## EXHIBIT 8



#### **LUCENTE DESIGN**

D-U-N-S® 02-365-6957

Single 108 Primrose Way, Palo Alto, CA 94303 Phone

or more bills severely

2

455

101

670

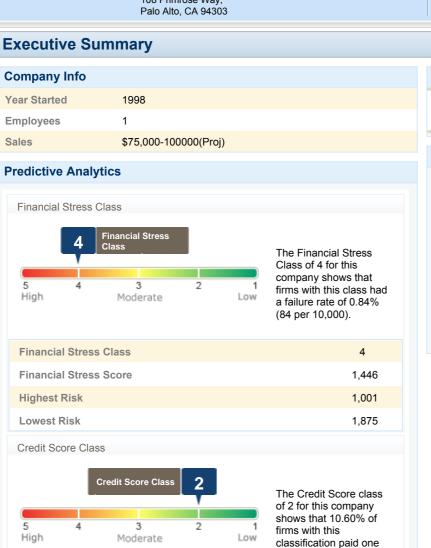
delinquent.

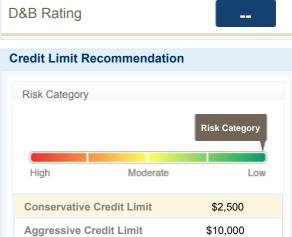
650 813-1814

#### **Comprehensive Report**

Purchase Last Update Date: Date: 01/31/2012 01/14/2012

**D&B** Rating





#### **Business Information**

**Credit Score Class** 

**Credit Score** 

**Highest Risk** 

Lowest Risk



#### **Business Summary**

SIC 7336

Commercial art/graphic design

NAICS 541430

Graphic Design

Services

History Status CLEAR

Branch Manager SAM LUCENTE,

**OWNER** 

# Credit Capacity Summary D&B Rating Prior D&B -- Rating Rating Date 07/08/1998

#### **Business History**

Officers SAM LUCENTE, OWNER

As of 01/14/2012

Business started 1998.

SAM LUCENTE born 1958. 1998 to present active here. 1981-1996 employed by IBM, NY. 1996-1998 employed by Netscape, Mtn View, CA.

#### **Government Activity Summary**

#### **Activity Summary** Borrower No **Administrative Debt** Nο Grantee No Party Excluded from No Federal Programs **Public Company** N/A Contractor No Importer/Exporter N/A

Possible candidate for socioecon	nomic program consideration

Labor Surplus Area	N/A
Small Business	YES (2011)
Women Owned	N/A
Minority Owned	N/A

The details provided in the Government Activity section are as reported to Dun & Bradstreet by the federal government and other sources.

#### **Operations Data**

01/14/2012

Description: Engaged in commercial art and graphic design, specializing in art design (100%).

Employees: 1 which includes owner.

Facilities: Operates from residence of owner.

### **Industry Data**

SIC		NAICS	
Code	Description	Code	Description
73360100	Art design services	541430	Graphic Design Services

#### **Financial Statements**

Key Business Ratios (Based on 35 establishments)



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.

	This Business	Industry Median	Industry Quartile
Profitability			
Return on Sales	UN	2.7	UN
Return on Net Worth	UN	36.9	UN
Short Term Solvency			
Current Ratio	UN	2.3	UN
Quick Ratio	UN	1.6	UN
Efficiency			
Assets Sales	UN	28.6	UN
Sales / Net Working Capital	UN	7.2	UN
Utilization			
Total Liabs / Net Worth	UN	43.5	UN

#### **Most Recent Financial Statement**

As of 01/14/2012

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

#### **Indicators**

A check of D&B's public records database indicates that no filings were found for LUCENTE DESIGN, 108 Primrose Way, Palo Alto, CA. 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 filling 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.

#### **Commercial Credit Score**



Incidence of Delinquent Payment	
Among Companies with This Class	10.60%
Average Compared to All Businesses	23.50%
Credit Score Percentile	75
Credit Score	455
Key Factors	

· No payment experiences.

#### 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.

#### **Credit Score Percentile Norms Comparison**



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

#### **Financial Stress Score**



Financial Stress Score Percentile	
Financial Stress National Percentile	32
Financial Stress Score	1446
Probability of Failure with This Score	0.84%
Failure per 10K	84/10,000
Average Failure Rate within D&B database	0.48%
Failure per 10K	48/10,000

#### Key Factors

- No payment experiences.
- Higher risk legal structure.

#### 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 percentile that discontinue operations with loss to creditors. The average
  probability of failure 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.

#### **Financial Stress Percentile Comparison**





- 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.

#### **Advanced Paydex + CLR**

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.

#### **Credit Limit Recommendation**



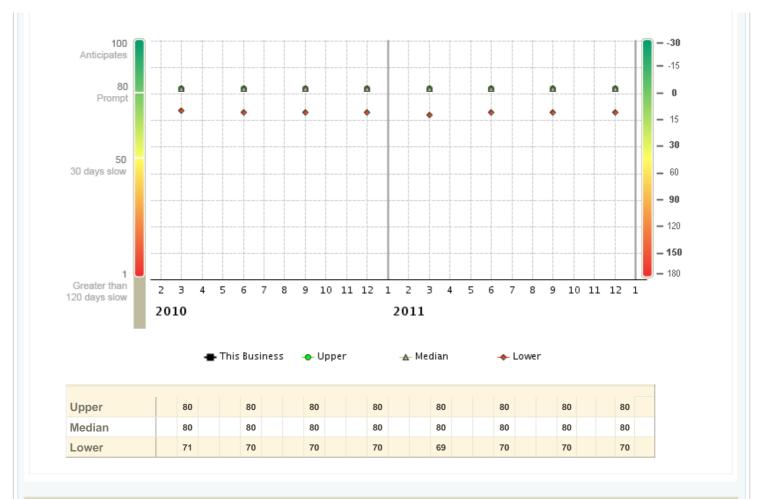
Recommendation Date	01/31/2012
Conservative Credit Limit	\$2,500
Aggressive Credit Limit	\$10,000
Key Factor	

Risk is assessed using D&B's scoring methodology and is one factor used to create the recommended limits

#### **PAYDEX Yearly Trend**

Shows PAYDEX scores of this Business compared to the Primary Industry from each of the last four quarters. The Primary Industry is Commercial art/graphic design, based on SIC code 7336.





#### Note

- Current PAYDEX<sup>®</sup> for this Business is , or equal to D&B has not received a sufficient sample of payment experiences to establish a current PAYDEX score. terms.
- Industry upper quartile represents the performance of the payers in the 75th percentile.
- Industry lower quartile represents the performance of the payers in the 25th percentile.

#### **Payment Summary**

The Payment Summary section reflects payment information in D&B's file as of the date of this report.

D&B has not received a sufficient sample of payment experiences to establish a PAYDEX score.