

# NACM's National Trade Credit Report



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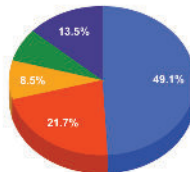
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DO NOT DISCLOSE TO SUBJECT

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**A**

## DEMO CORPORATION 3271529

12355 MAIN ST  
TAMPA FL 33607-1111 UNITED STATES  
(800) 666-7777  
Fax: (800) 555-1212



## SUMMARY OF TOP INDUSTRIES

IND CODE	INDUSTRY TYPE	DBT LINES	BALANCE
HMCR	HOME CENTERS	3 2	\$ 360,053.00
APPL	APPLIANCE	0 2	\$ 158,802.00
PNTS	PAINTS	2 1	\$ 62,218.00
MISC	MISCELLANEOUS	27 4	\$ 52,990.00
OTHER	OTHER INDUSTRIES	11 28	\$ 98,719.00

## OTHER NAMES

NAME	TYPE
SAMPLE, INC.	DBA
TOTAL: 1	

## RELATED SUBJECTS

## CONSOLIDATE REPORTS

RELATED SUBJECT NAME
SAMPLE PROPERTIES INC (4943698)
TOTAL: 1

**B**

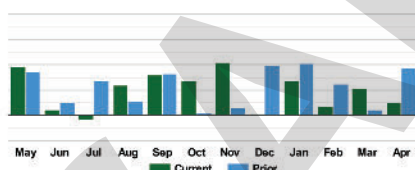
## PREDICTIVE SCORE

PREDICTIVE SCORE (RANGE: 450 - 850)	RISK CLASS (1,2,3,4A,4B,5)	PREDICTIVE FACTORS	THE SCORE LEVERAGES 12 MONTHS OF HISTORICAL TRADE DATA TO PREDICT FUTURE BEHAVIOR.
 669	<b>3</b> Low to Moderate Risk	<ul style="list-style-type: none"> <li>A firm's higher balances in the current bucket is indicative of lower risk</li> <li>In a previous 12 months, a firm's high number of reported tradelines is indicative of lower risk</li> <li>Over previous 12 months, a firm's balances in the current bucket has high variability, which is indicative of higher risk</li> <li>Score is better than 0.0% of subjects in the database.</li> </ul>	

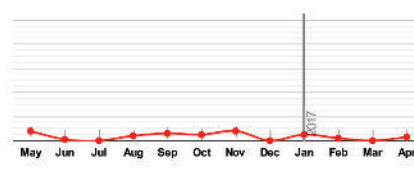
**C**

## CHARTS

% Past Due: May 2016 - Apr 2017 compared to May 2015 - Apr 2016



DBT: May 2016 to Apr 2017



**D**

## TRENDING SUMMARY

PERIOD	YEAR	TRADELINES	DBT	BALANCE	CURRENT	----- DAYS BEYOND TERMS -----			
						1-30	31-60	61-90	91+
MONTHLY									
April	2017	(19 Lines)	3	\$ 406,477	87%	11%	1%	0%	1%
March	2017	(17 Lines)	0	1.89M	73%	52%	-26%	0%	0%
February	2017	(16 Lines)	2	346,480	91%	7%	1%	0%	1%
January	2017	(16 Lines)	5	2.61 M	66%	33%	0%	0%	0%
December	2016	(14 Lines)	0	1.29M	99%	2%	0%	0%	0%
November	2016	(14 Lines)	8	1.94M	47%	53%	0%	0%	0%
QUARTERLY									
Apr - Jun	2017	(20 Lines)	3	\$ 412,450	87%	11%	1%	0%	1%
Jan - Mar	2017	(49 Lines)	2	4.84M	71%	39%	-10%	0%	0%

## TRENDING SUMMARY

PERIOD	YEAR	TRADELINES	DBT	BALANCE	CURRENT	----- DAYS BEYOND TERMS -----			
						1-30	31-60	61-90	91+
Oct - Dec	2016	(46 Lines)	5	6.15M	67%	33%	0%	0%	0%
Jul - Sep	2016	(57 Lines)	4	6.09M	78%	21%	1%	0%	0%

## TRADELINES

MBR	IND CODE	----- DATE -----			DBT	HIGH CREDIT	BALANCE	CURRENT	----- DAYS BEYOND TERMS -----				COMMENTS
		REPT	OPEN	LAST					1-30	31-60	61-90	91+	
TAMPA													
408	PIPE	1215		1215	0	\$ 0	\$ (99)	\$ 442	\$ 0	\$ 0	\$ 0	\$ (541)	
9008	APLW	1117		0417	0	79,286	0	0	0	0	0	0	
ATLANTA													
	INDS	0317	0295	0317	0	4,941	3,697	3,697	0	0	0	0	
	FLMF	0217	0510	0815	0	0	0	0	0	0	0	0	
BIRMINGHAM													
	BANK	0417	0105	0317	85	10,534	908	0	0	296	0	612	
	AACC	0417	0291	0417	0	3,354	3,354	3,354	0	0	0	0	
CHICAGO													
	HMCR	0117		0117	0	336,579	336,579	336,579	0	0	0	0	
	HMCR	0417	0216	0417	7	2.24M	23,474	12,830	10,711	90	0	(157)	
DALLAS													
	PLWH	0815		0715	15	93	93	0	93	0	0	0	
	MTDS	0417		0417	4	3,667	3,667	2,648	1,019	0	0	0	
HOUSTON \ NEW ORLEANS													
	MISC	0417		0417	0	19,562	17,633	17,610	0	0	0	23	
	INDS	0417	0587	0417	2	24,881	3,186	3,106	0	43	0	37	
INDIANA \ MICHIGAN \ OHIO													
	TRUC	0417	0990	0417	0	1,217	1,217	1,278	112	11	(184)	0	
KNOXVILLE													
	APLW	0317	0610	0715	0	723	413	413	0	0	0	0	
	FOOD	0417		0812	0	0	0	0	0	0	0	0	
LOUISVILLE \ MEMPHIS													
	ELCT	0417		0316	0	0	0	0	0	0	0	0	
	PAPR	0417		0417	5	22,565	22,565	15,533	7,032	0	0	0	
MINNEAPOLIS													
	TREQ	0417		0417	11	106	106	31	75	0	0	0	
	TREQ	0316		0316	0	1,226	1,226	1,226	0	0	0	0	
MISSOURI \ KANSAS													
	MISC	0415	0228	1214	105	86	86	0	0	0	0	86	
NASHVILLE													
	LMBR	1216		0716	15	1,285	1,285	0	1,285	0	0	0	
	APPL	0615	0902	0615	0	1,989	1,989	1,989	0	0	0	0	
OKLAHOMA CITY													
	SERV	1016	0114	1016	0	888	888	888	0	0	0	0	
	APPL	0417	0310	0417	0	159,828	156,813	156,813	0	0	0	0	
ORLANDO \ CAROLINAS \ VIRGINIA \ MARYLAND \ DELAWARE \ EASTERN PA \ NEW JERSEY \ NEW YORK CITY													
	APLW	0516		0516	0	2,324	2,324	2,324	0	0	0	0	
	INSL	0515		0415	0	0	0	0	0	0	0	0	
PORTLAND \ SPOKANE \ BOISE \ MISSOULA \ LOS ANGELES \ NORTHERN CALIFORNIA \ RENO \ LAS VEGAS													
	EQPT	1016		1016	0	4,115	4,115	4,096	0	0	19	0	
	TRUC	0417		0417	98	4,847	4,847	96	29	389	0	4,333	

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## TRADELINES

MBR	IND CODE	----- DATE -----			DBT	HIGH CREDIT	BALANCE	CURRENT	----- DAYS BEYOND TERMS -----				COMMENTS
		REPT	OPEN	LAST					1-30	31-60	61-90	91+	
SAN DIEGO \ COLORADO \ NEW MEXICO													
	APLW	0117	0407	0117	0	1,074	1,074	1,074	0	0	0	0	
	APLW	0217	0607	0217	11	11,924	3,146	1,125	1,856	165	0	0	
SEATTLE \ ALASKA \ HAWAII													
	TRAN	0415		0415	0	14,701	14,701	14,701	0	0	0	0	
	MISC	0417	0416	1216	0	94,416	13,659	14,132	(473)	0	0	0	
UPSTATE NEW YORK													
	APLW	0417		0417	12	19,706	19,706	6,136	12,917	251	402	0	
UTAH \ ARIZONA													
	PNTS	0417		0517	2	122,221	62,218	53,284	8,267	667	0	0	
	MISC	1216		1216	3	21,612	21,612	17,079	4,533	0	0	0	
(37) TRADELINE TOTAL				AVG	11		\$ 732,782	\$ 678,457	\$ 47,783	\$ 1,912	\$ 237	\$ 4,393	
				WT	2			93%	7%	0%	0%	1%	

## COLLECTION CLAIMS

MBR	IND CODE	ENTRY DATE	STATUS	CLAIM AMOUNT	CURRENT BALANCE
PORTLAND \ SPOKANE					
	MISC	02/16/2016	Open	\$ 10,475.77	\$ 6,157.88
SEATTLE \ ALASKA \ HAWAII					
	APLW	04/16/2016	Open	\$ 8,275.88	\$ 1,522.03
COLLECTIONS: 2					

## ALERTS

MBR	IND CODE	DATE	CODE	AMOUNT	MISC COMMENTS
TAMPA					
253	CONF	04/15/2016	NON SUFFICIENT FUNDS	\$ 1,299.74	
CHICAGO					
	PRPU	05/01/2016	DISPUTE	\$ 2,750.00	
ALERTS: 2					

## FINANCIAL INSTITUTIONS

MBR	IND CODE	REPT DATE	OPEN DATE	INST	TYPE	ORIG	CUR	PD	COMMENT	ACCT#
410	BANK	04/30/2016	06/09/1996	BANK	CHECKING	M8	O8			489621548
FINANCIAL INSTITUTIONS: 1										

## PUBLIC RECORDS

DATE	TYPE	COUNTY (STATE)	BOOK/INSTR #	PAGE	LIENOR	AMOUNT	OWNER
ORLANDO \ CAROLINAS \ VIRGINIA \ MARYLAND \ DELAWARE \ EASTERN PA \ NEW JERSEY \ NEW YORK CITY							
03/31/2016	JDG	BREVARD COUNTY (FL)	18001	74	DEMO COMPANY	\$ 6,750.00	
01/15/2016	FTL	POLK COUNTY (FL)	7897465		IRS	\$ 1,500.00	
PUBLIC RECORDS: 2							

## BANKRUPTCIES

DATE	ATTORNEY NAME	STATUS	CHAPTER	CASE NUMBER	ASSETS
DALLAS					
02/01/2014	JOHN SMITH	CONFIRMED	7	1156789	
BANKRUPTCIES: 1					

## UCC FILINGS

REFERENCE #	FILED	EXPIRES	SECURITY /ADDRESS
OKLAHOMA CITY			

F

G

H

I

J

K

## UCC FILINGS

REFERENCE #	FILED	EXPIRES	SECURITY / ADDRESS
7800098012	01/06/2015	01/06/2025	JOHN DOE COMPANY 123 ORANGE AVE TAMPA, FL 33622
<b>Comments:</b> FARM EQUIPMENT			
UCC FILINGS: 1			

L

## CORPORATE INFORMATION

HOUSTON \ NEW ORLEANS					
CORPORATE NAME/ADDRESS			REGISTERED AGENT/ADDRESS		
DEMO CORPORATION 123 MAIN STREET ANYWHERE, FL 33607			MARY REGISTER 999 FOUNTAIN LANE FT MYERS, FL 33333		
DOC#/FILING NUMBER	FEI/EIN	TYPE	STATUS	INC. DATE (STATE)	LAST FILED
FL123-06890	54-4874946	DOMESTIC BUSINESS CORPORATION	ACTIVE	08/26/1985 (FL)	01/02/2016
YRS IN BUSINESS	# OF EMPLOYEES				LAST UPDATED
31	214				03/31/2016
OFFICER NAME	OFFICER TYPE	OFFICER ADDRESS			
ORLANDO \ CAROLINAS \ VIRGINIA \ MARYLAND \ DELAWARE \ EASTERN PA \ NEW JERSEY \ NEW YORK CITY					
STAN SMITH	PRESIDENT	123 MAIN ST, ANYWHERE, FL 32309			
WILLIAM SAMPLE	OWNER, PRINCIPAL, TREASURER	111 ELM ST, ANYWHERE, FL 32309			
CORPORATE OFFICERS:2					

M

## INQUIRIES

MBR	IND CODE	DATE
253	BANK	04/04/2017
253	BANK	03/24/2017
253	BANK	03/23/2017
INQUIRIES: 3		

N

## NOTES

DATE	CREATED BY	NOTE	FOLLOWUP
05/17/2016	steve	SEARCHED PACER AND FOUND NO NEW INFORMATION	03/31/2016
NOTES: 1			

O

## REQUESTOR INFO

**Accessed:** 04/04/2017 12:51:45 PM  
 253 (steve)  
 XYZ Member Company  
 5521 W Cypress St  
 Suite 200  
 Tampa FL 33607  
 (813) 269-1021

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A

In the heading section, you'll find the contact information for the NACM Affiliate furnishing the report. The name and address of the business subject appears on the left; on the right, the **INFILE** date and time signals when the file on the subject was initially created.

The **OTHER NAMES** section shows any AKA, DBA, FKA (Also Known As, Doing Business As and Formerly Known As); related business subjects are included in the "Related Subjects" section and can be consolidated into one online virtual report at no additional charge.

B

**PREDICTIVE SCORE:** Based on the unique tradelines gathered by NACM Affiliates, the scoring model predicts late payments and severe delinquency looking forward 6 months. The predictive variables include current aging status, historical aging (including trends and variance in payment trends) and other business characteristics. From the data on hundreds of thousands of businesses, common characteristics are examined on the business subject and, depending on how closely or remotely that subject matches the characteristics, the score is assigned a range, from high risk to low risk. In

cases where not enough data exists, no score is assigned. If the business subject is already delinquent to the degree that the score is trying to predict, no score is assigned in the Low to High range because there is no need to predict something that has already occurred. Each report contains a complete credit score explanation.

C

**CHARTS:** Past due percentages are used for the past due trend analysis, which compares the prior year to the current; DBT figures are used to graph the DBT trending for the past year.



**D** Monthly & quarterly **TRENDING SUMMARY**: Total number of tradelines reported by month and quarter (report date is the month/year/quarter the tradeline was reported).

**E** **TRADELINES** supplied by the members of the Affiliate furnishing the report are always displayed first. NACM member numbers are displayed only for the members of the Affiliate furnishing the report honoring the longstanding “local” credit report tradition. Subsequent trade data is displayed by participating NACM Affiliates; member numbers do not appear, but industry codes do. YOUR member is NOT displayed or shared if the report is purchased by a member of ANOTHER participating NACM Affiliate. Protecting the identity of your company is a top priority for NACM.

**DBT** (days beyond terms) is automatically calculated by the database using a systemwide algorithm.

**HIGH CREDIT** is the highest balance owed in the past 6 months, on a rolling basis.

Any **COMMENTS** or remarks provided by the member/source are displayed.

**TRADELINE TOTAL** displays the total of ALL tradelines and **AVERAGE DBT**.

**WT**: DBT x balance for each tradeline then summed and divided by the total balance.

**F** **COLLECTION CLAIMS** include claim status, amount and current balance. Balances are updated when payments are made. Member numbers and industry codes are displayed for members of the NACM Affiliate furnishing the report and are always shown first. Subsequent claim data is displayed by contributing NACM Affiliates and is identified by industry codes (no member numbers).

**G** **ALERTS** are reported by NACM members and reflect pertinent changes in account activity. Some examples are NSF checks, past due status, accounts placed with attorneys, ownership changes, etc. Subsequent alert data is displayed by participating NACM Affiliates and is identified by industry codes (no member numbers).

**H** **FINANCIAL INSTITUTIONS** data, reported by banks, savings and loans, credit unions, etc., may include account types (such as checking, savings, construction loans, credit lines, etc.). The data may also include original and current amounts and comments.

**I** **PUBLIC RECORDS** are furnished by many different sources and may include, but are not limited to, judgments, state or federal tax liens, release of liens, mechanic's liens, etc. They also include country information, book, page numbers, lienors, amounts, etc. (Additional third-party data may be available for purchase.)

**J** **BANKRUPTCIES** data may include, but is not limited to, attorney name, chapter, case number, date filed and possible assets. (Additional third-party data may be available for purchase.)

**K** **UCC FILINGS** (Uniform Commercial Code) data may include, but is not limited to, reference numbers, dates filed, expiration dates and secured party information. (Additional third-party data may be available for purchase.)

**L** **CORPORATE INFORMATION** may include, but is not limited to, any officer/director names on file with the Secretary of State. (Additional third-party data may be available for purchase.)

**OFFICER** data may include, but is not limited to, any officer names on file with the Secretary of State. (Additional third-party data may be available for purchase.)

**M** **INQUIRIES** display other companies recently inquiring about the subject. Identity is NOT disclosed.

**N** **NOTES** are key items of relevance pertaining to the business subject added by a participating NACM Affiliate report provider.

**O** **REQUESTOR INFO** displays information about the requestor: date and time accessed, member number, operator's initials and contact information. This information is only visible on the Requestor's/Purchaser's report.