 |
| IBERIA BANK DIRECT 9801975 BB AUT 9 5100967412 | 3-03 1-31-04 | \$14,942-0 | 1-04 | PAID (11) | CURR ACCT BCCCCCCCC |
| *HSBC BANK 3240877 BC CRC REV 542442600336 | 10-94 9-03-03 | \$5,200-L | \$5,507-H 9-03 | PAID (60) | CURR ACCT BCCCCC-CCCCC CCCCCCCCCCCC |
| ** ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST ** | | | | | |
| *FIRST USA BANK N A 1260958 BC CRC REV 441712807992 | 1-96 8-19-03 | \$8,950-L | \$9,951-H 8-03 | PAID (61) | CURR ACCT B0000CCCCCCCC -CCCCCCCCC |
| ** ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST ** | | | | | |
| *CHASE NA 1201520 BC CRC REV 536993405901 | 5-96 5-05-03 | \$6,000-L | \$6,556-H 5-03 | PAID (52) | CURR ACCT BCCCCCCCCCCC- -CCCCCCCCC- |
| ** ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST ** | | | | | |
| *BAC/FLEET-BKCARD 6230125 BC CRC REV 407129658493 | 11-92 4-24-03 | \$6,600-L | \$9,344-H 4-03 | PAID (99) | CURR ACCT BCCCCCCCCCCCC CCCCCCCCC-- |
| ** ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST ** | | | | | |
| *FIRST USA BANK N A 1260958 BC CRC REV 441712309190 | 7-95 4-04-03 | \$5,000-L | \$5,386-H 4-03 | PAID (56) | CURR ACCT BCCCCC-CC--- CCCCCCCCC-- |
| ** ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST ** | | | | | |
| IBERIA BANK DIRECT 9801975 BB AUT 9 5100878754 | 5-02 3-31-03 | \$18,291-0 | 3-03 | PAID (11) | CURR ACCT BCCCC-CCCC |
| FIFTH DISTRICT HOMESTE 9800393 FS R/C 30Y 130148098 | 5-94 2-28-03 | \$120,000-0 | 2-03 | PAID (99) | CURR ACCT BCCCCC--CCC CCCCCCCCCCCC |
| SHELL/CITI 1232910 BC CRC REV 94521 | 5-86 2-13-03 | \$925-L | \$566-H 2-03 | PAID (29) | CURR ACCT BCCCCCCCCCCCC C-CCCC---CC |
| ** ACCOUNT PAYMENTS MANAGED BY FINANCIAL COUNSELING PROGRAM ** | | | | | |
| IBERIA BANK DIRECT 9801975 BB AUT 1 5100743131 | 6-01 6-07-02 | \$15,030-0 | 6-02 | PAID (12) | CURR ACCT BCC-CCC-CCCC |
| CHASE 3180830 BB R/C 30Y 1560633560180 MIN: 100029500007605755 | 4-05 2-28-12 | | | | NO STATUS |
| ** ACCOUNT IN DISPUTE UNDER FAIR CREDIT BILLING ACT ** | | | | | |
| HSBC BANK 3200714 BC CRC REV 0003335639 | 2-07 3-09-12 1-12 | \$500-L \$39 \$25 | \$265-H 3-12 | OPEN (60) | CURR ACCT CCCCCCCCCCCCC CCCCCCCCCCCC |

| | | | | | |
|--|---------|------------|------------|------|--------------|
| DISCOVER FIN SVCS LLC | 4-09 | \$12,690-L | \$11,537-H | OPEN | CURR ACCT |
| 3276502 BC CRC REV 1 | 3-09-12 | \$0 | 3-12 | (35) | 000000000000 |
| 601120899611 | 1-12 | \$226 | | | 000000000000 |
| | | | | | |
| GECRB/CARE CREDIT | 3-09 | \$15,000-L | \$2,766-H | OPEN | CURR ACCT |
| 1476770 BB CHG REV 2 | 3-02-12 | \$0 | 3-12 | (36) | 000000000000 |
| 601918306122 | 1-12 | \$54 | | | 000000000000 |
| | | | | | |
| CAPITAL ONE, NA | 10-06 | \$5,000-L | \$5,087-H | OPEN | CURR ACCT |
| 9603175 FF C/C LOC 1 | 2-29-12 | \$1,471 | 2-12 | (65) | 000000000000 |
| 11770101 | 2-12 | \$15 | | | 000000000000 |
| | | | | | |
| CAPITAL ONE, NA | 2-08 | \$70,000-L | \$70,383-H | OPEN | CURR ACCT |
| 9603175 FF H/E LOC 1 | 2-29-12 | \$70,166 | 2-12 | (49) | 000000000000 |
| 11770143 | 2-12 | \$163 | | | 000000000000 |
| | | | | | |
| SEARS/CBNA | 12-76 | \$3,700-L | \$3,840-H | OPEN | CURR ACCT |
| 1230730 BC CRC REV 1 | 2-20-12 | \$0 | 2-12 | (99) | 000000000000 |
| 512107971530 | 2-12 | \$50 | | | 000000000000 |
| | | | | | |
| *CBNA | 4-07 | \$4,600-L | \$2,554-H | OPEN | CURR ACCT |
| 3178962 BC CHG REV 1 | 2-15-12 | \$0 | 2-12 | (58) | 000000000000 |
| 603532026063 | 8-10 | UNK | | | 000000000000 |
| ** ACCOUNT INFORMATION DISPUTED BY CONSUMER ** | | | | | |

----- INQUIRIES -----

| | | | |
|------------------------|----------|------------|---------|
| EXPERIAN BUSINESS CRED | 12-20-11 | 4301099 ZC | UNK BUS |
| AMEX | 10-27-11 | 1234990 BC | |
| JEFFERSON PARISH | 10-13-11 | 0990436 VC | |
| TIMEPAYMENT CORP LLC | 7-26-11 | 1639850 FF | |
| LEASING SERVICES | 7-25-11 | 7992486 PC | |
| CAPITAL ONE- MERCHANT | 7-11-11 | 4137710 WP | LBP |
| DISCOVER FINANCIAL SER | 11-09-10 | 1255440 BC | |
| US SM BUS ADMIN ODA | 11-05-10 | 7997123 VF | |
| CREDIT PLUS | 10-06-10 | 1971155 FR | R/E |
| EXPERIAN BUSINESS CRED | 7-12-10 | 4301099 ZC | UNK BUS |
| BACKGROUND INVESTIGATI | 5-28-10 | 1371001 ZF | UNK ISC |
| US SM BUS ADMIN ODA | 4-19-10 | 7997123 VF | |

CONSUMER ASSISTANCE CONTACT: EXPERIAN
701 EXPERIAN PARKWAY, PO BOX 2002, ALLEN, TX 75013 888.397.3742
END -- EXPERIAN

PAGE 1 DATE 3-13-2012 TIME 10:34:47 V101 TLA1

| | | |
|--------------------------|-----------------|------------------------|
| CLIFFORD A CRANE | SS: 439-82-0893 | E: HOMELAND HEALTHCARE |
| 615 TULLULAH AVE | 434-43-1472* | RPTD: 12-03 I |
| NEW ORLEANS LA 701231155 | DOB: 09/27/54 | |
| RPTD: 3-94 TO 9-09 U 5X | | E: CRANE TEMPLET INC |
| LAST SUB: 3180830 | | RPTD: 4-99 I |

*540 SAINT JOSEPH LN
HARVEY LA 700584173
RPTD: 12-99 TO 2-01 U 1X

*1913 PETERS RD
HARVEY LA 700581732

RPTD: 10-09 U

*CLIFFORD ALLEN CRANE III, CLIFF A CRANE

----- FRAUD SHIELD SUMMARY -----

INPUT SSN ISSUED 1965-1967 INQ: AUTOMOBILE SERVICE:
 FROM 12-01-11 INQ COUNT FOR SSN=0 CRANE & TEMPLET INC
 FROM 12-01-11 INQ COUNT FOR ADDRESS=0 615 TULLULAH AVE
 NEW ORLEANS LA 70123

----- PROFILE SUMMARY -----

OF DISPUTED ACCTS EXCLUDED = 1 CNT 02/00/00/00
 PUBLIC RECORDS-----0 PAST DUE AMT-----\$0 INQUIRIES---1 SATIS ACCTS--19
 INST/OTH BAL-----\$0 SCH/EST PAY-----\$350 INQS/6 MO---1 NOW DEL/DRG---0
 R ESTATE BAL-----\$0 R ESTATE PAY-----\$0 TRADELINE--20 WAS DEL/DRG---1
 TOT REV BAL-----\$70,166 TOT REV AVAIL-----26% PAID ACCT--15 OLD TRADE-12-76

----- SCORE SUMMARY -----

NEW NATIONAL RISK SCORE = 30 SCORE FACTORS: 05, 10, 23, 08
 NEW NATL EQUIV SCORE = 740 SCORE FACTORS: 05, 10, 23, 08

----- TRADES -----

| SUBSCRIBER | OPEN | AMT-TYP1 | AMT-TYP2 | ACCTCOND | PYMT STATUS |
|--|---------------|------------|-----------|--------------|----------------|
| SUB# KOB TYP TRM ECOA BALDATE | BALANCE | PYMT LEVEL | MOS REV | PYMT HISTORY | BY MONTH |
| ACCOUNT # | LAST PD | MONTH PAY | PAST DUE | MAXIMUM | |
| *WFNNB/EDDIE BAUER | 10-04 | \$500-L | | CLOSED | CURR ACCT |
| 1860570 CZ CHG REV | 1 10-21-04 | \$0 | 10-04 | (1) B | |
| 585637336880 | | | | | |
| ** ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST ** | | | | | |
| *CITI | 8-94 | \$5,000-L | \$4,834-H | CLOSED | CURR ACCT |
| 1260847 BC CRC REV | 1 2-28-03 | \$0 | 2-03 | (99) | BCCCCCCCCCCCCC |
| 412800367591 | 2-03 | | | | CCCCCCCCCCCCC |
| ** ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST ** | | | | | |
| *RADIO/CBNA | 11-06 | \$800-L | \$448-H | PAID | CURR ACCT |
| 1398281 ZR CHG REV | 1 4-16-10 | | 4-10 | (41) | B0000000000000 |
| 603536522977 | 3-07 | | | | 0000000000000 |
| ** ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST ** | | | | | |
| GECRB/WALMART DC | 4-06 | \$124-L | \$882-H | PAID | CURR ACCT |
| 1320874 BC CRC REV | 1 10-30-09 | | 10-09 | (43) | B0000000000000 |
| 601131400018 | 7-07 | | | | 0000000000000 |
| *TNB - TARGET | 5-01 | \$200-L | \$81-H | PAID | CURR ACCT |
| 2390511 DV CHG REV | 1 7-07-09 | | 7-09 | (71) | B0000000000000 |
| 23015 | 9-03 | | | | 0000000000000 |
| ** ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST ** | | | | | |
| AMERICAN HONDA FINANCE | 7-06 | \$17,540-O | | PAID | CURR ACCT |
| 3600888 FA AUT | 49 1 12-07-08 | | 12-08 | (29) | BCCCCCCCCCCCCC |
| 82281400 | 11-08 | | | | CCCCCCCCCCCCC |
| *GECRB/DILLARDS | 5-82 | \$1,000-L | | PAID | CURR ACCT |
| 1355850 DC CHG REV | 2 9-24-07 | | 9-07 | (56) | B0000000000000 |
| 604587071929 | | | | | 0000000000000 |
| ** ACCOUNT CLOSED AT CONSUMER'S REQUEST ** | | | | | |
| CITI CTB | 6-03 | \$6,500-L | \$3,084-H | PAID | CURR ACCT |
| 1138180 BB CHG REV | 1 12-31-06 | | 12-06 | (45) | BCCCCCCCCCCCCC |
| 603259010171 | 3-04 | | | | CCCCCCCCCCCCC |
| *AMALGAMATED BK CHICAGO | 12-03 | \$500-L | | PAID | CURR ACCT |
| 2210177 BC CRC REV | 1 10-17-05 | | 9-05 | (22) | BBC00000-0000 |
| 542423190800 | | | | | 000000000 |
| ** ACCOUNT CLOSED AT CONSUMER'S REQUEST ** | | | | | |

| | | | | | |
|--|-----------|-------------|------------|--------|----------------|
| *HSBC BANK | 10-94 | \$5,200-L | \$5,507-H | PAID | CURR ACCT |
| 3240877 BC CRC REV | 2 9-03-03 | | 9-03 | (60) | BCCCCC-CCCCC |
| 542442600336 | | | | | CCCCCCCCCCCC |
| ** ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST ** | | | | | |
| *FIRST USA BANK N A | 1-96 | \$8,950-L | \$9,951-H | PAID | CURR ACCT |
| 1260958 BC CRC REV | 3 8-19-03 | | 8-03 | (61) | B0000CCCCCCCC |
| 441712807992 | | | | | -CCCCCCCCCCCC |
| ** ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST ** | | | | | |
| *CHASE NA | 5-96 | \$6,000-L | \$6,556-H | PAID | CURR ACCT |
| 1201520 BC CRC REV | 1 5-05-03 | | 5-03 | (52) | BCCCCCCCCCCCC- |
| 536993405901 | | | | | -CCCCCCCCCCCC- |
| ** ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST ** | | | | | |
| *BAC/FLEET-BKCARD | 11-92 | \$6,600-L | \$9,344-H | PAID | CURR ACCT |
| 6230125 BC CRC REV | 2 4-24-03 | | 4-03 | (99) | BCCCCCCCCCCCC |
| 407129658493 | | | | | CCCCCCCCCCCC-- |
| ** ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST ** | | | | | |
| *FIRST USA BANK N A | 7-95 | \$5,000-L | \$5,386-H | PAID | CURR ACCT |
| 1260958 BC CRC REV | 2 4-04-03 | | 4-03 | (56) | BCCCCC-CC--- |
| 441712309190 | | | | | CCCCCCCCCCCC-- |
| ** ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST ** | | | | | |
| FIFTH DISTRICT HOMESTE | 5-94 | \$120,000-O | | PAID | CURR ACCT |
| 9800393 FS R/C 30Y | 2 2-28-03 | | 2-03 | (99) | BCCCCC--CCC |
| 130148098 | | | | | CCCCCCCCCCCC |
| *FIA CSNA | 4-07 | \$5,500-L | \$5,584-H | OPEN | CUR WAS 30-2 |
| 1214758 BC CRC REV | 1 2-15-12 | \$0 | 3-10 | (59) | 0CCCCCCCCCCCC |
| 2438 | 2-12 | \$63 | | 9-08/1 | CCCCCCCCCCCC1 |
| CHASE | 4-05 | | | | NO STATUS |
| 3180830 BB R/C 30Y | 2 2-28-12 | | | | |
| 1560633560180 | | | | | |
| MIN: 100029500007605755 | | | | | |
| ** ACCOUNT IN DISPUTE UNDER FAIR CREDIT BILLING ACT ** | | | | | |
| GEGRB/CARE CREDIT | 3-09 | \$15,000-L | \$2,766-H | OPEN | CURR ACCT |
| 1476770 BB CHG REV | 2 3-02-12 | \$0 | 3-12 | (36) | 0CCCCCCCCCCCC |
| 601918306122 | 1-12 | \$54 | | | CCCCCCCCCCCC |
| CAPITAL ONE, NA | 2-08 | \$70,000-L | \$70,383-H | OPEN | CURR ACCT |
| 9603175 FF H/E LOC | 2 2-29-12 | \$70,166 | 2-12 | (49) | CCCCCCCCCCCC |
| 11770143 | 2-12 | \$163 | | | CCCCCCCCCCCC |
| SEARS/CBNA | 12-76 | \$3,700-L | \$3,840-H | OPEN | CURR ACCT |
| 1230730 BC CRC REV | 3 2-20-12 | \$0 | 2-12 | (99) | 0CCCCCCCCCCCC |
| 512107971530 | 2-12 | \$50 | | | CCCCCCCCCCCC |
| GEGRB/SHOPNBC PLCC | 4-10 | \$1,600-L | \$783-H | OPEN | CURR ACCT |
| 1650260 DV CHG REV | 1 2-10-12 | \$0 | 2-12 | (22) | 000000000000 |
| 604577120093 | 12-10 | \$20 | | | 0CCCCCCCC |

----- INQUIRIES -----
 JEFFERSON PARISH 10-13-11 0990436 VC

----- MESSAGES -----

MSG 335: 3 04NUMBER OF CREDIT INQUIRIES

MSG 335: 4 04NUMBER OF CREDIT INQUIRIES

CONSUMER ASSISTANCE CONTACT: EXPERIAN
 701 EXPERIAN PARKWAY, PO BOX 2002, ALLEN, TX 75013 888.397.3742

END -- EXPERIAN

END REPORT PULLED 3/13/2012 10:34:49 AM [B-0/F-0/P-0/O-0/S-0] FOR 55/55*

PERSONAL FINANCIAL STATEMENT

As of January 1, 2012

Complete this form for: (1) each proprietor, or (2) each limited partner who owns 20% or more interest and each general partner, or (3) each stockholder owning 20% or more of voting stock, or (4) any other person or entity providing a guaranty on the loan.

Name **Noe Jurado, Sr.** Business Phone **(504) 367-1199**
Patricia Anne Slocum Jurado

Residence Address **3286 Rancher Road** Residence Phone **(504) 464-7687**

City, State, & Zip Code **Kenner, LA 70065**

Business Name of Applicant/Borrower **Crane & Templet I Am Blessed Properties, LLC**

| ASSETS | (Omit Cents) | LIABILITIES | (Omit Cents) |
|--|-------------------|--|-------------------|
| Cash on hand & in Banks | \$ 4,000 | Accounts Payable | \$ _____ |
| Savings Accounts | \$ _____ | Notes Payable to Banks and Others. | \$ 43,777 |
| IRA or Other Retirement Account | \$ _____ | (Describe in Section 2) | |
| Accounts & Notes Receivable. | \$ _____ | Installment Account (Auto) | \$ 48,212 |
| Life Insurance-Cash Surrender Value Only | \$ _____ | Mo. Payments \$ 1,163 | |
| (Complete Section 8) | | Installment Account (other) | \$ 30,077 |
| Stocks and Bonds | \$ _____ | Mo. Payments \$ 348 | |
| (Describe in Section 3) | | Loans on Life Insurance | \$ _____ |
| Real Estate | \$ 160,000 | Mortgages on Real Estate | \$ 102,590 |
| (Describe in Section 4) | | (Describe in Section 4) | |
| Automobile-Present Value | \$ 90,000 | Unpaid Taxes | \$ _____ |
| Other Personal Property | \$ _____ | (Describe in Section 6) | |
| (Describe in Section 5) | | Other Liabilities | \$ _____ |
| Other Assets | \$ 57,081 | (Describe in Section 7) | |
| (Describe in Section 5) | | Total Liabilities | \$ 224,656 |
| Total | \$ 311,081 | Net Worth | \$ 86,425 |
| | | Total | \$ 311,081 |

Section 1. Source of Income

| | |
|--|------------------|
| Salary | \$ 73,553 |
| Net Investment Income | \$ _____ |
| Real Estate Income | \$ _____ |
| Other Income (Describe Below)* | \$ 6,924 |

Contingent Liabilities

| | |
|--|----------|
| As Endorser or Co-Maker | \$ _____ |
| Legal Claims & Judgments | \$ _____ |
| Provision for Federal Income Tax | \$ _____ |
| Other Special Debt | \$ _____ |

Description of Other Income in Section 1.

*Alimony or child support payments need not be disclosed in "Other Income" unless it is desired to have such payments counted toward total income.

Section 2. Notes Payable to Bank and Others. (Use attachments if necessary. Each attachment must be identified as a part of this statement and signed).

| Name and Address of Noteholders (s) | Original Balance | Current Balance | Payment Amount | Frequency (monthly, etc.) | How Secured or Endorsed Type of Collateral |
|-------------------------------------|------------------|-----------------|----------------|---------------------------|--|
| Sallie Mae | 52,521 | 43,777 | 249 | Monthly | Unsecured |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |

(tumble)

* * *

***** Dept: Standard: XPN/ Entered by: Supervisor *****

PULLED: 3/13/2012 10:36:41 AM APP ID: 56 TRACKING ID:

JURADO, NOE 436311156;
JURADO, PATRICIA S 434313026;
CA-3286 RANCHER RD/KENNER LA 70065;
JOINT, RM-3, RM-4, V-07/999/3.25, H-Y;

PAGE 1 DATE 3-13-2012 TIME 10:36:39 V201 TLA1

NOE JURADO SS: 436-31-1156 E: CRANE & TEMPLET
3286 RANCHER RD DOB: 11/07/63 HARVEY
KENNER LA 700652628 RPTD: 8-01 TO 10-11 I
RPTD: 3-93 TO 11-08 U 9X
LAST SUB: 1229200 E: GOODYEAR
RPTD: 3-95 I

*3286 RACNDHER ROAD
KENNER LA 70065
RPTD: 8-98 U

*3290 RANCHER RD
KENNER LA 700652628
RPTD: 12-92 TO 12-94 U

NOE JURADO SR

----- FRAUD SHIELD SUMMARY -----
INPUT SSN ISSUED 1976-1978
FROM 12-01-11 INQ COUNT FOR SSN=0
FROM 12-01-11 INQ COUNT FOR ADDRESS=0

----- PROFILE SUMMARY -----
PUBLIC RECORDS-----0 PAST DUE AMT-----\$0 INQUIRIES---3 CNT 03/00/00/00
INST/OTH BAL-----\$0 SCH/EST PAY-----\$492+ INQS/6 MO---1 NOW DEL/DRG---0
R ESTATE BAL---\$76,723 R ESTATE PAY-----\$998 TRADELINE--18 WAS DEL/DRG---2
TOT REV BAL-----\$40,903 TOT REV AVAIL-----7% PAID ACCT--10 OLD TRADE--8-83

----- SCORE SUMMARY -----
NEW NATIONAL RISK SCORE = 107 SCORE FACTORS: 05, 10, 04, 08
NEW NATL EQUIV SCORE = 686 SCORE FACTORS: 05, 10, 04, 08

----- TRADES -----
SUBSCRIBER OPEN AMT-TYP1 AMT-TYP2 ACCTCOND PYMT STATUS
SUB# KOB TYP TRM ECOA BALDATE BALANCE PYMT LEVEL MOS REV PYMT HISTORY
ACCOUNT # LAST PD MONTH PAY PAST DUE MAXIMUM BY MONTH

*BANK OF AMERICA, N.A. 8-95 \$67,800-O PAID 30 2 TIMES
1880275 BM R/V 30Y 2 9-20-05 9-05 (99) 11C--CC-----
1330020068326 8-05 CC---CCCC---

*CITI/CBNA 9-07 \$4,200-L \$5,707-H PAID CURR ACCT
1248740 BB CRC REV 3 11-10-10 11-10 (38) BCCCCCCCCCCCC
525650221926 10-10 CCCCCCCCCCCC

** ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST **

CAPITAL ONE, NA 7-06 \$15,030-O PAID CURR ACCT
9603175 FF UNS 37 1 8-31-09 8-09 (38) BCCCCCCCCCCCC
117700907205 8-09 CCCCCCCCCCCC

ASI FEDERAL CREDIT UNI 12-05 \$22,177-O PAID CURR ACCT
1726980 FC AUT 60-B 2 12-31-07 12-07 (25) BCCCCCCCCCCCC
4343130260143 CCCCCCCCCCCC

| | | | | | |
|--|------------|------------|------------|------|----------------|
| *SEARS/CBNA | 8-83 | \$2,070-L | \$4,098-H | PAID | CURR ACCT |
| 1323180 DC CHG REV | 1 10-19-07 | | 10-07 | (99) | B000000000CCCC |
| 65488800 | 1-07 | | | | CCCCCCCCCCCC |
| ** ACCOUNT CLOSED AT CONSUMER'S REQUEST ** | | | | | |
| *GECRB/JCP | 11-83 | \$1,000-L | \$1,203-H | PAID | CURR ACCT |
| 3321860 DC CHG REV | 2 9-21-07 | | 9-07 | (99) | B0000000000000 |
| 600889217651 | 10-05 | | | | 000000000000CC |
| ** ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST ** | | | | | |
| *ASPIRE/CB&T | 12-00 | \$1,272-L | \$1,775-H | PAID | CURR ACCT |
| 1238700 BC CRC REV | 1 7-31-06 | | 7-06 | (68) | B000CCCCCCCC |
| 414685000104 | 11-05 | | | | CCCCCCCCCCCC |
| ** ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST ** | | | | | |
| *CITI | 1-01 | \$1,200-L | \$1,729-H | PAID | CURR ACCT |
| 1240000 BC CRC REV | 1 4-06-06 | | 4-06 | (63) | B0CC0CCCCCCCC |
| 542418045978 | 10-05 | | | | CCCCCCCCCCCC |
| ** ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST ** | | | | | |
| ASI FEDERAL CREDIT UNI | 4-02 | \$15,044-O | | PAID | CURR ACCT |
| 1726980 FC AUT 60-B 2 | 1-31-06 | | 1-06 | (46) | BCCCCCCCC-CCC |
| 4343130260146 | | | | | -----C-CC |
| *ASI FEDERAL CREDIT UNI | 1-01 | \$5,000-L | \$4,993-H | PAID | CURR ACCT |
| 1726980 FC CRC REV | 2 8-31-02 | | 8-02 | (20) | B-C-CCCCCCCC |
| 434313026 | | | | | CCCCC00 |
| ** ACCOUNT CLOSED AT CONSUMER'S REQUEST ** | | | | | |
| *SEARS/CBNA | 9-87 | \$1,650-L | \$2,854-H | OPEN | CUR WAS 30 |
| 1323280 DC CHG REV | 1 2-18-12 | \$1,017 | 4-11 | (99) | CCCCCCCCCCCC1C |
| 504994157055 | 12-11 | \$48 | | | CCCCCCCC00000 |
| CHASE | 6-08 | \$25,000-L | \$25,193-H | OPEN | CURR ACCT |
| 4101082 BB H/E LOC | 2 2-29-12 | \$24,691 | 2-12 | (45) | CCCCCCCCCCCC |
| 41506004 | 2-12 | \$106 | | | CCCCCCCCCCCC |
| ASI FEDERAL CREDIT UNI | 7-02 | \$10,000-L | \$10,117-H | OPEN | CURR ACCT |
| 1726980 FC CRC REV | 2 2-24-12 | \$9,640 | 2-12 | (99) | CCCCCCCCCCCC |
| 433821201006 | 2-12 | \$193 | | | CCCCCCCCCCCC |
| CAP ONE | 12-04 | \$4,000-L | \$3,429-H | OPEN | CURR ACCT |
| 1270246 BC CRC REV | 3 2-23-12 | \$3,346 | 2-12 | (87) | CCCCCCCCCCCC |
| 517805766377 | 2-12 | \$117 | | | CCC0CCCCCCCC |
| CBNA | 5-11 | \$1,000-L | | OPEN | CURR ACCT |
| 3178962 BC CHG REV | 1 2-23-12 | \$0 | 2-12 | (9) | 000000000 |
| 603532036037 | | UNK | | | |
| AMEX | 4-08 | \$1,800-L | \$2,119-H | OPEN | CURR ACCT |
| 1229200 BC CRC REV | 3 2-20-12 | \$1,461 | 2-12 | (9) | CCCCCCCC |
| 349991566961 | | UNK | | | |
| EXXMBLCITI | 10-04 | \$1,000-L | \$1,138-H | OPEN | CURR ACCT |
| 1402260 OC CRC REV | 3 2-11-12 | \$748 | 2-12 | (59) | CCCCCCCCCCCC00 |
| 730285373544 | 2-12 | \$28 | | | CCCCCCCCCCCC |
| CHASE | 8-05 | \$90,000-O | | OPEN | CURR ACCT |
| 3900510 FM R/C 30Y | 2 1-31-12 | \$76,723 | 1-12 | (66) | CCCCCCCCCCCC |
| 4651905202668 | 1-12 | \$998 | | | CCCCCCCCCCCC |

----- INQUIRIES -----

| | | |
|----------------------|----------|------------|
| JEFFERSON PARISH | 10-13-11 | 0990436 VC |
| TIMEPAYMENT CORP LLC | 7-26-11 | 1639850 FF |
| LEASING SERVICES | 7-25-11 | 7992486 PC |

CONSUMER ASSISTANCE CONTACT: EXPERIAN
 701 EXPERIAN PARKWAY, PO BOX 2002, ALLEN, TX 75013 888.397.3742

END -- EXPERIAN

PAGE 1 DATE 3-13-2012 TIME 10:36:39 V201 TL1

PATRICIA S JURADO SS: 434-31-3026 E: PENNER AND WELSH
 3286 RANCHER RD DOB: 02/12/64 RPTD: 7-97 I
 KENNER LA 700652628
 RPTD: 3-93 TO 7-11 U 17X E: PENNER WELCH
 LAST SUB: 1639320 RPTD: 5-95 I

*2417 JEANNE ST
 MARRERO LA 700726453
 RPTD: 12-09 U 1X

*3290 RANCHER RD
 KENNER LA 700652628
 RPTD: 9-87 TO 3-07 U 1X

*PATRICIA ANN JURADO

----- FRAUD SHIELD SUMMARY -----
 INPUT SSN ISSUED 1976-1978
 FROM 12-01-11 INQ COUNT FOR SSN=0
 FROM 12-01-11 INQ COUNT FOR ADDRESS=0

----- PROFILE SUMMARY -----
 PUBLIC RECORDS-----0 PAST DUE AMT-----\$0 INQUIRIES---1 CNT 08/00/00/00
 INST/OTH BAL--\$130,860 SCH/EST PAY-----\$2,245+ INQS/6 MO---1 NOW DEL/DRG---0
 R ESTATE BAL---\$76,723 R ESTATE PAY-----\$998 TRADELINE--44 WAS DEL/DRG---5
 TOT REV BAL----\$39,892 TOT REV AVAIL-----26% PAID ACCT--33 OLD TRADE--8-83

----- SCORE SUMMARY -----
 NEW NATIONAL RISK SCORE = 91 SCORE FACTORS: 05, 08, 10, 27
 NEW NATL EQUIV SCORE = 693 SCORE FACTORS: 05, 08, 10, 27

----- TRADES -----

| SUBSCRIBER | OPEN | AMT-TYP1 | AMT-TYP2 | ACCTCOND | PYMT STATUS |
|-------------------------------------|---------|------------|----------|--------------|---------------|
| SUB# KOB TYP TRM ECOA BALDATE | BALANCE | PYMT LEVEL | MOS REV | PYMT HISTORY | |
| ACCOUNT # | LAST PD | MONTH PAY | PAST DUE | MAXIMUM | BY MONTH |
| *SALLIE MAE | 8-00 | \$5,500-0 | | TRANSFER | CURR ACCT |
| 1993837 EL EDU UNK 1 11-30-04 | | | 11-04 | (44) | BCCCCCCCCCCCC |
| 4343130261016 | | | | | CCCCCCCCCCCC |
| ** TRANSFERRED TO ANOTHER LENDER ** | | | | | |
| *SALLIE MAE | 8-00 | \$2,276-0 | | TRANSFER | CURR ACCT |
| 1993837 EL EDU UNK 1 11-30-04 | | | 11-04 | (44) | BCCCCCCCCCCCC |
| 4343130261026 | | | | | CCCCCCCCCCCC |
| ** TRANSFERRED TO ANOTHER LENDER ** | | | | | |
| *SALLIE MAE | 8-99 | \$4,000-0 | | TRANSFER | CURR ACCT |
| 1993837 EL EDU UNK 1 11-30-04 | | | 11-04 | (44) | BCCCCCCCCCCCC |
| 4343130261036 | | | | | CCCCCCCCCCCC |
| ** TRANSFERRED TO ANOTHER LENDER ** | | | | | |

| | | | | | | |
|--|------------|-----------|-----------|------|----------------|---------------|
| *SALLIE MAE | 8-99 | \$3,500-0 | | | TRANSFER | CURR ACCT |
| 1993837 EL EDU UNK | 1 11-30-04 | | 11-04 | (44) | BCCCCCCCCCCCCC | CCCCCCCCCCCCC |
| 4343130261046 | | | | | | |
| ** TRANSFERRED TO ANOTHER LENDER ** | | | | | | |
| *SALLIE MAE | 8-98 | \$3,500-0 | | | TRANSFER | CURR ACCT |
| 1993837 EL EDU UNK | 1 11-30-04 | | 11-04 | (44) | BCCCCCCCCCCCCC | CCCCCCCCCCCCC |
| 4343130261056 | | | | | | |
| ** TRANSFERRED TO ANOTHER LENDER ** | | | | | | |
| *SALLIE MAE | 8-98 | \$4,000-0 | | | TRANSFER | CURR ACCT |
| 1993837 EL EDU UNK | 1 11-30-04 | | 11-04 | (44) | BCCCCCCCCCCCCC | CCCCCCCCCCCCC |
| 4343130261066 | | | | | | |
| ** TRANSFERRED TO ANOTHER LENDER ** | | | | | | |
| *SALLIE MAE | 8-97 | \$2,625-0 | | | TRANSFER | CURR ACCT |
| 1993837 EL EDU UNK | 1 11-30-04 | | 11-04 | (44) | BCCCCCCCCCCCCC | CCCCCCCCCCCCC |
| 4343130261076 | | | | | | |
| ** TRANSFERRED TO ANOTHER LENDER ** | | | | | | |
| *SALLIE MAE | 8-97 | \$2,875-0 | | | TRANSFER | CURR ACCT |
| 1993837 EL EDU UNK | 1 11-30-04 | | 11-04 | (44) | BCCCCCCCCCCCCC | CCCCCCCCCCCCC |
| 4343130261086 | | | | | | |
| ** TRANSFERRED TO ANOTHER LENDER ** | | | | | | |
| *SALLIE MAE | 6-97 | \$1,313-0 | | | TRANSFER | CURR ACCT |
| 1993837 EL EDU UNK | 1 11-30-04 | | 11-04 | (44) | BCCCCCCCCCCCCC | CCCCCCCCCCCCC |
| 4343130261096 | | | | | | |
| ** TRANSFERRED TO ANOTHER LENDER ** | | | | | | |
| *SALLIE MAE | 8-01 | \$5,500-0 | | | TRANSFER | CURR ACCT |
| 1993837 EL EDU UNK | 1 11-30-04 | | 11-04 | (40) | BCCCCCCCCCCCCC | CCCCCCCCCCCCC |
| 4343130261106 | | | | | | |
| ** TRANSFERRED TO ANOTHER LENDER ** | | | | | | |
| *SALLIE MAE | 11-02 | \$1,062-0 | | | TRANSFER | CURR ACCT |
| 1993837 EL EDU UNK | 1 11-30-04 | | 11-04 | (25) | BCCCCCCCCCCCCC | CCCCCCCCCCCCC |
| 4343130261116 | | | | | | |
| ** TRANSFERRED TO ANOTHER LENDER ** | | | | | | |
| *SALLIE MAE | 11-02 | \$4,438-0 | | | TRANSFER | CURR ACCT |
| 1993837 EL EDU UNK | 1 11-30-04 | | 11-04 | (25) | BCCCCCCCCCCCCC | CCCCCCCCCCCCC |
| 4343130261126 | | | | | | |
| ** TRANSFERRED TO ANOTHER LENDER ** | | | | | | |
| *SALLIE MAE | 10-03 | \$2,500-0 | | | TRANSFER | CURR ACCT |
| 1993837 EL EDU 55 | 1 11-30-04 | | 11-04 | (6) | BCCCCC | |
| 4343130261136 | | | | | | |
| ** TRANSFERRED TO ANOTHER LENDER ** | | | | | | |
| *SALLIE MAE | 9-03 | \$5,411-0 | | | TRANSFER | CURR ACCT |
| 1993837 EL EDU UNK | 1 11-30-04 | | 11-04 | (15) | BCCCCCCCCCCCCC | CC |
| 4343130261146 | | | | | | |
| ** TRANSFERRED TO ANOTHER LENDER ** | | | | | | |
| SALLIE MAE SERVICING | 11-03 | \$2,500-0 | | | TRANSFER | CURR ACCT |
| 1993670 EL EDU UNK | 1 5-31-04 | | 5-04 | (6) | BCCCCC | |
| 4343130261136 | | | | | | |
| SALLIE MAE | 10-03 | \$2,500-0 | | | TRANSFER | CURR ACCT |
| 1993837 EL EDU UNK | 1 11-30-03 | | 11-03 | (2) | BC | |
| 4343130261136 | | | | | | |
| *ASI FEDERAL CREDIT UNI | 11-95 | \$3,000-L | \$3,028-H | | CLOSED | CURR ACCT |
| 1726980 FC CRC REV | 1 6-30-02 | | 3-02 | (81) | B-BBBBBBBB--- | |
| 434313026 | | | | | ---- | B0CCCCC |
| ** ACCOUNT CLOSED AT CONSUMER'S REQUEST ** | | | | | | |

| | | | | | |
|--|-----------------|------------|-----------|------|---------------|
| *BANK OF AMERICA, N.A. | 8-95 | \$67,800-O | | PAID | 30 2 TIMES |
| 1880275 BM R/V 30Y | 2 9-20-05 | | 9-05 | (99) | 11C--CC----- |
| 1330020068326 | 8-05 | | | | CC---CCCC-- |
| *ALLY FINANCIAL | 11-01 | \$31,615-O | | PAID | CUR WAS 30-2 |
| 2611084 FF AUT | 60 1 5-01-07 | | 5-07 | (66) | BCCCCCCCCCCCC |
| 084028558593 | 4-07 | | | | CCCCCCC1C1C- |
| *CHASE | 12-07 | \$35,169-O | | PAID | CUR WAS 30 |
| 1101969 BB AUT | 72 1 11-30-11 | | 11-11 | (48) | BCCCCCCCC1CCC |
| 10734911133504 | 10-11 | | | | CCCCCCCCCCCC |
| *ALLY FINANCIAL | 4-07 | \$35,663-O | | PAID | CUR WAS 30 |
| 1918788 FA AUT | 72 1 8-01-11 | | 8-11 | (53) | BCCCCCCCC1CCC |
| 084911073118 | 6-11 | | | | CCCCCCCCCCCC |
| CHASE | 12-07 | \$36,940-O | | PAID | CURR ACCT |
| 1101969 BB AUT | 75 2 5-31-11 | | 5-11 | (42) | BCCCCCCCCCCCC |
| 10734215075807 | 5-11 | | | | CCCCCCCCCCCC |
| *CITI/CBNA | 9-07 | \$4,200-L | \$5,707-H | PAID | CURR ACCT |
| 1248740 BB CRC REV | 1 11-10-10 | | 11-10 | (38) | BCCCCCCCCCCCC |
| 525650221926 | 10-10 | | | | CCCCCCCCCCCC |
| ** ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST ** | | | | | |
| WHITNEY NATIONAL BANK | 3-06 | \$2,000-L | \$2,000-H | PAID | CURR ACCT |
| 9101249 BB C/C LOC | 2 8-31-10 | | 8-10 | (54) | B0000C0000000 |
| 4566 | 4-10 | | | | 0-00C00-0000 |
| ASI FEDERAL CREDIT UNI | 12-05 | \$22,177-O | | PAID | CURR ACCT |
| 1726980 FC AUT | 60-B 2 12-31-07 | | 12-07 | (25) | BCCCCCCCCCCCC |
| 4343130260143 | | | | | CCCCCCCCCCCC |
| *SEARS/CBNA | 8-83 | \$2,070-L | \$4,098-H | PAID | CURR ACCT |
| 1323180 DC CHG REV | 3 10-19-07 | | 10-07 | (99) | B00000000CCCC |
| 65488800 | 1-07 | | | | CCCCCCCCCCCC |
| ** ACCOUNT CLOSED AT CONSUMER'S REQUEST ** | | | | | |
| *GECRB/JCP | 11-83 | \$1,000-L | \$1,203-H | PAID | CURR ACCT |
| 3321860 DC CHG REV | 2 9-21-07 | | 9-07 | (99) | B000000000000 |
| 600889217651 | 10-05 | | | | 00000000000CC |
| ** ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST ** | | | | | |
| WELLS FARGO EFS | 8-99 | \$8,399-O | | PAID | CURR ACCT |
| 9906505 EL UNS 241 | 5 2-28-07 | | 2-07 | (91) | BCCCCCCCCCCCC |
| 6089714 | 2-07 | | | | CC---CCCCCC |
| *CITI | 1-01 | \$1,200-L | \$1,729-H | PAID | CURR ACCT |
| 1240000 BC CRC REV | 3 4-06-06 | | 4-06 | (63) | B0CC0CCCCCCCC |
| 542418045978 | 10-05 | | | | CCCCCCCCCCCC |
| ** ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST ** | | | | | |
| ASI FEDERAL CREDIT UNI | 4-02 | \$15,044-O | | PAID | CURR ACCT |
| 1726980 FC AUT | 60-B 2 1-31-06 | | 1-06 | (46) | BCCCCCCC-CCC |
| 4343130260146 | | | | | -----C-CC |
| ASI FEDERAL CREDIT UNI | 8-01 | \$10,000-O | | PAID | CURR ACCT |
| 1726980 FC SEC | 36 1 12-31-02 | | 12-02 | (17) | BCCCC-C-CCCC |
| 4343130260145 | | | | | CCCC |
| *ASI FEDERAL CREDIT UNI | 1-01 | \$5,000-L | \$4,993-H | PAID | CURR ACCT |
| 1726980 FC CRC REV | 2 8-31-02 | | 8-02 | (20) | B-C-CCCCCCCC |
| 434313026 | | | | | CCCCC00 |
| ** ACCOUNT CLOSED AT CONSUMER'S REQUEST ** | | | | | |
| *CAP ONE | 12-01 | \$41-H | | PAID | CURR ACCT |

| | | | | | | |
|--|---|----------|------------|------------|---------|----------------|
| 1270246 BC CRC REV | 1 | 5-09-02 | | 5-02 | (6) | BCCCC |
| 529115211263 | | | | | | |
| ** ACCOUNT CLOSED AT CONSUMER'S REQUEST ** | | | | | | |
| *WFMNB/DRESS BARN | | 5-06 | \$550-L | \$1,422-H | OPEN | CUR WAS 30-2 |
| 1349190 CZ CHG REV | 1 | 12-24-10 | \$0 | 7-10 | (56) | 000001CC0000 |
| 585637102287 | | 11-10 | \$24 | | 10-08/1 | 00000CC00000 |
| MB FIN SVCS | | 6-11 | \$33,173-O | | OPEN | CURR ACCT |
| 1639320 FA AUT 66 | 1 | 2-29-12 | \$29,475 | 2-12 | (9) | CCCCC-CC |
| 1024607883 | | 2-12 | \$545 | | | |
| MB FIN SVCS | | 10-11 | \$61,138-O | | OPEN | CURR ACCT |
| 1639320 FA AUT 66 | 1 | 2-29-12 | \$58,557 | 2-12 | (5) | CCCCC |
| 1024616265 | | 2-12 | \$977 | | | |
| SALLIE MAE | | 11-04 | \$52,521-O | | OPEN | CURR ACCT |
| 1993837 EL EDU 300 | 1 | 2-29-12 | \$42,828 | 2-12 | (88) | CCCCCCCCCCCCC |
| 963609275210016200411> | | 1-12 | \$249 | | | CCCCCCCCCCCCC |
| >19 | | | | | | |
| CHASE | | 6-08 | \$25,000-L | \$25,193-H | OPEN | CURR ACCT |
| 4101082 BB H/E LOC | 2 | 2-29-12 | \$24,691 | 2-12 | (45) | CCCCCCCCCCCCC |
| 41506004 | | 2-12 | \$106 | | | CCCCCCCCCCCCC |
| ASI FEDERAL CREDIT UNI | | 7-02 | \$10,000-L | \$10,117-H | OPEN | CURR ACCT |
| 1726980 FC CRC REV | 2 | 2-24-12 | \$9,640 | 2-12 | (99) | CCCCCCCCCCCCC |
| 433821201006 | | 2-12 | \$193 | | | CCCCCCCCCCCCC |
| CAP ONE | | 12-04 | \$4,000-L | \$3,429-H | OPEN | CURR ACCT |
| 1270246 BC CRC REV | 1 | 2-23-12 | \$3,346 | 2-12 | (87) | CCCCCCCCCCCCC |
| 517805766377 | | 2-12 | \$117 | | | CCC0CCCCCCCCC |
| AMEX | | 4-08 | \$1,800-L | \$2,119-H | OPEN | CURR ACCT |
| 1229200 BC CRC REV | 1 | 2-20-12 | \$1,461 | 2-12 | (9) | CCCCCCCCC |
| 349991566961 | | | UNK | | | |
| EXXMBLCITI | | 10-04 | \$1,000-L | \$1,138-H | OPEN | CURR ACCT |
| 1402260 OC CRC REV | 1 | 2-11-12 | \$748 | 2-12 | (59) | CCCCCCCCCCCC00 |
| 730285373544 | | 2-12 | \$28 | | | CCCCCCCCCCCCC |
| CHASE | | 8-05 | \$90,000-O | | OPEN | CURR ACCT |
| 3900510 FM R/C 30Y | 2 | 1-31-12 | \$76,723 | 1-12 | (66) | CCCCCCCCCCCCC |
| 4651905202668 | | 1-12 | \$998 | | | CCCCCCCCCCCCC |
| DISCOVER FIN SVCS LLC | | 6-92 | \$12,000-L | \$688-H | OPEN | CURR ACCT |
| 3276502 BC CRC REV | 3 | 1-20-10 | \$6 | 1-10 | (38) | CCCCCCCCCCCCC |
| 601100696591 | | 12-09 | \$6 | | | CCCCCCCCCCCCC |

----- INQUIRIES -----
 JEFFERSON PARISH 10-13-11 0990436 VC

----- MESSAGES -----
 MSG 335: 3 04NUMBER OF CREDIT INQUIRIES
 MSG 335: 4 04NUMBER OF CREDIT INQUIRIES

CONSUMER ASSISTANCE CONTACT: EXPERIAN
 701 EXPERIAN PARKWAY, PO BOX 2002, ALLEN, TX 75013 888.397.3742

END -- EXPERIAN

END REPORT PULLED 3/13/2012 10:36:41 AM [B-0/F-0/P-0/O-0/S-0] FOR 56/56*

| | |
|--|---------------------|
| Lender Name: JEDCO/LRCF | Lender #: |
| Contact: Alberto Queral / (504) 875-3924 / aqueral@jedco.org | Fax: (504) 875-3924 |

Name

| | |
|---|------------------------|
| Borrower: Cugini, L.L.C. | Tax ID: 72-1022255 |
| Small Business Concern Name (if other than borrower): | Tax ID: |
| Trade Name (if different): Andreas Restaurant | SBC is co-borrower: No |

| | | | | |
|-----------------------------------|----------------|-------------------|-----------|-------------|
| Project Address: 3100 19th Street | City: Metairie | County: Jefferson | State: LA | Zip: 70002- |
|-----------------------------------|----------------|-------------------|-----------|-------------|

Purpose of Loan and Description of Project:
 Loan proceeds to be used for funding of leasehold improvements, purchase and installation of equipment to establish a new pizza kitchen within the existing restaurant space. Equipment will consist of a pizza oven, exhaust hood, stainless steel tables and racking system.
 The restaurant property is located in an economic development district therefore the project meets the public policy objective of development of a distressed commercial area in need of revitalization.

If any project assets are already owned by the borrower, provide purchase amount & date:
NOT APPLICABLE

Disclose terms of any pre-project financing (including lender, amount financed, and maturity) and specify whether that financing will be taken out with the funds for this project or re-financed by the lender:

Costs

| Description | Amount | Description | Amount |
|-------------------------|------------|----------------------------|-------------------|
| Purchase Land | 0.00 | Inventory | 0.00 |
| Building | 0.00 | Working Capital | 0.00 |
| New Construction | 139,500.00 | Purchase Business | 0.00 |
| Machinery and Equipment | 50,000.00 | Payoff SBA Loan | 0.00 |
| Furniture & Fixtures | 0.00 | Payoff Bank Loan | 0.00 |
| Professional Fees | 0.00 | Payoff Other Loan | 0.00 |
| Contingency | 0.00 | All Other | 0.00 |
| | | TOTAL Project Costs | 189,500.00 |
| | | SBA's Share | \$0.00 0.00 % |

| Source | Amount | % | Monthly P&I | Term | Amort | Rate | Lien |
|---|----------------|---------------|--------------|-----------------------|-------|-------|---------------|
| JEDCO/LRCF / Metairie | 170,550 | 90.00 | 1,726 | 10.00 | 10.00 | 4.000 | 1 |
| Equity | 18,950 | 10.00 | | | | | |
| TOTAL Financing | 189,500 | 100.00 | 1,726 | Annual P&I | | | 20,720 |
| Source of Borrower Contribution (if equity in project property, provide details on existing financing and valuation basis): The source of equity for this project is business cash. | | | | | | | |

Entity Information

Structure

| | |
|--|---|
| Entity is an: Operating Company | |
| Name: Cugini, L.L.C. | |
| Mailing Address: 3100 19th Street, Metairie, LA 70002 | Tax ID: 72-1022255 |
| Trade Name (if different): Andreas Restaurant | Year Operations Began: 1984 |
| Type of entity: LLC | Entity is co-borrower?: No Guarantor?: No |
| Nature of Business: Full-Service Restaurant | NAICS: 722110 |
| Name of Franchise: Not Applicable | Franchise on Registry?: N/A |

Ownership (account for 100% ownership by the ultimate individual persons)

| Name | % Own | Guar? | SSN | Citizenship | | | Codes | | | Vet |
|----------------------|----------------|----------|--------------------|-------------|-----|-------|----------|----------|-----------|----------|
| | | | | US Citizen | LPR | Other | Gender | Race | Ethnicity | |
| Andrea Apuzzo | 100.000 | x | 128-54-7993 | x | | | M | 5 | N | 1 |

Veteran Status: 1 = Non-Veteran; 2=Other Vet.; 3 = Service-Disabled Vet.; 4 = Not Disclosed.
 Gender: M = Male; F = Female; N=Not Disclosed
 Race: 1=American Indian/Alaska Native; 2=Asian; 3=Black/African-American; 4=Native Hawaiian/Pacific Islander; 5=White/Caucasian; X=Not Disclosed
 Ethnicity: H=Hispanic/Latino; N=Not Hispanic/Latino; Y=Not Disclosed

Management

| Provide the following information for each officer and director | | | |
|---|--------------------|-------------------------|----------------|
| Name | SSN | Title | Life Insurance |
| Andrea Apuzzo | 128-54-7993 | Manager / Member | N/A |

Analysis of management ability (describe the qualifications and background of the relevant owners, officers, directors, and key employees involved in the operations and day-to-day management of the business):

Mr. Apuzzo has successfully managed the restaurant since he established it 1984. He is a natural of Italy and a U.S. Citizen. While still in Italy he received a certificate in hospitality management. According to Mr. Apuzzo he also received a degree in foreign languages: English, French and German.

Chef Andrea started his culinary career when he was seven years old working in a bakery in his hometown of Anacapri. At fourteen he left Capri, Italy and traveled to Germany, Switzerland, England and South America to continue his training while working in the hospitality industry. In 1977 he moved to New Orleans as executive chef of the Royal Orleans Hotel where he worked until 1985 when he started Andrea's Restaurant.

History

History & Description of the business:

Andrea's, a northern Italian and continental cuisine restaurant, was founded in 1985 by Andrea Apuzzo and his cousin Roberto Di Angelis. In 1990 the company purchased the ownership interest of Mr. Di Angelis as treasury stock, leaving Mr. Apuzzo as the sole shareholder. Since inception, the restaurant has been at the same location in Metairie: 3100 19th Street in Metairie. The restaurant is well established and it draws patronage from the entire metro area.

Entity Information

Structure

Entity is an: **Guarantor Affiliate**
Name: **Cucina Dell Art, Inc.**
Mailing Address: **3100 19th Street, Metairie, LA 70002** Tax ID: **72-1166515**
Trade Name (if different): _____ Year Operations Began: **1990**
Type of entity: **Corporation** Entity is co-borrower?: **No** Guarantor?: **Yes**
Nature of Business: **Retail - Direct Selling Establishment** NAICS: **454390**
Name of Franchise: **Not Applicable** Franchise on Registry?: **N/A**

Ownership (account for 100% ownership by the ultimate individual persons)

| Name | % Own | Guar? | SSN | Citizenship | | | Codes | | | |
|----------------------|----------------|----------|--------------------|-------------|-----|-------|----------|----------|-----------|----------|
| | | | | US Citizen | LPR | Other | Gender | Race | Ethnicity | Vet |
| Andrea Apuzzo | 100.000 | x | 128-54-7993 | x | | | M | 5 | N | 1 |

Veteran Status: 1 = Non-Veteran; 2=Other Vet.; 3 = Service-Disabled Vet.; 4 = Not Disclosed.

Gender: M = Male; F = Female; N=Not Disclosed

Race: 1=American Indian/Alaska Native; 2=Asian; 3=Black/African-American; 4=Native Hawaiian/Pacific Islander; 5=White/Caucasian; X=Not Disclosed

Ethnicity: H=Hispanic/Latino; N=Not Hispanic/Latino; Y=Not Disclosed

Management

Provide the following information for each officer and director

| Name | SSN | Title | Life Insurance |
|----------------------|--------------------|------------------|----------------|
| Andrea Apuzzo | 128-54-7993 | President | N/A |

Analysis of management ability (describe the qualifications and background of the relevant owners, officers, directors, and key employees involved in the operations and day-to-day management of the business):

Cucina Dell Art was established as a conduit for sales of Chef Apuzzo's cookbooks. The only assets held by the company are cash and inventory.

History

History & Description of the business:

Cucina Dell Art, Inc. was established in 1990 as a conduit for Chef Apuzzo's cookbook sales. Mr. Apuzzo acts as president and holds an ownership interest of 100% in the company.

Guarantors

| Type | Name | Type of Guarantee |
|------------|-----------------------|-------------------|
| Individual | Andrea Apuzzo | Unsecured Full |
| Business | Cucina Dell Art, Inc. | Unsecured Full |

Personal Credit

* Note: amounts will display in thousands

| Individual | PFS Date | Liquid Asset | Total Asset | Outside NW | Date | History |
|---------------|------------|--------------|-----------------|------------|------------|---------|
| | | Real Estate | Total Liability | AGI | Source | Score |
| Andrea Apuzzo | 12/31/2011 | 105.0 | 2,095.0 | 1,787.7 | 02/07/2012 | Good |
| | | 1,795.0 | 307.3 | 90,921.0 | Experian | 691 |

Comments on Personal Credit

Andrea Apuzzo's credit report by Experian indicates a FICO risk score of 691. No derogatory trade lines are noted in the report. The seemingly low score is the result of recent inquiries and the time since the newest account was opened.

Business Credit

* Note: amounts will display in thousands

| Entity | FS Date | Total Asset | Revenue | Date | History |
|----------------|------------|-------------|-----------------|------------|---------|
| | | Net Worth | Total Liability | Net Income | |
| Cugini, L.L.C. | 11/30/2011 | 1,824.0 | 2,537.6 | 02/07/2012 | Good |
| | | 1,050.9 | 773.1 | -14.6 | Other |

Comments on Business Credit

D&B report on the company assigns a PAYDEX score of 71, indicating that payments to suppliers average 14 days beyond terms.

Personal Resources

Personal Resources Comments:

Not applicable.

Jobs

Job Opportunity Requirement

0.00 Number of jobs to be created in the next two years

0.00 Number of jobs to be retained because of project

0.00 Total number of job opportunities

Justification for including retained jobs in total:

Prior Financing

Previous or existing government financing of principals and/or affiliates and/or applicant? **No**

Previous or existing SBA financing of principals and/or affiliates and/or applicant? **No**

(If YES to either question, complete the following)

| Type | Borrower Name | Federal Source | | Loan Type | Tax ID |
|--|---------------|-----------------|------------------|-----------|-------------|
| (P)rincipal or (Aff)iliate or (App)licant or (O)ther | | Current Balance | Guaranty Balance | Status | Loan Number |

NOT APPLICABLE

Comments:

Affiliates

Potential Affiliates - Applies to all borrowers, OCs, & EPC.

Account for all businesses (excluding publicly traded) in which any 20% owner or guarantor holds an ownership interest. Account for all businesses for which any owner, officer, director, key employee, or management entity has the power to exercise control - whether individually or through a combined identity of interest (such as family members, individuals or firms with common investments, or firms that are economically dependent through contractual or other relationships). Account for all other potentially affiliated businesses consistent with CFR 121.103

| Affiliate? | Company Name | Nature of Business | TIN | Individual | % | Title |
|------------|-----------------------|---------------------------------------|------------|---------------|-------|-----------|
| No | Andrea's, Inc. | Lessors of Nonresidential Buildings | 72-1222762 | Andrea Apuzzo | 100.0 | President |
| No | Benvenuto, Inc. | Lessors of Residential Buildings | 72-1179872 | Andrea Apuzzo | 100.0 | President |
| Yes | Cucina Dell Art, Inc. | Retail - Direct Selling Establishment | 72-1166515 | Andrea Apuzzo | 100.0 | President |

Comments

Collateral

| <u>Projects involving real estate</u> | | | | OC | Construction of | | |
|---------------------------------------|----------------------|--------|------|-----------|-----------------|------------|---------|
| Type of property: | Approximate Size of: | | | Occupancy | New | Renovation | Special |
| | Building | Lot | Unit | % | Building | /Remodel | Purpose |
| Investment | 8,490 | 11,600 | | | No | No | No |

Comments (for multiple properties, list all project address):

Projects involving equipment/other personal property

Type of property: Purchased From Items Are

NOT APPLICABLE

Comments (discuss remaining useful life, installation costs, etc. as appropriate):

| Collateral Offered | Estimated Value | Liquidation Value | Prior Lien Position | Prior Lien Amount | Net Value |
|--------------------|-----------------|-------------------|---------------------|-------------------|-----------|
| Apartment Property | 695,000 | 695,000 | | 0 | 695,000 |
| Totals | 695,000 | 695,000 | | 0 | 695,000 |
| New Loan | 170,550 | | | | |
| LTV | 0.25 | | Project Debt: | 170,550 | |
| LLTV | 0.25 | | | | |

Life Insurance is NOT required.

Analysis of collateral adequacy:

The JEDCO LRCF loan will be adequately secured with a first mortgage on investment property owned by Benvenuto, Inc., a real estate holding company owned 100% by Andrea Apuzzo. The property is described as a 14 unit multi-family income producing property.

Wrap-Up

Other Issues (Such as pre-application 912 clearances, franchise reviews, environmental reviews, etc):

Key Risks:

Key Strengths:

Historical cash flow coverage of 4.48 times demonstrate adequate repayment ability of the company's existing debt and proposed JEDCO/LRCF loan.

The restaurant property is located within a defined economic development district therefore the project meets the public policy objective of development of a distressed commercial area, in need of revitalization.

Overall, the restaurant has a track record of positive performance, and is well established.

Decision Conclusion:

Approval of the JEDCO/LRCF loan for Cugini, L.L.C. is recommended for approval based on the above strengths.

Balance Sheet - Small Business Concern

Name: **Cugini, L.L.C.**

| Type of Statement | Combined | | * Note: amounts will display in thousands | | |
|----------------------------------|----------------|---------------|---|-------------|----------------|
| Date of Statement: | 12/31/2011 | | Adj. Debit | Adj. Credit | Adj Bal Sheet |
| Cash/Mark. Sec. | 454.7 | 15.8% | | 18.9 (A) | 435.8 |
| Accounts Rec | 46.0 | 1.6% | | | 46.0 |
| Inventory | 59.9 | 2.1% | | | 59.9 |
| Other Current Assets | 0.0 | 0.0% | | | 0.0 |
| Total Current Assets | 560.6 | 19.4% | | | 541.7 |
| Net Fixed Assets | 1,984.7 | 68.8% | 189.5 (B) | | 2,174.2 |
| Intangibles | 0.0 | 0.0% | | | 0.0 |
| Other Assets | 338.9 | 11.8% | | | 338.9 |
| Total Assets | 2,884.2 | 100.0% | | | 3,054.8 |
| Accounts Payable | 164.1 | 5.7% | | | 164.1 |
| Notes Payable | 0.0 | 0.0% | | | 0.0 |
| Taxes/Accruals | 70.6 | 2.4% | | | 70.6 |
| Private Lender (Curr) | 2.4 | 0.1% | 0.0% | 13.9 (C) | 16.3 |
| | 0.0 | 0.0% | | | |
| Other Current Liab. | 81.3 | 2.8% | | | 81.3 |
| Total Current Liabilities | 318.4 | 11.0% | | | 332.3 |
| Notes Payable | 423.8 | 14.7% | | | 423.8 |
| Private Lender (LT) | 0.0 | 0.0% | | 156.7 (C) | 156.7 |
| | 0.0 | 0.0% | | | |
| Stockholder Debt | 996.9 | 34.6% | | | 996.9 |
| Other L-T Liabilities | 0.0 | 0.0% | | | 0.0 |
| Total Liabilities | 1,739.1 | 60.3% | | | 1,909.7 |
| Net Worth | 1,145.1 | 39.7% | | | 1,145.1 |
| Total Liab. + NW | 2,884.2 | 100.0% | | | 3,054.8 |

| Balance Sheet Ratios | Historical | | Industry Comparison | | | Adj Bal Sheet |
|----------------------|------------|--|---------------------|-------|------|---------------|
| | 12/31/2011 | | High | Med | Low | |
| Current Ratio | 1.8 | | 1.8 | 0.8 | 0.3 | 1.6 |
| Debt/Worth | 1.5 | | 0.7 | 5.0 | -3.8 | 1.7 |
| Quick Ratio | 1.6 | | 1.2 | 0.4 | 0.1 | 1.4 |
| Days Receivable | 5.5 | | | | 1.0 | |
| Days Payable | 92.4 | | | 14.0 | 35.0 | |
| Days Inventory | 33.7 | | 6.0 | 10.0 | 17.0 | |
| Net Working Capital | 242.2 | | | -90.8 | | 209.4 |

Accounting Basis: Cash **Accrual**

Balance Sheet Analysis/Comments:

Adjustments to balance sheet:

- A) Equity injection
- B) Fixed asset acquisition
- C) Current and long term portions of JEDCO/LRCF loan

See financial analysis attached under separate exhibit.

Name: **Cugini, L.L.C.**

Tax ID: 72-1022255

* Note: amounts will display in thousands

Type Of Statement: Combined
 # Of Months: 7
 Date Of Statement: 12/31/2011

NAICS
 Statistics

P&L:

| | | | |
|---------------------------|---------|-------|-------|
| Sales | 1,777.3 | | |
| Costs Of Goods | 378.3 | | |
| Gross Profit | 1,399.0 | | 61.0% |
| G & A Expenses | 1,069.6 | | |
| Other Income/(Expense) | 0.0 | 0.0% | |
| Net Inc Before Taxes | 329.4 | 18.5% | 3.2% |
| Income Taxes | 0.0 | 0.0% | |
| Net Inc After Taxes | 329.4 | 18.5% | |
| Depreciation/Amortization | 42.2 | 2.4% | |
| Interest | 70.2 | 3.9% | |
| Rent | 0.0 | 0.0% | |
| Owner's Salaries | 0.0 | 0.0% | |
| Wages | 465.7 | 26.2% | |

P&L Comments/Analysis:

See financial analysis attached separately.

Cash Flow

| | |
|---------------------------------|--------------|
| Net Inc Before Taxes | 329.4 |
| + Depreciation | 42.2 |
| + Interest Expense | 70.2 |
| + Rental Expense | 0.0 |
| + Excess Owner's Comp | 0.0 |
| + Other:Owner's Draw | 0.0 |
| + Other: | 0.0 |
| Total Cash Flow | 441.8 |
| - Existing Debt Service | 86.6 |
| - Project Debt Service | 12.1 |
| - Line Of Credit - Principal | 0.0 |
| - Line Of Credit - Interest | 0.0 |
| - Other: | 0.0 |
| Total Cash Requirement | 98.6 |
| Cash Surplus (deficit) | 343.2 |
| Cash Flow Coverage Ratio | 4.48 |

Cash Flow Comments/Analysis (if projections are utilized, describe the basis for the assumptions including who performed the analysis and how the conclusions were reached):

Historical cash flow coverage ratio of 4.48 times demonstrate adequate repayment ability of the company's existing debt and new JEDCO/LRCF loan.

Schedule of Indebtedness

Name: Cugini, L.L.C.

April 01, 2012

| PAYABLE TO | ORIGINAL AMOUNT | ORIGINAL DATE | PRESENT BALANCE | RATE OF INTEREST | MATURITY DATE | MONTHLY PAYMENT | SECURITY | CURRENT/ PAST DUE |
|-----------------------|-----------------|---------------|-----------------|------------------|---------------|----------------------------|--------------|-------------------|
| N Iberia Bank | \$ 1,800,000 | 02/11/2009 | \$ 1,612,726 | Fixed | 02/11/2014 | \$ 12,368 | Land & Bldg. | Cur |
| Total Present Balance | | | \$ 1,612,726 | | | Total Monthly: \$ 12,368 | | |
| | | | | | | Total Annually: \$ 148,416 | | |

* to be paid by new loan and/or exclude from cashflow

| CUIGINI LTD | | IBERIA BANK NOTE PAYABLE | | | | | | | | | | | | | | | |
|-------------|----------------------|-----------------------------------|--------------|---------|-------------|--|--|--|--|--|--|--|--|--|--|--|--|
| DATE | STATEMENT BALANCE | | | | | | | | | | | | | | | | |
| 1/4/2009 | 1,750,142.00 | ORIGINAL DEBT | | | | | | | | | | | | | | | |
| | | AMOUNT OF MORTGAGE PAID OFF | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | |
| | | HUD STATEMENT NO. 1 | | | | | | | | | | | | | | | |
| 12/31/2011 | 1,606,797.68 | OLNEY STREET APTS | 557,903.74 | 48.00% | BENVENUTO | | | | | | | | | | | | |
| | | JULIA STREET CONDO | 236,927.65 | 22.00% | BENVENUTO | | | | | | | | | | | | |
| | | SEABREEZE CONDO | 351,506.73 | 30.00% | CHEF ANDREA | | | | | | | | | | | | |
| | | | 1,146,338.12 | 100.00% | | | | | | | | | | | | | |
| | | HUD STATEMENT NO. 2 | | | | | | | | | | | | | | | |
| | | CAPRI BLUE LOUNGE | 284,774.04 | 45.00% | CUIGINI | | | | | | | | | | | | |
| | | LINE OF CREDIT | 75,207.02 | 12.00% | CUIGINI | | | | | | | | | | | | |
| | | LOT - 18TH ST | 268,548.99 | 43.00% | BENVENUTO | | | | | | | | | | | | |
| | | | 628,530.05 | 100.00% | | | | | | | | | | | | | |
| | | TOTAL | 1,774,868.17 | | | | | | | | | | | | | | |
| | | LOAN AMOUNT | 1,750,142.00 | | | | | | | | | | | | | | |
| | | CASH AT CLOSING | 24,726.17 | | | | | | | | | | | | | | |

Cugini, L.L.C., d/b/a Andreas Restaurant

Financial Analysis

For this analysis management submitted tax returns and compiled financial statements for fiscal years 2008, 2009 and 2010, ending 5/31/09, 5/31/10 and 5/31/11, respectively. Interim financial statements for seven months ending 12/31/11 were also submitted. Rebowe & Company CPAs, APC, the company's new CPA, took over in 2009. The company's prior CPA was Kernion T. Schafer, located in Metairie.

Assets

Current assets are inclusive of cash, trade receivables and inventory. Cash level of 7.9% of total assets is lower than the industry, however adequate as evidenced by historical performance. The company does not have a bank line of credit. Historical trade receivables turnover ratio of four days reflects a slower collection pace than the industry. This is due to management combining trade receivables with banquet sales. Inventory of 3.5% of total assets reflects a lower percentage than the industry, however remaining historically stable, a good indication of management ability. Inventory turnover ratio is slower than the industry faster than the industry, at 31 days. Inventory is valued at lower of cost or market.

Long term assets are inclusive of land, building, furniture, fixtures, machinery, equipment and vehicles. As of interim 12-31-11, land reflects the restaurant property located at 3100 19th St. in Metairie and a lot on 20th St. used for parking. There was an additional lot located on 18th St. that was sold during the interim period, the reason for a \$300m reduction in land cost. The lot was held for investment and was sold at a loss of approximately \$15,000. Proceeds of the sale of the lot were used to reduce the company's single loan with Iberia Bank. Building reflects the restaurant and parking improvements. Depreciation is accelerated.

Other assets consist of deposits and debt due from stockholder.

Liabilities and Net Worth

Current liabilities are inclusive of trade payables, deposits, gift certificates payable, accrued taxes and current portion of long term debt. Historical trade payables turnover ratio of 92.4 days exceeds the industry's low quartile of 35 days. As explained above, management combines trade accounts with house accounts, hence the long payment turnover.

Long term liabilities consist of the long term portion of the company's single loan. The loan, funded in January 2009 for the purpose of business and personal debt consolidation, is held by Iberia Bank. Because proceeds of the loan were used to refinance the debt of various separate entities and that of Chef Apuzzo, for recordation purposes the loan was prorated by entity based on the percentage of the loans being refinanced, and accordingly distributed on the respective entities' balance sheets. For example, the portion of the loan corresponding to Andrea Apuzzo is treated as debt due from stockholder on Cugini's balance sheet.

Income Statement

For FYE 2010 (5-31-11), revenue reflects a 3.86% decrease when compared to the prior year. According to management the slight decrease in revenue is attributed to slow economic activity at the time. For the seven-month interim period ended 12-31-11, annualized revenue indicates that revenue has stabilized with FYE 5-31-11.

Historical cost of goods sold is stable at 26%, and lower than the industry average of 39%.

Balance Sheet

Company: Cugini, L.L.C., d/b/a Andrea's Restaurant

Analyst: Alberto Queral

Date: 2--7-12

| Type of Statement | Tax Return | | Tax Return | | Tax Return | | Compilation | | NAICS |
|-----------------------------------|----------------|---------------|----------------|---------------|----------------|---------------|----------------|---------------|---------------|
| # of Months: | 12 | | 12 | | 12 | | 7 | | Statistics |
| Date of Statement: | 5/31/2009 | | 5/31/2010 | | 5/31/2011 | | 12/31/2011 | | |
| (In Thousands) | \$ | % | \$ | % | \$ | % | \$ | % | |
| ASSETS | | | | | | | | | |
| Cash & Securities | 33.1 | 1.9% | 47.5 | 2.7% | 39.6 | 2.2% | 143.6 | 7.9% | 15.9% |
| Receivables | 47.7 | 2.8% | 14.3 | 0.8% | 26.5 | 1.5% | 46.0 | 2.5% | 1.9% |
| Inventory | 57.2 | 3.3% | 49.6 | 2.8% | 57.3 | 3.2% | 58.0 | 3.2% | 6.5% |
| Notes Receivable | 0.0 | 0.0% | 0.0 | 0.0% | 0.0 | 0.0% | 175.6 | 9.7% | |
| Prepays | 10.1 | 0.6% | 42.1 | 2.4% | 0.0 | 0.0% | 0.0 | 0.0% | |
| Other | 0.0 | 0.0% | 0.0 | 0.0% | 0.0 | 0.0% | 0.0 | 0.0% | 3.0% |
| Current Assets | 148.1 | 8.6% | 153.5 | 8.7% | 123.4 | 6.9% | 423.2 | 23.3% | 27.3% |
| Land | 972.1 | 56.5% | 972.1 | 55.4% | 972.1 | 54.2% | 672.1 | 37.0% | |
| Buildings | 1,101.4 | 64.0% | 1,124.0 | 64.1% | 1,131.5 | 63.1% | 1,131.5 | 62.3% | |
| Machinery & Equipment | 163.7 | 9.5% | 172.0 | 9.8% | 192.1 | 10.7% | 209.7 | 11.5% | |
| Furniture & Fixtures | 19.1 | 1.1% | 25.8 | 1.5% | 31.1 | 1.7% | 31.1 | 1.7% | |
| Autos & Trucks | 71.7 | 4.2% | 71.7 | 4.1% | 71.7 | 4.0% | 71.7 | 3.9% | |
| Other Fixed Assets | 0.0 | 0.0% | 0.0 | 0.0% | 0.0 | 0.0% | 0.0 | 0.0% | |
| Less Depreciation | 959.8 | 55.8% | 985.3 | 56.1% | 1,041.7 | 58.1% | 1,053.5 | 58.0% | |
| Net Fixed Assets | 1,368.2 | 79.5% | 1,380.3 | 78.7% | 1,356.8 | 75.7% | 1,062.6 | 58.5% | 48.6% |
| Intangible Assets (net) | 0.0 | 0.0% | 0.0 | 0.0% | 0.0 | 0.0% | 0.0 | 0.0% | 10.9% |
| Other | 204.9 | 11.9% | 221.0 | 12.6% | 312.3 | 17.4% | 331.8 | 18.3% | 13.2% |
| Long-Term Assets | 1,573.1 | 91.4% | 1,601.3 | 91.3% | 1,669.1 | 93.1% | 1,394.4 | 76.7% | 72.7% |
| TOTAL ASSETS | 1,721.2 | 100.0% | 1,754.8 | 100.0% | 1,792.5 | 100.0% | 1,817.6 | 100.0% | 100.0% |
| LIABILITIES | | | | | | | | | |
| Notes Payable | 344.6 | 20.0% | 0.0 | 0.0% | 0.0 | 0.0% | 0.0 | 0.0% | 6.5% |
| Accounts Payable | 170.6 | 9.9% | 182.2 | 10.4% | 103.4 | 5.8% | 164.0 | 9.0% | 11.2% |
| Taxes | 12.6 | 0.7% | 25.7 | 1.5% | 58.9 | 3.3% | 70.6 | 3.9% | 0.1% |
| Private Lender (curr) | 0.0 | 0.0% | 99.0 | 5.6% | 2.4 | 0.1% | 2.4 | 0.1% | 3.1% |
| SBA (curr) | 0.0 | 0.0% | 0.0 | 0.0% | 0.0 | 0.0% | 0.0 | 0.0% | |
| Accruals | 33.0 | 1.9% | 62.6 | 3.6% | 32.2 | 1.8% | 0.0 | 0.0% | |
| Other | 19.0 | 1.1% | 64.2 | 3.7% | 84.1 | 4.7% | 32.6 | 1.8% | 19.6% |
| Current Liabilities | 579.8 | 33.7% | 433.7 | 24.7% | 281.0 | 15.7% | 269.6 | 14.8% | 40.5% |
| Long-term Debt | 252.0 | 14.6% | 480.0 | 27.4% | 685.0 | 38.2% | 423.8 | 23.3% | 33.5% |
| Private Lender (LT) | 0.0 | 0.0% | 0.0 | 0.0% | 0.0 | 0.0% | 0.0 | 0.0% | |
| SBA (LT) | 0.0 | 0.0% | 0.0 | 0.0% | 0.0 | 0.0% | 0.0 | 0.0% | |
| Subordinate Officer | 0.0 | 0.0% | 0.0 | 0.0% | 0.0 | 0.0% | 0.0 | 0.0% | |
| Loans from Stockholders | 0.0 | 0.0% | 0.0 | 0.0% | 0.0 | 0.0% | 0.0 | 0.0% | |
| Other | 0.0 | 0.0% | 0.0 | 0.0% | 0.0 | 0.0% | 0.0 | 0.0% | 15.0% |
| Long-Term Liabilities | 252.0 | 14.6% | 480.0 | 27.4% | 685.0 | 38.2% | 423.8 | 23.3% | 48.5% |
| TOTAL LIABILITIES | 831.8 | 48.3% | 913.7 | 52.1% | 966.0 | 53.9% | 693.4 | 38.1% | 89.0% |
| NET WORTH | | | | | | | | | |
| Common Stock | 200.0 | 11.6% | 200.0 | 11.4% | 200.0 | 11.2% | 200.0 | 11.0% | |
| Capital Surplus | 0.0 | 0.0% | 0.0 | 0.0% | 0.0 | 0.0% | 0.0 | 0.0% | |
| Retained Earnings | 782.5 | 45.5% | 734.2 | 41.8% | 719.6 | 40.1% | 1,017.3 | 56.0% | |
| (Treasury Stock) | -93.1 | -5.4% | -93.1 | -5.3% | -93.1 | -5.2% | -93.1 | -5.1% | |
| TOTAL NET WORTH | 889.4 | 51.7% | 841.1 | 47.9% | 826.5 | 46.1% | 1,124.2 | 61.9% | 11.0% |
| TOTAL LIAB & NET WORTH | 1,721.2 | 100.0% | 1,754.8 | 100.0% | 1,792.5 | 100.0% | 1,817.6 | 100.0% | 100.0% |
| Verification | 0.0 | | 0.0 | | 0.0 | | 0.0 | | |

Income Statement

Company: Cugini, L.L.C., d/b/a Andrea's Restaurant

Analyst: Alberto Queral
Date: 2-7-12

| Type of Statement | Tax Return | | Tax Return | | Tax Return | | Compilation | | NAICS |
|----------------------------|------------|-------|------------|-------|------------|-------|-------------|-------|------------|
| # of Months: | 12 | | 12 | | 12 | | 7 | | Statistics |
| Date of Statement: | 5/31/2009 | | 5/31/2010 | | 5/31/2011 | | 12/31/2011 | | |
| (In Thousands) | \$ | % | \$ | % | \$ | % | \$ | % | |
| INCOME STATEMENT: | | | | | | | | | |
| Net Sales | 2,571.8 | | 2,443.3 | | 2,537.6 | | 1,475.0 | | 100.0% |
| Cost of Sales | 652.9 | 25.4% | 643.5 | 26.3% | 671.6 | 26.5% | 378.3 | 25.6% | 39.0% |
| Gross Profit | 1,918.9 | 74.6% | 1,799.8 | 73.7% | 1,866.0 | 73.5% | 1,096.7 | 74.4% | 61.0% |
| Officer Compensation | 97.4 | 3.8% | 110.7 | 4.5% | 110.7 | 4.4% | 0.0 | 0.0% | |
| Wages | 676.7 | 26.3% | 639.4 | 26.2% | 584.8 | 23.0% | 465.7 | 31.6% | |
| Rent | 0.0 | 0.0% | 0.0 | 0.0% | 0.0 | 0.0% | 0.0 | 0.0% | |
| Depreciation | 46.8 | 1.8% | 31.5 | 1.3% | 95.0 | 3.7% | 11.8 | 0.8% | |
| Interest | 8.5 | 0.3% | 5.7 | 0.2% | 63.2 | 2.5% | 37.9 | 2.6% | |
| Other Operating Expenses | 1,161.6 | 45.2% | 1,059.9 | 43.4% | 1,053.8 | 41.5% | 588.2 | 39.9% | |
| Total Expenses | 1,991.0 | 77.4% | 1,847.2 | 75.6% | 1,907.5 | 75.2% | 1,103.6 | 74.8% | 57.0% |
| Other Income | 53.2 | 2.1% | 47.4 | 1.9% | 41.5 | 1.6% | 304.6 | 20.7% | |
| Other Expenses | 0.0 | 0.0% | 0.0 | 0.0% | 0.0 | 0.0% | 0.0 | 0.0% | 0.9% |
| Income (Loss) Before Taxes | -18.9 | -0.7% | 0.0 | 0.0% | 0.0 | 0.0% | 297.7 | 20.2% | 3.1% |
| Income Tax | 0.0 | 0.0% | 0.0 | 0.0% | 0.0 | 0.0% | 0.0 | 0.0% | |
| Net Income (Loss) | -18.9 | -0.7% | 0.0 | 0.0% | 0.0 | 0.0% | 297.7 | 20.2% | 3.1% |

Dividends Paid

| | | | | |
|--------------------------|-------|-------|-------|-------|
| Operational Cash | -18.9 | 0.0 | 0.0 | 297.7 |
| Depreciation/Amort. | 46.8 | 31.5 | 95.0 | 11.8 |
| + Interest Expense | 8.5 | 5.7 | 63.2 | 37.9 |
| + Rental Expense | 0.0 | 0.0 | 0.0 | 0.0 |
| + Other: Owner's Draw | 0.0 | 0.0 | 0.0 | 0.0 |
| + Other: | 0.0 | 0.0 | 0.0 | 0.0 |
| = Available Cash | 36.4 | 37.2 | 158.2 | 347.4 |
| - Existing Debt Service* | 66.8 | 66.8 | 66.8 | 39.0 |
| - Interest on Line | 0.0 | 0.0 | 0.0 | 0.0 |
| - Principal on Line | 0.0 | 0.0 | 0.0 | 0.0 |
| - New Debt Service | 20.7 | 20.7 | 20.7 | 12.1 |
| - Other: | 0.0 | 0.0 | 0.0 | 0.0 |
| = Surplus | -51.1 | -50.3 | 70.7 | 296.3 |
| Coverage Ratio | 0.42 | 0.43 | 1.81 | 6.80 |

* For cash flow illustration purposes, existing debt service represents the pro-rata portion of a loan for debt consolidation originated on 2-11-09. This is not to construe that the company individually, or its affiliates would not be responsible for the entire debt.

RECONCILIATION OF NET WORTH:

| | | | |
|-----------------------------|-------|-------|---------|
| Ending Net Worth | 841.1 | 826.5 | 1,124.2 |
| - Earnings | 0.0 | 0.0 | 297.7 |
| + Income per Books | 48.2 | 14.6 | 0.0 |
| +/- Rounding | -0.1 | 0.0 | 0.0 |
| - Beginning Net Worth | 889.4 | 841.1 | 826.5 |
| Net Worth out of Balance By | 0.0 | 0.0 | 0.0 |

Ratios

Company: Cugini, L.L.C., d/b/a Andrea's Restaurant

Analyst: Alberto Queral

Date: 2-7-12

| Type of Statement | Tax Return | Tax Return | Tax Return | Compilation | NAICS |
|--|------------|------------|------------|-------------|------------|
| # of Months: | 12 | 12 | 12 | 7 | Statistics |
| Date of Statement: | 5/31/2009 | 5/31/2010 | 5/31/2011 | 12/31/2011 | 722110 |
| LIQUIDITY RATIOS: | | | | | |
| Working Capital | -431.7 | -280.2 | -157.6 | 153.6 | |
| Quick | 0.14 | 0.14 | 0.24 | 0.70 | 1.2/4/1 |
| Current | 0.26 | 0.35 | 0.44 | 1.57 | 1.8/8/3 |
| Sales/Net Working Capital | -5.96 | -8.72 | -16.10 | 16.46 | |
| LEVERAGE RATIOS: | | | | | |
| Total Liabilities / Tangible Net worth | 0.94 | 1.09 | 1.17 | 0.62 | .7/5/-3.8 |
| Net Fixed Assets / Tangible Net Worth | 1.54 | 1.64 | 1.64 | 0.95 | .7/3.1/-2 |
| ACTIVITY RATIOS: | | | | | |
| Receivables in Days | 7 | 2 | 4 | 7 | 0/0/1 |
| Inventory in Days | 32 | 28 | 31 | 33 | 6/10/17 |
| Payables in Days | 95 | 103 | 56 | 92 | 0/14/35 |
| Total Assets / Net Sales | 0.67 | 0.72 | 0.71 | 0.72 | |
| PROFITABILITY RATIOS: | | | | | |
| Gross Margin % | 74.61 | 73.66 | 73.53 | 74.35 | |
| SG & A % | 75.60 | 74.31 | 71.43 | 74.02 | |
| Cushion (Gross Margin - SG & A) % | -0.98 | -0.65 | 2.11 | 0.33 | |
| Depreciation % | 1.82 | 1.29 | 3.74 | 0.80 | |
| Operating Profit Margin % | -2.80 | -1.94 | -1.64 | -0.47 | |
| Interest Expense % | 0.33 | 0.23 | 2.49 | 2.57 | |
| Operating Expense % | -3.13 | -2.17 | -4.13 | -3.04 | |
| Net Margin % | -0.73 | 0.00 | 0.00 | 20.18 | |
| Return on Average Assets % | | 0.00 | 0.00 | 28.27 | |
| Return on Average Equity % | | 0.00 | 0.00 | 52.32 | |
| GROWTH RATIOS: | | | | | |
| Net Sales Growth | | -5.00 | 3.86 | -0.36 | |
| Net Income Growth | | -100.00 | -100.00 | #DIV/0! | |
| Total Assets Growth | | 1.95 | 2.15 | 1.40 | |
| Total Liabilities Growth | | 9.85 | 5.72 | -28.22 | |
| Net Worth Growth | | -5.43 | -1.74 | 36.02 | |
| COVERAGE RATIOS: | | | | | |
| Interest Coverage (EBIT/Interest) | -7.48 | -7.32 | 0.34 | 1.40 | |
| Profit + Dep / Cur Long-term Mat. | 0.08 | 0.32 | 39.58 | 221.07 | |
| Effects After New Financing | 0.42 | 0.43 | 1.81 | 11.65 | |
| CASH POSITION: | | | | | |
| Net Income + Depreciation | -0.4 | 0.0 | 0.0 | 43.2 | |



ATTN: CORINNE PRITCHETT
Report Printed: February 07, 2012

Live Report : ANDREA'S RESTAURANT

D-U-N-S® Number: 15-525-8940

Endorsement/Billing Reference: cpritchett@jedco.org

| | | | |
|------------------------|--------------------------------------|---|---------------------------|
| D&B Address | | Endorsement : cpritchett@jedco.org | |
| Address | 3100 19th St Metairie, LA - 70002 | Location Type | Single Location |
| Phone | 504 834-8583 | Web | www.andreasrestaurant.com |
| Fax | | | |

Company Summary

Currency: Shown in USD unless otherwise indicated

Score Bar

| | |
|---------------------------------|-----------|
| PAYDEX® | 71 |
| Commercial Credit Score Class | 2 |
| Financial Stress Class | 3 |
| Credit Limit - D&B Conservative | 40,000.00 |
| D&B Rating | -- |

Company News

Today: Tuesday, February 07, 2012

This company is not currently tracked for Company News.

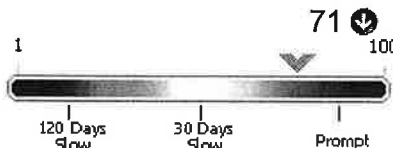
Powered by FirstRain

D&B 3-month PAYDEX®



When weighted by amount, Payments to suppliers average Within terms

D&B PAYDEX®



When weighted by amount, Payments to suppliers average 14 days beyond terms

D&B Company Overview

This is a single location

| | |
|-------------------------|------------------------|
| Chief Executive | ANDREA APUZZO, PRES |
| Year Started | 1985 |
| Employees | 70 |
| SIC | 5812 |
| Line of business | Eating place |
| NAICS | 722511 |
| History Status | INCOMPLETE |

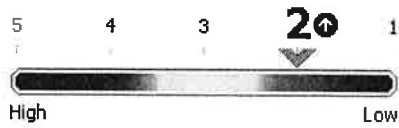
Public Filings

The following data includes both open and closed filings found in D&B's database on this company.

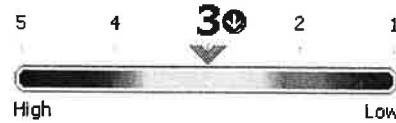
| Record Type | Number of Records | Most Recent Filing Date |
|--------------|-------------------|-------------------------|
| Bankruptcies | 0 | - |
| Judgments | 0 | - |
| Liens | 0 | - |
| Suits | 0 | - |
| UCCs | 0 | - |

The public record items contained herein may have been paid, terminated, vacated or released prior to today's date.

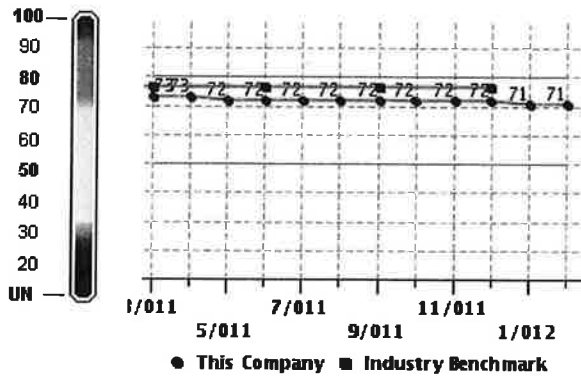
Commercial Credit Score Class



Financial Stress Score Class



PAYDEX® Trend Chart



Detailed Trade Risk Insight™

Days Beyond Terms Past 3 Months

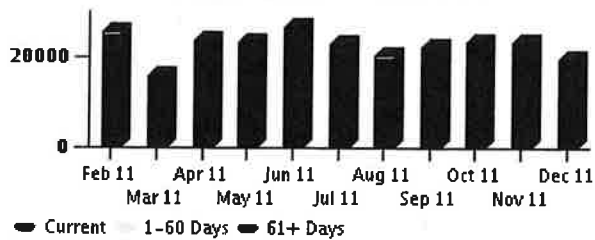


Dollar-weighted average of 9 payment experiences reported from 7 Companies

Recent Derogatory Events

| | Oct-11 | Nov-11 | Dec-11 |
|-----------------------|--------|--------|--------|
| Placed for Collection | - | - | - |
| Bad Debt Written Off | - | - | - |

Total Amount Current & Past Due - 11 Month Trend



Predictive Scores

Currency: Shown in USD unless otherwise indicated

Credit Capacity Summary

This credit rating was assigned because of D&Bs assessment of the companys creditworthiness. For more information, see the

D&B Rating Key

D&B Rating : --

The blank rating symbol should not be interpreted as indicating that credit should be denied. It simply means that the information available to D&B does not permit us to classify the company within our rating key and that further enquiry should be made before reaching a decision. Some reasons for using a "-" symbol include: deficit net worth, bankruptcy proceedings, insufficient payment information, or incomplete history information.

Below is an overview of the company's rating history since 08-14-1992

| D&B Rating | Date Applied |
|------------|--------------|
| -- | 07-24-2008 |
| 1R2 | 12-08-2006 |
| 1R3 | 11-13-1997 |
| -- | 08-14-1992 |

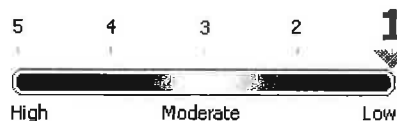
Number of Employees Total: 70

Payment Activity: (based on 33 experiences)

| | |
|------------------------------|--------|
| Average High Credit: | 2,011 |
| Highest Credit: | 20,000 |
| Total Highest Credit: | 52,750 |

D&B Credit Limit Recommendation

Conservative credit Limit 40,000
Aggressive credit Limit: 95,000



Risk category for this business : **LOW**

This recommended Credit Limit is based on the company profile and on profiles of other companies with similarities in size, industry, and credit usage. Risk is assessed using D&B's scoring methodology and is one factor used to create the recommended limits. See Help for details.

Financial Stress Class Summary

The Financial Stress Score predicts the likelihood of a firm ceasing business without paying all creditors in full, or reorganization or obtaining relief from creditors under state/federal law over the next 12 months. Scores were calculated using a statistically valid model derived from D&B's extensive data files.

The Financial Stress Class of 3 for this company shows that firms with this class had a failure rate of 0.24% (24 per 10,000), which is lower than the average of businesses in D & B's database

Financial Stress Class :



Moderate risk of severe financial stress, such as a bankruptcy, over the next 12 months.

Probability of Failure:

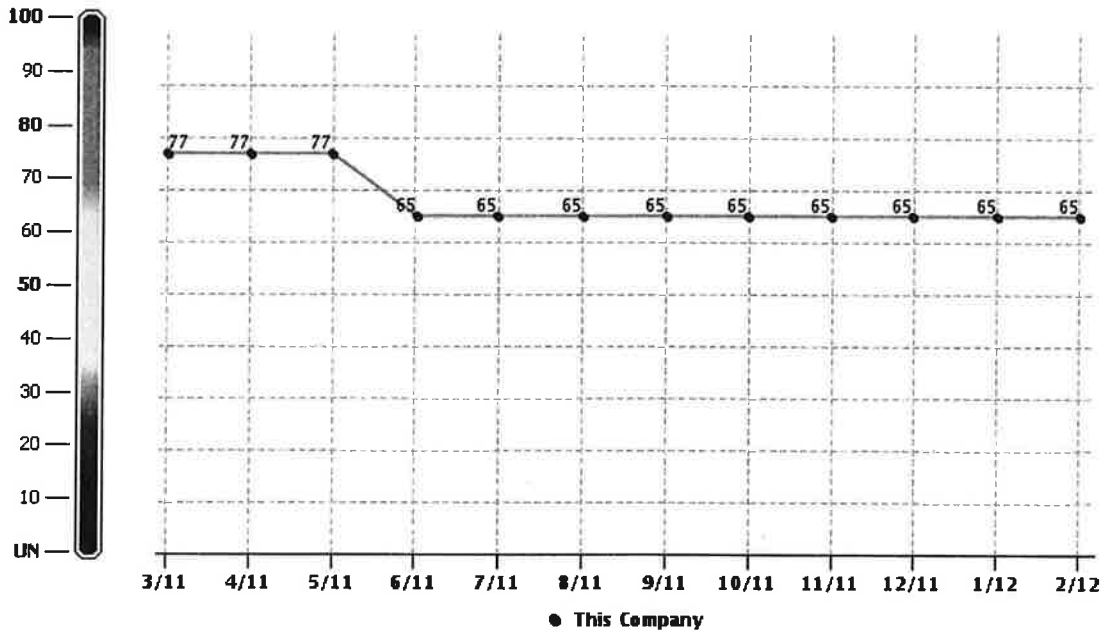
- Among Businesses with this Class: **0.24 %** (24 per 10,000)
- Financial Stress National Percentile : **65** (Highest Risk: 1; Lowest Risk: 100)
- Financial Stress Score : **1503** (Highest Risk: 1,001; Lowest Risk: 1,875)
- Average of Businesses in D&B's database: **0.48 %** (48 per 10,000)

The Financial Stress Class of this business is based on the following factors:

- Low proportion of satisfactory payment experiences to total payment experiences.

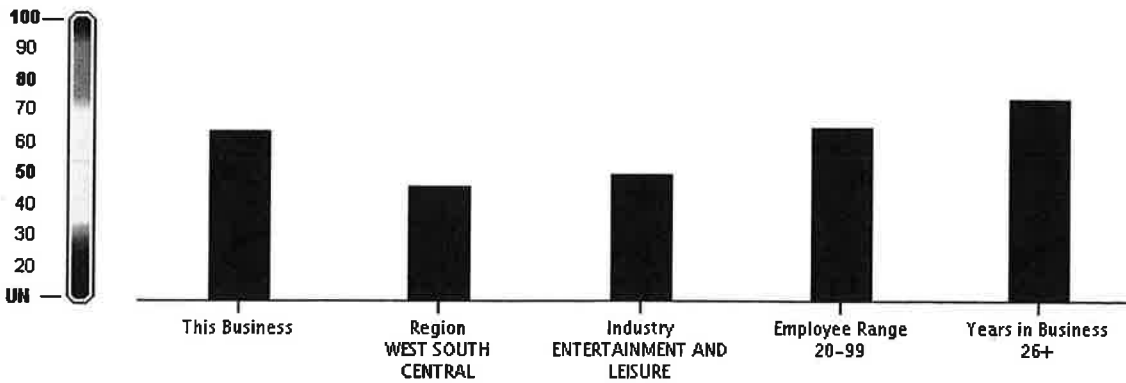
- Low Paydex Score.
- Higher risk legal structure.

Financial Stress Percentile Trend:



Notes:

- 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 Probability of Failure shows the percentage of firms in a given Class that discontinued operations over the past year with loss to creditors. The Probability of Failure - 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&Bs 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.



| Norms | National % |
|-------------------------------------|------------|
| This Business | 65 |
| Region: WEST SOUTH CENTRAL | 44 |
| Industry: ENTERTAINMENT AND LEISURE | 48 |
| Employee range: 20-99 | 66 |
| Years in Business: 26+ | 77 |

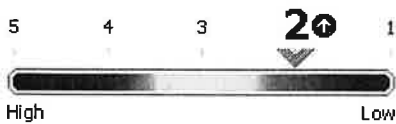
This Business has a Financial Stress Percentile that shows:

- Lower risk than other companies in the same region.
- Lower risk than other companies in the same industry.
- Higher risk than other companies in the same employee size range.
- Higher risk than other companies with a comparable number of years in business.

Credit Score Summary

The Commercial Credit Score predicts the likelihood that a company will pay its bills in a severely delinquent manner (90 days or more past terms), obtain legal relief from creditors or cease operations without paying all creditors in full over the next 12 months. Scores are calculated using a statistically valid model derived from D&B's extensive data files. The Credit Score class of 2 for this company shows that 10.6% of firms with this class paid one or more bills severely delinquent, which is lower than the average of businesses in D & B's database.

Credit Score Class :



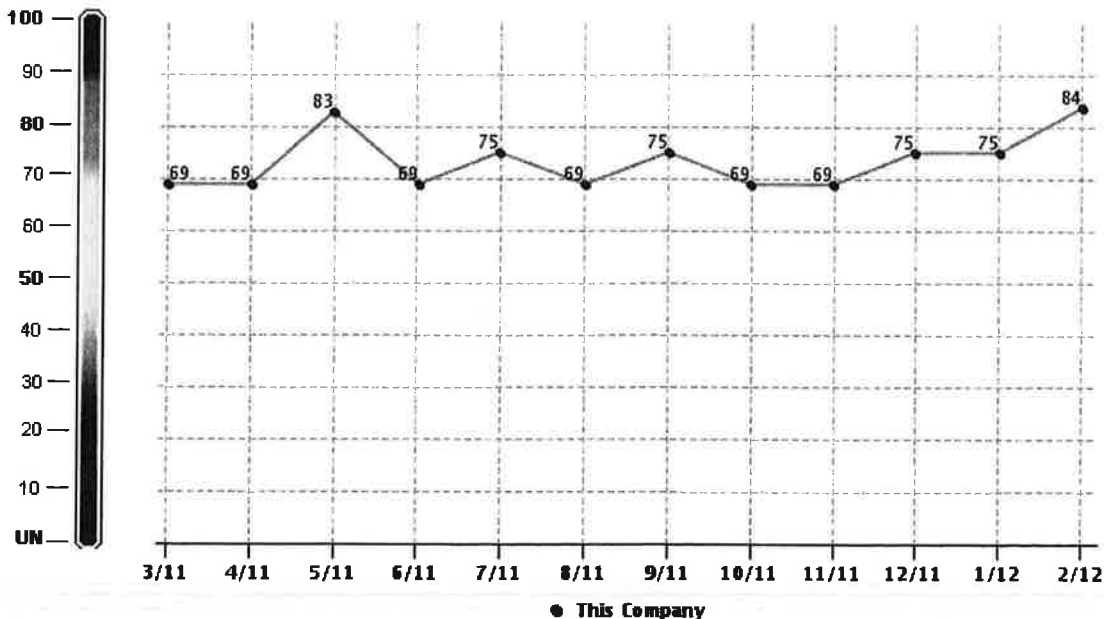
Incidence of Delinquent Payment

- Among Companies with this Classification: **10.60 %**
- Average compared to businesses in D&B's database: **23.50 %**
- Credit Score Percentile : **84** (Highest Risk: 1; Lowest Risk: 100)
- Credit Score : **467** (Highest Risk: 101; Lowest Risk:670)

The Credit Score Class of this business is based on the following factors:

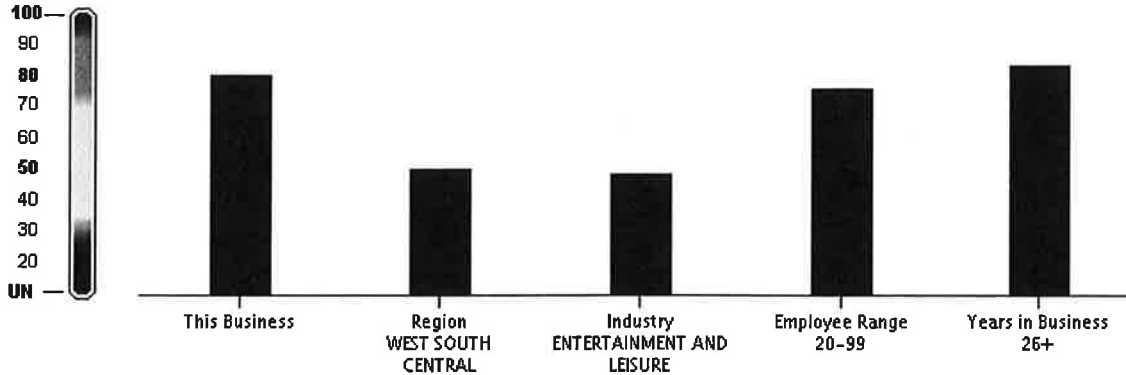
- Low number of satisfactory payments.
- Insufficient number of payment experiences.
- Most recent amount past due.
- Low proportion of satisfactory payment experiences to total payment experiences.
- Business is not a subsidiary.
- High proportion of past due balances to total amount owing.

Credit Score Class Percentile Trend:



Notes:

- The Commercial Credit Score Risk 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 severe delinquency.
- The incidence of delinquency shows the percentage of firms in a given percentile that are likely to pay creditors in a severely delinquent manner. The average incidence of delinquency is based on businesses in D&B's database and is provided for comparative purposes.
- The Commercial Credit Score percentile reflects the relative ranking of a firm among all scorable companies in D&B's file.
- The Commercial Credit Score offers a more precise measure of the level of risk than the Risk Class and Percentile. It is especially helpful to customers using a scorecard approach to determining overall business performance.



| Norms | National % |
|-------------------------------------|------------|
| This Business | 84 |
| Region: WEST SOUTH CENTRAL | 48 |
| Industry: ENTERTAINMENT AND LEISURE | 46 |
| Employee range: 20-99 | 79 |
| Years in Business: 26+ | 88 |

This business has a Credit Score Percentile that shows:

- Lower risk than other companies in the same region.
- Lower risk than other companies in the same industry.
- Lower risk than other companies in the same employee size range.
- Higher risk than other companies with a comparable number of years in business.

Trade Payments

Currency: Shown in USD unless otherwise indicated

D&B PAYDEX®

The D&B PAYDEX is a unique, weighted indicator of payment performance based on payment experiences as reported to D&B by trader references. Learn more about the D&B PAYDEX

Timeliness of historical payments for this company.

| | | |
|-----------------------------------|-----------|---|
| Current PAYDEX is | 71 | Equal to 14 days beyond terms (Pays more slowly than the average for its industry of 5 days beyond terms) |
| Industry Median is | 77 | Equal to 5 days beyond terms |
| Payment Trend currently is | ↔ | Unchanged, compared to payments three months ago |

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.

| | |
|---|--------|
| Total payment Experiences in D&Bs File (HQ) | 33 |
| Payments Within Terms (not weighted) | 82 % |
| Trade Experiences with Slow or Negative Payments(%) | 16.67% |
| Total Placed For Collection | 0 |
| High Credit Average | 2,011 |
| Largest High Credit | 20,000 |
| Highest Now Owing | 15,000 |
| Highest Past Due | 250 |

D&B PAYDEX



- High risk of late payment (Average 30 to 120 days beyond terms)
- Medium risk of late payment (Average 30 days or less beyond terms)
- Low risk of late payment (Average prompt to 30+ days sooner)

When weighted by amount, payments to suppliers average 14 days beyond terms

3-Month D&B PAYDEX



- High risk of late payment (Average 30 to 120 days beyond terms)
- Medium risk of late payment (Average 30 days or less beyond terms)
- Low risk of late payment (Average prompt to 30+ days sooner)

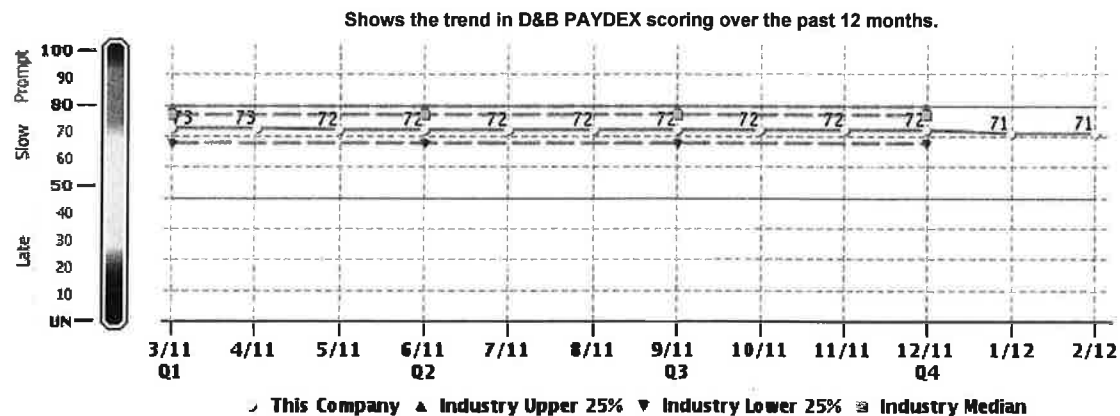
Based on payments collected over last 3 months.

When weighted by amount, payments to suppliers average within terms

D&B PAYDEX® Comparison

Current Year

PAYDEX® of this Business compared to the Primary Industry from each of the last four quarters. The Primary Industry is Eating place , based on SIC code 5812 .



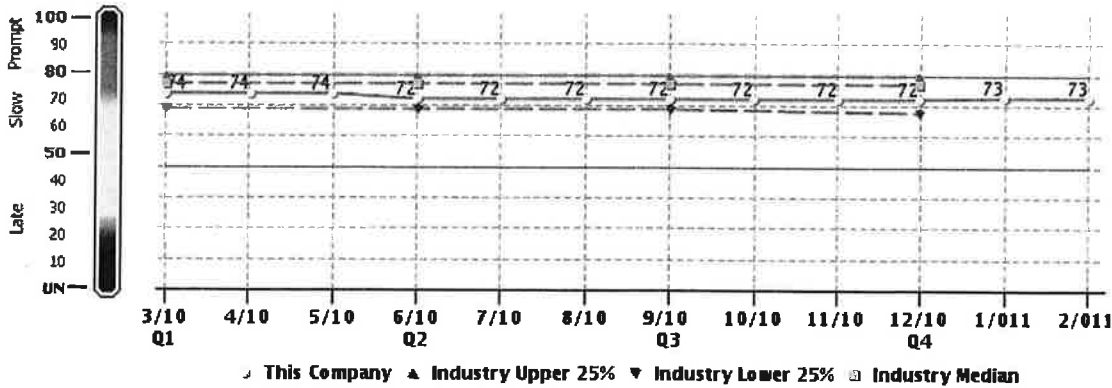
| | 3/11 | 4/11 | 5/11 | 6/11 | 7/11 | 8/11 | 9/11 | 10/11 | 11/11 | 12/11 | 1/12 | 2/12 |
|---------------------------|------|------|------|------|------|------|------|-------|-------|-------|------|------|
| This Business | 73 | 73 | 72 | 72 | 72 | 72 | 72 | 72 | 72 | 72 | 71 | 71 |
| Industry Quartiles | | | | | | | | | | | | |
| Upper | 80 | | | 80 | | | 80 | | | 80 | | |
| Median | 77 | | | 77 | | | 77 | | | 77 | | |

| | 3/11 | 4/11 | 5/11 | 6/11 | 7/11 | 8/11 | 9/11 | 10/11 | 11/11 | 12/11 | 1/12 | 2/12 |
|-------|------|------|------|------|------|------|------|-------|-------|-------|------|------|
| Lower | 68 | | | 68 | | | 68 | | | 68 | | |

- Current PAYDEX for this Business is 71 , or equal to 14 days beyond terms
- The 12-month high is 73 , or equal to 11 DAYS BEYOND terms
- The 12-month low is 71 , or equal to 14 DAYS BEYOND terms

Previous Year

Shows PAYDEX of this Business compared to the Primary Industry from each of the last four quarters. The Primary Industry is Eating place , based on SIC code 5812 .



| Previous Year | 03/10 Q1'10 | 06/10 Q2'10 | 09/10 Q3'10 | 12/10 Q4'10 |
|---------------------------|----------------|----------------|----------------|----------------|
| This Business | 74 | 72 | 72 | 72 |
| Industry Quartiles | | | | |
| Upper | 80 | 80 | 80 | 80 |
| Median | 77 | 77 | 77 | 77 |
| Lower | 69 | 69 | 69 | 68 |

Based on payments collected over the last 4 quarters.

- Current PAYDEX for this Business is 71 , or equal to 14 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

Payment Habits

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

| \$ Credit Extended | # Payment Experiences | Total Amount | % of Payments Within Terms |
|--------------------|-----------------------|--------------|----------------------------|
| Over 100,000 | 0 | 0 | 0% |
| 50,000-100,000 | 0 | 0 | 0% |
| 15,000-49,999 | 1 | 20,000 | 100% |
| 5,000-14,999 | 2 | 15,000 | 33% |
| 1,000-4,999 | 8 | 12,500 | 68% |
| Under 1,000 | 15 | 4,800 | 81% |

Based on payments collected over last 12 months.

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

Payment Summary

- There are 33 payment experience(s) in D&Bs file for the most recent 24 months, with 18 experience(s) reported during the last three month period.
- The highest Now Owes on file is 15,000 . The highest Past Due on file is 250

Below is an overview of the companys currency-weighted payments, segmented by its suppliers primary industries:

| | Total Revd (#) | Total Amts | Largest High Credit | Within Terms (%) | Days Slow <31 31-60 61-90 90> (%) (%) (%) | | |
|---------------------------------|----------------------|---------------|------------------------|------------------------|---|----|----|
| Top Industries | | | | | | | |
| Telephone communictns | 5 | 4,550 | 2,500 | 58 | 42 | 0 | 0 |
| Electric services | 4 | 7,650 | 5,000 | 100 | 0 | 0 | 0 |
| Short-trm busn credit | 2 | 1,050 | 1,000 | 100 | 0 | 0 | 0 |
| Management services | 2 | 1,100 | 1,000 | 100 | 0 | 0 | 0 |
| Nonclassified | 2 | 300 | 250 | 100 | 0 | 0 | 0 |
| Whol frozen foods | 1 | 20,000 | 20,000 | 100 | 0 | 0 | 0 |
| Mfg furn/fixtures | 1 | 10,000 | 10,000 | 0 | 100 | 0 | 0 |
| Misc publishing | 1 | 2,500 | 2,500 | 50 | 50 | 0 | 0 |
| Mfg soap/detergents | 1 | 1,000 | 1,000 | 50 | 50 | 0 | 0 |
| Television station | 1 | 1,000 | 1,000 | 0 | 0 | 50 | 50 |
| Misc equipment rental | 1 | 1,000 | 1,000 | 100 | 0 | 0 | 0 |
| Personal credit | 1 | 750 | 750 | 100 | 0 | 0 | 0 |
| Mfg extracts/syrup | 1 | 750 | 750 | 100 | 0 | 0 | 0 |
| Mfg photograph equip | 1 | 500 | 500 | 50 | 50 | 0 | 0 |
| Investment advice | 1 | 100 | 100 | 100 | 0 | 0 | 0 |
| Whol electrical equip | 1 | 50 | 50 | 100 | 0 | 0 | 0 |
| Photocopying service | 1 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other payment categories | | | | | | | |
| Cash experiences | 5 | 200 | 100 | | | | |
| Payment record unknown | 1 | 250 | 250 | | | | |
| Unfavorable comments | 0 | 0 | 0 | | | | |
| Placed for collections: | | | | | | | |
| With D&B | 0 | 0 | 0 | | | | |
| Other | 0 | N/A | 0 | | | | |
| Total in D&Bs file | 33 | 52,750 | 20,000 | | | | |

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

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

Detailed payment history for this company

| Date Reported (mm/yy) | Paying Record | High Credit | Now Owes | Past Due | Selling Terms | Last Sale Within (month) |
|-----------------------------|---------------|-------------|----------|----------|------------------|--------------------------------|
| 01/12 | Ppt | 1,000 | 500 | 0 | | 1 mo |
| | Ppt | 750 | 0 | 0 | | 1 mo |
| 12/11 | Ppt | 20,000 | 15,000 | 250 | | 1 mo |
| | Ppt | 5,000 | 0 | 0 | | 1 mo |
| | Ppt | 2,500 | 2,500 | 0 | | 1 mo |

| | Ppt | 1,000 | 250 | | Lease Agreemnt | |
|-------|--------------------------|--------|-------|---|-------------------|----------|
| | Ppt | 750 | 0 | 0 | N15 | 4-5 mos |
| | Ppt | 250 | 250 | 0 | | 1 mo |
| | Ppt | 100 | 100 | 0 | | 1 mo |
| | Ppt | 50 | 0 | 0 | N30 | 1 mo |
| | Ppt | 50 | 0 | 0 | | 6-12 mos |
| | Ppt-Slow 30 (013) | 1,000 | 500 | 0 | N30 | 1 mo |
| | (014) | 50 | | | Sales COD | 1 mo |
| | | | | | Cash account | 1 mo |
| 11/11 | Ppt | 750 | 0 | 0 | | 2-3 mos |
| | Ppt | 100 | 0 | 0 | | 6-12 mos |
| | Ppt | 50 | 0 | 0 | | 6-12 mos |
| | Ppt-Slow 30 (019) | 500 | 250 | | | |
| | | 250 | 0 | 0 | | 1 mo |
| 03/11 | Slow 60-90 | 1,000 | 0 | 0 | | 2-3 mos |
| 12/10 | Ppt-Slow 30 | 2,500 | 1,000 | 0 | | 1 mo |
| 11/10 | Ppt | 50 | 0 | 0 | | 4-5 mos |
| | Ppt-Slow 30 | 2,500 | 1,000 | 0 | | 1 mo |
| | Ppt-Slow 30 | 750 | 250 | 0 | | 1 mo |
| | Ppt-Slow 30 | 500 | 100 | 0 | | 1 mo |
| | Ppt-Slow 30 | 50 | 0 | 0 | | 1 mo |
| 10/10 | (027) | 100 | | | Cash account | 6-12 mos |
| 05/10 | Ppt | 1,000 | 0 | 0 | | 6-12 mos |
| | Ppt | 100 | 0 | 0 | | 6-12 mos |
| | (030) | 50 | | | Cash account | 1 mo |
| 04/10 | (031) Cash own option | 0 | 0 | 0 | | 6-12 mos |
| 03/10 | Ppt | 0 | 0 | | | 6-12 mos |
| 02/10 | Slow 30 | 10,000 | 0 | 0 | N30 | 6-12 mos |

Payments Detail Key: 30 or more days beyond terms

Payment experiences reflect how bills are paid 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 is from a separate supplier. Updated trade experiences replace those previously reported.

Public Filings

Currency: Shown in USD unless otherwise indicated

Summary

A check of D&B's public records database indicates that no filings were found for ANDREA'S RESTAURANT at 3100 19th St , Metairie LA .

D&B's extensive database of public record information is updated daily to ensure timely reporting of changes and additions. It includes business-related suits, liens, judgments, bankruptcies, UCC financing statements and business registrations from every state and the District of Columbia, as well as select filing types from Puerto Rico and the U.S. Virgin Islands.

D&B collects public records through a combination of court reporters, third parties and direct electronic links with federal and local authorities. Its database of U.S. business-related filings is now the largest of its kind.

History & Operations

Currency: Shown in USD unless otherwise indicated 

Company Overview

| | |
|-----------------------------------|-------------------------------------|
| Company Name: | ANDREA'S RESTAURANT |
| Street Address: | 3100 19th St Metairie , LA 70002 |
| Phone: | 504 834-8583 |
| URL: | http://www.andreasrestaurant.com |
| History | Is incomplete |
| Present management control | 27 years |

History

The following information was reported: **08/10/2010**

Officer(s): ANDREA APUZZO, PRES

DIRECTOR(S) : THE OFFICER(S)

On July 23, 2008, a check with the Louisiana Secretary of State indicated no corporate charter under the business name Andrea's Restaurant.

Business started 1985 by the officers. 100% of capital stock is owned by officers.

ANDREA APUZZO born 1951. 1985-present active here. 1977-1985 employed with Royal Orleans Hotel, New Orleans, LA.

Business Registration

CORPORATE AND BUSINESS REGISTRATIONS REPORTED BY THE SECRETARY OF STATE OR OTHER OFFICIAL SOURCE AS OF Mar 09 2007

| | |
|--------------------------------|--|
| Registered Name: | CUGINI, LIMITED |
| Business type: | CORPORATION |
| Corporation type: | PROFIT |
| Date incorporated: | Jun 14 1984 |
| State of incorporation: | LOUISIANA |
| Filing date: | Jun 14 1984 |
| FilingFedID: | 721022255 |
| Registration ID: | 34146936D |
| Status: | ACTIVE |
| Where filed: | SECRETARY OF STATE/CORPORATIONS DIVISION , BATON ROUGE , LA |
| Registered agent: | PATRICK C. KELLEY , 100 LILAC ST. , METAIRIE , LA , 700050000 Agent appointed: Jun 14 1984 |
| Principals: | ANDREA APUZZO PRESIDENT 3100 19TH STREET METAIRIE LA 700020000 PATRICK C. KELLEY SECRETARY 2721 DIVISION STREET METAIRIE LA 700000000 |

Operations

08/10/2010

Operates as a restaurant, specializing in Italian food and seafood (100%).

Description: All sales cash. Sells to general public. Territory : Local.

Nonseasonal.

Employees: 70 which includes officer(s). All employees are full time.

Facilities: Owns 15,000 sq. ft. in a single story brick building.

Location: Suburban business section on well traveled street.

SIC & NAICS

SIC:

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 about 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.

5812 0108 Italian restaurant

5812 0700 Seafood restaurants

NAICS:

722511 Full-Service Restaurants

722511 Full-Service Restaurants

Financials

Currency: Shown in USD unless otherwise indicated 

Company Financials: D&B

D&B currently has no financial information on file for this company.
You can ask D&B to make a personalized request to this company on your behalf to obtain its latest financial information by clicking the Request Financial Statements button below.

Additional Financial Data

Repeated attempts to contact business were unsuccessful.

Key Business Ratios

D & B has been unable to obtain sufficient financial information from this company to calculate business ratios. Our check of additional outside sources also found no information available on its financial performance.

To help you in this instance, ratios for other firms in the same industry are provided below to support your analysis of this business.

Based on this Number of Establishments

23

Industry Norms Based On 23 Establishments

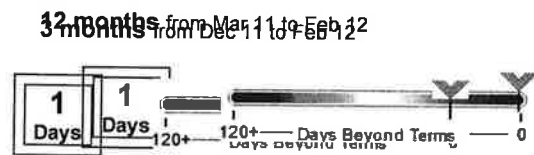
| | This Business | Industry Median | Industry Quartile |
|-----------------------------------|---------------|-----------------|-------------------|
| Profitability | | | |
| Return on Sales | UN | 2.7 | UN |
| Return on Net Worth | UN | 23.2 | UN |
| Short-Term Solvency | | | |
| Current Ratio | UN | 1.5 | UN |
| Quick Ratio | UN | 0.9 | UN |
| Efficiency | | | |
| Assets/Sales (%) | UN | 28.3 | UN |
| Sales / Net Working Capital | UN | 14.1 | UN |
| Utilization | | | |
| Total Liabilities / Net Worth (%) | UN | 62.4 | UN |

UN = Unavailable

Detailed Trade Risk Insight™

Detailed Trade Risk Insight provides detailed updates on over 1.5 billion commercial trade experiences collected from more than 260 million unique supplier/purchaser relationships.

Days Beyond Terms - Past 3 & 12 Months

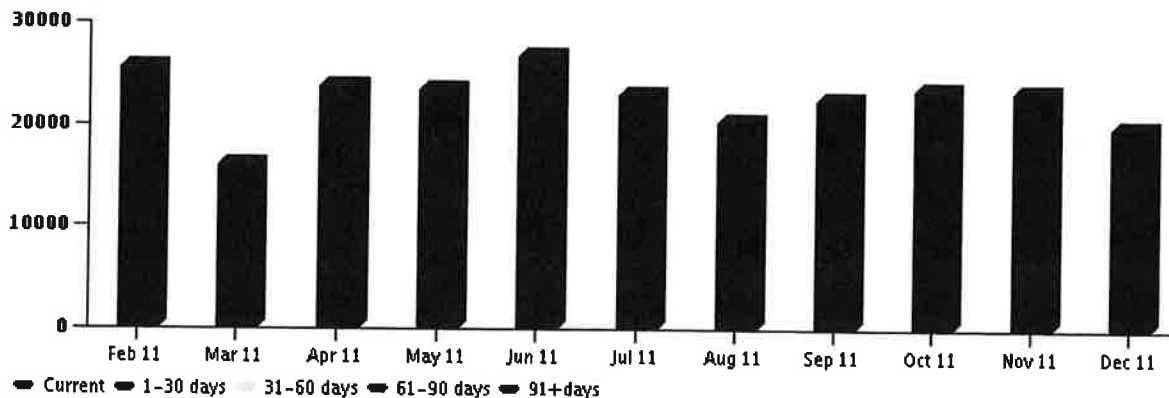


Dollar-weighted average of 14 payment experiences reported from 7 companies

Derogatory Events Last 11 Months from Feb 11 to Dec 11

No Derogatory trade Event has been reported on this company for the past 13 Months

Total Amount Current and Past Due - 11 month trend from Feb 11 to Dec 11



| Status | Feb-11 | Mar-11 | Apr-11 | May-11 | Jun-11 | Jul-11 | Aug-11 | Sep-11 | Oct-11 | Nov-11 | Dec-11 |
|----------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Total | 25,540 | 15,917 | 23,702 | 23,374 | 26,739 | 22,937 | 20,306 | 22,393 | 23,331 | 23,205 | 19,792 |
| Current | 24,931 | 15,861 | 23,281 | 23,305 | 26,339 | 22,737 | 19,748 | 21,728 | 23,093 | 23,032 | 19,573 |
| 1-30 Days Past Due | 535 | 26 | 421 | 69 | 400 | 200 | 503 | 432 | 35 | 35 | 115 |
| 31-60 Days Past Due | - | - | - | - | - | - | 55 | 40 | - | 35 | 43 |
| 61-90 Days Past Due | 74 | 30 | - | - | - | - | - | 193 | 203 | 103 | 61 |
| 90+ Days Past Due | - | - | - | - | - | - | - | - | - | - | - |

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COLLATERAL

1. First mortgage on residential-rental, multi-family property located at 3721 Olney Street, Metairie, LA 70002.
2. Personal guarantee by Andrea Apuzzo.
3. Corporate guarantee of Cucina Dell Art, Inc. inclusive of corporate borrowing resolution.

CONDITIONS

1. Receipt of Articles and Certificate of Incorporation and By-Laws of Cucina Dell Art, Inc.
2. Receipt of Articles, Certificate of Organization and Operating Agreement of Cugini, L.L.C.
3. Financial Information on Cugini, L.L.C.
 - a. Annual financial statements compiled by an outside CPA to be submitted within 120 days of fiscal year end.
 - b. Corporate tax returns to be submitted upon completion.
 - c. Accounts receivable and payable aging schedules upon request.
4. Financial information on Cucina Dell Art, Inc.
 - a. Annual financial statements.
 - b. Corporate tax returns.
5. Annual submission of personal financial statements and tax returns on Andrea Apuzzo.
6. Verification that all city, state and federal taxes are current. Copy of occupational license and any other license or permit relevant to the operation of this business.
7. Prior to disbursement, borrower must provide JEDCO with their Employer Identification Number or furnish a copy of the application.
8. Prior to disbursement, borrower shall provide evidence of insurance coverage on: 3100 19th Street, Metairie, LA 70002.

9. Prior to disbursement, borrower shall provide insurance coverage as follows on:
3721 Olney Street, Metairie, LA 70002
 - a. Fire and extended coverage on building in an amount equal to the full replacement cost, if available, or to the maximum insurable value. JEDCO must be listed as first mortgagee.
 - b. Flood insurance on building in amount and coverage equal to the lesser of the insurable value of the improvements, or to the maximum limit of coverage available. JEDCO must be listed as first mortgagee.
10. Evidence of liability insurance.
11. Evidence of Workers' Compensation Coverage.
12. Evidence of Adequate Builder's Risk Insurance. JEDCO must be named as Loss Payee
13. Subordination in the event of default of any existing and future intercompany debt and debt due to principals.
14. No redemption of corporate stock without prior written approval from JEDCO.
15. Prior to funding, proof of project cost and equity injection in the amount of \$ 18,950.00 must be received by JEDCO.
16. Borrower will complete the Hiring Summary Form, and Job Information Form as requested by JEDCO.
17. JEDCO will retain the services of a construction monitoring company to review work progress and budget. Monitoring will take place throughout construction period. Borrower will be required to pay the fee for this service.
18. Fees associated with the financing will include a nonrefundable application fee of ½ of 1% (.005) or a maximum of \$1,000.00.
19. Cash flow coverage to be maintained at a minimum of 1.10 times
20. Borrower must certify that no adverse environmental impact will result from this financing.

21. Borrower must certify that the company is an equal opportunity employer.
22. Borrower must certify that the project to be financed is in Jefferson Parish and understands that the loan may be called if the project activity is moved from Jefferson Parish.
23. Borrower will furnish financial statements and other reports whenever requested by JEDCO at any time during the term of the loan.

As of 12-31, 2011

Complete this form for: (1) each proprietor, or (2) each limited partner who owns 20% or more interest and each general partner, or (3) each stockholder owning 20% or more of voting stock and each corporate officer and director, or (4) any other person or entity providing a guaranty on the loan.

Name ANNOCEA APUZZO Home phone ⁽⁵⁰⁴⁾ 455-5742 Business phone ⁽⁵⁰⁴⁾ 834-8583
 Home address 14 TARA PLACE City METairie State LA Zip 70002
 Business name of applicant/borrower CUIGINI, LLC

| Assets | OMIT CENTS | Liabilit... | OMIT CENTS |
|--|---------------------|--|---------------------|
| Cash on hand and in banks..... | \$ <u>30,000</u> | Accounts payable..... | \$ _____ |
| Savings accounts..... | \$ _____ | Notes payable to banks and others (Describe in Section 2) | \$ <u>2,230,486</u> |
| IRA or other retirement account..... | \$ <u>120,000</u> | Installment account (Auto) Monthly payments..... | \$ _____ |
| Accounts and notes receivable..... | \$ _____ | Installment account (Other) Monthly payments..... | \$ _____ |
| Life insurance-cash surrender value only (Complete Section 8) | \$ <u>75,000</u> | Loan on life insurance..... | \$ _____ |
| Stocks and bonds..... | \$ <u>75,000</u> | Mortgages on real estate (Describe in Section 4) | \$ _____ |
| Real estate..... | \$ <u>1,795,000</u> | Unpaid taxes..... (Describe in Section 6) | \$ _____ |
| Automobile-present value..... | \$ _____ | Other liabilities..... (Describe in Section 7) | \$ _____ |
| Other personal property..... (Describe in Section 5) | \$ _____ | Total liabilities..... | \$ <u>2,230,486</u> |
| Other assets..... (Describe in Section 5) | \$ <u>1,240,000</u> | Net worth..... | \$ <u>1,104,514</u> |
| Total..... | \$ <u>3,335,000</u> | Total..... | \$ <u>3,335,000</u> |

| Section 1. Source of Income | Contingent Liabilities |
|-------------------------------------|---------------------------------------|
| Salary..... | As endorser or co-maker..... |
| \$ <u>108,000</u> | \$ _____ |
| Net investment income..... | Legal claims & judgments..... |
| \$ _____ | \$ _____ |
| Real estate income..... | Provision for federal income tax..... |
| \$ _____ | \$ _____ |
| Other income (Describe below)*..... | Other special debt..... |
| \$ _____ | \$ _____ |

Description of Other Income in Section 1.

*Alimony or child support payments need not be disclosed in "Other Income" unless it is desired to have such payments counted toward total income.

Section 2. Notes Payable to Banks and Others USE ATTACHMENTS IF NECESSARY. EACH ATTACHMENT MUST BE IDENTIFIED AS A PART OF THIS STATEMENT AND SIGNED.

| Name and address of noteholders | Original balance | Current balance | Payment amount | Frequency (monthly, etc.) | How secured or endorsed type of collateral |
|---------------------------------|------------------|--------------------|-----------------|---------------------------|--|
| <u>IBERIA BANK</u> | <u>\$1.8M</u> | <u>\$1,612,720</u> | <u>\$12,368</u> | <u>MONTHLY</u> | <u>REAL ESTATE</u> |
| <u>CARRI INVESTMENTS</u> | | <u>\$310,760</u> | | | <u>REAL ESTATE</u> |
| <u>WELLS FARGO BANK</u> | | <u>\$307,000</u> | <u>\$2,732</u> | <u>MONTHLY</u> | <u>REAL ESTATE</u> |

Section 3. Stock and Bonds

USE ATTACHMENTS IF NECESSARY. EACH ATTACHMENT MUST BE IDENTIFIED AS A PART OF THIS STATEMENT AND SIGNED.

| Number of shares | Name of securities | Cost | Market value quotation/exchange | Date of quotation/exchange | Total value |
|------------------|--------------------|----------|---------------------------------|----------------------------|-------------|
| 75 | FIRST NBL | \$78,750 | \$86,250 | | \$75,000 |
| | | | | | |
| | | | | | |

Section 4. Real Estate Owned

LIST EACH PARCEL SEPERATELY. USE ATTACHMENTS IF NECESSARY. EACH ATTACHMENT MUST BE IDENTIFIED AS A PART OF THIS STATEMENT AND SIGNED.

| | Property A | Property B | Property C |
|----------------------------------|--------------------|--------------------|-------------|
| Type of property | PERSONAL RESIDENCE | VILLA REGINA CAPRI | CONDOMINIUM |
| Owner | SELF | SELF | SELF |
| Property address | 14 TARA PLACE | CAPRI ITALY | BILOXI, MS |
| Date purchased | 1989 | | |
| Original cost | \$200,000 | | |
| Present market value | \$495,000 | \$300,000 | \$500,000 |
| Mortgage holder | WELLS FARGO BANK | | NONE |
| Address of mortgage holder | | | |
| Mortgage account number | 262960297 | | |
| Mortgage balance | \$307,000 | | |
| Amount of payment per month/year | \$2,732 | | |
| Status of mortgage | CURRENT | | |

Section 5. Other Personal Property and Other...

DESCRIBE, AND IF ANY IS PLEDGED AS SECURITY, STATE NAME AND ADDRESS OF LIEN HOLDER, AMOUNT OF LIEN, TERMS OF PAYMENT, AND IF DELINQUENT, DESCRIBE DELINQUENCY.

Section 6. Unpaid Taxes

DESCRIBE IN DETAIL, AS TO TYPE, TO WHOM PAYABLE, WHEN DUE, AMOUNT AND TO WHAT PROPERTY, IF ANY, A TAX LIEN ATTACHES.

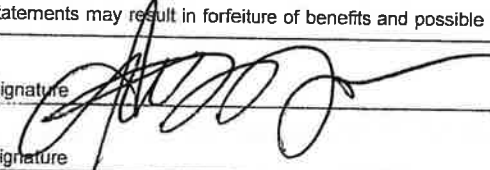
Section 7. Other Liabilities

DESCRIBE IN DETAIL.

Section 8. Life Insurance Held

GIVE FACE AMOUNT AND CASH SURRENDER VALUE OF POLICIES--NAME OF INSURANCE COMPANY AND BENEFICIARIES.

I authorize SBA/Lender to make inquiries as necessary to verify the accuracy of the statements made and to determine my creditworthiness. I certify the above statements contained in the attachments are true and accurate as of the stated date(s). These statements are made for the purpose of either obtaining a loan or guaranteeing a loan. I understand FALSE statements may result in forfeiture of benefits and possible prosecution by the U.S. Attorney General (Reference 18 U.S.C. 10001).

Signature  Date 2-2-12 Social Security Number 128-54-7993

Signature _____ Date _____ Social Security Number _____

*
*

***** Dept: Standard: XPN/ Entered by: Supervisor *****

PULLED: 2/7/2012 9:25:35 AM APP ID: 51 TRACKING ID:

APUZZO, ANDREA 128547993;
CA-14 TARA PL/METAIRIE LA 70002;
E-ANDREAS RESTAURANT/3100 19/METAIRIE LA 70002;
RM-3, RM-4, V-07/999/3.25, H-Y;

PAGE 1 DATE 2-07-2012 TIME 9:25:34 V701 TLA1

ANDREA APUZZO SS: 128-54-7993 E: ANDREA S RESTAURANT
3100 19TH ST 065-44-1389 3100 19TH STREET
METAIRIE LA 700024909 DOB: 01/01/51 METAIRIE LA 70002
RPTD: 1-96 TO 12-11 U 8X RPTD: 7-11 I
LAST SUB: 1362830

14 TARA PL E: ANREAS RESTAURANT
METAIRIE LA 700021559 RPTD: 11-01 I
RPTD: 11-89 TO 11-09 U 6X

*250 N 7TH ST
PONCHATOU LA 704543206
RPTD: 10-08 U 1X

----- FRAUD SHIELD SUMMARY -----

INPUT SSN ISSUED 1973-1975 INQ: RETAIL TRADE BUSINESS:
INQUIRY/ONFILE CURRENT ADDRESS CONFLICT GPC INC
FROM 11-01-11 INQ COUNT FOR SSN=2 14 TARA PL
FROM 11-01-11 INQ COUNT FOR ADDRESS=1 METAIRIE LA 70002

FILE: COMMERCIAL BUSINESS ADDRESS:
CAPRI BLU
3100 19TH ST
METAIRIE LA 70002
504.834.8583

----- PROFILE SUMMARY -----

PUBLIC RECORDS-----0 PAST DUE AMT-----\$0 INQUIRIES--12 CNT 04/03/01/11
INST/OTH BAL---\$10,553 SCH/EST PAY-----\$425+ INQS/6 MO---3 NOW DEL/DRG---0
R ESTATE BAL--\$306,488 R ESTATE PAY----\$2,732 TRADELINE--22 WAS DEL/DRG---3
TOT REV BAL-----\$838 TOT REV AVAIL-----96%+ PAID ACCT--17 OLD TRADE--8-93

----- SCORE SUMMARY -----

NEW NATIONAL RISK SCORE = 95 SCORE FACTORS: 04, 37, 33, 08
NEW NATL EQUIV SCORE = 691 SCORE FACTORS: 04, 37, 33, 08

----- TRADES -----

| SUBSCRIBER | OPEN | AMT-TYP1 | AMT-TYP2 | ACCTCOND | PYMT STATUS |
|-------------------------------------|---------|-------------|----------|--------------|----------------|
| SUB# KOB TYP TRM ECOA BALDATE | BALANCE | PYMT LEVEL | MOS REV | PYMT HISTORY | |
| ACCOUNT # | LAST PD | MONTH PAY | PAST DUE | MAXIMUM | BY MONTH |
| *CAPITAL ONE, NA | 8-05 | \$17,340-0 | | TRANSFER | CURR ACCT |
| 9603175 FF AUT 64 1 8-31-07 | | | 8-07 | (25) | BCCCCCCCCCCCCC |
| 115600880932 | 8-07 | | | | CCCCCCCCCCCCC |
| SOLD TO: CAPITAL ONE AUTO FINANCE | | | | | |
| ** PURCHASED BY ANOTHER LENDER ** | | | | | |
| *CAPITAL ONE MTG/DOVENM | 11-06 | \$360,000-0 | | TRANSFER | CURR ACCT |
| 1816190 BS R/C 30Y 1 4-05-07 | | | 4-07 | (2) | BC |
| 3101418697908 | 3-07 | | | | |
| ** TRANSFERRED TO ANOTHER LENDER ** | | | | | |

| | | | | | | |
|---|----|----------|-------------|------------|----------|----------------|
| *OMNI BANKCARD | | 1-05 | \$25,000-L | \$14,394-H | CRCDLOST | CURR ACCT |
| 2210443 BC CRC REV | 1 | 8-21-11 | | 8-11 | (37) | BCCCCCCCCCCCCC |
| 402197303134 | | 8-11 | | | | CCCCCCCCCCCCC |
| ** CREDIT CARD LOST OR STOLEN ** | | | | | | |
| *OMNI BANKCARD | | 1-05 | \$25,000-L | \$14,394-H | CRCDLOST | CURR ACCT |
| 2210443 BC CRC REV | 1 | 8-22-10 | | 8-10 | (68) | B000000000000 |
| 402197303001 | | 7-10 | | | | 000000000000 |
| ** CREDIT CARD LOST OR STOLEN ** | | | | | | |
| *BANK OF AMERICA | | 6-05 | \$5,000-L | | CLOSED | CURR ACCT |
| 1230206 BC CRC REV | 1 | 9-22-06 | \$0 | 9-06 | (16) | B--0----- |
| 7759 | | | | | | --0 |
| ** ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST; ** | | | | | | |
| *AMEX | | 7-02 | \$5,053-H | | CLOSED | CURR ACCT |
| 1229200 BC CRC REV | 1 | 11-05-03 | \$31 | 11-03 | (17) | BCCCCCCCCCCCCC |
| 02876224601332 | | | UNK | | | CCCC |
| ** ACCOUNT CLOSED AT CONSUMER'S REQUEST ** | | | | | | |
| *VERIZON WIRELESS | | 9-99 | \$505-H | \$505-C | PAID | COLLACCT |
| 0940579 UW CEL | 1 | 10-03-10 | | 10-10 | (12) | BGGGLLLLLLLLL |
| 3133911040 | | 8-10 | | | | |
| *ALLY FINANCIAL | | 12-06 | \$37,000-O | | PAID | 60 2 TIMES |
| 1918788 FA AUT | 72 | 12-01-10 | | 12-10 | (48) | B2121CCCCCCCC |
| 084910428650 | | 10-10 | | | | CCCCCCCCCCCCC |
| *CHASE | | 2-01 | \$25,000-L | \$3,592-H | PAID | CUR WAS 90 |
| 3182310 BC CRC REV | 1 | 1-28-12 | | 1-12 | (99) | BCCCCCCCCCCCCC |
| 426684107132 | | 2-06 | | | 11-05/3 | CCCCCCCCCCCCC |
| ** ACCOUNT CLOSED AT CONSUMER'S REQUEST ** | | | | | | |
| STANDARD MORTGAGE CORP | | 4-08 | \$367,500-O | | PAID | CURR ACCT |
| 3996992 FM R/C 15Y | 1 | 8-19-09 | | 8-09 | (13) | BCCCCCCC-CC-C |
| 1584510408 | | 7-09 | | | | |
| GEGRB/KIRKLANDS | | 3-07 | \$0-L | \$92-H | PAID | CURR ACCT |
| 1353840 HF CHG REV | 1 | 5-20-09 | | 5-09 | (27) | B000000000000 |
| 604412101056 | | 4-07 | | | | 000000000000 |
| CHASE MANHATTAN MTGE | | 11-06 | \$360,000-O | | PAID | CURR ACCT |
| 2991739 FM R/C 30Y | 1 | 2-14-09 | | 2-09 | (23) | BCCCCCCCCCCCCC |
| 1905261690 | | 2-09 | | | | CCCCCCC-CC |
| CAPITAL ONE AUTO FINAN | | 8-05 | \$17,340-O | | PAID | CURR ACCT |
| 1638640 FA AUT | 64 | 9-30-08 | | 9-08 | (14) | BCCCCCCCCCCCC |
| 62062103048521001 | | 9-08 | | | | C |
| *GEGRB/BROOKS BROS DC | | 10-05 | \$5,200-L | \$309-H | PAID | CURR ACCT |
| 1635740 BC CRC REV | 1 | 9-26-07 | | 9-07 | (24) | B000000000000 |
| 514862509019 | | 4-06 | | | | 00CCCCCCCCC |
| ** ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST ** | | | | | | |
| REGION/AMS | | 6-03 | \$362,400-L | | PAID | CURR ACCT |
| 1208941 BC H/E LOC | 2 | 8-29-03 | | 8-03 | (2) | B0 |
| 5299070499 | | | | | | |
| GMAC MORTGAGE | | 8-93 | \$240,750-O | | PAID | CURR ACCT |
| 2993959 FM R/C 15Y | 2 | 12-31-02 | | 12-02 | (42) | BCC-CC-CCCCC |
| 306158188 | | | | | | CCCCCCCCCCCCC |
| OMNI BANK | | 12-01 | \$17,000-O | | PAID | CURR ACCT |
| 2110625 BI SEC | 24 | 9-27-02 | | 9-02 | (10) | BCCCCCCCC |
| 6000056660 | | | | | | |
| CHASE | | 8-09 | \$19,227-O | | OPEN | CURR ACCT |

| | | | | |
|-------------------------------|-------------|------------|------|--------------|
| 1101969 BB AUT 60 2 1-31-12 | \$10,553 | 1-12 | (30) | CCCCCCCCCCCC |
| 10922212543501 1-12 | \$361 | | | CCCCCCCCCCCC |
| MCYDSNB 12-11 | UNK | | OPEN | CURR ACCT |
| 1362830 DZ CHG REV 1 1-26-12 | \$0 | 1-12 | (2) | OC |
| 974131867 1-12 | \$25 | | | |
| OMNI BANKCARD 1-05 | \$25,000-L | \$14,394-H | OPEN | CURR ACCT |
| 2210443 BC CRC REV 1 1-22-12 | \$807 | 1-12 | (29) | CCCCCCCCCCCC |
| 402197303134 1-12 | \$29 | | | CCCCCCCCCCCC |
| SEARS/CBNA 11-04 | \$500-L | \$4,046-H | OPEN | CURR ACCT |
| 1230730 BC CRC REV 1 1-21-12 | \$0 | 1-12 | (87) | 000000000000 |
| 512107966197 1-09 | \$10 | | | 000000000000 |
| WELLS FARGO HM MORTGAG 7-09 | \$360,100-O | | OPEN | CURR ACCT |
| 1995515 FM R/C 15Y 1 12-07-11 | \$306,488 | 12-11 | (26) | CCCCCCCCCCCC |
| 7080262960297 12-11 | \$2,732 | | | CCCCCCCCCCCC |

MIN: 100496800000013690

----- INQUIRIES -----

| | | |
|---------------------------------|------------|---------|
| RELS REPORTING SERVICE 1-18-12 | 3970665 FR | R/E |
| MACYS/DSNB 12-26-11 | 1362590 DZ | |
| DATA FACTS INC 8-25-11 | 9970009 FR | UNK R/E |
| IBERIA BANK DIRECT 7-18-11 | 9801975 BB | |
| KROLL FACTUAL DATA/060 12-21-10 | 3900614 FR | UNK R/E |
| VEND LEASE COMPANY INC 11-04-10 | 1993889 PC | C/C |
| EQUIFAX MORTGAGE SERVI 9-24-10 | 1976785 FR | UNK R/C |
| CREDIT PLUS 9-24-10 | 1971155 FR | R/E |
| RELS REPORTING SERVICE 9-13-10 | 3970665 FR | R/E |
| EQUIFAX MORTGAGE SERVI 8-12-10 | 1975321 FR | UNK R/C |
| EQUIFAX MORTGAGE SERVI 7-20-10 | 1976785 FR | UNK R/C |
| EXPERIAN BUSINESS CRED 6-07-10 | 4301099 ZC | UNK BUS |

CONSUMER ASSISTANCE CONTACT: EXPERIAN
 701 EXPERIAN PARKWAY, PO BOX 2002, ALLEN, TX 75013 888.397.3742

END -- EXPERIAN

****END REPORT PULLED 2/7/2012 9:25:35 AM [B-0/F-0/P-0/O-0/S-0] FOR 51/51****

JEDCO LOAN REVIEW

December 29, 2011

| | |
|--|---|
| Borrower: | DFMM Property, LLC |
| Operating Business: | Johnson, Mire & Fernandez CPA, APC |
| Reviewer: | Corinne Pritchett |
| Loan Officer: | Alberto Queral |
| Previous Grade / Current Grade: | First Review / 1 |
| <u>OPERATIONS:</u> | |
| | Office of CPA / 541211 |
| Business / SIC #: | Dione E. Fernandez, Michele M. Mire and Johnson Mire & Fernandez CPA, APC |
| Guarantor(s): | DFMM Property, LLC |
| <u>LOAN INFORMATION:</u> | |
| Payments: | Current <input checked="" type="checkbox"/> Past due <input type="checkbox"/> No. of Pmts. _____ |
| Type of Loan: | LRCF |
| Date JEDCO Funded: | 10/20/10 |
| Total Project/ JEDCO Portion: | \$192,500 / \$173,250 |
| JEDCO Current Balance: | \$167,237.99 |
| Maturity Date of JEDCO's Loan: | November 2030 |
| Private Lender: | N/A |
| Private Lender Current Balance: | |
| <u>COLLATERAL INFORMATION</u> | |
| Date of Site Visit: December 29, 2011. | <u>SERVICING STATUS</u> Business Financials: Current <input checked="" type="checkbox"/> Date of last Stmt. 6/30/11 Cash flow coverage: 14.44 times |
| Toured facility with Dione Fernandez | |
| Type of Collateral: Land & Bldg. <input checked="" type="checkbox"/> Equipment <input type="checkbox"/> Residence <input type="checkbox"/> Other <input type="checkbox"/> _____ | Personal Financials: Current - <input checked="" type="checkbox"/> Date of last Stmt. 4/27/11 |
| Condition of Collateral: Property is in excellent condition and well maintained | |
| Value of Collateral: \$192,500 | Insurance: Current <input checked="" type="checkbox"/> Need <input type="checkbox"/> _____ Last paid _____ |
| Valuation Method/ Date: Appraisal 10/1/10 | |
| JEDCO Loan to Value: 86.88% | Property Taxes: Current <input checked="" type="checkbox"/> Last paid _____ |
| Collateral Comments: Collateral consists of land and building located at 2008 Athania Parkway, Metairie, LA | Financial Comments: Revenue for the interim 6/30/11 six-month period reflects a 21.09% increase. Debt service cash flow coverage is excellent at 14.44 times. An initial loan review grade of "1" is assigned based on current positive trends. |

JEDCO LOAN REVIEW

March 7, 2012

| | |
|--|--|
| Borrower: | RBL Properties, L.L.C. |
| Operating Business: | Correct Door, Inc. |
| Reviewer / Loan Officer: | Corinne Pritchett / Alberto Queral |
| Previous Grade / Current Grade: | 1 / 1 |
| <u>OPERATIONS:</u> | |
| Business Type / NAICS #: | Wholesale Commercial Doors / 423310 |
| Guarantor(s): | Correct Door, Inc. and Daniel O. Lewis |
| <u>LOAN INFORMATION:</u> | |
| Payments: | Current <input checked="" type="checkbox"/> Past due <input type="checkbox"/> No. of Pmts. _____ |
| Type of Loan: | SBA 504 |
| Date JEDCO Funded: | June 11, 2008 |
| Total Project/ JEDCO Portion: | \$420,000.00 / \$151,000.00 |
| JEDCO Current Balance: | \$134,354.87 |
| Maturity Date of JEDCO's Loan: | June 1, 2028 |
| Private Lender: | Whitney National Bank |
| Private Lender Current Balance: | \$162,744.50 |
| <u>COLLATERAL INFORMATION</u> | |
| Date of Site Visit: Drive by inspection conducted on 3/7/12 | <u>SERVICING STATUS</u> |
| Type of Collateral: Land & Bldg. <input checked="" type="checkbox"/> Equipment <input type="checkbox"/> Residence <input type="checkbox"/> Other <input type="checkbox"/> _____ | Business Financials: Current <input checked="" type="checkbox"/> _____ Date of last Stmt. <u>12-31-10</u> Cash flow coverage <u>1.63</u> times |
| Condition of Collateral: Building and surrounding area are in excellent condition, well maintained and clean. | Personal Financials: Current <input checked="" type="checkbox"/> _____ Date of last Stmt. <u>6-13-2011</u> |
| Value of Collateral: \$490,000.00 | Insurance: Current <input checked="" type="checkbox"/> _____ Need <input type="checkbox"/> _____ Last paid _____ |
| Valuation Method/ Date: Independent Real Estate Appraisal / January 17, 2007 | Property Taxes: Current <input checked="" type="checkbox"/> Last paid _____ |
| JEDCO Loan to Value: 60.64% | |
| Collateral Comments: Collateral consists of land and building located at 2 Sussex Street, Kenner, LA 70062. The building is an office and warehouse facility. | Financial Comments: Revenue for calendar year 2010 reflects a 12.65% decrease as compared to 2009. The reduction is the result of reduced construction/remodel activity at the time. The borrower is a wholesale distributor of commercial grade doors. The borrower's current grade of "1" is maintained. |

JEDCO Loan Review

March 8, 2012

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| Borrower: | Wisecarver Enterprises, Inc. |
| Operating Business: | Wechem, Inc. |
| Reviewer: | Jessica Lobue, Corinne Pritchett & Alberto Queral |
| Loan Officer: | Alberto Queral |
| Previous Grade / Current Grade: | 1 / 1 |
| <u>OPERATIONS:</u> | |
| Business / NAICS #: | Manufacturer / Distributor of Industrial Cleansers / 325612 |
| Guarantor(s): | Catherine Wisecarver, Richard Wisecarver, Glen Wisecarver, Chris Wisecarver, Michael Wisecarver and Wechem, Inc. |
| <u>LOAN INFORMATION:</u> | |
| Payments: | Current <input checked="" type="checkbox"/> Past due <input type="checkbox"/> No. of Pmts. _____ |
| Type of Loan: | SBA 504 |
| Date JEDCO Funded: | 6/15/94 |
| Total Project/ JEDCO Portion: | \$937,952 / \$351,000 |
| JEDCO/SBA Current Balance: | \$70,777.13 |
| Maturity Date of JEDCO's Loan: | 06/2014 |
| Private Lender: | Capital One |
| Private Lender Current Balance: | \$102,944.59 |
| <u>COLLATERAL INFORMATION</u> | |
| Site visit inspection on: Drive by inspection was conducted on 3/8/12 | <u>SERVICING STATUS</u> |
| Type of Collateral: Land & Bldg. <input checked="" type="checkbox"/> FF&E <input checked="" type="checkbox"/> Residence <input type="checkbox"/> Other <input type="checkbox"/> _____ | Business Financials: Current <input checked="" type="checkbox"/> Past due <input type="checkbox"/> Date of last Stmt. 12/31/10 Cash flow coverage 2.49 times |
| Condition of Collateral: Building is in good condition and surrounding area is well maintained and clean. | Personal Financials: Current <input checked="" type="checkbox"/> Past due <input type="checkbox"/> Date of last Stmt. 7/2011 |
| Value of Collateral: A) Subject Property \$877,500 B)FF&E \$113,000 (e) | Insurance: Current <input checked="" type="checkbox"/> _____ Lapsed <input type="checkbox"/> _____ |
| Valuation Method/ Date: A) Appraisal 07/26/93, B) Book Value 12/31/10 | Property Taxes: Current <input checked="" type="checkbox"/> Last paid _____ |
| JEDCO Loan to Value: 17.54% | |
| Collateral Comments: Collateral consists of land, building, furniture, fixtures and equipment located at 5734 Susitna St., Harahan, LA 70123 | Financial Comments: Total income for calendar year 2010 reflects a 9.22% decrease when compared to the prior period. The sales reduction is attributed to the slow economy at the time. Loan grade of "1" is maintained. |

JEDCO LOAN REVIEW

March 19, 2012

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| Borrower: | Avery Partners, L.L.C. | |
| Operating Business: | Deep South Investigations, Inc. | |
| Reviewer: | Jessica Lobue / Alberto Queral | |
| Loan Officer: | Alberto Queral | |
| Previous Grade / Current Grade: | 1/ 1 | |
| <u>OPERATIONS:</u> | | |
| Business Type / NAICS #: | Investigation Services / 561611 | |
| Guarantor(s): | Deep South Investigations, Inc., Mark D. Avery and Carol E. Avery | |
| <u>LOAN INFORMATION:</u> | | |
| Payments: | Current <input checked="" type="checkbox"/> Past due <input type="checkbox"/> No. of Pmts. _____ | |
| Type of Loan: | SBA 504 | |
| Date JEDCO Funded: | 6/13/2007 | |
| Total Project/ JEDCO Portion: | \$505,250.00 / \$210,000.00 | |
| JEDCO Current Balance: | \$179,775.43 | |
| Maturity Date of JEDCO's Loan: | 6/01/2027 | |
| Private Lender: | Regions Bank | |
| Private Lender Current Balance: | \$241,693.26 | |
| <u>COLLATERAL INFORMATION</u> | | |
| Date of Site Visit: February 6, 2012 | <u>SERVICING STATUS</u> | |
| Type of Collateral: Land & Bldg. <input checked="" type="checkbox"/> Equipment <input type="checkbox"/> Residence <input type="checkbox"/> Other <input type="checkbox"/> _____ | Business Financials: Current <input checked="" type="checkbox"/> _____ Date of last Stmt. 12/31/2011 Cash flow coverage 3.45 times | |
| Condition of Collateral: Good | Personal Financials: Current <input checked="" type="checkbox"/> _____ Date of last Stmt. 6/30/2011 | |
| Value of Collateral: \$500,000.00 | Insurance: Current <input checked="" type="checkbox"/> _____ Need <input type="checkbox"/> _____ | |
| Valuation Method/ Date: Real Estate Appraisal performed on May 16, 2006. | Property Taxes: Current <input checked="" type="checkbox"/> _____ Need <input type="checkbox"/> _____ | |
| JEDCO Loan to Value: 84.41% | | |
| Collateral Comments: The building and surrounding area are well maintained. | Financial Comments: Revenue for calendar year 2011 has stabilized when compared to the prior year. Profitability of 20.7% of total revenue exceeds the industry standard. Cash flow coverage is 3.45 times. The loan's prior grade of "1" is maintained as a result of positive financial trends. | |

JEDCO LOAN REVIEW

March 29, 2012

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| Borrower: | Lisa Green Campbell, d/b/a State Farm Insurance Agent |
| Operating Business: | State Farm Insurance Agent |
| Reviewer: | Alberto Queral - Jessica Lobue |
| Loan Officer: | Alberto Queral |
| Previous Grade / Current Grade: | 3 / 2 |
| <u>OPERATIONS:</u> | |
| Business Type / SIC #: | State Farm Insurance / 6411 |
| Guarantor(s): | Lisa Green Campbell & Dannie Campbell |
| <u>LOAN INFORMATION:</u> | |
| Payments: | Current <input checked="" type="checkbox"/> Past due <input type="checkbox"/> No. of Pmts. _____ |
| Type of Loan: | SBA 504 |
| Date JEDCO Funded: | 4/17/1996 |
| Total Project/ JEDCO Portion: | \$275,425 / \$102,000 |
| JEDCO Current Balance: | \$34,377.88 |
| Maturity Date of JEDCO's Loan: | 4/01/2016 |
| Private Lender: | Bank One |
| Private Lender Current Balance: | 0 |
| <u>COLLATERAL INFORMATION</u> | |
| Date of Site Visit: Drive by site inspection conducted on 3/12/2012. | <u>SERVICING STATUS</u> |
| Type of Collateral: Land & Bldg. <input checked="" type="checkbox"/> Equipment <input type="checkbox"/> Residence <input type="checkbox"/> Other <input type="checkbox"/> | Business Financials: Current <input type="checkbox"/> Date of last Stmt. <u>8/2000</u> Cash flow coverage <u>Undetermined</u> |
| Condition of Collateral: Building and surrounding area are adequately maintained. | Personal Financials: Current <input type="checkbox"/> Date of last tax return <u>2001</u> |
| Value of Collateral: \$213,500 | Insurance: Current <input checked="" type="checkbox"/> Need <input type="checkbox"/> |
| Valuation Method/ Date: Real Estate Appraisal performed on 2/21/1996 | Property Taxes: Current <input checked="" type="checkbox"/> |
| JEDCO Loan to Value: <u>16.10%</u> | |
| Collateral Comments: Collateral consists of land and building located at 1402 Manhattan Blvd., Ste. A, Harvey, Louisiana. | Financial Comments: The loan has an excellent credit history and the bank's first mortgage has been paid in full. JEDCO/SBA's LTV is 16.10%. A review grade of "2" is assigned accordingly. |

JEDCO LOAN REVIEW

March 7, 2012

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| Borrower: | George E. and Rafaela A. Castaneda |
| Operating Business: | SGM Baby Bags Co., Inc. |
| Reviewer: | Corinne Pritchett |
| Loan Officer: | Alberto Qural |
| Previous Grade / Current Grade: | 3 / 2 |
| <u>OPERATIONS:</u> | |
| Business / NAICS #: | Manufacturer – Diaper Bags 315212 |
| Guarantor(s): | George E. Castaneda, Rafaela A. Castaneda and SGM Baby Bags Co., Inc. |
| <u>LOAN INFORMATION:</u> | |
| Payments: | Current <input checked="" type="checkbox"/> Past due <input type="checkbox"/> No. of Pmts. _____ |
| Type of Loan: | SBA 504 |
| Date JEDCO Funded: | November 12, 2003 |
| Total Project/ JEDCO Portion: | \$151,200.00 / \$63,000.00 |
| JEDCO Current Balance: | \$44,267.47 |
| Maturity Date of JEDCO's Loan: | 11/01/2023 |
| Private Lender: | Hibernia National Bank / Capital One |
| Private Lender Current Balance: | Paid in full. |
| <u>COLLATERAL INFORMATION</u> | |
| Date of Site Visit: Dive by inspection was conducted on 3/7/12 | <u>SERVICING STATUS</u> |
| Type of Collateral: Land & Bldg. <input checked="" type="checkbox"/> Equipment <input type="checkbox"/> Residence <input type="checkbox"/> Other <input type="checkbox"/> _____ | Business Financials: Current <input type="checkbox"/> Past Due <input checked="" type="checkbox"/> Date of last Stmt. <u>12-31-07</u> Cash flow coverage- Undetermined |
| Condition of Collateral: Adequately maintained | Personal Financials: Current <input checked="" type="checkbox"/> Date of last Stmt. <u>6-30-10</u> |
| Value of Collateral: \$160,000.00 | Insurance: Current <input checked="" type="checkbox"/> Need <input type="checkbox"/> _____ Last paid _____ |
| Valuation Method/ Date: Real Estate Appraisal dated July 8, 2003. | Property Taxes: Current <input type="checkbox"/> Last paid <u>1/11/12</u> Pd. \$454.62 owes \$1,037.31 |
| JEDCO Loan to Value: 27.67% | |
| Collateral Comments: Collateral consists of land and building located at 2306 21 st . St., Kenner, LA. | Financial Comments: The loan has a good payment history. The bank's first mortgage has been paid in full. Management, however has stopped submitting financials. A review grade of "2" is assigned due to low LTV position and payment record. |

JEDCO LOAN REVIEW


March 29, 2012

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|---|---|
| Borrower: | Ayango Nettles & Albertine Thomas |
| Operating Business: | Nettles Academy, Inc. |
| Reviewer / Loan Officer: | Alberto Queral |
| Loan Officer: | Alberto Queral |
| Previous Grade / Current Grade: | 2 / 3 |
| <u>OPERATIONS:</u> | |
| Business / NAICS #: | Child Day Care Services #624410 |
| Guarantor(s): | Nettles Academy, Inc. |
| <u>LOAN INFORMATION:</u> | |
| Payments: | Current <input type="checkbox"/> Past due <input checked="" type="checkbox"/> No. of Pmts. <u>1</u> |
| Type of Loan: | HUD |
| Date JEDCO Funded: | 3/11/97 |
| Total Project/ JEDCO Portion: | \$190,000 / 76,000 |
| JEDCO Current Balance: | \$40,832.83 |
| Maturity Date of JEDCO's Loan: | 3/2017 |
| Private Lender: | Capital One Bank |
| Private Lender Current Balance: | \$68,811.34 |
| <u>COLLATERAL INFORMATION</u> | |
| Date of Site Visit: December 14, 2011 | <u>SERVICING STATUS</u> |
| Type of Collateral: Land & Bldg. <input checked="" type="checkbox"/> Equipment <input checked="" type="checkbox"/> Residence <input type="checkbox"/> Other <input type="checkbox"/> _____ | Business Financials: Current <input checked="" type="checkbox"/> Past due <input type="checkbox"/> Date of last Stmt. 12/31/10 Cash flow coverage: deficient at -.45 times |
| Condition of Collateral: Good | Personal Financials: Not required per Commitment Letter Date of last Stmt. _____ |
| Value of Collateral: RE - \$235,000.00 FF&E – Fully depreciated | Insurance: Current <input checked="" type="checkbox"/> Need <input type="checkbox"/> _____ Last paid _____ |
| Valuation Method/ Date: R/E – Appraisal 2/13/97 FF&E Financial Statement – 12/31/10 | Property Taxes: Current <input checked="" type="checkbox"/> Last paid _____ |
| JEDCO Loan to Value: 61.62% | |
| Collateral Comments: Land and building located at 105 Jules Avenue, Jefferson, LA. Building and surrounding area appear adequately maintained. | Financial Comments: For calendar year 2010 cash flow coverage is insufficient. Enrollment fees decreased by 14.85% compared to 2008. Financial statements for calendar year 2009 were not submitted to JEDCO. According to management they continue having inconsistent enrollment since Katrina and have not fully recovered. Loan payments to JEDCO are generally made within 30 days of due date. A review grade of “3” is assigned resulting from deficient business performance. |

| JEDCO LOAN REVIEW | | March 22, 2012 |
|--|--|--------------------------------|
| Borrower: | Hard Winds Construction #2, LLC | |
| Operating Business: | Paradise Pools & Spas, Inc. | |
| Reviewer: | Corinne Pritchett | |
| Loan Officer: | Alberto Qeral | |
| Previous Grade / Current Grade: | First Review / 1 | |
| <i>OPERATIONS:</i> | | |
| Business Type / NAICS #: | Specialty Trade Contractors / 238990 | |
| Guarantor(s): | Paradise Pools & Spas, Inc., Earl Hardouin, III and Lisa Hardouin | |
| <i>LOAN INFORMATION:</i> | | |
| Payments: | Current <input checked="" type="checkbox"/> Past due <input type="checkbox"/> No. of Pmts. _____ | |
| Type of Loan: | SBA 504 | |
| Date JEDCO Funded: | 12/15/2010 | |
| Total Project/ JEDCO Portion: | \$859,500.00 / \$354,000.00 | |
| JEDCO Current Balance: | \$338,332.34 | |
| Maturity Date of JEDCO's Loan: | 12/01/2030 | |
| Private Lender: | First NBC Bank | |
| Private Lender Current Balance: | \$422,475.81 | |
| <i>COLLATERAL INFORMATION</i> | | <i>SERVICING STATUS</i> |
| Date of Site Visit: 3/22/12 | Business Financials: Current <input checked="" type="checkbox"/> _____ Date of last Stmt. 12/31/2011 Cash flow coverage 1.64 times | |
| Met with owner Earl Hardouin | | |
| Type of Collateral: Land & Bldg. <input checked="" type="checkbox"/> Equipment <input type="checkbox"/> Residence <input type="checkbox"/> Other <input type="checkbox"/> _____ | Personal Financials: Current <input checked="" type="checkbox"/> _____ Date of last Stmt. _____ | |
| Condition of Collateral: Building in is excellent condition, surrounding property is well maintained and clean | | |
| Value of Collateral: \$ 883,000.00 | Insurance: Current <input checked="" type="checkbox"/> _____ Need <input type="checkbox"/> _____ Last paid _____ | |
| Valuation Method/ Date: Appraisal / 8/20/10 | | |
| JEDCO Loan to Value: <u>86.17%</u> | Property Taxes: Current <input checked="" type="checkbox"/> Last paid _____ | |
| Collateral Comments: Collateral consists of land and building located at 4221 Division St., Metairie, LA 70002 | Financial Comments: Revenue for calendar year 2011 reflects a 3.41% increase compared to 2010. Cash flow coverage is adequate at 1.64 times. A first review grade of "1" is recommended. | |

| JEDCO LOAN REVIEW | | March 8, 2012 |
|---|---|--------------------------------|
| Borrower: | Greff Properties, L.L.C. | |
| Operating Business: | Greff Motors, Inc. | |
| Reviewer: | Corinne Pritchett | |
| Loan Officer: | Alberto Queral | |
| Previous Grade / Current Grade: | 1 / 1 | |
| <u>OPERATIONS:</u> | | |
| Business / NAICS #: | Specialty Automotive Repair Shop / 811111 | |
| Guarantor(s): | Greff Motors, Inc., Randal W. Greff, Sr. and Terri G. Greff | |
| <u>LOAN INFORMATION:</u> | | |
| Payments: | Current <input checked="" type="checkbox"/> Past due <input type="checkbox"/> No. of Pmts. _____ | |
| Type of Loan: | SBA 504 | |
| Date JEDCO Funded: | September 13, 2006 | |
| Total Project/ JEDCO Portion: | \$1,482,277 / \$604,000 | |
| JEDCO Current Balance: | \$499,449.71 | |
| Maturity Date of JEDCO's Loan: | September 1, 2026 | |
| Private Lender: | First Bank and Trust | |
| Private Lender Current Balance: | \$640,221.63 | |
| <u>COLLATERAL INFORMATION</u> | | <u>SERVICING STATUS</u> |
| Date of Site Visit: Drive by inspection conducted on 3/8/12 | Business Financials: Current <input checked="" type="checkbox"/> _____ Date of last Stmt. <u>12-31-10 (t.r.)</u> Cash flow coverage <u>1.49 times</u> | |
| Type of Collateral: Land & Bldg. <input checked="" type="checkbox"/> Equipment <input checked="" type="checkbox"/> Residence <input type="checkbox"/> Other <input type="checkbox"/> _____ | Personal Financials: Current <input checked="" type="checkbox"/> _____ Date of last Stmt. <u>1/1/11</u> | |
| Condition of Collateral: Building is in excellent condition, surrounding property well maintained and clean | | |
| Value of Collateral: Real Estate: \$1,550,000 FF&E: \$160,145 | Insurance: Current <input checked="" type="checkbox"/> _____ Need <input type="checkbox"/> _____ Last paid _____ | |
| Valuation Method/ Date: R.E: Appraisal dated January 29, 2008 FF&E: Book Value December 31, 2008 | | |
| JEDCO Loan to Value: 73.53% | Property Taxes: Current <input checked="" type="checkbox"/> Last paid _____ | |
| Collateral Comments: Collateral consists of land, building and equipment. | Financial Comments: Revenue for calendar year 2010 reflects a 7.43% increase when compared to 2009 performance. Cash flow is adequate at 1.49 times. The loan's grade of "1" is maintained as a result of positive performance. | |

TO: JEDCO Finance Committee Members

FROM: Corinne S. Pritchett | 
Financing Programs Coordinator

SUBJECT: Problem Loan Report

DATE: April 2, 2012

Cotton Electric, L.L.C. – EDA – Balance - \$151,845.60 - Sent to Attorney for collection on 1/6/12. The attorney has filed a lawsuit and the judge has ordered our collateral to be seized and sold.

Fabrixx, Inc. – BRGL Phase II – Balance \$53,265.28 - Sent to Attorney for collection 1/6/12. The attorney has filed a lawsuit against Fabrixx and Ms. Dimak, both defendants have been served, and has moved forward with a default judgment.

Smith Appraisers – BRGL Phase I – Balance \$86,930.60 - Sent to Attorney for collection on 1/20/12. Attorney has filed a judgment against Smith Appraisal Services, and Mr. and Mrs. Smith. The judgment as been filed in Orleans, Jefferson and St. Tammany Parishes.

The GR Group HSO, LLC – BRGL Phase I – Balance - \$105,769.14. Received December payment on 2/15/12 and January payment on 3/26/12. Payments due for February and March.

Caffe Fresca, Inc. – BRGL Phase II – Balance - \$49,522.51. Received December payment on 2/13/12 and January payment on 3/12/12. Payments due for February and March. Staff working with owner to bring loan current.

Keller Supply, LLC – BRGL Phase II – Balance - \$45,598.05 - Received October payment on 2/22/12. Payments now due for November, December 2011, January, February and March 2012. Received an e-mail from Mr. Keller on 3/30/12 stating that he was working on business payables, and is working on a plan to get caught up. Staff working with owner to bring loan current.