

**Demo Company**  
**New Albany, IN 47150**

Report Date: 8/22/2013 9:42:28 AM  
 Transaction Id #: 29028



**SUMMARY**



**PAYDEX SCORE:**

**80**



**INTELLIScore PLUS:**

**75**



**BCRS:**

**280**



# TRADELINES: **42**

# TRADELINES: **10**

# TRADELINES: **18**

HIGHEST CREDIT: **\$10,000,000**

TRADE BALANCE: **\$279,800**

BALANCE OWED: **\$238,066**

TOTAL OWED: **\$567,400**

HIGHEST CREDIT: **\$56,400**

\$\$ REPORTED 12 MNTHS: **\$56,000**

% PAST 30 DAYS: **4%**

MONTHLY AVG. DBT: **7**

LIENS: **8**

HIGHEST DBT: **8**

JUDGEMENTS: **3**

**D&B**



Demo Company  
 999 Test Blvd.  
 New Albany, IN

|                               |                         |                                |               |
|-------------------------------|-------------------------|--------------------------------|---------------|
| <b>DUNS#:</b>                 | 06-295-2080             | <b>FORMER DUNS#:</b>           | 016410046     |
| <b>PAYDEX:</b>                | 80                      | <b>FORMER NAME:</b>            |               |
| <b>LINE OF BUSINESS:</b>      | Cmptrs, Periph Software | <b>START YEAR:</b>             | 2000          |
| <b>PHONE:</b>                 | 80055504646             | <b>FAX:</b>                    | 8005556767    |
| <b>CEO:</b>                   | James Bond              | <b>BUSINESS STRUCTURE:</b>     | LLC           |
| <b>ACTIVE:</b>                | Yes                     | <b>SIC:</b>                    | 5045          |
| <b>ANNUAL SALES VOLUME:</b>   | \$60,000,000            | <b>ANNUAL SALES VOLUME US:</b> | \$60,000,000  |
| <b>NET INCOME:</b>            | \$18,000,000            | <b>NET INCOME US:</b>          | \$18,000,000  |
| <b>NET WORTH:</b>             | \$100,000,000           | <b>NET WORTH US:</b>           | \$100,000,000 |
| <b>EMPLOYEES AT LOCATION:</b> | 8                       | <b>TOTAL EMPLOYEES:</b>        | 63            |

**Demo Company**  
**New Albany, IN 47150**

Report Date: 8/22/2013 9:42:28 AM  
 Transaction Id #: 29028



**D&B PAYMENT HABITS**

| INDUSTRY               | TOTAL REC'D# | DOLLAR AMT   | HIGHEST CREDIT | % WITHIN TERMS | % SLOW 1-30 | % SLOW 31-60 | % SLOW 61-90 | % SLOW 91+ |
|------------------------|--------------|--------------|----------------|----------------|-------------|--------------|--------------|------------|
| Nonclassified          | 6            | \$35,250     | \$20,000       | 97             | 3           | 0            | 0            | 0          |
| Electric services      | 5            | \$10,000     | \$10,000       | 100            | 0           | 0            | 0            | 0          |
| Telephone communicatns | 4            | \$10,550     | \$7,500        | 100            | 0           | 0            | 0            | 0          |
| Arrange cargo transpnt | 3            | \$295,000    | \$200,000      | 49             | 51          | 0            | 0            | 0          |
| Security broker/deal   | 3            | \$1,800      | \$1,000        | 100            | 0           | 0            | 0            | 0          |
| Short-trm busn credit  | 2            | \$30,500     | \$30,000       | 100            | 0           | 0            | 0            | 0          |
| Whol electrical equip  | 2            | \$2,600      | \$2,500        | 100            | 0           | 0            | 0            | 0          |
| Whol office equipment  | 2            | \$500        | \$250          | 50             | 0           | 0            | 50           | 0          |
| Prepackaged software   | 1            | \$10,000,000 | \$10,000,000   | 100            | 0           | 0            | 0            | 0          |
| Trucking non-local     | 1            | \$65,000     | \$65,000       | 100            | 0           | 0            | 0            | 0          |
| Mfg refrig/heat equip  | 1            | \$20,000     | \$20,000       | 100            | 0           | 0            | 0            | 0          |
| Paper mill             | 1            | \$7,500      | \$7,500        | 100            | 0           | 0            | 0            | 0          |
| Whol service paper     | 1            | \$5,000      | \$5,000        | 100            | 0           | 0            | 0            | 0          |
| Misc business service  | 1            | \$1,000      | \$1,000        | 100            | 0           | 0            | 0            | 0          |
| Misc equipment rental  | 1            | \$1,000      | \$1,000        | 100            | 0           | 0            | 0            | 0          |
| Whol petroleum prdts   | 1            | \$750        | \$750          | 100            | 0           | 0            | 0            | 0          |
| Gravure printing       | 1            | \$500        | \$500          | 100            | 0           | 0            | 0            | 0          |
| Whol computers/softwr  | 1            | \$500        | \$500          | 100            | 0           | 0            | 0            | 0          |
| Radiotelephone commun  | 1            | \$250        | \$250          | 100            | 0           | 0            | 0            | 0          |
| Mfg misc office eqpt   | 1            | \$250        | \$250          | 100            | 0           | 0            | 0            | 0          |
| Mfg railroad equip     | 1            | \$100        | \$100          | 50             | 50          | 0            | 0            | 0          |
| Mfg manifold forms     | 1            | \$100        | \$100          | 0              | 0           | 0            | 0            | 100        |
| Nondeposit trust       | 1            | \$50         | \$50           | 100            | 0           | 0            | 0            | 0          |

There are 108 payment experiences in D&B's file for the most recent 12 months with 78 experiences reported during the last three month period. INDICATIONS OF SLOWNESS CAN BE THE RESULT OF DISPUTES OVER MERCHANDISE, SKIPPED INVOICES, ETC.

**Demo Company  
New Albany, IN 47150**

Report Date: 8/22/2013 9:42:28 AM  
Transaction Id #: 29028



**EXPERIAN**

SEARCH INQUIRY: DEMO COMPANY



Demo Company  
999 Test Blvd  
New Albany, IN 47150-2258

|                                   |  |
|-----------------------------------|--|
| <b>BUSINESS IDENTIFICATION #:</b> | xxxxxxxxxx   |
| <b>INTELLISCOPE PLUS™ SCORE:</b>  | 75   |
| <b>SCORE FACTORS:</b>             | 050 : NUMBER OF COMMERCIAL ACCOUNTS WITH HIGH UTILIZATION<br>020 : NUMBER OF DEROGATORY COMMERCIAL LEGAL ITEMS<br>055 : NUMBER OF COMMERCIAL ACCOUNTS WITH NET 1-30 DAYS TERM<br>042 : COMMERCIAL ACCOUNT BALANCE THAT IS SERIOUSLY DELINQUENT |

|   |                       |  |          |
|---|-----------------------|--|----------|
| <b>Current Days Beyond Terms (DBT):</b>     | 0                     | <b>Bankruptcy Filings:</b>                 | 000      |
| <b>Highest DBT Previous 6 Months:</b>       | 3                     | <b>Tax Liens Filings: (Filed 20131226)</b> | 005      |
| <b>Total Continuous Trades:</b>             | 027                   | <b>Judgment Filings:</b>                   | 000      |
| <b>Trade Balance of All Trades: (020)</b>   | \$271,400             | <b>Total Collections: (Placed )</b>        | 000      |
| <b>Highest Credit Amount Extended:</b>      | \$467,800             | <b>Sum of Legal Filings:</b>               | \$54,948 |
| <b>Monthly Average DBT:</b>                 | 1                     | <b>UCC Filings:</b>                        | 009      |
| <b>Highest DBT Previous 5 Quarters:</b>     | 6                     | <b>Cautionary UCC Filings Present:</b>     | 008      |
| <b>Current Continuous Trade Balance:</b>    | \$279,800             |  |          |
| <b>Average Balance Previous 5 Quarters:</b> | \$279,980             |  |          |
| <b>6 Month Balance Range:</b>               | \$160,300 - \$446,300 |  |          |

**EQUIFAX**

SEARCH INQUIRY: Demo Company New Albany/IN



Demo Company  
999 Test Blvd  
New Albany, IN 47150-2258

|  |             |                            |  |
|--|-------------|----------------------------|--|
| <b>BUSINESS CREDIT RISK SCORE FOR SUPPLIERS:</b> | 280         | <b>SCORE REASON CODES:</b> | C0178: Evidence of Charged Off Non-Financial Accounts<br>C0301: Evidence of Non Financial Trades Ever Cycle 2+ Delinquent or Charge-Off<br>C0207: Evidence of Lien(s) or Judgment(s)<br>C0203: Evidence of Un-Released Lien(s) |
| <b>TAX LIENS:</b>                                | 8- \$58,185 | <b>JUDGEMENTS:</b>         |  |

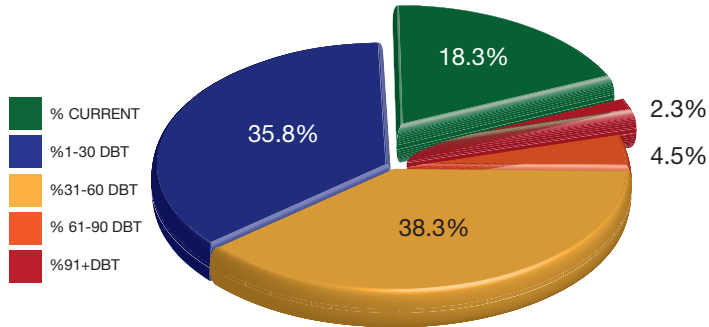
**Demo Company**  
**New Albany, IN 47150**

Report Date: 8/22/2013 9:42:28 AM  
 Transaction Id #: 29028

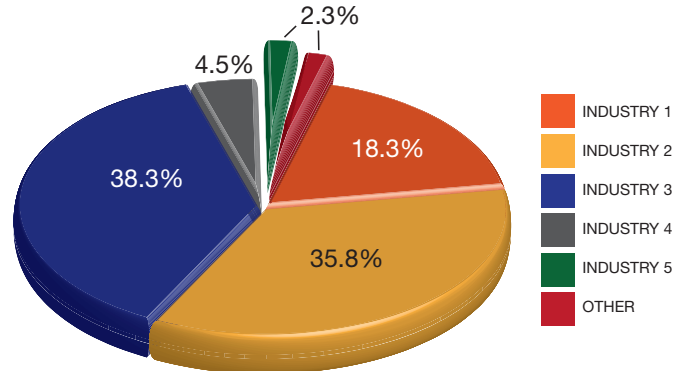


**EQUIFAX**

**PAST DUE**



**BALANCE BY INDUSTRY**



**EQUIFAX PAYMENT TRENDS BY MONTH**

| DATE    | #TRADE LINES | #TRADELINES PAST DUE | BALANCE   | % CURRENT | %1-30 DBT | %31-60 DBT | %61-90 DBT | %91+ DBT | DTP |
|---------|--------------|----------------------|-----------|-----------|-----------|------------|------------|----------|-----|
| 08/2013 | 9            | 0                    | \$238,066 | 100%      | 0%        | 0%         | 0%         | 0%       | 0   |
| 07/2013 | 8            | 2                    | \$326,613 | 78%       | 22%       | 0%         | 0%         | 0%       | 25  |
| 06/2013 | 1            | 1                    | \$6,669   | 96%       | 4%        | 0%         | 0%         | 0%       | 30  |

**EQUIFAX JUDGEMENTS**

| DATE      | DOC#          | LOCATION                       | STATUS    | LIABILITY  | PLANTIFF      |
|-----------|---------------|--------------------------------|-----------|------------|---------------|
| 12/1/2009 | XXX0900124600 | CITY OF EMPORIA GEN DIST COURT | Judgment  | \$335.00   | County/Parish |
| 12/1/2009 | XXX0900124700 | CITY OF EMPORIA GEN DIST COURT | Judgment  | \$355.00   | County/Parish |
| 5/6/1999  | XXX19904CP95  | FLOYD SUPERIOR CT              | Satisfied | \$3,038.00 | County/Parish |

**EQUIFAX LIENS**

| DATE       | DOC#         | LOCATION                       | STATUS         | LIABILITY   | PLANTIFF |
|------------|--------------|--------------------------------|----------------|-------------|----------|
| 12/26/2013 | XXX2260216   | SACRAMENTO CT-SCRMNTO          | Filed/Recorded | \$22,200.00 |          |
| 11/8/2012  | XXX42973     | FRANKLIN CTY COMMON PLEAS      | Released       | \$13,658.00 |          |
| 9/19/2012  | XXX035714    | FRANKLIN CTY COMMON PLEAS      | Released       | \$13,604.00 |          |
| 4/28/2010  | XXX2017W0018 | ALBANY COUNTY COURT HOUSE      | Released       | \$1,816.00  |          |
| 4/21/2010  | XXX0854      | THURSTON COUNTY SUPERIOR COURT | Filed/Recorded | \$4,074.00  |          |
| 2/12/2010  | XXX3548      | THURSTON COUNTY SUPERIOR COURT | Released       | \$1,412.00  |          |
| 2/27/2007  | XXX35001     | MULTNOMAH COUNTY COURT HOUSE   | Filed/Recorded | \$301.00    |          |
| 2/27/2007  | XXX35002     | MULTNOMAH COUNTY COURT HOUSE   | Filed/Recorded | \$1,120.00  |          |

The accuracy of this report is not guaranteed. It's contents have been gathered in good faith, but no representations can be made as to the accuracy of the information gathered and contained in the report. Neither CMA or anscers is liable for the negligence of any person or entity resulting in an inaccuracy in the report.

If you would like further information from any of the providers in the report, please contact CMA at 800-541-2622.

# THE SCORES EXPLAINED



## **Equifax - Small Business Credit Risk Score for Suppliers (SBCRS) or BCRS Score for Suppliers**

The Business Credit Risk Score for Suppliers is designed to assist credit grantors in improving risk assessment throughout a business's account life cycle, reducing delinquency rates and improving profitability. The rating predicts the likelihood of a business incurring greater than 90 days severe delinquency or bankruptcy, within a 12 month period.

Core range is 101 – 660, with the lower score indicating higher risk. A 0 indicates a bankruptcy on file and manual review is recommended. Up to four reason codes may be returned indicating the top factors influencing the score.



## **Experian - Intelliscore Plus**

Provides a score from 1 -100. One indicates high risk; 100 indicates low risk. Intelliscore Plus Also has two exclusion scores a 998 displays when there is a bankruptcy within the past two years. A 999 displays when there is not enough information to score a business.



## **D&B - PAYDEX® Score**

The PAYDEX® Score is D&B's unique dollar-weighted numerical indicator of how a firm paid its bills over the past year, based on trade experiences reported to D&B by various vendors. The D&B PAYDEX Score ranges from 1 to 100, with higher scores indicating better payment performance