

Attachment

CASA, INC .

Letter of Credit From Banking Institution

Business Banking
1042 Main St. Second Floor
Dunedin, FL 34698
(727) 466-2324



July 2, 2014

Customer Acquisition Specialists of American Inc
1255 Cleveland St
Clearwater, FL 33755

RE:

To Whom It May Concern:

This is confirming that Customer Acquisition Specialists of America Inc has the following business deposit account with Regions Bank.

Routing Number: 063104668
Account Number: xxxxxx5378
Account Balance: Low Six Figure (Maintained)

Furthermore, they are handling the accounts in accordance to policies and guidelines set forth by Regions bank, and are in good standing.

If you have any further questions or concerns regarding this matter, please feel free to contact their Business Banker, Kim Veres, at (727) 348-5473 and we will assist you to the best of our ability.

Sincerely,

A handwritten signature in black ink, appearing to read "MJ", written over a horizontal line.

Matthew Joustra
Business Banking
(727) 466-2324
1042 Main St. Second Floor
Dunedin, FL 34698

Live Report : CUSTOMER ACQUISITION SPECIALISTS OF AMERICA INC

D-U-N-S® Number: 78-677-7263
 Endorsement/Billing Reference: smartl@dnb.com

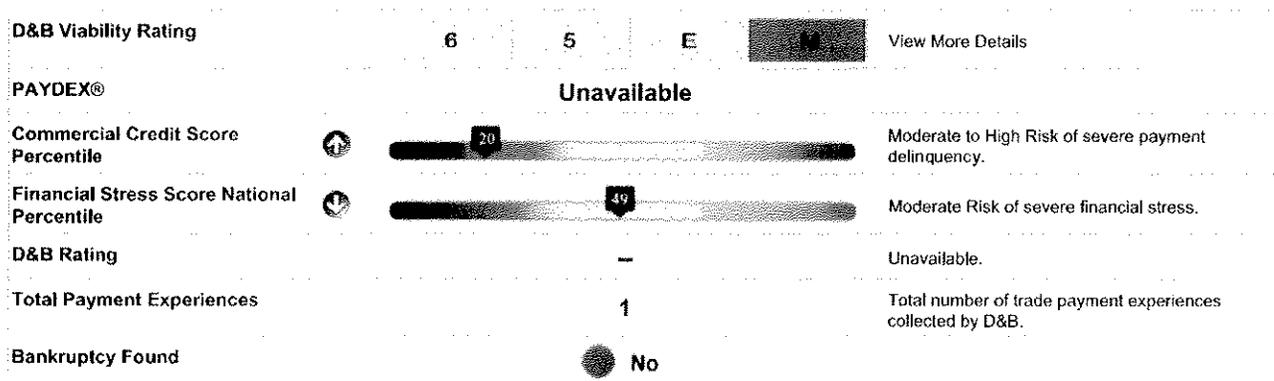
Address 1704 Clearwater Largo Rd Clearwater, FL - 33756	Location Type Single Location
Phone 727 692-8871	Web www.casainc.net
Fax	

Endorsement : smartl@dnb.com

Company Summary

Currency: Shown in USD unless otherwise indicated 

Score Bar

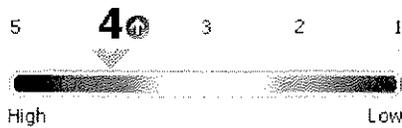


D&B Company Overview

This is a single location

Mailing Address	PO BOX 2574 CLEARWATER, FL 33757
Chief Executive	JIM MATHERS, PRESIDENT
Year Started	1999
Employees	85
SIC	5963
Line of business	Sales and marketing in energy industry
NAICS	454390
History Status	CLEAR

Commercial Credit Score Class



PAYDEX® Trend Chart

! D&B does not have enough information on this company to build a PAYDEX Trend Chart.

Predictive Scores

Currency: Shown in USD unless otherwise indicated

D&B Viability Rating Summary

The D&B Viability Rating uses D&B's proprietary analytics to compare the most predictive business risk indicators and deliver a highly reliable assessment of the probability that a company will go out of business, become dormant/inactive, or file for bankruptcy within the next 12 months.

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Viability Score



Compared to All US Businesses within the D&B Database:

- Level of Risk: **Moderate Risk**
- Businesses ranked 6 have a probability of becoming no longer viable: **13 %**
- Percentage of businesses ranked 6: **30 %**
- Across all US businesses, the average probability of becoming no longer viable: **14 %**

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Portfolio Comparison



Compared to All US Businesses within the same MODEL SEGMENT:

- Model Segment : **Limited Trade Payments**
- Level of Risk: **Moderate Risk**
- Businesses ranked 5 within this model segment have a probability of becoming no longer viable: **10 %**
- Percentage of businesses ranked 5 with this model segment: **15 %**
- Within this model segment, the average probability of becoming no longer viable: **11 %**

E

Data Depth Indicator



Data Depth Indicator:

- ✓ Rich Firmographics
- ✓ Sparse Commercial Trading Activity
- ✗ No Financial Attributes

Greater data depth can increase the precision of the D&B Viability Rating assessment.

Company Profile

Financial Data	Trade Payments	Company Size	Years in Business
Not Available	Available (1-2 Trade)	Large	Established

Company Profile Details:

- Financial Data: **Not Available**
- Trade Payments: **Available** (1-2 Trade)
- Company Size: **Large** (Employees: 50+ or Sales: \$500K+)
- Years in Business: **Established** (5+)

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 : --

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 07-13-2000

Number of Employees Total: 85

D&B Rating	Date Applied
--	07-13-2000

Payment Activity: (based on 1 experiences)

Highest Credit: 100
Total Highest Credit: 100

D&B Credit Limit Recommendation

Conservative credit Limit: 10,000
Aggressive credit Limit: 40,000



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 :



Moderately lower than average risk of severe financial stress, such as a bankruptcy or going out of business with unpaid debt, over the next 12 months.

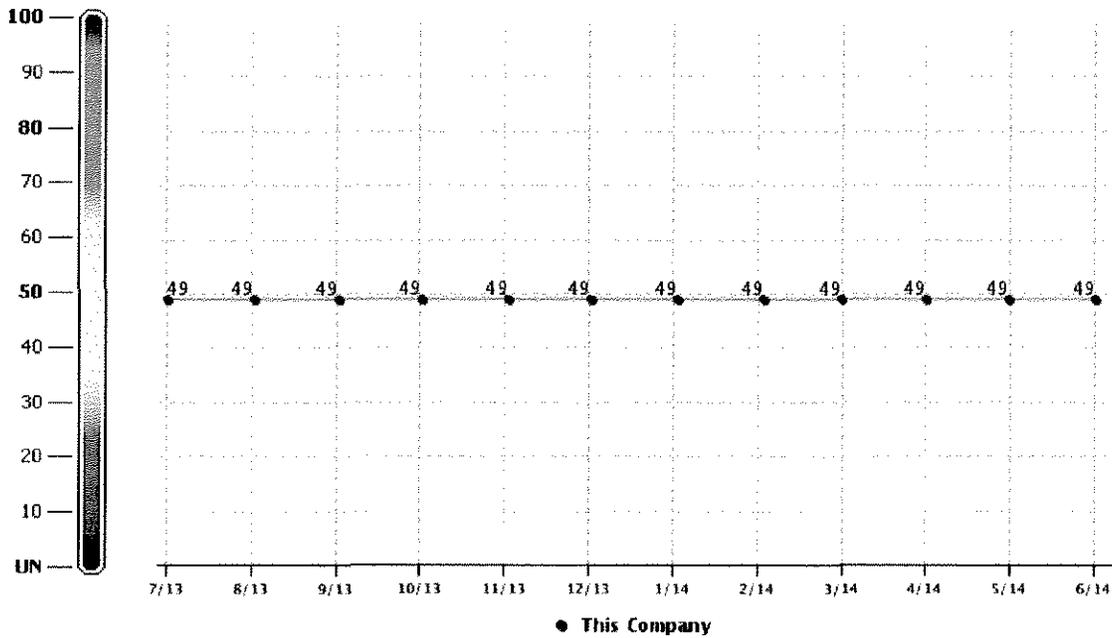
Probability of Failure:

Risk of Severe Financial Stress for Businesses with this Class: **0.24 %** (24 per 10,000)
 Financial Stress National Percentile : **49** (Highest Risk: 1; Lowest Risk: 100)
 Financial Stress Score : **1475** (Highest Risk: 1,001; Lowest Risk: 1,875)
 Average Risk of Severe Financial Stress for Businesses in D&B database: **0.48 %** (48 per 10,000)

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

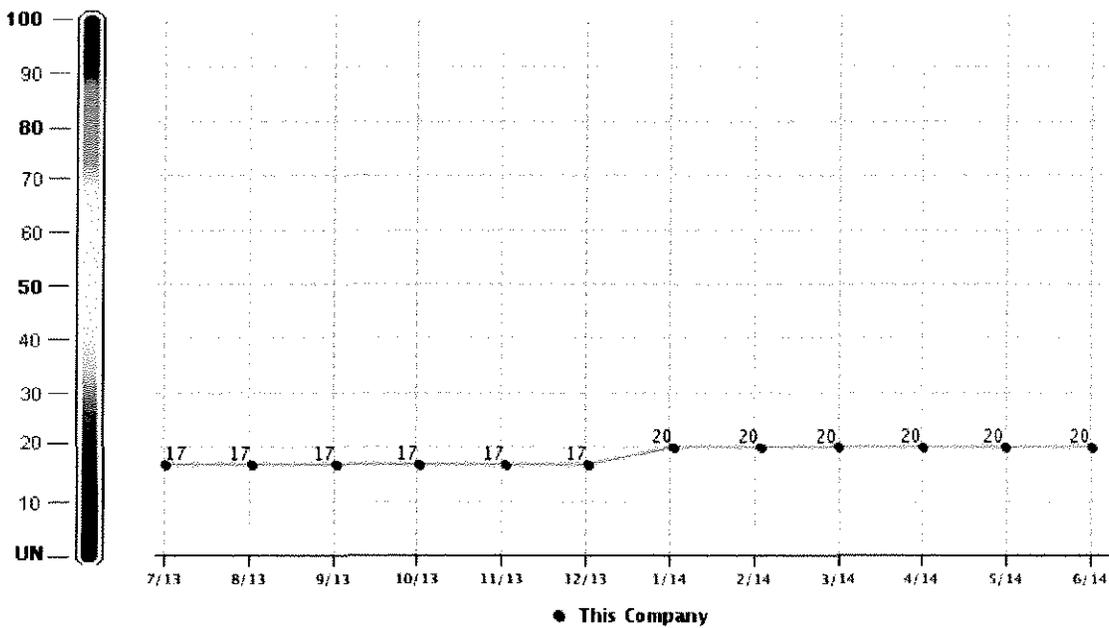
- Low proportion of satisfactory payment experiences to total payment experiences.
- Business does not own facilities.
- Higher risk legal structure.
- Insufficient number of payment experiences.

Financial Stress Percentile Trend:



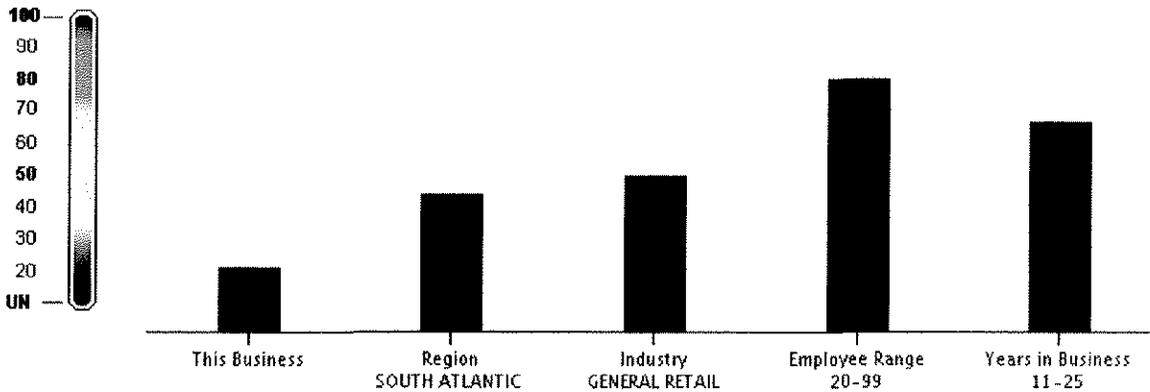
Notes:

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&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.



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 Delinquent Payment is the percentage of companies with this classification that were reported 91 days past due or more by creditors. The calculation of this value is based on D&B's trade payment database. 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	20
Region: SOUTH ATLANTIC	43
Industry: GENERAL RETAIL	49
Employee range: 20-99	80
Years in Business: 11-25	66

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

D&B PAYDEX®

Timeliness of historical payments for this company.

Current PAYDEX is	Unavailable
Industry Median is	78 Equal to 3 days beyond terms
Payment Trend currently is	Unavailable, 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)	1
Payments Within Terms (not weighted)	N/A
Trade Experiences with Slow or Negative Payments(%)	0.00%
Total Placed For Collection	0
High Credit Average	N/A
Largest High Credit	100
Highest Now Owing	0
Highest Past Due	0

D&B has not received a sufficient sample of payment experiences to establish a PAYDEX score. D&B receives nearly 400 million payment experiences each year. We enter these new and updated experiences into D&B Reports as this information is received. At this time, none of those experiences relate to this company.

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	0	0	0%
1,000-4,999	0	0	0%
Under 1,000	0	0	0%

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 1 payment experience(s) in D&Bs file for the most recent 24 months, with 0 experience(s) reported during the last three month period.

The highest **Now Owes** on file is 0 . The highest **Past Due** on file is 0

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					
Other payment categories					
Cash experiences	1	100	100		

Payment record unknown	0	0	0
Unfavorable comments	0	0	0
Placed for collections	0	N/A	0
Total in D&B's file	1	100	100

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)
06/13	(001)	100			Cash account	1 mo

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 CUSTOMER ACQUISITION SPECIALISTS OF AMERICA INC at 1704 Clearwater Largo Rd , Clearwater FL .

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)	NO
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 (2014)
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: CUSTOMER ACQUISITION SPECIALISTS OF AMERICA INC
Street Address: 1704 Clearwater Largo Rd
Clearwater , FL 33756
Mailing Address: PO Box 2574
Clearwater FL 33757
Phone: 727 692-8871
URL: <http://www.casainc.net>
History Is clear
Present management control 15 years

History

The following information was reported: **06/28/2014**

Officer(s): FUMEI MATHERS, TREAS-CFO

DIRECTOR(S) : THE OFFICER(S)

Business started 1999 by officers. 100% of capital stock is owned by officers.
FUMEI MATHERS born 1962. Antecedents not available.

Business address has changed from 2717 Seville Blvd Ste 1201, Clearwater, FL, 33764 to 20505 Us Hwy 19 N, Ste 1201, Clearwater, FL, 33764.

Business address has changed from 20505 Us Hwy 19 N, Ste 1201, Clearwater, FL, 33764 to 1704 Clearwater Largo Rd, Clearwater, FL, 33756.

Business Registration

CORPORATE AND BUSINESS REGISTRATIONS PROVIDED BY MANAGEMENT OR OTHER SOURCE

Registered Name: Customer Acquisition Specialist Of America Inc
Business type: CORPORATION
Corporation type: PROFIT
Date incorporated: Sep 08 1999
State of incorporation: FLORIDA
Filing date: Sep 08 1999
Status: ACTIVE
Where filed: STATE DEPARTMENT/CORPORATION DIVISION , TALLAHASSEE , FL

Operations

06/28/2014

Provides sales and marketing services in the energy industry.

Description: ADDITIONAL TELEPHONE NUMBER(S): Facsimile (Fax) 727 724-3562.

Terms are contractual basis. Sells to commercial concerns. Territory : United States.

Employees: 85 which includes officer(s).

Facilities: Rents 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 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.

5963 9904 Direct sales, telemarketing

NAICS:

454390 Other Direct Selling Establishments

Financials

Currency: Shown in USD unless otherwise indicated 

Company Financials: D&B

Additional Financial Data

The name and address of this business have been confirmed by D & B using available sources.

Request Financial Statements

[Request Financial Statements](#)

Requested financials are provided by CUSTOMER ACQUISITION SPECIALISTS OF AMERICA INC and are not DUNSRight certified.

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

11

Industry Norms Based On 11 Establishments

	This Business	Industry Median	Industry Quartile
Profitability			
Return on Sales %	UN	1.2	UN
Return on Net Worth %	UN	16.6	UN
Short-Term Solvency			
Current Ratio	UN	1.6	UN
Quick Ratio	UN	1.0	UN
Efficiency			
Assets to Sales %	UN	33.8	UN
Sales / Net Working Capital	UN	10.0	UN
Utilization			
Total Liabilities / Net Worth (%)	UN	113.4	UN

UN = Unavailable

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