FRED Score

MOTOR CARRIER SAFETY REPORT

VISIONS2DREAMS LLC

USDOT 3448708 · MC 1122098 · Salisbury, NC · Authorized For-Hire

Not enough record

Graded once the record supports it · 6 yrs history · 1 roadside inspection

Prepared	November 7, 2026
Grade scored on	Sep 1, 2023 → Sep 30, 2026
FMCSA record shown	Feb 2026 – Feb 2026
Check it's current	fred-score.com/carrier/3448708

Scan to see whether anything has changed since this report

Contents

Summary 2
What the record shows 2
Notes on this record 2
FMCSA status today 2
Worth a closer look 3
Roadside and crash record 3
Violations 4
Crashes 4
Insurance filed with FMCSA 4
Where it operates 5
Fleet, registration and cargo 6
Notice 6

The FRED Score is an analytical opinion, not an FMCSA safety rating. Data sourced from FMCSA. Read the full notice on page 6.

Summary

Not enough record to grade yet.

1 inspection and no crashes on the FMCSA record in 24 months fit anything from an Excellent fleet to a Poor one.

Similar fleets: interstate fleets of 1 truck with the same kind of operation, years in business and amount of road activity. Compared using its own crash record and roadside inspections.



0.0 vs 0.0

expected crashes in the next 12 months, vs 0.0 for similar fleets

Most likely none

A record this thin can't pin that down: about a 1-in-5 chance it runs at Poor-level crash rates.

Ask

Loss runs for the last 3 years, and confirm the fleet is operating at its filed size (1 power unit).

What the record shows

Crash history

better worse

Too little record to tell. 0 crashes on the FMCSA record in 24 months; similar fleets have under 0.1 a year.

Roadside inspections

better worse

Mixed. Violations 1.83× the rate expected for its inspections, but out-of-service orders 0.79×. Together they barely move its crash estimate: roadside results weigh far less than crash history.

Notes on this record

> **Advisory grade — outside the ranked book**
>
> Fleets under 10 power units are graded against their size cohort for reference, but sit outside the 10+ power-unit underwriting book the FRED rank covers.

FMCSA status today

live check · Nov 7, 2026, 11:17 PM CT

Operating authority	✓ Operating authority active
Insurance / authorization	✓ Liability $750K on file (req. $750K)
Out of service	✓ Not out of service
Safety rating	– No FMCSA safety rating

Worth a closer look

From the FMCSA record. The estimate already counts the safety items; insurance filings and links to other motor carriers are context only.

Lapse in liability filings

234 days without a liability filing on FMCSA's record (Jul 4, 2025 – Feb 23, 2026) while the authority required one. A filing received later can be back-dated and close a lapse. Not in the grade.

Ask: what covered the fleet during the gap.

Data flags

- **Limited inspection history** — Fewer than 5 roadside inspections on record, so there isn't enough data to score this motor carrier with high confidence — the score leans more on peers.

Roadside and crash record

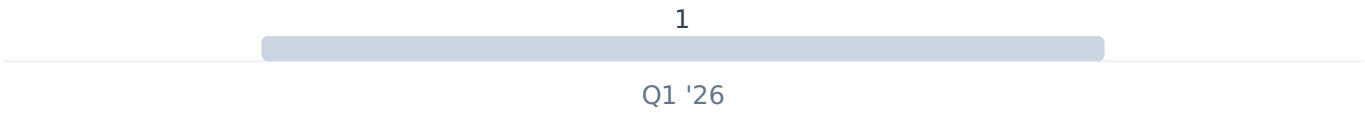
FMCSA record Feb 2026 – Feb 2026 · grade scored on Sep 1, 2023 → Sep 30, 2026

0	1	0.0%	0.0%	2
Crashes	**Inspections**	**Vehicle out-of-service**	**Driver out-of-service**	**Violations**
0 fatalities · 0 injuries · 0 tow-aways	0% clean (no violations)	0 of 1 National avg 22.3%	0 of 1 National avg 6.7%	0 out-of-service

Inspected about as often as interstate fleets of 1 truck in North Carolina (about 2 in 24 months would be typical; 50% of them had none).

Inspections per quarter

inspections with an out-of-service order



Compared with 29,453 peer fleets

YEARLY RATE	PER POWER UNIT	PEERS	PER 100K MILES	PEERS
Crashes	0.000	0.055	0.000	0.042
Inspections	1.50	2.39	5.88	1.81
Violations	1.00	2.15	3.92	1.63
Critical violations	0.00	0.42	0.00	0.32

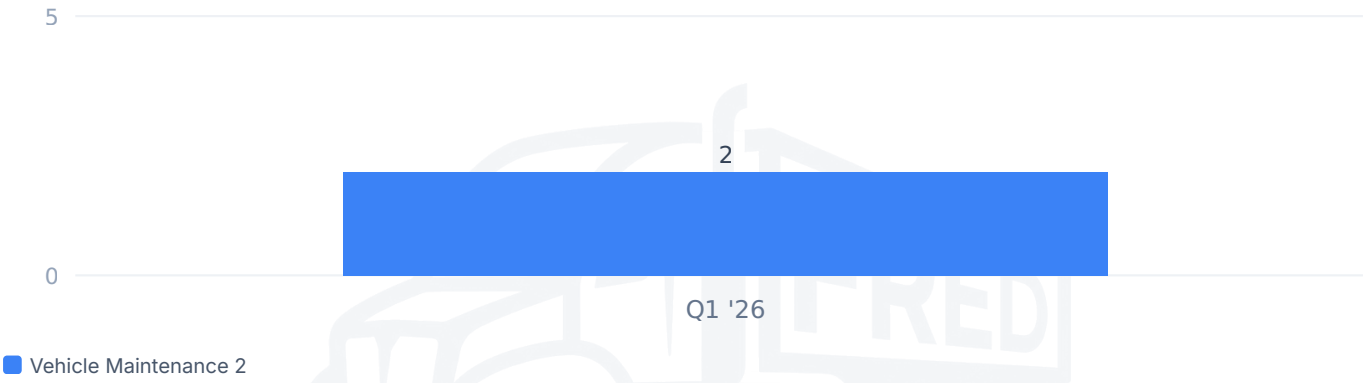
Yearly rates from the last 24 months. Peers: interstate fleets, Owner-Operator power units, medium-risk cargo.

Violations 2 in 24 months

CATEGORY	TOTAL	OUT OF SERVICE	MOST COMMON
Vehicle maintenance No alert	**2**	0	Cargo securement 1 · Other parts 1
Unsafe driving No alert	**0**	—	—
Hours of service No alert	**0**	—	—
Driver fitness No alert	**0**	—	—
Drugs & alcohol No alert	**0**	—	—

Out-of-service share of each category. “No alert” = under FMCSA's BASIC intervention threshold.

Violations by quarter



Crashes 24 months

No reportable crashes on the FMCSA record in the last 24 months.

Insurance filed with FMCSA FMCSA record through May 14, 2026 · no change recorded by FMCSA since

Today · live FMCSA check

Liability (BIPD)	**$750K on file · req. $750K**
Cargo	**not required**
Bond	**not required**

On FMCSA's filing record

Last on FMCSA's record (May 14, 2026)

$750,000 · STONEWOOD INSURANCE COMPANY

on record since May 7, 2026 · FMCSA minimum $750,000 · no gap on FMCSA's record since Feb 2026

Cargo filing

not required by FMCSA (household-goods motor carriers only); the cargo policy is not on FMCSA's record

36 months to May 14, 2026

- 4 liability insurers on FMCSA's record, 3 changes: EVERSPAN INSURANCE COMPANY → STONEWOOD INSURANCE COMPANY (Feb 2026); GREAT WEST CASUALTY CO. → EVERSPAN INSURANCE COMPANY (May 2025); CANAL INSURANCE CO. → GREAT WEST CASUALTY CO. (Aug 2024)

- 5 cancellation notices filed by insurers; 3 took effect (the last May 7, 2026, replaced the same day); 2 replaced before they took effect
- 234 days without a liability filing (Jul 4, 2025 – Feb 23, 2026) while the authority required one; a later back-dated filing can close a lapse

Authority

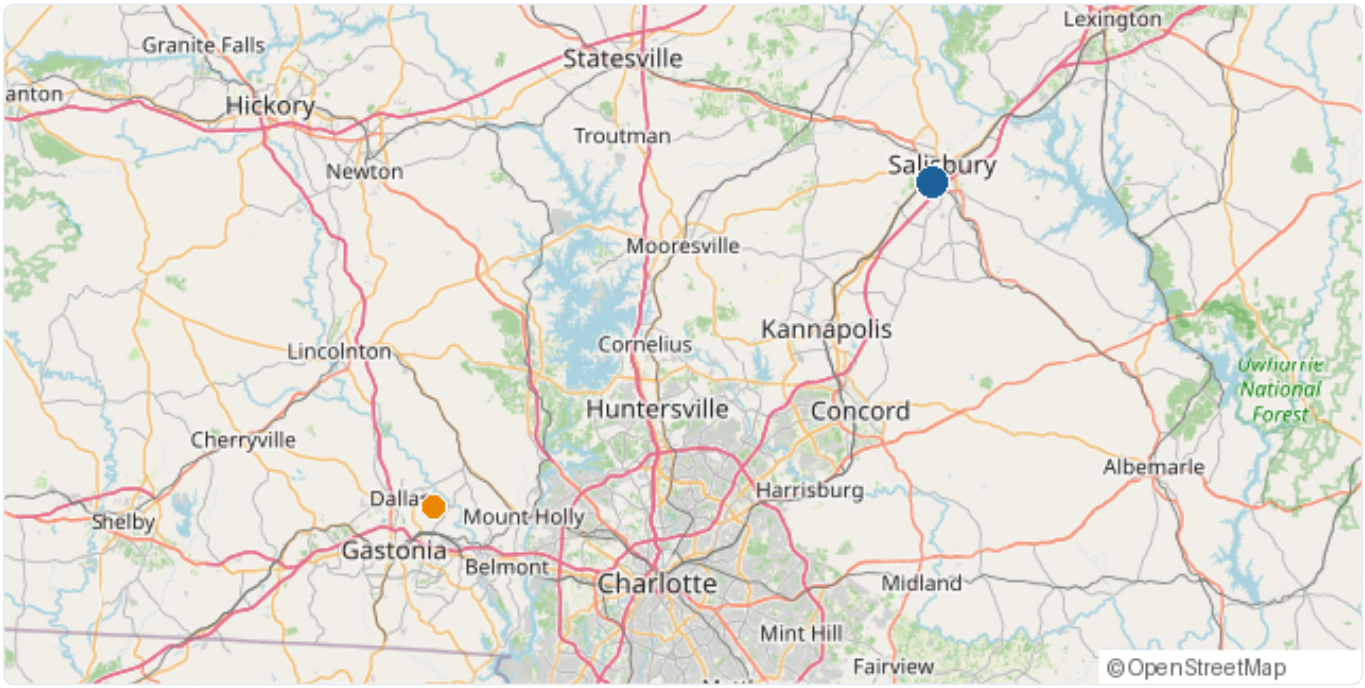
- FMCSA notices resolved in time: 8

Operating authority active (FMCSA's L&I record of May 14, 2026, status since Apr 22, 2026)

FMCSA filings only, not a policy audit. Not part of the FRED grade.

Where it operates

roadside inspections and crashes, 24 months



Inspections by state

North Carolina (HQ)		1

Fleet, registration and cargo

Fleet and equipment

Power units	**1** all owned
Drivers · CDL	**1 · 1**
Annual miles	**25k** ~25k per unit

TYPE	OWN	TERM	TRIP	TOTAL
Trucks	1	0	0	**1**
Tractors	0	0	0	**0**
Trailers	0	0	0	**0**

Registration

Cargo operation	**Interstate**
Scope	**Interstate (Beyond 100 miles)**
Registered	**07-02-2020** (6 yrs)
MCS-150 update	**06-09-2025**
FRED Score date	**Nov 07, 2026**
Officer	**EBONY MCCRAY**
Officer	**DERRICK KOONTZ**
Phone	**(980) 322-8306**
Email	visions2dreams@gmail.com
Address	616 Green St, Salisbury NC 28144

Cargo risk 66.5 · medium

Household Goods · Motor Vehicles · Meat · Refrigerated Food · General Freight · Building Materials · Fresh Produce · Beverages · Dry Bulk · Paper Products · Utility · Farm Supplies · Construction

High-risk cargo: Motor Vehicles, General Freight, Household Goods, Refrigerated Food, Meat

"General Freight" is a catch-all; the actual cargo mix and its risk may differ.

Estimated from the commodity types reported to FMCSA, not from loss history or the true cargo mix.

NOTICE

Data sourced from FMCSA. The FRED Score is an analytical opinion and is not an FMCSA safety rating. Unless a motor carrier has received an Unsatisfactory safety rating under 49 CFR Part 385 or has otherwise been ordered to discontinue operations by FMCSA, it is authorized to operate. This information is provided for informational purposes only and should not be the sole basis for any decision.

Are you this motor carrier and believe something here is wrong? Dispute it at fred-score.com/dispute. How the FRED Score works: fred-score.com/methodology.