PLAINTIFF'S EXHIBIT
WV-12454

PLAINTIFF'S EXHIBIT
14095.05

of LATEST REPORT

CREDIT INFORMATION *and* CORRESPONDENCE

Key to
DUN & BRADSTREET RATINGS

		ESTIMATED FINANCIAL STRENGTH	COMPOSITE CREDIT APPRAISAL			
			HIGH	GOOD	FAIR	LIMITED
*1	Aa	Over $1,000,000	A1	1	1½	2
	A+	Over 750,000	A1	1	1½	2
	A	$500,000 to 750,000	A1	1	1½	2
	B+	300,000 to 500,000	1	1½	2	2½
	B	200,000 to 300,000	1	1½	2	2½
	C+	125,000 to 200,000	1	1½	2	2½
*2	C	75,000 to 125,000	1½	2	2½	3
	D+	50,000 to 75,000	1½	2	2½	3
	D	35,000 to 50,000	1½	2	2½	3
	E	20,000 to 35,000	2	2½	3	3½
*3	F	10,000 to 20,000	2½	3	3½	4
	G	5,000 to 10,000		3	3½	4
	H	3,000 to 5,000		3	3½	4
	J	2,000 to 3,000		3	3½	4
*4	K	1,000 to 2,000		3	3½	4
	L	500 to 1,000			3½	4
	M	Up to 500			3½	4

**Numerical Rating* — When a numeral only (1, 2, 3 or 4) follows a name in the Reference Book it is an indication that the financial strength, while not definitely classified, is considered within the range of the ($) figures in the corresponding bracket, and that a condition is believed to exist which warrants credit in keeping with that assumption.

Not Classified or Absence of Rating — The absence of a rating, whether expressed by — —, or by the absence of any symbol, is not to be construed as unfavorable, but signifies circumstances difficult to classify within condensed rating symbols, and should suggest to the Subscriber the advisability of reading the detailed report.

Divided Partner Liability — Where an italic *d* in parentheses precedes a rating, it is an indication that one or more of the partners in the firm are liable to another or other firms, and the responsibility is in that sense divided, THUS: (*d*) B + 1.

"N.Q." — The letters "NQ" at the foot of any report mean: Not Quoted in the Reference Book.

SEE COMPLETE KEY TO RATINGS IN CURRENT REFERENCE BOOK

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