



Update your information with D-U-N-S® Manager

Report as of: 01-08-2025

GOMEZ FLOOR COVERING, INC.

Tradestyle(s): GFC CONTRACTING

ACTIVE **HEADQUARTERS**

Address: 3816 Binz Engleman Rd Ste B125, San Antonio, TX, 78219, UNITED STATES

Alerts:

Risk Assessment

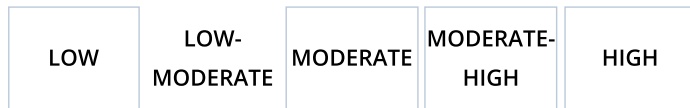
[QUESTIONS?](#)

SCORES AND RATINGS

Max. Credit Recommendation ⓘ US\$ 180,000	PAYDEX® Score ⓘ 80 LOW RISK	Delinquency Predictor Percentile ⓘ 90 LOW-MODERATE RISK	Financial Stress Percentile ⓘ 79 LOW-MODERATE RISK	Supplier Evaluation Risk Rating ⓘ 2 LOW RISK
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D&B GUIDANCE

Overall Business Risk



Dun & Bradstreet Thinks...

- Overall assessment of this company: **STABLE CONDITION**
- Based on the perceived sustainability of this company: **HIGH LIKELIHOOD OF CONTINUED OPERATIONS**
- Based on the payment behavior of this company: **LOW-POTENTIAL-FOR-SEVERELY-DELINQUENT-PAYMENTS**

Maximum Credit Recommendation

US\$ 180,000

The recommended limit is based on a low probability of severe delinquency.

PAYDEX® SCORE

Based on 24 months of data

80

Low Risk (100)

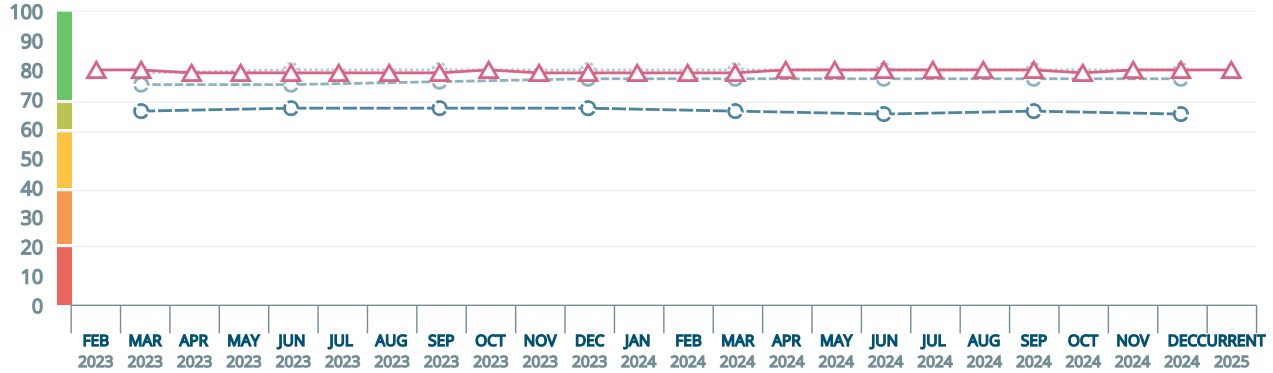
Based on a D&B PAYDEX® Score of 80

High Risk (1)

Risk of Slow Pay
Low

Payment Behavior
Pays on time

Business and Industry Trends



PAYDEX® Score

Industry Medi...

Industry Uppe...

Industry Lowe...

Understand My Score

Payment History

Total Last 24 Months: 41

[View All](#)

Date of Experience	Payment Status	Selling Terms	High Credit (US\$)	Now Owes (US\$)	Past Due (US\$)	Months Since Last Sale
12/24	Pays Prompt to Slow 30+	-	5,000	0	0	Between 4 and 5 Months
12/24	Pays Promptly	-	50	0	0	Between 4 and 5 Months
12/24	Pays Promptly	-	250	0	0	Between 6 and 12 Months
12/24	Pays Promptly	-	500	0	0	Between 4 and 5 Months
12/24	Pays Promptly	N30	1,000	0	0	Between 6 and 12 Months

KEYS

PAYDEX®

100

90

80

70

60

50

Payment Practices

Anticipate

Discount

Prompt

15 Days Beyond Terms

22 Days Beyond Terms

30 Days Beyond Terms

40	60 Days Beyond Terms
30	90 Days Beyond Terms
20	120 Days Beyond Terms
1-19	Over 120 Days Beyond Terms
UN	Unavailable

DELINQUENCY PREDICTOR SCORE

90

Low Risk (100)

High Risk (1)

Based on a D&B Delinquency Predictor Percentile of 90

Score **579** ↓

Class **2**

Factors Affecting Your Score:

- Higher risk industry based on delinquency rates for this industry
- Proportion of slow payments in recent months

Level of risk

Low-Moderate

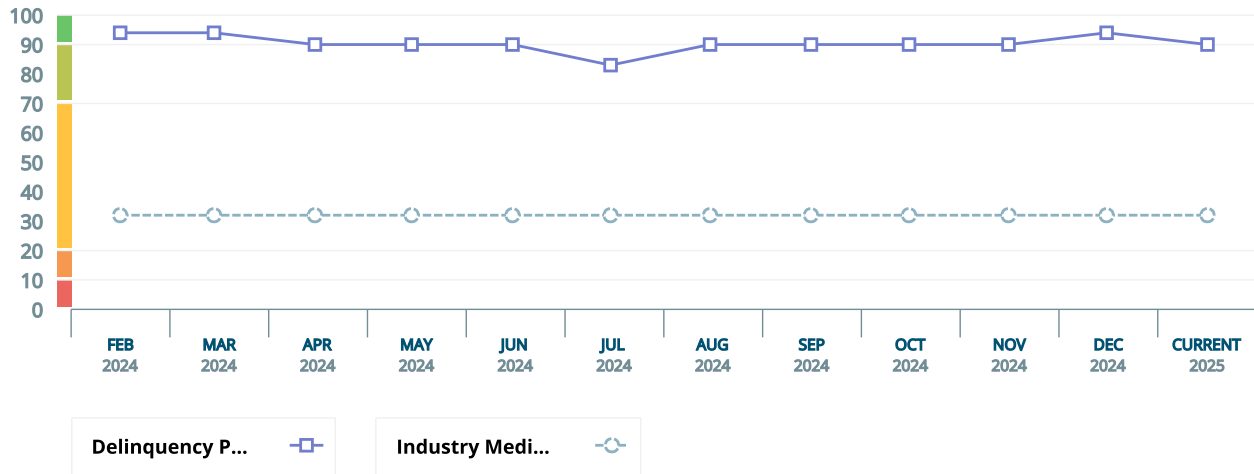
Probability of Delinquency

1.59%

Compared to Businesses in D&B Database

10.2%

Business and Industry Trends



FINANCIAL STRESS SCORE

79

Low Risk (100)

High Risk (1)

Based on a D&B Financial Stress Percentile of 79

Score **1530** ↓

Class **2**

Factors Affecting Your Score:

- UCC Filings reported
- Business does not own facilities
- High proportion of slow payment experiences to total number of payment experiences
- Higher risk legal structure

Level of risk

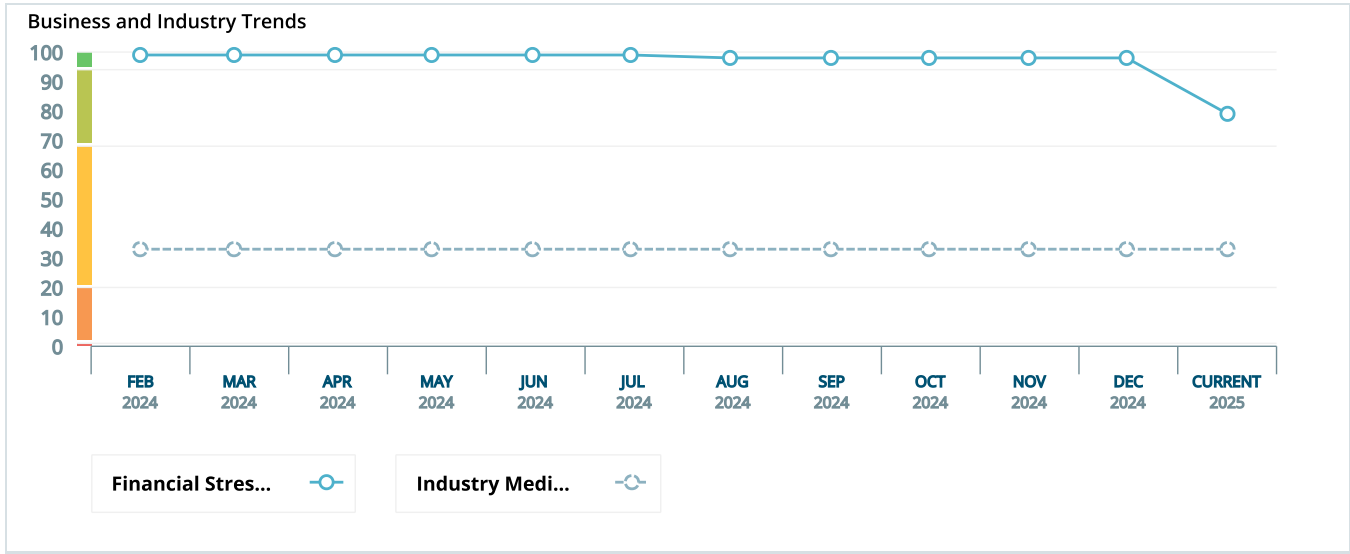
Low-Moderate

Probability of Failure

0.1%

Average Probability of Failure for Businesses in D&B Database

0.48%



SUPPLIER EVALUATION RISK RATING

Based on 24 months of data

2

Low Risk (1) High Risk (9)

Factors Affecting Your Score:

- Proportion of past due balances to total amount owing
- Limited business activity signals reported in the past 12 months
- Business belongs to an industry with above average risk of ceasing operations or becoming inactive

Business and Industry Trends

Month	Supplier Evaluation
FEB 2024	1
MAR 2024	1
APR 2024	1
MAY 2024	1
JUN 2024	1
JUL 2024	1
AUG 2024	1
SEP 2024	2
OCT 2024	2
NOV 2024	2
DEC 2024	2
CURRENT 2025	2

D&B RATING

Current Rating as of 08-25-2022

<p>Financial Strength</p> <p>3A: US\$1,000,000 to US\$9,999,999 in Net Worth or Equity</p>	<p>Risk Indicator</p> <p>1: Very Low Risk</p>
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Previous Rating

Financial Strength

Risk Indicator

3A: US\$1,000,000 to US\$9,999,999 in Net Worth or **2**:
Equity

Low Risk

D&B VIABILITY RATING

Portfolio Comparison Score

2

Low Risk (1)

High Risk (9)

Level of risk

Low

Rating Confidence Level

Robust Predictions

Probability of becoming no longer viable

3%

Percentage of businesses ranked with this score

16%

Average probability of becoming no longer viable

5%

Viability Score

3

Low Risk(1)

High Risk (9)

Level of risk

Low

Probability of becoming no longer viable

3%

Percentage of businesses ranked with this score

14%

Average probability of becoming no longer viable

15%

Data Depth Indicator

B

Predictive (A)

Descriptive (G)

• Rich

Firmographics

- Extensive Commercial Trading Activity
- Basic Financial Attributes

Company Profile

G	Financial Data	Trade Payments	Company Size	Years in Business
	Not Available	Available	Large	Established

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

- Financial Data : Not Available
- Trade Payments : Available: 3+Trade
- Company Size : Large: Employees:50+ or Sales: \$500K+
- Years in Business : Established: 5+

Trade Payments

TRADE PAYMENTS SUMMARY

Overall Payment Behavior

0

Pays on time

Highest Now Owing:

US\$ 250,000

% of Trade Within Terms

95%

Total Trade Experiences:

41

Largest High Credit:
US\$ 300,000

Average High Credit:
US\$ 17,602

Highest Past Due

US\$ 2,500

Total Unfavorable Comments :

0

Largest High Credit:
US\$ 0

Total Placed in Collections:

0

Largest High Credit:
US\$ 0

TRADE PAYMENTS BY CREDIT EXTENDED

Range of Credit Extended (US\$)	Number of Payment Experiences	% Within Terms
OVER 100,000	1	100
50,000 - 100,000	2	100
15,000 - 49,999	3	100
5,000 - 14,999	12	97
1,000 - 4,999	8	84
UNDER 1,000	9	100

TRADE PAYMENTS BY INDUSTRY

Industry Category	Number of Payment Experiences	Largest High Credit (US\$)	% Within Terms (Expand to View)
22 - Textile Mill Products	2	300,000	
2273 - Mfg carpets/rugs	2	300,000	100
25 - Furniture and Fixtures	1	50	
2541 - Mfg wood fixtures	1	50	100
35 - Industrial and Commercial Machinery and Computer Equipment	4	10,000	
3535 - Mfg conveyors	1	2,500	0
3564 - Mfg blowers/fans	1	10,000	100
3572 - Mfg computer storage	1	1,000	100
3579 - Mfg misc office eqpt	1	250	100

Industry Category	Number of Payment Experiences	Largest High Credit (US\$)	% Within Terms (Expand to View)
36 - Electronic and other electrical equipment and components except computer equipment	1	55,000	
3625 - Mfg relays/controls	1	55,000	100
48 - Communications	1	500	
4813 - Telephone communictns	1	500	100
50 - Wholesale Trade - Durable Goods	4	7,500	
5031 - Whol lumber/millwork	1	5,000	100
5051 - Whol metal	1	50	100
5063 - Whol electrical equip	1	7,500	100
5085 - Whol industrial suppl	1	5,000	100
51 - Wholesale Trade - Nondurable Goods	3	15,000	
5113 - Whol service paper	2	500	100
5172 - Whol petroleum prdts	1	15,000	100
59 - Miscellaneous Retail	1	2,500	
5943 - Ret stationery	1	2,500	100
60 - Depository Institutions	2	5,000	
6021 - Natnl commercial bank	2	5,000	100
61 - Nondepository Credit Institutions	2	10,000	
6153 - Short-trm busn credit	1	10,000	100
6159 - Misc business credit	1	1,000	100
67 - Holding and Other Investment Offices	2	35,000	
6719 - Holding company	2	35,000	100
73 - Business Services	5	15,000	
7359 - Misc equipment rental	2	2,500	100
7389 - Misc business service	3	15,000	100
75 - Automotive Repair, Services and Parking	1	2,500	
7513 - Truck rental/leasing	1	2,500	100
87 - Engineering Accounting Research Management and Related Services	3	5,000	
8741 - Management services	3	5,000	100

Industry Category	Number of Payment Experiences	Largest High Credit (US\$)	% Within Terms (Expand to View)
93 - Public Finance Taxation and Monetary Policy	3	10,000	
9311 - Public finance	3	10,000	100
99 - Nonclassifiable Establishments	2	5,000	
9999 - Nonclassified	2	5,000	57

TRADE LINES Dispute Payments

Date of Experience	Payment Status	Selling Terms	High Credit (US\$)	Now Owes (US\$)	Past Due (US\$)	Months Since Last Sale
12/24	Pays Prompt to Slow 30+	-	5,000	0	0	Between 4 and 5 Months
12/24	Pays Promptly	-	50	0	0	Between 4 and 5 Months
12/24	Pays Promptly	-	250	0	0	Between 6 and 12 Months
12/24	Pays Promptly	-	500	0	0	Between 4 and 5 Months
12/24	Pays Promptly	N30	1,000	0	0	Between 6 and 12 Months
12/24	Pays Promptly	Lease Agreement	1,000	750	0	1
12/24	Pays Promptly	N30	5,000	0	0	1
12/24	Pays Promptly	-	5,000	100	0	1
12/24	Pays Promptly	-	5,000	0	0	Between 6 and 12 Months
12/24	Pays Promptly	-	5,000	2,500	0	1
12/24	Pays Promptly	-	10,000	5,000	0	1
12/24	Pays Promptly	-	15,000	0	0	Between 6 and 12 Months
12/24	Pays Promptly	-	-	0	0	Between 6 and 12 Months
12/24	Pays Promptly	-	-	0	0	Between 6 and 12 Months
11/24	-	-	2,500	0	0	Between 2 and 3 Months
11/24	Pays Promptly	N30	50	0	0	Between 4 and 5 Months
11/24	Pays Promptly	-	250	250	0	1
11/24	Pays Promptly	-	250	50	0	1
11/24	Pays Promptly	-	500	100	0	1

Date of Experience	Payment Status	Selling Terms	High Credit (US\$)	Now Owes (US\$)	Past Due (US\$)	Months Since Last Sale
11/24	Pays Promptly	-	500	500	0	1
11/24	Pays Promptly	-	1,000	0	0	1
11/24	Pays Promptly	-	2,500	250	0	1
11/24	Pays Promptly	-	2,500	0	0	Between 6 and 12 Months
11/24	Pays Promptly	N30	5,000	1,000	0	1
11/24	Pays Promptly	-	55,000	20,000	0	1
11/24	Pays Promptly	-	95,000	2,500	0	1
11/24	Pays Promptly	-	300,000	250,000	0	1
10/24	Pays Slow 150+	N30	2,500	2,500	2,500	-
10/24	Pays Promptly	-	15,000	10,000	0	1
08/24	-	Cash account	50	-	-	Between 6 and 12 Months
08/24	Pays Promptly	-	2,500	0	0	Between 6 and 12 Months
08/24	Pays Promptly	-	7,500	-	-	1
08/24	Pays Promptly	-	7,500	-	-	1
08/24	Pays Promptly	N30	10,000	0	0	Between 6 and 12 Months
08/24	Pays Promptly	-	35,000	0	0	Between 6 and 12 Months
03/24	-	Cash account	50	-	-	1
03/24	Pays Promptly	-	10,000	-	-	1
12/23	Pays Promptly	-	7,500	0	0	Between 6 and 12 Months
11/23	Pays Promptly	-	750	0	0	Between 6 and 12 Months
09/23	-	Cash in advance	500	0	0	Between 6 and 12 Months
02/23	Pays Promptly	-	2,500	500	0	1

Legal Events

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.

Judgments 0 Latest Filing: -	Liens 0 Latest Filing: -	Suits 0 Latest Filing: -	UCC Filings 14 Latest Filing: 12-12-2023
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EVENTS

UCC Filing - Original

Dispute UCC Filing

Filing Date	12-12-2023
Filing Number	230054561854
Received Date	12-27-2023
Collateral	Computer equipment including proceeds and products - Business machinery/equipment including proceeds and products
Secured Party	KNIGHT OFFICE SOLUTIONS, INC, CEDAR RAPIDS, IA
Debtors	GOMEZ FLOOR COVERING, INC.
Filing Office	SECRETARY OF STATE/UCC DIVISION, AUSTIN, TX

UCC Filing - Original

Filing Date	09-15-2020
Filing Number	200048246349
Received Date	09-22-2020
Collateral	All Assets - All Inventory - All Accounts receivable - All Equipment
Secured Party	BROADWAY NATIONAL BANK, SAN ANTONIO, TX
Debtors	GOMEZ FLOOR COVERING, INC.
Filing Office	SECRETARY OF STATE/UCC DIVISION, AUSTIN, TX

UCC Filing - Original

Filing Date	10-19-2015
Filing Number	150033371841

Received Date	10-27-2015
Collateral	Computer equipment
Secured Party	WELLS FARGO EQUIPMENT FINANCE, INC., MINNEAPOLIS, MN
Debtors	GOMEZ FLOOR COVERING, INC.
Filing Office	SECRETARY OF STATE/UCC DIVISION, AUSTIN, TX

UCC Filing - Continuation

Filing Date	05-28-2013
Filing Number	1300167612
Received Date	05-29-2013
Original Filing Date	08-22-2008
Original Filing Number	080028168710
Secured Party	DELL FINANCIAL SERVICES L.L.C., AUSTIN, TX
Debtors	GOMEZ FLOOR COVERING, INC.
Filing Office	SECRETARY OF STATE/UCC DIVISION, AUSTIN, TX

UCC Filing - Amendment

Filing Date	08-31-2010
Filing Number	1000253382
Received Date	09-07-2010
Original Filing Date	12-18-2009
Original Filing Number	090034815282
Secured Party	SURETEC INSURANCE COMPANY, HOUSTON, TX
Debtors	BOGEY CONTRACTING, INC.
Debtors	and OTHERS
Filing Office	SECRETARY OF STATE/UCC DIVISION, AUSTIN, TX

UCC Filing - Continuation

Filing Date	04-27-2010
Filing Number	1000119646
Received Date	04-28-2010
Original Filing Date	05-26-2000

Original Filing Number	0000507686
Secured Party	WELLS FARGO BANK TEXAS, N.A., SAN ANTONIO, TX
Debtors	GOMEZ FLOOR COVERING, INC.
Filing Office	SECRETARY OF STATE/UCC DIVISION, AUSTIN, TX

UCC Filing - Original

Filing Date	12-18-2009
Filing Number	090034815282
Received Date	01-04-2010
Collateral	Negotiable instruments and proceeds - Accounts receivable and proceeds - Inventory and proceeds - Account(s) and proceeds - and OTHERS
Secured Party	SURETEC INSURANCE COMPANY, HOUSTON, TX
Debtors	GOMEZ FLOOR COVERING, INC.
Debtors	and OTHERS
Filing Office	SECRETARY OF STATE/UCC DIVISION, AUSTIN, TX

UCC Filing - Original

Filing Date	08-22-2008
Filing Number	080028168710
Received Date	09-08-2008
Collateral	Leased Computer equipment and proceeds
Secured Party	DELL FINANCIAL SERVICES L.L.C., AUSTIN, TX
Debtors	GOMEZ FLOOR COVERING, INC.
Filing Office	SECRETARY OF STATE/UCC DIVISION, AUSTIN, TX

UCC Filing - Continuation

Filing Date	01-04-2008
Filing Number	0800005071
Received Date	01-07-2008
Original Filing Date	06-25-1998
Original Filing Number	9800130131
Secured Party	NORWEST BANK TEXAS, N.A., SAN ANTONIO, TX

Debtors	GOMES FLOOR COVERING, INC.
Debtors	and OTHERS
Filing Office	SECRETARY OF STATE/UCC DIVISION, AUSTIN, TX

UCC Filing - Continuation

Filing Date	10-11-2007
Filing Number	0700349412
Received Date	10-12-2007
Original Filing Date	04-07-1998
Original Filing Number	9800070693
Secured Party	NORWEST BANK TEXAS, N.A., SAN ANTONIO, TX
Debtors	GOMEZ FLOOR COVERING, INC.
Filing Office	SECRETARY OF STATE/UCC DIVISION, AUSTIN, TX

UCC Filing - Original

Filing Date	06-25-2007
Filing Number	070021399839
Received Date	07-09-2007
Collateral	Equipment - Vehicles
Secured Party	WELLS FARGO EQUIPMENT FINANCE, INC., MINNEAPOLIS, MN
Debtors	GOMEZ FLOOR COVERING INC
Filing Office	SECRETARY OF STATE/UCC DIVISION, AUSTIN, TX

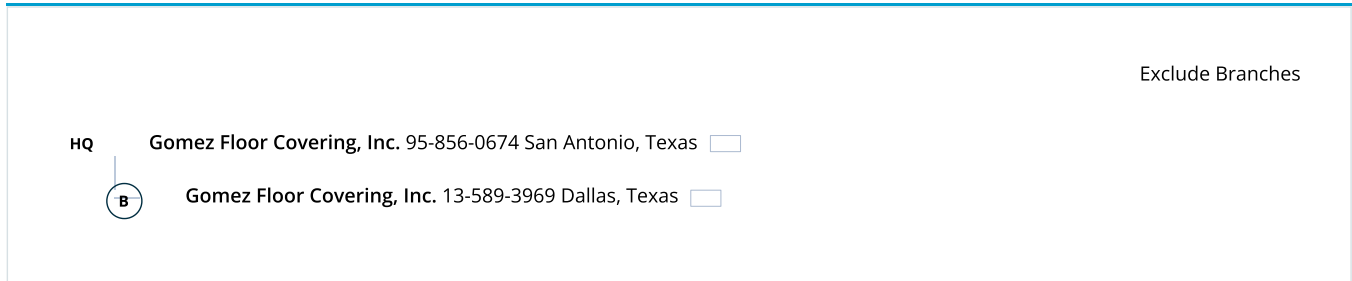
UCC Filing - Original

Filing Date	05-14-2007
Filing Number	070016198355
Received Date	05-29-2007
Collateral	Equipment - Vehicles
Secured Party	WELLS FARGO EQUIPMENT FINANCE, INC., MINNEAPOLIS, MN
Debtors	GOMEZ FLOOR COVERING INC
Filing Office	SECRETARY OF STATE/UCC DIVISION, AUSTIN, TX

Ownership

Family Tree

Members in the Tree	Subsidiaries of this Company	Branches of this Company
2	0	1



Company Profile

COMPANY OVERVIEW

D-U-N-S 95-856-0674	Mailing Address United States	Annual Sales US\$ 27,941,871
Business Form Corporation (US)	Telephone (210) 651-5002	Employees 64 (24 here)
Date Incorporated October 22, 1996	Website www.gomezfc.com	Age (Year Started) 28 years (1996)
State of Incorporation Texas		Named Principal LINDA GOMEZ-WHITENER, PRESIDENT
Ownership Not publicly traded		Line of Business Residential construction

BUSINESS REGISTRATION

Corporate and business registrations reported by the secretary of state or other official source as of: 01-01-2025
This data is for informational purposes only, certification can only be obtained through the Office of the Secretary of State. ▼

Registered Name	GOMEZ FLOOR COVERING, INC.
Corporation Type	Corporation (US)
Business Commenced On	1996
State of Incorporation	TEXAS
Date Incorporated	10-22-1996
Registration ID	0141877000
Registration Status	IN EXISTENCE
Filing Date	10-22-1996
Where Filed	SECRETARY OF STATE

Registered Agent ▼

Name	LINDA GOMEZ WHITENER
Address	3816 BINZ-ENGLEMAN, B-125, SAN ANTONIO, TX, 782190000

Registered Principal ▼

Name	STEVEN E WHITENER
Title	Director

Registered Principal	
Address	3816 BINZ-ENGLEMAN STE B125, SAN ANTONIO, TX, 782190000
Name	LINDA GOMEZ WHITENER
Title	Director
Address	3816 BINZ-ENGLEMAN STE B125, SAN ANTONIO, TX, 782190000
Name	STEVEN E WHITENER
Title	Vice President
Address	3816 BINZ-ENGLEMAN STE B125, SAN ANTONIO, TX, 782190000
Name	LINDA GOMEZ WHITENER
Title	President
Address	3816 BINZ-ENGLEMAN STE B125, SAN ANTONIO, TX, 782190000

PRINCIPALS

Officers

LINDA GOMEZ-WHITENER, PRES
STEVE WHITENER, V PRES-CFO

Directors

DIRECTOR(S): THE OFFICER(S)

COMPANY EVENTS

The following information was reported on: 06-20-2023

The Texas Secretary of State's business registrations file showed that Gomez Floor Covering, Inc. registered as a Corporation on October 22, 1996, under file registration number 0141877000.

Business started 1996 by Steve Whitener. 51% of capital stock is owned by Linda Gomez-Whitener. 49% of capital stock is owned by Steve Whitener.

LINDA GOMEZ-WHITENER born 1951. 1996-present active here.

STEVE WHITENER born 1949. 1996-present active here.

BUSINESS ACTIVITIES AND EMPLOYEES

The following information was reported on: 06-20-2023

Business Information

Trade Names GFC CONTRACTING

Business Information

Description	<p>Contractor of residential buildings, specializing in multi-family dwelling remodeling (50%). Contractor of floor laying and floor work, specializing in carpet laying and ceramic floor tile installation (25%). Contractor of industrial buildings and warehouses, specializing in renovation, remodeling or repairs and industrial buildings (25%).</p> <p>Contracts call for. Terms are.</p> <p>Terms are on a contractual basis and Net 30 days. Sells to manufacturers, wholesalers, general public, commercial concerns and the government. Territory : United States.</p>
Employees	64 which includes officer(s). 24 employed here. Number of employees fluctuates with workload.
Financing Status	Unsecured
Financial Condition	Strong
Seasonality	Nonseasonal.

SIC/NAICS Information

SIC Codes	SIC Description	Percentage of Business
1522	Residential construction	-
15220201	Remodeling, multi-family dwellings	-
17529903	Carpet laying	-
17529904	Ceramic floor tile installation	-
15419909	Renovation, remodeling and repairs: industrial buildings	-
15419905	Industrial buildings, new construction, nec	-

NAICS Codes	NAICS Description
236118	Residential Remodelers
238330	Flooring Contractors
238330	Flooring Contractors
236220	Commercial and Institutional Building Construction
236210	Industrial Building Construction

GOVERNMENT ACTIVITY

Dispute Government Activity

Activity Summary

Borrower(Dir/Guar)	No
Administrative Debt	No

Activity Summary ▼

Contractor Yes

Grantee No

Party excluded from federal program(s) No

Possible candidate for socio-economic program consideration ▼

8(A) Firm -

Labor Surplus Area -

Small Business -

Financials

Source: D&B | Currency: All figures shown in USD unless otherwise stated



STATEMENT INFORMATION

Profit And Loss Information	From JAN 01 2022 to DEC 31 2022 annual sales \$27,941,871; cost of goods sold \$21,399,711. Gross profit \$6,542,160; operating expenses \$4,814,322. Operating income \$1,727,838; other expenses \$70,165. Net income \$1,657,672.
Source Information	Prepared from statement(s) by Accountant: ADKF, P.C., San Antonio, Texas.
Statement Explanation	Accounts receivable shown net less \$52,538 allowance. Fixed assets shown net less \$1,298,968 depreciation.

Reporter Comments

On June 20, 2023, the financial information was updated.

KEY BUSINESS RATIOS**Statement date**

12-31-2022

Based on Number of Establishments

15

	▼ Ratio for the business	▼ Industry Median	▼ Industry Quartile	▼
Profitability				
Return on Sales	5.9	4.8	2	
Return On Assets	17.8	12.6	1	
Return on Net Worth	30.6	23.6	2	
Short Term Solvency				
Quick Ratio	1.3	1.3	2	
Current Ratio	2.3	2.4	3	
Current Liabilities Over Net Worth	71.7	26.3	1	
Current Liabilities to Inventory	-	129.3	-	
Efficiency				
Collection Period	52.1	26.5	1	
Sales to Inventory	-	11.6	-	
Sales Over Net Working Capital	5.7	4.8	2	
Accounts Payable to Sales	7.3	4.9	1	
Assets Over Sales	33.3	40.6	1	
Utilization				
Total Liabilities Over Net Worth	71.7	47.2	1	

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