

PAYCE® SCORE PREDICTS RECENT BANKRUPTCIES

January 2020 - December 2020

**We provide the tools you need
to avoid risk.**

Prepare now before the cycle turns.
Our team is ready to help you stay
ahead of both public and private
company bankruptcy risk.

79%

RATE OF SUCCESS

Of **124** bankruptcies, **70** companies had a
recent PAYCE® score prior to bankruptcy.
We failed to warn **only 15 times.**

PAYCE® SCORE PREDICTIONS OF U.S. PRIVATE COMPANY BANKRUPTCIES | JANUARY 2020 - DECEMBER 2020

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BUSINESS NAME	COUNTRY	AVERAGE MONTHLY PAYCE® SCORE IN YEAR PRIOR TO BANKRUPTCY												PAYCE® AT FILING	BANKRUPTCY DATE
		-12 MO.	-11	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1 MO.		
Flame Seal Products, Inc.	U.S.		8	7	5	6	6	6	5	4	4	5			12/22/20
Miller Tool & Die, Inc.	U.S.	1	2	3	3	2	2	3	3	2	1	1	1	1	12/21/20
In-Shape Health Clubs, LLC	U.S.			7	7	5	5	5	5	5	4				12/16/20
Unipharma, LLC	U.S.	8	7	6	6	7	7	7	6	7	7				12/07/20
Decker Coal Company, LLC	U.S.	4	3	4	4	5	5	4	5	5	5				12/03/20
Millennium Bulk Terminals-Longview, LLC	U.S.	7	5	4	7	8	6	6	3	5	5				12/03/20
Aztec/Shaffer, LLC	U.S.	6	5	6	6	5	5	5	5	6	4	5			11/24/20
C&D Skilled Robotics, Inc.	U.S.					2	2								11/19/20
Blaze Products Corporation	U.S.	2	3	4	3	2	2	4	2	2	2	2	3	3	11/19/20
YouFit Health Clubs, LLC	U.S.	6	7	7	7	6	3	3	6		5				11/09/20
Gorham Paper and Tissue, LLC	U.S.	1	1	2	2	2	2	3	3	3	3				11/04/20
Manufacturing Methods, LLC	U.S.	2	8												11/03/20
Systems Integrators, LLC	U.S.	5	5	3	6	6	3	6	5	4	4	2			11/02/20
Greenleaf Wholesale Florist, Inc	U.S.	9	8	7	8	8	6	5	7	5	5	4	5	5	10/30/20
Suri Realty, LLC	U.S.	4	5	4	4	4	3	4	3	2					10/29/20
Henry Ford Village, Inc.	U.S.	5	5	5	4	6	5	6	5	5	6	6			10/28/20
Steel Erectors North West, Inc.	U.S.	1	1	1											10/23/20
Fitzpatrick Container Company	U.S.	1	1	1	1	1	1								10/19/20
Traxium, LLC	U.S.	4	5												10/16/20
Ruby Tuesday, Inc.	U.S.	7	7	7	7	7	7	6	5	5	5				10/07/20
Eagle Pipe, LLC	U.S.	5	5	6	6	7	5	5	3	1	1	3			10/05/20
Industrial Crane Service, Inc.	U.S.	1	1	1	1	1	1	1	1	1	1	1			10/01/20
Clearpoint Chemicals, LLC	U.S.							1	1	1	1	1	1	1	09/29/20
Ryan Environmental, LLC	U.S.	1	1	1	1	1	1	1	1	1	1	2	2	2	09/29/20
Bouchard Transportation Co., Inc.	U.S.	1	1	1	1	1	1	1	1						09/28/20
Impresa Aerospace, LLC	U.S.	6													09/24/20
Frontier Spinning Mills Holding LLC	U.S.	3													09/22/20
Sizzler USA Restaurants, Inc.	U.S.	3	3	3	3	3	3	4	2	1	1	2			09/21/20
Energy Fishing & Rental Services, Inc.	U.S.	4	4	4	2	2	5								09/18/20
Century 21 Department Stores LLC	U.S.							2	1	1					09/10/20
Las Vegas Monorail Company	U.S.	7	6	5	6	5	6	6	3	3	2	1			09/07/20

(PAYCE® SCALE)
PROBABILITY OF BANKRUPTCY WITHIN 12 MONTHS

1-5 50.00% - 1.69%

6-8 1.69% - 0.55%

9-10 0.55% - 0.00%

PAYCE® Score Failed to Predict Bankruptcy

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U.S. Outdoor Holding LLC	U.S.	1	2	3	3	1	1	1	1	1	1	1			09/04/20
Kraus Global Ltd.	Canada	2	3	2	2	2	5	5	6	4	4	5	5	5	08/26/20
Nuance Energy Group, Inc.	U.S.	3	2	1											08/25/20
United Canvas & Sling, Inc.	U.S.		2	2	1	1	3	3	7	6	6	3	5	5	08/25/20
Fluid End Sales, Inc.	U.S.	1	1	1	1	1	2	2	1	1	1	1			08/20/20
A.R.M. OPCO Inc.	U.S.	5	5	5	5	5	5	7	6	4	3				08/20/20
Saxon Shoes, Incorporated	U.S.	4	4	4	4	5	3	5	6	5	3	2			08/14/20
Remora Operating, LLC	U.S.					8	10	9	9	9	8	10			08/12/20
Raptor Rig Ltd.	Canada								1	1	1	1			08/10/20
Simply Essentials, LLC	U.S.	2	2	2	1	1	1	1							08/10/20
Lapeer Industries, Inc.	U.S.	3	2	3	3	2	1	2	1	1		2			08/05/20
Siltstone Resources Operating II, LLC	U.S.			1	3	1	1	1	2						07/31/20
Northland Corporation	U.S.	6	5	4	5	4	3	3	2	2	1	1	1	1	07/27/20
Perfect Fit Industries, LLC	U.S.								9	6	6	4			07/24/20
Corchran, Inc.	U.S.	8	7	8	5	4	4	6	6						07/17/20
Eastern Niagara Hospital, Inc.	U.S.	1	1	1	1										07/08/20
Diablo Furnaces LLC	U.S.	6	7	5	3	2	1	1	1	1	1	1			07/07/20
Ponderay Newsprint Company	U.S.	5	5	6	7	7	6	5	5	5	5				06/26/20
Fibercorr Mills, LLC	U.S.	5	4	4	3	2	1	3	1	1	1	1			06/17/20
Metal Partners Rebar, LLC	U.S.	5													06/16/20
Proteus Digital Health, Inc.	U.S.	2	3	6	6	3	3	2	3	3	3	4			06/15/20
24 Hour Fitness USA, Inc.	U.S.	5	6	7	7	6	7	6							06/15/20
Quality Welding & Fabrication, Inc.	U.S.	2	1	1	1	1	1	1	1	1	1	1			06/11/20
Jack County Hospital District	U.S.	5	7	5	5	7	5	4	6						06/11/20
Qualis Automotive, L.L.C.	U.S.	6	6	5	7	7	5	4	5	4	3	2			06/03/20
SAIL Outdoors Inc.	Canada	7	7	7	8	7	7	5	6	5					06/02/20
C. & C. Wood Products Ltd	Canada	6	6	6	8	7	6	7	7	5	5				06/02/20
Fairn & Swanson, Inc.	U.S.	7	5	6	7	6	6	6	6	6	5	5			06/02/20
Bow River Energy Ltd.	Canada	6	4	7	6	5	4	4	5	4	3	2			06/01/20
Q'Max America, Inc.	U.S.							6	4	3	3	2			05/24/20
Proform Management, Inc.	Canada	4	4	5	4	3	4	4	3	3	3				05/11/20

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KMCO, LLC	U.S.	4	3	3	2	2	1	1	1	1	1				05/08/20
Bergdorf Goodman Inc.	U.S.	3	5	3	3	3	5	5	5	4	4				05/07/20
Klausner Lumber One, LLC	U.S.	1													04/30/20
Superior Air Charter, LLC	U.S.	7	7	8	6	7	6	9	7		6				04/28/20
Dome Corporation of North America	U.S.	10	10			9									04/24/20
Elemental Processing, LLC	U.S.	3	2	3	3	3	3	2	1	1	1	2			04/20/20
The Northwest Company LLC	U.S.	1	2	2	1	1	2	2	3	2	2	1			04/18/20
Auric Solar, LLC	U.S.									7	5	5	3	3	04/17/20
Longview Power, LLC	U.S.	8	7	8	8	7	9	7	7	7					04/14/20
True Religion Apparel, Inc.	U.S.	4	6												04/13/20
Global Web Finishing Holding Co. LLC	U.S.	3	2	2	2	1	1	1	1	2	2	1			04/09/20
Apex Parks Group LLC	U.S.	9	8												04/08/20
Red Bud Illinois Hospital Company, LLC	U.S.											7			04/07/20
Tooele Hospital Corporation	U.S.	6	5	6											04/07/20
McKenzie-Willamette Regional Medical Center Associates, LLC	U.S.	9	7	8											04/07/20
Big Bend Hospital Corporation	U.S.					7	5	6	5	4					04/07/20
Phillips Hospital Company, LLC	U.S.	5	4	5	6	5	5	5							04/07/20
Anna Hospital Corporation	U.S.					7	5	7	8	5	5				04/07/20
Hospital of Barstow, Inc.	U.S.	7	7	5	4	4	3	5	5	3					04/07/20
MMC of Nevada, LLC	U.S.			9	9	10	8	10							04/07/20
Hospital of Louisa, Inc.	U.S.	7	6	6	8	7	7	7							04/07/20
Jackson Hospital Corporation	U.S.	5	4	4	5	5	5	4	6	6	6				04/07/20
National Healthcare of Mt. Vernon, Inc.	U.S.	5	5	3	4	4	6	5	5	5	6	5			04/07/20
Blue Ridge Georgia Hospital Company, LLC	U.S.	7	6	7	6	6	5	5	6	5					04/07/20
San Miguel Hospital Corporation	U.S.	8	8	7	6	6	5	5	5	4	3				04/07/20
Fort Payne Hospital Corporation	U.S.	7	7	7	9	8	7	6	8						04/07/20
Granite City Illinois Hospital Company, LLC	U.S.	7	9	7	7	6	5	7	6	6	6				04/07/20
Forrest City Arkansas Hospital Company, LLC	U.S.	7	7	7	8	7	6	7	7	6	6				04/07/20
Marion Hospital Corporation	U.S.	8	8	7	8	7	7	7	7	6	6				04/07/20
Sklar Exploration Company, LLC	U.S.	4	4	4	4	2	4	3	2	1	2	3			04/01/20
WorldVu Development LLC	U.S.	5	4	3	7	6	6	5	4	4					03/27/20

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Miami Air International, Inc.	U.S.	7	6	6	7	8									03/24/20
Mountain States Rosen LLC	U.S.	7	7	8	6	7	7	7	8	7	7	6			03/19/20
Phoenix Products, Inc.	U.S.							1	1	1					03/18/20
KLS Air Express Inc.	U.S.	3	2	1	1	1	1	1	3						03/17/20
ZPower, LLC	U.S.	6	5	6	9	8	7	5	3	7					03/17/20
System Solutions of Kentucky, LLC	U.S.	1	1	1	1	1	1								03/13/20
Rochester Drug Cooperative, Inc.	U.S.	7	7	7	8	7	8	8	7	7	7				03/12/20
Modell's Sporting Goods, Inc.	U.S.	5	5	5	6	6	6	4	7	7					03/11/20
Strebor Specialties LLC	U.S.	2	3	3	3		2								03/10/20
Haband Company LLC	U.S.	5	8	5	7										03/09/20
Canadian Humalite International Inc	Canada					8									03/03/20
Fifth Day Restaurants, LLC	U.S.	8	10	10	10	7	8	10	9						03/02/20
Cannon Safe, Inc.	U.S.	1	1	1	1	1	1	1		2	2	1			02/24/20
Alpha Guardian	U.S.		5	4	3	2	1	2	2	2	2	2	2	2	02/24/20
Deco Enterprises, Inc.	U.S.	1	1	1	1										02/20/20
East Coast Envelope & Graphics, LLC	U.S.	1	1	1	1	1	1	1	1	1	1	1			02/20/20
Cascio Music Co. Inc.	U.S.	8	9	7	8	8	7								02/20/20
Sturbridge Yankee Workshop Corporation	U.S.	3	2	2	2	3	4	2	3						02/14/20
Tri-Ag Implements Ltd.	Canada			5	5	5	5	6	5	7	7	5			02/10/20
Lumastream, Inc.	U.S.	3	3	4											02/05/20
Polycel Structural Foam, Inc.	U.S.	2	1	1	1	1	1	1	1	1	1	1			02/03/20
A.C. Furniture Company, Inc.	U.S.	5	5	5	3	3	2	2		3	3				02/03/20
GenCanna Global USA, Inc.	U.S.			6	7	7	5	4	3	3	2	1	1	1	01/24/20
Old Market Group Holdings Corp. (f/k/a Fairway Group Holdings Corp.)	U.S.	7	6	5	8	6	6	6							01/23/20
Sle-Co Plastics, Inc.	Canada	3	4	4	4	3	3	3	2		3	3	2	2	01/17/20
USM Acquisition, LLC	U.S.		8	7	7	7	7	7	5	5	4	4			01/15/20
Trellem Franchise Holdings, Inc.	U.S.										4	3			01/10/20
Herbert J. Thomas Memorial Hospital Association	U.S.	2	2	2	2	2									01/10/20
Nick's Pizza & Pub, Ltd.	U.S.	6	5	5	5	5	8								01/08/20
BDC of Ohio, LLC (f/k/a Borden Dairy Company of Ohio, LLC)	U.S.				6	8	6	6	7						01/05/20
BDC of Alabama, LLC (f/k/a Borden Dairy Company of Alabama, LLC)	U.S.	7	6	6	6	3	3	4	6						01/05/20

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The CreditRiskMonitor Mission

We help you make vital financial decisions with confidence.

CreditRiskMonitor is a financial risk analysis and news service for credit, supply chain, and financial professionals. Our strength in coverage spans 56,000 global public companies, totaling approximately \$63.8 trillion in corporate revenue. We also offer industry-leading accuracy solutions for addressing private company financial risk assessment. Leading corporations around the world — including more than 35% of the Fortune 1000, plus thousands more worldwide — rely on us to help them stay ahead of financial risk quickly, accurately, and cost-effectively.

At the core of our Fundamental Service is our 96% accurate FRISK® score, formulated to assess bankruptcy risk in public companies within a 12-month window. The FRISK® score incorporates a number of critical risk indicators, including the analysis of website click patterns of credit professionals and other subscribers. Our subscribers are highly influential in the daily commerce of some of the world's largest corporations, making decisions affecting billions of dollars of purchase and sale transactions every month. Leveraging the sentiment of these gatekeepers has made our FRISK® score more predictive. When subscribers are concerned, working capital risk increases.

What is the PAYCE® Score?

CreditRiskMonitor's PAYCE® score is a highly accurate measure of financial stress for private companies. It utilizes more than \$2 trillion in annual payment data from our network of trade contributors, together with U.S. federal tax

lien data, which are analyzed with our sophisticated deep neural network modeling technology. The result is a 70%+ accurate score on approximately 80,000 private companies.

Contact Us



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