



Decide with Confidence

Comprehensive Report

To save report(s) to your PC, click here for instructions.

Print this Report

Overview

BUSINESS SUMMARY

HL LEASING INC
 3439 W Shaw Ave
 Fresno, CA 93711

D&B D-U-N-S Number: 16-171-5144

Now Included with this Report **NEW!**

Industry Economic Outlook
 A forward look at the U.S. economy within this specific industry

Service Overview 2008-2010 ↔
Industry Trend: Neutral

[View Report Now](#)

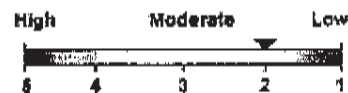
D&B's Credit Limit Recommendation
 How much credit should you extend?

[Learn More](#) [View Now](#)

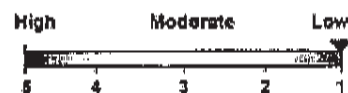
Payment Trends Profile
 Payment trends and industry benchmarks

[Jump to Payment Trends](#)

Credit Score Class: 2
 Moderate risk of severe payment delinquency over next 12 months



Financial Stress Class: 1
 Low risk of severe financial stress over the next 12 months



12-Month D&B PAYDEX®: 80
 When weighted by dollar amount, payments to suppliers average generally within terms.



D&B Rating: --



EXECUTIVE SUMMARY

The **Financial Stress Class of 1** for this company shows that firms with this classification had a failure rate of 1.2% (120 per 10,000), which is lower than the average of businesses in D&B's database

The **Credit Score class of 2** for this company shows that 4.6% of firms with this classification paid one or more bills severely delinquent, which is lower than the average of businesses in D&B's database.

Predictive Scores	This Business	Comments
Financial Stress Class	1	Failure Rate lower than the average of businesses in D&B's database
Financial Stress Score	1469	Highest Risk: 1,001; Lowest Risk: 1,875
Credit Score Class	2	Probability of Severely Delinquent Payment is lower than the average of businesses in D&B's database.
Credit Score	522	Highest Risk: 101; Lowest Risk: 670
Other Key Indicators		
PAYDEX Scores	generally within terms	Pays same as the average for its industry of generally within terms
Industry Median	generally within terms	
Present management control	8 years	
UCC Filings	UCC filing(s) are reported for this business	
Public Filings	No record of open Suit(s), Lien(s), or Judgment(s) in the D&B database	
History	Is incomplete	

CREDIT CAPACITY SUMMARY

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. For more information, see the D&B Rating Key.

# of Employees Total:	UNDETERMINED	Payment Activity: (based on 6 experiences)	
		Average High Credit:	\$210
		Highest Credit:	\$750
		Total Highest Credit:	\$1,100

Jump to:

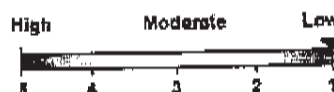
Overview | Payments | Public Filings | History & Operations | Banking & Finance

Scores 

FINANCIAL STRESS SUMMARY

The Financial Stress Summary Model 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.

Financial Stress Class: 1



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

Incidence of Financial Stress

Among Businesses with this Class: 1.20% (120 per 10,000)
 Average of Businesses in D&B's Database: 2.60% (260 per 10,000)

Financial Stress National Percentile: 91 (Highest Risk: 1; Lowest Risk: 100)

Financial Stress Score: 1469 (Highest Risk: 1,001; Lowest Risk: 1,875)

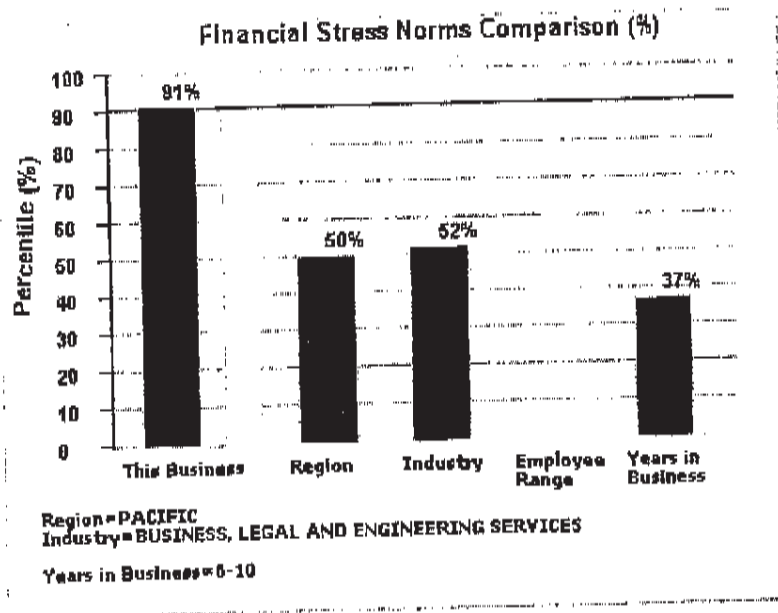
The Financial Stress Score of this business is based on the following factors:

- Payment information in the D&B files indicates no slow payment(s) nor negative comment(s).
- Control age or date entered in D&B files indicates lower risk.
- No record of open suit(s), lien(s), or judgment(s) in the D&B files.

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 Incidence of Financial Stress shows the percentage of firms in a given Class that discontinued operations with loss to creditors. The Average Incidence of Financial Stress is based on businesses in D&B's database and is provided for comparative purposes.
- The Financial Stress National Percentile reflects the relative ranking of a company among all scorable companies in D&B's file.
- The Financial Stress Score offers a more precise measure of the level of risk than the Class and Percentile. It is especially helpful to customers using a scorecard approach to determining overall business performance.
- All Financial Stress Class, Percentile, Score and Incidence statistics are based on sample data from 2004.

Norms	National %
This Business	91
Region: PACIFIC	50
Industry: BUSINESS, LEGAL AND ENGINEERING SERVICES	52
Employee Range:	UN



Years In Business:
6-10

37

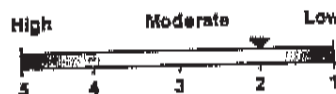
This business has a Financial Stress Percentile that shows:

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

CREDIT SCORE CLASS SUMMARY

The Credit Score Class predicts the likelihood of a firm paying in a severely delinquent manner (90+ Days Past Terms) over the next twelve months. It was calculated using statistically valid models and the most recent payment information in D&B's files.

Credit Score Class: **2**



Moderate risk of severe payment delinquency over next 12 months.

Incidence of Delinquent Payment

Among Companies with this Class: 4.60%
Average Compared to Businesses in D&B's Database: 20.10%

Credit Score Percentile: **83** (Highest Risk: 1; Lowest Risk: 100)

Credit Score: **522** (Highest Risk: 101; Lowest Risk: 670)

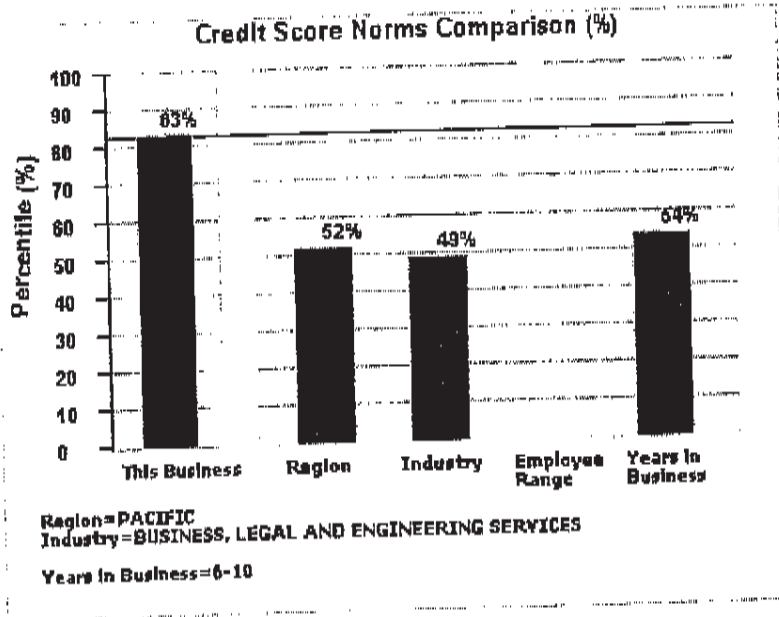
The Credit Score of this business is based on the following factors:

- Payment information in the D&B files indicates no slow payment(s) nor negative comment(s).

Notes:

- The Credit Score Class indicates that this firm shares some of the same business and payment characteristics of other companies with this classification. It does not mean the firm will necessarily experience delinquency.

- The Incidence of Delinquent Payment is the percentage of companies with this classification that were reported 90 days past due or more by creditors. The calculation of this value is based on an inquiry weighted sample.
- The Percentile ranks this firm relative to other businesses. For example, a firm in the 80th percentile has a lower risk of paying in a severely delinquent manner than 79% of all scorable companies in D&B's files.
- The Credit Score offers a more precise measure of the level of risk than the Class and Percentile. It is especially helpful to customers using a scorecard approach to determining overall business performance.
- All Credit Class, Percentile, Score and Incidence statistics are based on sample data from 2004.



Norms	National %
This Business	83
Region: PACIFIC	52
Industry: BUSINESS, LEGAL AND ENGINEERING SERVICES	49
Employee Range:	UN
Years in Business: 6-10	54

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 with a comparable number of years in business.

Jump to:

- [Overview](#)
- [Scores](#)
- [Public Filings](#)
- [History & Operations](#)
- [Banking & Finance](#)

Payments **D&B EXCLUSIVE**

PAYMENT TRENDS

Total Payment Experiences in D&B's File:	6
Payments Within Terms: (not dollar weighted)	100%
Total Placed For Collection:	0
Average Highest Credit:	\$210
Largest High Credit:	\$750
Highest Now Owning:	\$0

Current PAYDEX is:	80	equal to generally within terms
Industry Median is:	80	equal to generally within 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

Highest Past Due: \$0 the debt is disputed.

PAYDEX Scores

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

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

12-Month D&B PAYDEX: 80

When weighted by dollar amount, payments to suppliers average generally within terms.



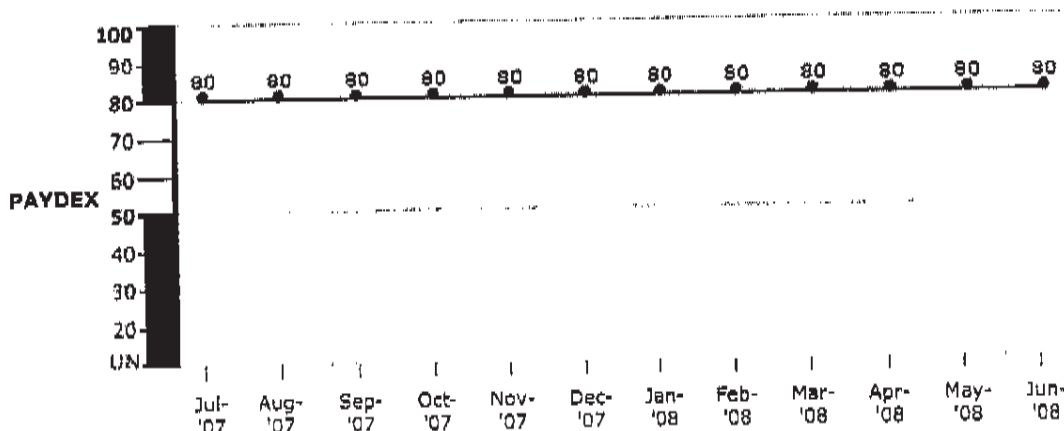
Based on payments collected over last 12 months.

PAYDEX Yearly Trend

12 Month PAYDEX Scores Comparison to Industry

	7/07	8/07	9/07	10/07	11/07	12/07	1/08	2/08	3/08	4/08	5/08	6/08
This Business	80	80	80	80	80	80	80	80	80	80	80	80
Industry Quartiles												
Upper			80			80			80			80
Median			79			79			80			78
Lower			68			68			70			68

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



Last 12 Months

Based on payments collected over the last 12 months.

Detailed payment history

Date Reported (mm/yy)	Paying Record	High Credit (\$)	Now Owes (\$)	Past Due (\$)	Selling Terms	Last Sale Within (months)
05/08	(001)	50				1 mo
03/08	(002)	750				1 mo
	Satisfactory.					
12/07	(003)	100				4-5 mos
	Satisfactory.					
11/07	Ppt	100				6-12 mos
05/07	(005)	50				6-12 mos
	Satisfactory.					
	(006)	50				1 mo
	Satisfactory.					

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

Jump to:

- Overview
- | Scores
- | Payments
- | History & Operations
- | Banking & Finance

Public Filings

PUBLIC FILINGS

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

Record Type	# of Records	Most Recent Filing Date
Bankruptcy Proceedings	0	-
Judgments	0	-
Liens	0	-
Suits	0	-
UCC's	10	03/04/2005

The following Public Filing data is for information purposes only and is not the official record. Certified copies can only be obtained from the official source.

UCC FILINGS

Collateral: All Inventory and proceeds - All Account(s) and proceeds - All General Intangibles(s) and proceeds - All Equipment and proceeds - All Chattel paper and proceeds

Type: Original

Sec. party: PFF BANK & TRUST, RANCHO CUCAMONGA, CA

Debtor: HL LEASING, INC.

Filing number: 057018015138

Filed with: SECRETARY OF STATE/UCC DIVISION, SACRAMENTO, CA

Date filed: 03/04/2005

Latest Info Received: 03/16/2005

Collateral: Equipment

Type: Original

Sec. party: RICH WEICHBROD, SANTA BARBARA, CA

Debtor:	HL LEASING, INC.
Filing number:	0300360112
Filed with:	SECRETARY OF STATE/UCC DIVISION, SACRAMENTO, CA
Date filed:	12/27/2002
Latest Info Received:	01/21/2003
<hr/>	
Collateral:	Leased Equipment
Type:	Original
Sec. party:	ACTION SPORT ALLIANCE, INC., CARSON CITY, NV
Debtor:	HL LEASING, INC.
Filing number:	0305260417
Filed with:	SECRETARY OF STATE/UCC DIVISION, SACRAMENTO, CA
Date filed:	02/18/2003
Latest Info Received:	03/10/2003
<hr/>	
Collateral:	Leased Computer equipment - Leased Equipment
Type:	Original
Sec. party:	ACTION SPORT ALLIANCE, INC., CARSON CITY, NV
Debtor:	HL LEASING, INC.
Filing number:	0305260420
Filed with:	SECRETARY OF STATE/UCC DIVISION, SACRAMENTO, CA
Date filed:	02/18/2003
Latest Info Received:	03/10/2003
<hr/>	
Collateral:	Leased Equipment
Type:	Original
Sec. party:	ACTION SPORT ALLIANCE, INC., CARSON CITY, NV
Debtor:	HL LEASING, INC.
Filing number:	0305260422
Filed with:	SECRETARY OF STATE/UCC DIVISION, SACRAMENTO, CA
Date filed:	02/18/2003
Latest Info Received:	03/10/2003
<hr/>	
Collateral:	Leased Equipment
Type:	Original
Sec. party:	ACTION SPORT ALLIANCE, INC., CARSON CITY, NV
Debtor:	HL LEASING, INC.
Filing number:	0305260423
Filed with:	SECRETARY OF STATE/UCC DIVISION, SACRAMENTO, CA
Date filed:	02/18/2003
Latest Info Received:	03/10/2003
<hr/>	
Collateral:	Unspecified
Type:	Original
Sec. party:	WESTERN SIERRA BANK CUSTODIAN FBO OREN HALL IRA #1H00010, ROSEVILLE, CA
Debtor:	HL LEASING, INC.
Filing number:	0417560446
Filed with:	SECRETARY OF STATE/UCC DIVISION, SACRAMENTO, CA
Date filed:	06/16/2004
Latest Info Received:	07/13/2004
<hr/>	
Collateral:	Unspecified
Type:	Original
Sec. party:	TODD & LORI E. HUMPHREY, TRUSTEES, HUMPHREY LIVING TRUST U/A DTD 10/11/89, PENN VALLEY, CA
Debtor:	HL LEASING, INC.
Filing number:	0235360280
Filed with:	SECRETARY OF STATE/UCC DIVISION, SACRAMENTO, CA

Date filed: 12/13/2002
Latest Info Received: 01/07/2003

Collateral: Unspecified
Type: Original
Sec. party: NATIONAL HERITAGE FOUNDATION, HUMPHREY FOUNDATION #6592, FALLS CHURCH, VA
Debtor: HL LEASING, INC.
Filing number: 0235360281
Filed with: SECRETARY OF STATE/UCC DIVISION, SACRAMENTO, CA

Date filed: 12/13/2002
Latest Info Received: 01/07/2003

Type: Original
Sec. party: PFF BANK & TRUST, RANCHO CUCAMONGA, CA
Debtor: HL LEASING, INC.
Filing number: 0209360438
Filed with: SECRETARY OF STATE/UCC DIVISION, SACRAMENTO, CA

Date filed: 04/02/2002
Latest Info Received: 04/06/2002

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

GOVERNMENT ACTIVITY

Activity summary

Borrower (Dir/Guar):	NO
Administrative debt:	NO
Contractor:	NO
Grantee:	NO
Party excluded from federal program(s):	NO

Possible candidate for socio-economic program consideration

Labor surplus area:	YES (2008)
Small Business:	YES (2008)
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.

Jump to:

[Overview](#) |
 [Scores](#) |
 [Payments](#) |
 [Public Filings](#) |
 [Banking & Finance](#)

History & Operations

HISTORY

The following information was reported **09/27/2007**:

Officer(s): JOHN W OTTO, PRESIDENT

DIRECTOR(S): THE OFFICER(S)

Stock ownership not available.

Business started 2000.

JOHN W OTTO. work history unknown.

BUSINESS REGISTRATION

CORPORATE AND BUSINESS REGISTRATIONS REPORTED BY THE SECRETARY OF STATE OR OTHER OFFICIAL SOURCE AS OF MAY 30 2008:

This data is for informational purposes only, certification can only be obtained through the Sacramento Office of the California Secretary of State.

Registered Name: HL LEASING, INC.

Business type: CORPORATION

Corporation type: PROFIT

Date incorporated: DEC 15 2000

State of Incorporation: CALIFORNIA

Filing date: DEC 15 2000

Registration ID: C2241728

Status: ACTIVE

Where filed: SECRETARY OF STATE/CORPORATIONS DIVISION, SACRAMENTO, CA

Registered agent: ANDY FERNANDEZ, 2541 KEATS AVE, CLOVIS, CA, 936110000

Principals: JOHN W OTTO, PRESIDENT, 49 355 SUNROSE LANE, PALM DESERT, CA, 922600000

OPERATIONS

09/27/2007

Description: Engaged in equipment rental or leasing.

Employees: UNDETERMINED which includes officer(s).

Facilities: Occupies premises in 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 to a company's operations than if we use the standard 4-digit code.

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

73590000 Equipment rental and leasing, nec

NAICS:

532490 Other Commercial and Industrial Machinery and Equipment Rental and Leasing

Jump to:

[Overview](#)

[Scores](#)

[Payments](#)

[Public Filings](#)

[History & Operations](#)

Banking & Finance

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.

FINANCE

09/27/2007

Sources contacted verified information on September 24, 2007.

CUSTOMER SERVICE

If you have questions about this report, please call our Customer Resource Center at 1.800.234.3867 from anywhere within the U.S. If you are outside the U.S. contact your local D&B office.

*** Additional Decision Support Available ***

Additional D&B products, monitoring services and specialized investigations are available to help you evaluate this company or its industry. Call Dun & Bradstreet's Customer Resource Center at 1.800.234.3867 from anywhere within the U.S. or visit our website at www.dnb.com.

Copyright 2008 Dun & Bradstreet - Provided under contract for the exclusive use of subscriber 048007005L