CREDITRISKMONITOR COM INC

Form SC 13G/A July 25, 2011 SC 13G#2

SECURITIES AND EXCHANGE COMMISSION WASHINGTON, DC 20549
SCHEDULE 13G #1 (Rule 13d-101)
Under the Securities Exchange Act of 1934
CREDITRISKMONITOR.COM INC.
(Name of Issuer)
COMMON STOCK, PAR VALUE \$0.01 PER SHARE
(Title of Class of Securities)
225426105
(CUSIP Number)
July 21, 2011
(Date of Event that Requires Filing of This Statement)
Check the appropriate box to designate the rule pursuant to which this Schedule is filed: [] Rule 13d-1(b) [X] Rule 13d-1(c) [] Rule 13d-1(d)
CUSIP No. 225426105
NAME OF REPORTING PERSONS I.R.S. IDENTIFICATION NOS. OF ABOVE PERSONS (ENTITIES ONLY) SANTA MONICA PARTNERS, L.P. 13-3100474
2 CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP (a) []

(b) [X] 3 SEC USE ONLY CITIZENSHIP OR PLACE OF ORGANIZATION NEW YORK 5 SOLE VOTING POWER NUMBER OF 494,293 SHARES BENEFICIALLY 6 SHARED VOTING POWER OWNED BY 0 EACH REPORTING -----PERSON WITH 7 SOLE DISPOSITIVE POWER 494,293 8 SHARED DISPOSITIVE POWER 9 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON 494,293 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES [X] PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9) 11 6.3% TYPE OF REPORTING PERSON 12 PN Filing by Santa Monica Partners, L.P. of this statement shall not be construed as an admission that such entity is, for purposes of Section 13(d) of the Securities Exchange Act of 1934, the beneficial owner of any securities covered by this statement. CUSIP No. 225426105 NAME OF REPORTING PERSONS I.R.S. IDENTIFICATION NOS. OF ABOVE PERSONS (ENTITIES ONLY) SMP ASSET MANAGEMENT LLC 42-1582561 CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP (a) [] (b) [X]

3 SEC USE ONLY

2

S SOLE VOTING POWER NUMBER OF 494,293 SHARES BENEFICIALLY 6 SHARED VOTING POWER OWNED BY 0 EACH REPORTING PERSON WITH 7 SOLE DISPOSITIVE POWER 494,293 8 SHARED DISPOSITIVE POWER 0 9 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON 494,293 10 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES [X] 11 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9) 6.3% 12 TYPE OF REPORTING PERSON OO (LLC) Filing by SMP Asset Management, LLC of this statement shall not be construed as an admission that such entity is, for purposes of Section 13(d) of the Securities Exchange Act of 1934 the beneficial owner of any other securities covered by this statement. CUSIP No. 225426105 1 NAME OF REPORTING PERSONS I.R.S. IDENTIFICATION NOS. OF ABOVE PERSONS (ENTITIES ON SANTA MONICA PARTNERS II, L.P. 48-1289758 2 CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP (a) [] (b) [X]	4	CIIIZEN	DELAWAR		OF ORGANIZATION	
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3 SEC USE ONLY	2	CHECK T	(a) []	BOX IF A MEMBER OF A GROUP	
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NEW YORK

NUMBER (OF		5	SOLE VOTING POWER 51,327			
BENEFICIALLY OWNED BY EACH REPORTING PERSON WITH		6	SHARED 0	VOTING POWER			
		7	SOLE DI	SPOSITIVE POWER 51,327			
			8	SHARED DISPOSITIVE POW.	 ER		
9	AGGREGA PERSON	ΓΕ ΑΜΟUNT 51,327	r BENEFI	CIALLY OWNED BY EACH RE	PORTING		
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CUSIP N	o. 225420	6105					
1			CATION N ONICA PA	NS OS. OF ABOVE PERSONS (E RTNERS ASSET MANAGEMENT			
2	CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP (a) [] (b) [X]						
3	SEC USE	ONLY					
4	CITIZENS	SHIP OR E NEW YORE		ORGANIZATION			

NUMBER OF		51,327	
OWNED BY	6	SHARED VOTING POWER 0	
EACH REPORTING PERSON WITH	7	SOLE DISPOSITIVE POWER 51,327	
		8 SHARED DISPOSITIVE POWER 0	
9 AGGREGA PERSON		T BENEFICIALLY OWNED BY EACH REPORTING	
	51,327		
		E AGGREGATE AMOUNT IN ROW (9) N SHARES [X]	
11 PERCENT	OF CLAS	S REPRESENTED BY AMOUNT IN ROW (9)	
12 TYPE OF	REPORTI	NG PERSON	
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CUSIP No. 22542	:6105		
	IDENTIFI	NG PERSONS CATION NOS. OF ABOVE PERSONS (ENTITIES ON nde Limited Partnership 109	ILY)
2 CHECK I	HE APPRO (a) [(b) [X		
3 SEC USE	ONLY		
4 CITIZEN	ISHIP OR NEW YOR	PLACE OF ORGANIZATION K	
NUMBER OF		5 SOLE VOTING POWER 1,575	
SHARES BENEFICIALLY OWNED BY EACH REPORTING		SHARED VOTING POWER 0	

PERSON	WITH	7	SOLE DISPOSITIVE POWER 1,575
			8 SHARED DISPOSITIVE POWER 0
9	AGGREGA PERSON	TE AMOUN	T BENEFICIALLY OWNED BY EACH REPORTING
10			E AGGREGATE AMOUNT IN ROW (9) IN SHARES [X]
11	PERCENT	OF CLAS	SS REPRESENTED BY AMOUNT IN ROW (9)
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	CHECK I	HE APPRO (a) [(b) [X	
3	SEC USE	ONLY	
4	CITIZEN	SHIP OR NEW YOR	PLACE OF ORGANIZATION
NUMBER SHARES	OF		5 SOLE VOTING POWER 1,575
BENEFIC OWNED B			SHARED VOTING POWER 0
	PORTING WITH		
			8 SHARED DISPOSITIVE POWER 0

9	AGGREGA PERSON	1,575	[BENEFIC]	IALLY OWNE	D BY EAG	CH REPOR	
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12	TYPE OF	REPORTIN IN	NG PERSON				
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1		IDENTIFIC	a Asset Ma	S. OF ABOV anagement,		NS (ENTI	ITIES ON
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2	I.R.S.	IDENTIFIC Humonica 27-03207 HE APPROF (a) [] (b) [X]	CATION NOS A Asset Ma 715 PRIATE BOX	S. OF ABOV anagement,	LLC		ITIES ON
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10			E AGGREGATE AMOUNT IN ROW (9) N SHARES [X]					
11	PERCENT	OF CLAS	SS REPRESENTED BY AMOUNT IN ROW (9)					
12	TYPE OF	REPORTI IN	NG PERSON					
not be of Sect	construe ion 13(d	d as an) of the	et Management, LLC of this statement shall admission that such person is, for purposes a Securities Exchange Act of 1934, the securities covered by this statement.					
CUSIP N	Jo. 22542	6105						
1		IDENTIFI	NG PERSONS CATION NOS. OF ABOVE PERSONS (ENTITIES ONLY) E J. GOLDSTEIN					
2	CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP (a) [] (b) [X]							
3	SEC USE	ONLY						
4	CITIZEN	SHIP OR NEW YOR	PLACE OF ORGANIZATION					
NUMBER	OF		5 SOLE VOTING POWER 551,430					
SHARES BENEFIC OWNED E	BY	6	SHARED VOTING POWER 0					
	PORTING WITH	7	SOLE DISPOSITIVE POWER 551,430					
			8 SHARED DISPOSITIVE POWER 0					
9	AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON 5,810							
	-		CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES [X]					
10								

12 TYPE OF REPORTING PERSON TN

Filing by Lawrence J. Goldstein of this statement shall not be construed as an admission that such person is, for purposes of Section 13(d) of the Securities Exchange Act of 1934, the beneficial owner of any securities covered by this statement.

Item 1.

- (a) CREDITRISKMONITOR.COM INC.
- (b) 704 Executive Blvd., Suite A, Valley College, NY 10989
- Item 2. Identity and Background.
- (a) This Statement is being filed by Santa Monica Partners, L.P., a New York limited partnership ("Santa Monica Partners"). SMP Asset Management LLC, a Delaware limited liability company and the general partner of Santa Monica Partners ("SMP Asset Management"); Santa Monica Partners II, L.P.is a Delaware limited partnership ("Santa Monica Partners II"); Santa Monica Partners Asset Management LLC, a Delaware limited liability company and the general partner of Santa Monica Partners II, L.P.("Santa Monica Partners Asset Management"); La'Dadande Limited Partnership is a Delaware limited partnership ("La'Dadande LP"); La'Dadande Corp., a New York corporation and the general partner of La'Dadande LP ("La Dadande Corp.") and Humonica Asset Management LLC, a Delaware limited liability company and registered investment advisor ("Humonica"). Lawrence J.Goldstein is an individual investor and the President of Santa Monica Partners and Santa Monica Partners II. He is also the sole Managing Member of SMP Asset Management, Santa Monica Partners Asset Management, limited partner of La'Dadande LP, the general partner of La'Dadande Corp. and the principal of Humonica.
- (b) The principal business address of Santa Monica Partners, SMP Asset Management, Santa Monica Partners II, Santa Monica Partners Asset Management, La'Dadande LP, La'Dadande Corp., Humonica and Lawrence J. Goldstein (collectively, the "Reporting Persons") is 1865 Palmer Avenue, Larchmont, New York 10538.
- (c) Santa Monica Partners is a New York limited partnership. SMP Asset Management LLC is a Delaware limited liability company. Santa Monica Partners II is a Delaware limited partnership and Santa Monica Partners Asset Management LLC, is a Delaware limited liability company. La'Dadande LP is a Delaware limited partnership. La'Dadande Corp. is a New York corporation. Humonica is a Delaware limited liability company. Mr. Goldstein is a United States citizen.
- (d) Title of Class of Securities: Common Stock
- (e) CUSIP: 225426105

Item 3. NA

Item 4. Ownership

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Santa Monica Partners, L.P.
(a) Amount beneficially owned: 494,293
 (b) Percent of class: 6.3%%
 (c) Number of shares as to which the person has:
        (i) Sole power to vote or to direct the vote: 494,293
(ii) Shared power to vote or to direct the vote: 0
        (iii) Sole power to dispose or
                  to direct the disposition of: 494,293
        (iv) Shared power to dispose or to direct the disposition of: 0
SMP Asset Management, LLC
(a) Amount beneficially owned: 494,293
 (b) Percent of class: 6.3%
 (c) Number of shares as to which the person has:
        (i) Sole power to vote or to direct the vote: 494,293
(ii) Shared power to vote or to direct the vote: 0
        (iii) Sole power to dispose or
                   to direct the disposition of: 494,293
        (iv) Shared power to dispose or to direct the disposition of: 0
Santa Monica Partners II, L.P.
(a) Amount beneficially owned: 51,327
 (b) Percent of class: 0.7%
 (c) Number of shares as to which the person has:
        (i) Sole power to vote or to direct the vote: 51,327
(ii) Shared power to vote or to direct the vote: 0
        (iii) Sole power to dispose or
                  to direct the disposition of: 51,327
        (iv) Shared power to dispose or to direct the disposition of: 0
Santa Monica Partners Asset Management, LLC
(a) Amount beneficially owned: 51,327
 (b) Percent of class: 0.7%
 (c) Number of shares as to which the person has:
        (i) Sole power to vote or to direct the vote: 51,327
(ii) Shared power to vote or to direct the vote: 0
        (iii) Sole power to dispose or
                   to direct the disposition of: 51,327
        (iv) Shared power to dispose or to direct the disposition of: 0
La'Dadande Limited Partnership
(a) Amount beneficially owned: 1,575
 (b) Percent of class: 0.02%
 (c) Number of shares as to which the person has:
        (i) Sole power to vote or to direct the vote: 1,575
(ii) Shared power to vote or to direct the vote: 0
        (iii) Sole power to dispose or
               to direct the disposition of: 1,575
        (iv) Shared power to dispose or
                to direct the disposition of: 0
La'Dadande Corp.
(a) Amount beneficially owned: 1,575
 (b) Percent of class: 0.02%
 (c) Number of shares as to which the person has:
        (i) Sole power to vote or to direct the vote: 1,575
(ii) Shared power to vote or to direct the vote: 0
        (iii) Sole power to dispose or
                to direct the disposition of: 1,575
        (iv) Shared power to dispose or
                to direct the disposition of: 0
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Humonica Asset Management, LLC

- (a) Amount beneficially owned: 14,750
 - (b) Percent of class: 0.2%
- (c) Number of shares as to which the person has:
 - (i) Sole power to vote or to direct the vote: 14,750
- (ii) Shared power to vote or to direct the vote: 0
 - (iii) Sole power to dispose or

to direct the disposition of: 14,750

(iv) Shared power to dispose or

to direct the disposition of: 0

Lawrence J. Goldstein

- (a) Amount beneficially owned: 5,810
- (b) Percent of class: 0.07%
- (c) Number of shares as to which the person has:
 - (i) Sole power to vote or to direct the vote: 5,310
- (ii) Shared power to vote or to direct the vote: 0
 - (iii) Sole power to dispose or

to direct the disposition of: 5,310

(iv) Shared power to dispose or

to direct the disposition of: 0

Item 5. Not Applicable

Item 6. Interest in Securities of the Issuer.

(c) The following is a list of transactions in the Shares made in open market purchases during the past 60 days:

Date	Amount Bought	Price per Share	Purchaser
6/30/11(date correction)	500	\$5.50	Lawrence J. Goldstein
6/30/11(date correction)	1,500	\$5.00	La'Dadande Limited Partnership

If this statement is being filed to report the fact that as of the date hereof the reporting person has ceased to be the beneficial owner of more than 5 percent of the class of securities, check the following $\mid _ \mid$

Item 7.

Not applicable

Item 8.

Not applicable

Item 9.

Not applicable

Item 10.

By signing below I certify that, to the best of my knowledge and belief, the securities referred to above were acquired and are held in the ordinary course of business and were not acquired and are not held for the purpose of or with the effect of changing or influencing the control of the issuer of the securities and were not acquired and are not held in connection with or as a participant in any transaction having that purpose or effect.

CUSIP No. 225426105

SIGNATURE

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

July 25, 2011

SANTA MONICA PARTNERS, L.P. By: SMP ASSET MANAGEMENT LLC

By: /s/LAWRENCE J.GOLDSTEIN

Lawrence J. Goldstein, President

July 25, 2011

SMP ASSET MANAGEMENT, LLC

By: /s/LAWRENCE J. GOLDSTEIN

Lawrence J. Goldstein, President

July 25, 2011

SANTA MONICA PARTNERS II, L.P. By: SMP ASSET MANAGEMENT LLC

By: /s/LAWRENCE J.GOLDSTEIN

Lawrence J. Goldstein, President

July 25, 2011

SANTA MONICA PARTNERS ASSET MANAGEMENT, LLC

By: /s/LAWRENCE J. GOLDSTEIN

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Lawrence J. Goldstein, President

July 25, 2011

La'Dadande Limited Partnership

/s/LAWRENCE J. GOLDSTEIN

Lawrence J. Goldstein, Limited Partner

July 25, 2011

La'Dadande Corp.

/s/LAWRENCE J. GOLDSTEIN

Lawrence J. Goldstein, General Partner

July 25, 2011

Humonica Asset Management, LLC

/s/LAWRENCE J. GOLDSTEIN

Lawrence J. Goldstein, Principal

July 25, 2011

/s/LAWRENCE J. GOLDSTEIN

Lawrence J. Goldstein