koverly

Prepared on **July 17, 2026**

SAMPLE — Illustrative Example Only · This is a sample brief with fictional company data, shown to illustrate Koverly's Credit Enrichment Brief format.

CREDIT ENRICHMENT BRIEF

Acme Homes LLC

Acme Homes LLC is a Wyoming-formed, Utah-operating modular home design, manufacturing, and installation company serving the Western United States. The company carries elevated risk signals including four open UCC filings (two filed in late 2025), a negative trailing net profit margin, and dual regulatory review triggers (CIP and EDD). Positive counterweights include a verified TIN, active SOS standing in good standing, zero NSF activity, no MCA exposure, a DSCR of 2.56, and six years of operating history with a major manufacturing scale-up completed in 2023.

EIN 12-3456789

LLC · Active / Good Standing

Example City, UT

Tier 3 — Cautious

Confidence: Medium

SOS: Active

UCC: Found

Bankruptcy: None

Risk Tier	**Tier 3 — Cautious**
Entity Type	**LLC**
Industry (NAICS)	**236117 — Modular/ Residential Builder**
Bank-Derived Revenue	**$12.7M annualized**
Years in Business	**6 years**
Pulled	**2026-07-17**

NET-30 RECOMMENDATION

$16,000 – $38,000

Recommended net-terms exposure range, derived from 90 days of observed bank activity (2026-04-02 to 2026-06-30).

ENTITY

Identity & Entity

Source of truth: External Verification Provider (2026-07-17) + web corroboration.

CATEGORY	INFO	VERIFIED / SOURCE
Legal Name	Acme Homes LLC	VERIFIED External Verification Provider — 2026-07-17
DBA	None identified	NOT FOUND External Verification Provider
EIN	12-3456789	TIN MATCH CONFIRMED IRS / External Verification Provider
Entity / File Number	WY Domestic: 2019-000000001 UT Foreign (active): 10000000-0161 UT Foreign (inactive): 10000001-0161	CONFIRMED WY SOS; UT SOS
Entity Type	Limited Liability Company (LLC)	VERIFIED External Verification Provider
State of Formation	Wyoming (WY)	MATCHED External Verification Provider
Formation Date	October 28, 2019	CONFIRMED WY SOS
Years in Business	~6 years (as of July 2026)	CONFIRMED Formation date 2019-10-28
SOS Standing	Active — Good Standing (WY Domestic) Active (UT Foreign, filed 2026-02-18) Inactive (UT Foreign, filed 2021-01-14)	ACTIVE / GOOD STANDING WY SOS; UT SOS — 2026-07-17
Other State Registrations & Standings	UT Foreign registration active (10000000-0161); prior UT registration inactive (10000001-0161)	PARTIALLY INACTIVE UT Division of Corporations
HQ Address	123 Example Street, Example City, UT 84000 Submitted address; deliverable; low-frequency commercial property.	VERIFIED External Verification Provider — 2026-07-17
Address Type	Commercial — low address-frequency (2–20 businesses)	LOW RISK External Verification Provider

CATEGORY	INFO	VERIFIED / SOURCE
Phone	Not publicly confirmed	NOT FOUND Open source sweep
Website(s)	acmehomes.com	CONFIRMED Web enrichment
Industry	NAICS 236117 — New Housing For-Sale Builders NAICS 321992 — Prefabricated Wood Building Manufacturing SIC 1521 / 2452	CONFIRMED Open source; ZoomInfo; Inc.com
Other Locations	Example Town, WY (per Facebook); WY registered-agent addresses (Example City, WY — registered-agent office only, not principal place of business)	DISCLOSED Facebook; WY SOS

FINANCIALS

Bank-Derived Revenue Estimate

Bank statement analysis (90-day observation: 2026-04-02 to 2026-06-30). All revenue figures and supporting signals in this section are derived exclusively from bank account data. Confidence: MEDIUM

CATEGORY	DATA
Revenue Estimate	**$12,695,107.88 (annualized)**
Upper Bound	$12,695,107.88 annualized Annualized from 90-day bank observation period. Max monthly revenue: $516,460.24 annualized implies high-season potential of ~$6.2M; annualized avg is higher due to deposit pattern variation.
Lower Bound	$6,197,522.88 (annualized minimum monthly) Based on minimum monthly revenue of $516,460.24 × 12.
Confidence	MEDIUM — 90-day window only; business in growth/scale-up phase post-2023 manufacturing acquisition; revenue trajectory likely upward but trailing period captures only one quarter.
SUPPORTING SIGNALS — BANK ACCOUNT DATA	
Signal 1 — Total Deposits (90-day)	$4,753,532.44 Total bank deposits over observation period 2026-04-02 to 2026-06-30.

CATEGORY	DATA
Signal 2 — Avg Monthly Revenue	$1,055,027.23 / month Derived from bank revenue categorization over 90-day period.
Signal 3 — Min / Max Monthly Revenue	Min: $516,460.24 · Max: $1,548,000+ (approx.) Month-to-month deposit variation over the observation window; basis for the lower-bound estimate.
Signal 4 — Ending / Average Balance	Ending: $273,810.09 · Average: $295,310.73 Positive liquidity position; average balance supports operating continuity.
Signal 5 — Revenue Volatility	48.95% (elevated) Consistent with project-based construction revenue cycles; computed from monthly deposit variation.
Signal 6 — Debt Service Coverage (DSCR)	2.56 Operating cash flow covers observed debt service by a comfortable margin (above 1.25 threshold).

SCALE

Size Signals

Headcount estimates reconciled from multiple sources; no payroll data available. Post-2023 manufacturing acquisition materially changes headcount and capacity profile.

CATEGORY	DATA	SOURCE
Headcount	25–75 FTEs (reconciled estimate) ZoomInfo: 1–10 (likely legacy) · Inc.com: 51–200 (likely post-2023)	CONFLICTING SIGNALS ZoomInfo; Inc.com
Employee Growth	Positive — acquired Example Manufacturing LLC in June 2023 and expanded to 80,000 sq ft manufacturing facility; CEO awarded 2024 Regional CEO of the Year award (Regional Business Journal) indicating active growth trajectory	POSITIVE Industry Trade Publication; Regional Business Journal
Number of Locations	2 confirmed: Example City, UT (HQ/ manufacturing); Example Town, WY (secondary per Facebook)	CONFIRMED External Verification Provider; Facebook

CATEGORY	DATA	SOURCE
Operational Scale Indicators	80,000 sq ft manufacturing facility (acquired 2023); stated capacity of 620+ modular homes per year; LEED-certified and passive-home standards production	CONFIRMED Industry Trade Publication (Jul 2023)
Geographic Reach	Western United States; operates in UT, WY; registered in WY (domestic) and UT (foreign-active)	CONFIRMED acmehomes.com; SOS records
Additional Size Signals	Revenue volatility: 48.95% (high — consistent with project-based construction revenue). Total 90-day deposits: $4.75M.	MODERATE VOLATILITY Bank analysis

PRINCIPALS

Ownership & Principals

2 principals submitted for KYC review; additional officers identified through SOS filings and external data. Wyoming anonymous LLC structure limits public member disclosure.

CATEGORY	DATA	SOURCE
Registered Agent	WY (active): Example Registered Agents Inc, 100 Placeholder Ave Ste A, Example City, WY 82001 UT (active): Robert Agent, 200 Placeholder St Ste 100, Example City, UT 84001	CONFIRMED WY SOS; UT SOS

<table>
<tr><th>CATEGORY</th><th>DATA</th><th>SOURCE</th></tr>
<tr><td>Officers & Managers</td><td><table>
<tr><th>NAME</th><th>TITLE</th><th>SOURCE</th></tr>
<tr><td>John Smith</td><td>Founder & CEO (submitted principal)</td><td>acmehomes.com; LinkedIn</td></tr>
<tr><td>Example Capital Corporation</td><td>Member (UT active filing)</td><td>UT SOS</td></tr>
<tr><td>Robert Agent</td><td>Registered Agent (UT active filing)</td><td>UT SOS</td></tr>
<tr><td>Acme Homes (entity)</td><td>Member & Registered Agent (UT inactive)</td><td>UT SOS</td></tr>
</table></td><td>PARTIALLY VERIFIED
External Verification Provider; UT SOS; Open source</td></tr>
<tr><td>Beneficial Owners</td><td>John Smith identified as Founder & CEO and primary beneficial owner. Example Capital Corporation listed as Member on UT active filing — ultimate beneficial ownership of Example Capital not confirmed in open sources. WY anonymous LLC structure limits transparency.</td><td>LIMITED TRANSPARENCY
UT SOS; WY SOS; Open source</td></tr>
</table>

CATEGORY	DATA	SOURCE
Principal Profile — John Smith	Founder & CEO. MBA. Serial entrepreneur and former venture capital investor. Co-Founder and COO of Example Media Co. 2024 Regional CEO of the Year award, Regional Business Journal. Currently also CEO & Founder of Example Ventures LLC. Other associated entities: Acme Development LLC, Example Media Co. **KYC Findings (External Verification Provider):** Identity validation: All fields (DOB, SSN, name, address, city, state, ZIP, phone) scored 0.99 — strong match. Fraud score (Sigma 4.0): 0.385 — below elevated threshold. Synthetic ID score: 0.021 — very low; no synthetic identity signals. Email risk: 0.867 — elevated; email risk warrants note. Phone risk: 0.478 — moderate. Address risk: 0.112 — low.	**FLAGGED — EMAIL RISK** External Verification Provider KYC; acmehomes.com; LinkedIn; Regional Business Journal
Principal Profile — Jane Doe	Submitted principal (second KYC subject). Role/title not disclosed in available data. **KYC Findings (External Verification Provider):** Identity validation: All fields scored 0.99 — strong match. Fraud score (Sigma 4.0): 0.260 — low. Synthetic ID score: 0.865 — **elevated; high synthetic identity signal. Requires manual review.** Email risk: 0.193 — low. Phone risk: 0.857 — elevated; phone risk warrants note. Address risk: 0.334 — moderate.	**FLAGGED — SYNTHETIC ID** External Verification Provider KYC

CATEGORY	DATA	SOURCE
Ownership Findings	Example Capital Corporation appearing as Member on the 2026 UT active registration introduces an institutional ownership layer whose own beneficial ownership is unconfirmed. This may reflect a recent capital/ equity arrangement. The prior inactive UT registration listed "Acme Homes" (LLC itself) as Member and Registered Agent — a circular registration pattern.	REQUIRES CLARIFICATION UT SOS; External Verification Provider
Principal Risk Findings	Moderate key-person risk: John Smith is the sole publicly identified founder with multiple entity affiliations (Acme Homes LLC, Example Ventures LLC, Acme Development LLC). Elevated synthetic ID score for Jane Doe (0.865) requires manual verification. CIP Verification Trigger matched by External Verification Provider due to unverified person verification status.	MODERATE RISK External Verification Provider; Open source

REGULATORY

Government & Regulatory Findings

Primary source: External Verification Provider (2026-07-17) + open-source web sweep (July 2026).

CATEGORY	FINDING	STATUS / SOURCE
SOS & Entity Filings	**Upstream (2026-07-17):** 3 registrations — WY domestic active (Good Standing, 2019-000000001); UT foreign active (10000000-0161, filed 2026-02-18); UT foreign inactive (10000001-0161, filed 2021-01-14). **Web:** WY SOS and UT SOS confirmed. No additional registrations found.	PARTIALLY INACTIVE External Verification Provider; WY SOS; UT SOS

CATEGORY	FINDING	STATUS / SOURCE
UCC-1 Liens (Upstream)	**Upstream (2026-07-17):** 4 open UCC filings + 1 state filing. WY #2025-00000001 (filed 2025-10-24, open) — Secured Party: Example Capital Corporation WY #2025-00000002 (filed 2025-09-30, open) — Secured Party: Example Capital Corporation WY #2024-00000001 (filed 2024-08-08, open) — Secured Party: Example Capital Corporation UT #20240000001-2 (filed 2024-02-09, open) — Secured Party: Example Partners Capital UT #200000001 (filed 2022-12-07, status unknown) — Secured Party: State of Utah (State lien)	FOUND — ELEVATED External Verification Provider; WY UCC; UT UCC
UCC-1 Liens (Web)	**Web:** No additional UCC filings surfaced beyond those in the upstream compliance record. Example Capital Corporation and Example Partners Capital confirmed as known commercial lenders. No open-source evidence of MCA-specific secured parties identified at time of sweep.	NO ADDITIONAL WY UCC portal; UT UCC portal; Open source — Jul 2026
Federal Litigation	**Upstream (2026-07-17):** None pre-populated. **Web:** No federal civil or criminal proceedings found against Acme Homes LLC or John Smith in open-source search.	NOT FOUND PACER; Open source — Jul 2026
Bankruptcy	**Upstream (2026-07-17):** No bankruptcy filings found. **Web:** No bankruptcy surfaced in open-source search.	NONE FOUND External Verification Provider; PACER
State Litigation	**Upstream (2026-07-17):** None pre-populated. **Web:** No state-level litigation or judgments found against Acme Homes LLC in UT or WY court records reviewed.	NOT FOUND State court records; Open source — Jul 2026
State Tax Liens & Warrants	**Upstream (2026-07-17):** 1 state filing UT #200000001 (filed 2022-12-07; lapse 2032-12-07; status unknown) — Secured Party: State of Utah. Indicates potential state tax lien or regulatory obligation; status unconfirmed. **Web:** No additional state tax warrants found.	UNKNOWN STATUS External Verification Provider; UT Tax Commission
OFAC & Watchlists (Upstream)	**Upstream (2026-07-17):** No watchlist hits identified. External Verification Provider review_tasks.watchlist: "no_hits".	NO HITS External Verification Provider

CATEGORY	FINDING	STATUS / SOURCE
OFAC & Watchlists (Web)	**Web:** No OFAC SDN, BIS, or other sanctions list entries found for Acme Homes LLC, John Smith, or Jane Doe.	NO HITS OFAC SDN; Open source — Jul 2026
Licensing & Registrations	**Web:** Acme Homes operates as a general contractor / modular home manufacturer. Contractor licensing requirements vary by state. No specific license numbers surfaced in open-source review. Company holds industry affiliations consistent with licensed builder operations in UT.	NOT CONFIRMED UT DOPL; Open source — Jul 2026
Debt Adjustor / Restructuring	**Upstream & Web:** No debt adjustment, restructuring, or receivership proceedings found.	NOT FOUND Open source; External Verification Provider
Additional Regulatory Findings	EDD Research Trigger matched by External Verification Provider (review required) due to high-risk liens found (liens task: "high_risk_liens_found"). CIP Verification Trigger matched due to unverified person verification status. No adverse regulatory actions from EPA, DOL, OSHA, or other federal agencies found in open-source sweep.	REVIEW REQUIRED External Verification Provider Policy Engine

WEB

Web & News Findings

8 channels swept — company website, LinkedIn, news/press, social media, review platforms, government databases, industry directories, and adverse media.

CHANNEL	FINDINGS	SIGNAL / STATUS
Company Website	acmehomes.com operational. Markets luxury modular homes and ADUs in Western US. Highlights LEED-certified and passive-home standards. Features CEO John Smith prominently. No litigation notices, PR crises, or negative disclosures found on site.	POSITIVE acmehomes.com — Jul 2026
LinkedIn	Company page active. CEO John Smith has a current LinkedIn profile listing CEO & Founder of Example Ventures LLC and Acme Homes. No red-flag indicators found. Employee count on LinkedIn consistent with small-to-mid sized operator.	POSITIVE LinkedIn — Jul 2026

CHANNEL	FINDINGS	SIGNAL / STATUS
News & Press	Positive press: June 2023 coverage of Example Manufacturing LLC acquisition and 80,000 sq ft manufacturing facility in an Industry Trade Publication. June 2023 Regional Business Journal feature on CEO John Smith (2024 Regional CEO of the Year award). National Builder Trade Magazine feature identified. No adverse news, customer disputes, or regulatory enforcement news found.	POSITIVE Industry Trade Publication; Regional Business Journal; National Builder Trade Magazine — Jul 2026
Social Media	Facebook page lists Example Town, WY as secondary location. No adverse social media activity, consumer complaints, or controversy identified across Facebook, Instagram, or X (Twitter) sweep.	POSITIVE Facebook; Instagram; X — Jul 2026
Review Platforms	No significant negative customer reviews or BBB complaints surfaced in open-source sweep. Insufficient data to characterize customer satisfaction profile comprehensively.	NEUTRAL BBB; Google — Jul 2026
Government Databases	No FPDS government contracts found. No SAM.gov debarment or suspension records. No OSHA, EPA, or DOL enforcement actions identified.	CLEAN FPDS; SAM.gov; OSHA — Jul 2026
Industry Directories	Listed in ZoomInfo (headcount 1–10 — likely legacy). Inc.com listing with 51–200 employees. Presence in National Builder Trade Magazine and Industry Trade Publication directories confirms active industry standing.	CONFIRMED ACTIVE ZoomInfo; Inc.com; National Builder Trade Magazine — Jul 2026
Adverse Media	No adverse media identified. External Verification Provider adverse_media review_task: "NONE". No high-risk or moderate-risk adverse media signals returned by policy engine. No news of fraud, regulatory action, or financial distress found in open-source sweep.	NO ADVERSE MEDIA External Verification Provider; News search — Jul 2026

RISK ASSESSMENT

Underwriting Flags

Derived from the credit-tiering scorecard — worst signal governs.

TIER	GUIDANCE
Tier 3 — Cautious	**Approve with conditions; elevated due diligence required**

ELEVATED

! **Multiple Open UCC Liens — 4 Open Filings Across 2 States**

Four open UCC-1 filings active in WY and UT. Two filed in late 2025 (Sep and Oct) indicate accelerating secured debt accumulation. Secured parties include Example Capital Corporation (3 filings) and Example Partners Capital (1 filing). Collateral types not specified in public records — classification as equipment financing vs. MCA requires manual verification via SOS portals. Detail: Government & Regulatory Findings

Elevated

! **CIP Verification Trigger — Unverified Person Status**

External Verification Provider CIP Verification Trigger matched (executed). Person verification review_task returned "unverified" — unable to fully verify all submitted principals. Manual identity verification required for at least one principal. Detail: Ownership & Principals

Elevated

! **EDD Research Trigger — Enhanced Due Diligence Required**

External Verification Provider EDD Research Trigger matched (executed) — triggered by high-risk liens finding. Enhanced due diligence process indicated. Detail: Government & Regulatory Findings

Elevated

! **Synthetic Identity Risk — Jane Doe (Score: 0.865)**

External Verification Provider KYC synthetic identity score for submitted principal Jane Doe is 0.865 (scale: 0–1, higher = higher risk). This score is in the elevated range and requires manual identity verification before proceeding. Detail: Ownership & Principals

Elevated

CAUTION

~ **Negative Net Profit Margin — (23.26%)**

Annualized profit is negative ($-2,952,390.74); net profit margin is -23.26% over the 90-day observation period. High annualized expenses ($15.6M) exceed annualized revenue ($12.7M). May reflect scale-up investment cycle post-2023 acquisition but represents a material risk factor. Detail: Bank-Derived Revenue Estimate

Caution

~ **High Revenue Volatility — 48.95%**

Revenue volatility of 48.95% over the 90-day period is elevated, consistent with project-based construction revenue cycles. Minimum monthly revenue of $516K vs. average of $1.06M implies significant month-to-month swings. Scored 0/max on volatility component. Detail: Bank-Derived Revenue Estimate

Caution

~ **High Debt Repayment Ratio — 39.05%** — Caution

Debt repayment ratio of 39.05% (total loan repayments / revenue) is elevated — annualized loan repayments of ~$4.96M against annualized revenue of $12.7M. Scored 0/max on debt repayment component. Combined with 4 open UCC liens, signals significant existing debt service obligations. Detail: Bank-Derived Revenue Estimate

~ **Key-Person Concentration — CEO Multi-Entity Affiliations** — Caution

CEO John Smith is the sole publicly identified founder and operator. Concurrent affiliations with Example Ventures LLC (CEO & Founder) and Acme Development LLC create structural concentration risk. Wyoming anonymous LLC limits disclosure of other members. Detail: Ownership & Principals

~ **State Tax Lien — Unknown Status (UT #200000001)** — Caution

Utah state filing #200000001 (filed 2022-12-07, lapse 2032-12-07) lists State of Utah as secured party. Status is "unknown" in upstream data — could be an active tax obligation or previously settled warrant. Requires direct verification with UT Tax Commission. Detail: Government & Regulatory Findings

~ **Example Capital Corporation — Unconfirmed Beneficial Ownership** — Caution

Example Capital Corporation is listed as a Member of Acme Homes LLC on the active UT foreign registration (filed 2026-02-18). The ultimate beneficial ownership of Example Capital is not confirmed in available public records. This introduces an unresolved ownership transparency issue. Detail: Ownership & Principals

LOW / POSITIVE

i **No NSF Transactions — Clean Bank Account Activity** — Low

Zero NSF (non-sufficient funds) transactions recorded over the 90-day observation period. Indicates disciplined cash management. Detail: Bank-Derived Revenue Estimate

i **No MCA Exposure — Banking Data Confirms Zero MCA Activity** — Low

MCA exposure percentage: 0.0% per bank analysis. No merchant cash advance repayment patterns detected in bank transactions over the observation period. Detail: Bank-Derived Revenue Estimate

i **Active SOS Standing — Domestic Registration in Good Standing** — Low

WY domestic registration active and in Good Standing. UT foreign registration active (filed 2026-02-18). No involuntary dissolution or administrative action found. Detail: Identity & Entity

i **No Bankruptcy — Clean Insolvency Record** — Low

No bankruptcy filings found in upstream data or open-source sweep. Bankruptcy review_task: "none_found". Detail: Government & Regulatory Findings

i **Strong Debt Service Coverage — DSCR 2.56** — Low

Debt Service Coverage Ratio of 2.56 indicates that operating cash flow covers debt service obligations by a comfortable margin (above 1.25 threshold). Detail: Bank-Derived Revenue Estimate

i **6 Years in Business — Established Operating History**

Formed October 28, 2019; 6 years of operating history as of July 2026. Major manufacturing scale-up in 2023 adds to operational depth. Positive CEO recognition (2024 Regional CEO of the Year award). Detail: Identity & Entity

Low

i **TIN Verified — IRS Match Confirmed**

EIN 12-3456789 matched and verified against IRS records. No mismatch or error. TIN review_task: "found". Detail: Identity & Entity

Low

i **No Adverse Media or Watchlist Hits**

No OFAC, BIS, or other sanctions list matches found. No adverse media surfaced in open-source sweep. Watchlist review_task: "no_hits". Detail: Web & News Findings

Low

REFERENCES

Sources

Source	Relevance
External Verification Provider — Business Report (2026-07-17)	Primary entity data: TIN, liens, persons, registrations, addresses, watchlist, KYC
Wyoming Secretary of State — wyobiz.wyo.gov	WY domestic registration, registered agent, good-standing status
Utah Division of Corporations — secure.utah.gov/bes	UT foreign registrations (active and inactive), officer/member records
Wyoming UCC — ucc.wyo.gov	WY UCC lien filings #2025-00000001, #2025-00000002, #2024-00000001
Utah UCC — ucc.utah.gov	UT UCC lien filing #20240000001-2; UT state filing #200000001
acmehomes.com	Business description, services, CEO profile, operating footprint
Industry Trade Publication (Jul 2023)	Example Manufacturing LLC acquisition, 80,000 sq ft facility, 620-home capacity
Regional Business Journal (Jun 2023)	Regional CEO of the Year award, John Smith profile
National Builder Trade Magazine	Industry feature, company profile
ZoomInfo (accessed Jul 2026)	Headcount estimate (1–10, legacy)

Source	Relevance
Inc.com (accessed Jul 2026)	Headcount range (51–200, post-acquisition)
LinkedIn (accessed Jul 2026)	CEO John Smith profile; entity affiliations (Example Ventures LLC, Acme Development LLC)
Facebook (accessed Jul 2026)	Secondary location (Example Town, WY)
FPDS / SAM.gov (accessed Jul 2026)	Government contract and debarment check — no records found
OFAC SDN List (accessed Jul 2026)	Sanctions screening — no hits
Open-source web search — "Acme Homes LLC litigation" (Jul 2026)	Adverse media, litigation, regulatory enforcement sweep
Internal Bank Statement Analysis (2026-04-02 to 2026-06-30)	Revenue, deposits, expenses, NSF, MCA exposure, DSCR, net-30 recommendation

Prepared 2026-07-17 · Credit Enrichment · Koverly internal