

SAMPLE REPORT / GLENDALE / CA / 91206

Report Date: 3/29/2016 5:38:10 PM
Transaction Id #: 12345



SUMMARY

dun & bradstreet
PAYDEX SCORE:

79

TRADELINES: 37
TOTAL OWED: **\$818,200**
HIGHEST CREDIT: **\$250,000**
% PAST 30 DAY: 4 %

Experian

INTELLIScore PLUS:

4

TRADELINES: 21
TRADE BALANCE: **\$1,473,800**
HIGHEST CREDIT: **\$1,462,500**
MONTHLY AVG. DBT: 23
HIGHEST DBT: 45

EQUIFAX

BCRS SCORE:

352

TRADELINES: 11
BALANCE OWED: **\$66,561**
HIGH BALANCE: **\$43,016**
\$\$ REPORTED 12 MO: **\$65,852**
JUDGEMENTS:
LIENS:

ANSONIA

RISK SCORE:

95

REPORTING: 11
HIGH BALANCE: **\$2,248,407**
AVG BALANCE: **\$1,626,476**
AVG DTP: 36



Demo Company
12345 Main St
Glendale, CA 91206

DUNS#:	123456789	FORMER DUNS#:	98765432
PAYDEX:	52	FORMER NAME:	
LINE OF BUSINESS:	Nonresid Constr,Nec	START YEAR:	2003
PHONE:	(818) 555-0000	FAX:	
CEO:	Joe Sample - Chief Executive Officer	BUSINESS STRUCTURE:	0
ACTIVE:		SIC:	1542
ANNUAL SALES VOLUME:	\$2,952,000	ANNUAL SALES VOLUME US:	\$2,952,000
NET INCOME:	\$0	NET INCOME US:	\$0
NET WORTH:	\$0	NET WORTH US:	\$0
EMPLOYEES AT LOCATION:	8	TOTAL EMPLOYEES:	8

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	2	\$35,000	\$30,000	43 %	57 %	0 %	0 %	0 %
Drywall/insulate work	2	\$12,500	\$10,000	20 %	80 %	0 %	0 %	0 %
Misc business service	2	\$1,250	\$1,000	20 %	80 %	0 %	0 %	0 %
Whol lumber/millwork	1	\$85,000	\$85,000	0 %	50 %	50 %	0 %	0 %
Whol plumb/hydraulics	1	\$5,000	\$5,000	0 %	0 %	100 %	0 %	0 %
Ret building material	1	\$2,500	\$2,500	100 %	0 %	0 %	0 %	0 %
Short-trm busn credit	1	\$2,500	\$2,500	100 %	0 %	0 %	0 %	0 %
Whol heating/ac equip	1	\$1,000	\$1,000	0 %	0 %	100 %	0 %	0 %
Investment advice	1	\$250	\$250	100 %	0 %	0 %	0 %	0 %
Ret mail-order house	1	\$250	\$250	0 %	0 %	50 %	50 %	0 %
Telephone communictns	1	\$100	\$100	0 %	50 %	50 %	0 %	0 %
Ret stationery	1	\$100	\$100	100 %	0 %	0 %	0 %	0 %
Lithographic printing	1	\$50	\$50	100 %	0 %	0 %	0 %	0 %
Executive office	1	\$50	\$50	100 %	0 %	0 %	0 %	0 %
Whol electrical equip	1	\$0	\$0	0 %	0 %	0 %	0 %	0 %

There are 22 payment experiences in D&B's file for the most recent 12 months with 13 experiences reported during the last three month period.

SEARCH INQUIRY: DEMO COMPANY / GLENDALE / CA / 91206



Demo Company
12345 Main Street
Glendale, CA 91206

BUSINESS IDENTIFICATION #:	3333333333		
FILE ESTABLISHED:	02/1997		
SIC CODE:	1521 CONSTRUCTION COMPANIES		
INTELLIScore PLUS™ SCORE:	18		
SCORE FACTORS:	055 : NUMBER OF COMMERCIAL ACCOUNTS WITH NET 1-30 DAYS TERM		
	011 : NUMBER OF COMMERCIAL COLLECTION ACCOUNTS		
	050 : NUMBER OF COMMERCIAL ACCOUNTS WITH HIGH UTILIZATION		
	066 : PERCENT OF DELINQUENT COMMERCIAL ACCOUNTS		
INDUSTRY RISK COMPARISON:	17% of businesses indicate a higher likelihood of severe delinquency		
Current Days Beyond Terms (DBT):	4	Bankruptcy Filings:	0
Highest DBT Previous 6 Months:	6	Tax Liens Filings: (Filed)	0
Total Continuous Trades:	24	Judgment Filings:	0
Trade Balance of All Trades: (12)	\$87,000	Total Collections: (Placed 10/2013)	2
Highest Credit Amount Extended:	\$108,600	Sum of Legal Filings:	\$0
Monthly Average DBT:	2	UCC Filings:	4
Highest DBT Previous 5 Quarters:	21	Cautionary UCC Filings Present:	1
Current Continuous Trade Balance:	\$133,600		
Average Balance Previous 5 Quarters:	\$110,740		
6 Month Balance Range:	\$68,500 - \$126,500		

SEARCH INQUIRY: DEMO COMPANY / GLENDALE / CA / 91206



EFX ID: 512345678
 Demo Company
 12345 Main St
 Glendale, CA 91206
 818-555-0000

TAX ID/SSN: XXXXX5678

BUSINESS TYPE:

LIABILITY TYPE:

ESTABLISHED:

OWNERSHIP:

LOCATION TYPE:

EMPLOYEES: 10 to 24

ANNUAL SALES: 5,000,000 - \$9,999,999

SIC: 1542 General Contractors - Nonresidential Buildings, Other than Industrial Buildings and Warehouses

NAICS: 236220 Commercial and Institutional Building Construction

TAX LIENS:

JUDGEMENTS:

BUSINESS
CREDIT RISK
SCORE:

352

SCORE
REASON
CODES:

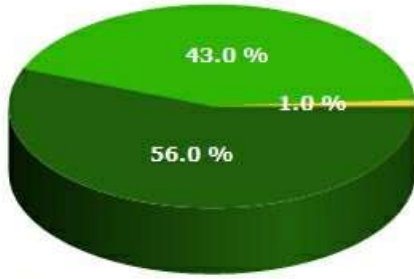
C0091: Evidence of Non-Financial Trades that are Cycle 2+ Delinquent OR Charge-off
 C0181: 67 Percent of Non-Financial Payment Experiences Reported as Current in Last 3 Months
 C0096: Evidence of Telco Trades that are Cycle 1+ Delinquent or Charge-Off
 C5007: Evidence of Non Financial Trades 2+ Cycle Historically

EQUIFAX REPORT HIGHLIGHTS

CREDIT ACTIVE SINCE:	10/17/2003
ACTIVITY SINCE: 12/01/2015	
ACCOUNTS UPDATED:	8
NEW ACCOUNTS OPENED:	2
RECENT ACCOUNT CLOSURES:	0
NEW DELINQUENCIES (NON CHARGE-OFF):	0
NEW CHARGE-OFFS:	0
CHARGE OFF AMOUNT:	\$0
NUMBER OF INQUIRIES:	2
MOST SEVERE STATUS:	Slow up to 120
SINGLE HIGHEST CREDIT EXTENDED:	\$53,293
AS OF: 03/29/2016	
NUMBER OF ACCOUNTS:	16
OPEN:	11
CLOSED:	5
CHARGED-OFF:	0
CHARGED-OFF AMOUNT:	\$0
TOTAL PAST DUE:	\$28,832
MOST SEVERE STATUS:	
TOTAL CURRENT CREDIT EXPOSURE:	\$66,561
SINGLE HIGHEST CREDIT EXPOSURE:	\$43,016
OPEN ACCOUNT ANALYSIS	
TOTAL BALANCE:	\$66,551
MEDIAN BALANCE:	\$0
AVERAGE BALANCE:	\$6,050
CURRENT PORTION OF BALANCE DUE:	\$37,761
DELINQUENT (NON CHARGED-OFF):	3
TOTAL PAST DUE:	\$28,790
AT RISK BALANCE:	\$65,711

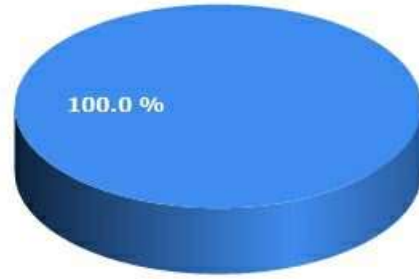
EQUIFAX

PAST DUE



■ %Current
■ %1-30 DBT
■ %61-90 DBT

BALANCE BY INDUSTRY



■ Industry Masked

EQUIFAX PAYMENT TRENDS BY MONTH

Date	#Trade Lines	#Trade Lines Past Due	Balance	% Current	%1-30 DBT	%31-60 DBT	%61-90 DBT	%91+ DBT	DTP
03/2016	1	1	\$43,016	56 %	43 %	0 %	1 %	0 %	0
02/2016	2	1	\$22,681	57 %	0 %	20 %	23 %	0 %	0
09/2015	1	1	\$155	0 %	100 %	0 %	0 %	0 %	0
06/2014	1	0	\$709	100 %	0 %	0 %	0 %	0 %	0

EQUIFAX OWNER/GUARANTOR INFORMATION

Principal (P), Guarantor (G), or Both (B)	Address and Telephone	SSN/Tax Id
S GOMEZ	PO BOX 12345 ANYWHERE CA 91212-0511 (05/06/2005)	U
KATE PERRY (12/10/2013)	12345 N ANYWHERE ST ANYWHERE CA 92345-2345 714-555-0000 (12/10/2013)	XXXXX9751 (12/10/2013)
GEORGE RODRIGUEZ (01/16/2014)	1173 N GEORGE ST ANYWHERE CA 92345 (01/16/2014)	XXXXX5334 (01/16/2014)
GLENN STEFANI (03/16/2016)	432 W WHEREVER AVE ORANGE CA 95678 (03/16/2016)	XXXXX1234 (03/16/2016)
GEORGE RODRIGUEZ	1173 N GEORGE ST ANYWHERE CA 92345 (03/08/2016)	U
GEORGE RODRIGUEZ (03/11/2016)	1173 N GEORGE ST ANYWHERE CA 92345 714-527-0000 (03/11/2016)	XXXXX9751 (03/10/2016)

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

Credit Report

DEMO CORP INC

Date: 01/01/0001 12:00 AM Transaction: 0 Entity Id: 27174468 Currency: USD By: CMA anscersX usage

RISK SCORE:

95

0-69	70-86	87-100
High Risk	Med Risk	Low Risk

RATING: 2M - 35

HISTORIC 25 MONTHS

Average Days to Pay

36

Average Monthly Balance

\$1,626,476

High Balance

\$2,248,407

Reporting

11

Address

12345 MAIN ST

ANYWHERE, USA 01234 [\(map\)](#)

Phone

[818-555-1212](tel:818-555-1212)

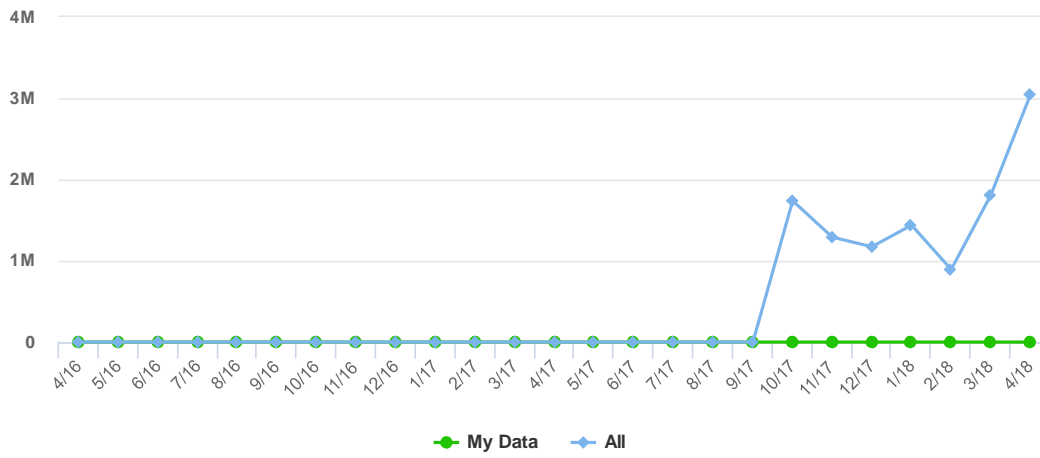
Trend / Charts



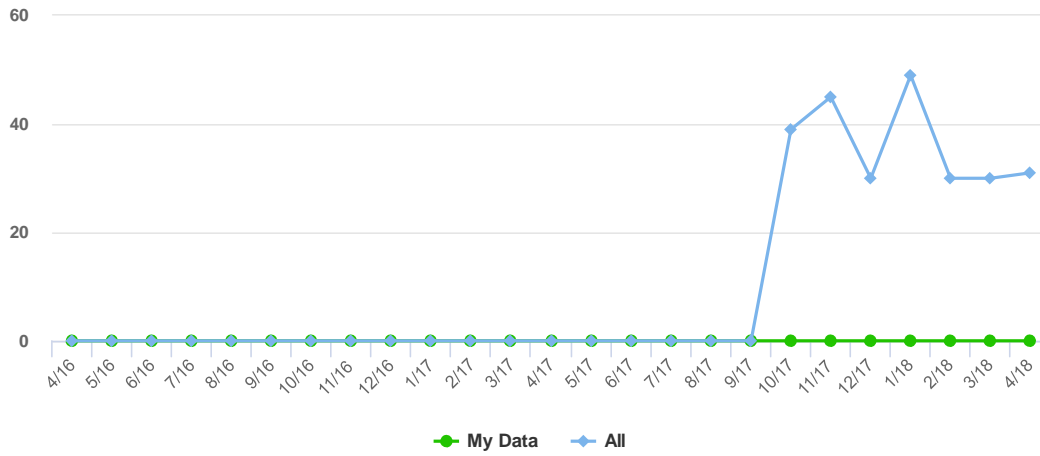
Select Industry

Banks

Balance in Dollars



Days to Pay



Risk Score



Trend / Summary



	4/17	5/17	6/17	7/17	8/17	9/17	10/17	11/17	12/17	1/18	2/18	3/18	4/18
Risk Score											85	85	95
Balance	\$0.0	\$0.0	\$0.0	\$0.0	\$0.0	\$0.0	\$1.7M	\$1.3M	\$1.2M	\$1.4M	\$891.8K	\$1.8M	\$3.0M
Days to Pay	0	0	0	0	0	0	39	45	30	49	30	30	31
# Reporting	0	0	0	0	0	0	7	8	4	7	4	8	9

Payment History - Quarterly Averages				Account Status - Days to Pay					
Quarter	Months	DTP	Balance	1-30	31-60	61-90	91-120	121+	
Q1 - 18	JAN - MAR	37	\$217.7K	91%	3%	0%	0%	6%	
Q4 - 17	OCT - DEC	39	\$221.2K	88%	2%	1%	4%	4%	
Q3 - 17	JUL - SEP	0	\$0.0	0%	0%	0%	0%	0%	
Q2 - 17	APR - JUN	0	\$0.0	0%	0%	0%	0%	0%	
Q1 - 17	JAN - MAR	0	\$0.0	0%	0%	0%	0%	0%	

Address List

Experience Summary (In Dollars \$)

Displayed as

	Month	# Reporting	Balance	1-30	31-60	61-90	91-120	121+	DTP
<input type="checkbox"/>	4/18	9	\$3.0M	\$2.8M	\$266.4K	\$1,230	\$0	\$495	31
<input type="checkbox"/>	3/18	8	\$1.8M	\$1.7M	\$63,599	\$335	\$0	\$0	30
<input type="checkbox"/>	2/18	4	\$891.8K	\$871.0K	\$20,411	\$348	\$0	\$0	30
<input type="checkbox"/>	1/18	7	\$1.4M	\$1.2M	\$28,144	\$28	\$9,102	\$250.2K	49
<input type="checkbox"/>	12/17	4	\$1.2M	\$1.2M	\$12,740	\$0	\$0	\$0	30
<input type="checkbox"/>	11/17	8	\$1.3M	\$1.1M	\$17,617	\$32,839	\$1,896	\$167.9K	45
<input type="checkbox"/>	10/17	7	\$1.7M	\$1.5M	\$62,976	\$24,791	\$186.8K	\$2,992	39
<input type="checkbox"/>	9/17	0	\$0.0	\$0	\$0	\$0	\$0	\$0	0
<input type="checkbox"/>	8/17	0	\$0.0	\$0	\$0	\$0	\$0	\$0	0
<input type="checkbox"/>	7/17	0	\$0.0	\$0	\$0	\$0	\$0	\$0	0
<input type="checkbox"/>	6/17	0	\$0.0	\$0	\$0	\$0	\$0	\$0	0
<input type="checkbox"/>	5/17	0	\$0.0	\$0	\$0	\$0	\$0	\$0	0
<input type="checkbox"/>	4/17	0	\$0.0	\$0	\$0	\$0	\$0	\$0	0
<input type="checkbox"/>	3/17	0	\$0.0	\$0	\$0	\$0	\$0	\$0	0
<input type="checkbox"/>	2/17	0	\$0.0	\$0	\$0	\$0	\$0	\$0	0
<input type="checkbox"/>	1/17	0	\$0.0	\$0	\$0	\$0	\$0	\$0	0
<input type="checkbox"/>	12/16	0	\$0.0	\$0	\$0	\$0	\$0	\$0	0
<input type="checkbox"/>	11/16	0	\$0.0	\$0	\$0	\$0	\$0	\$0	0
<input type="checkbox"/>	10/16	0	\$0.0	\$0	\$0	\$0	\$0	\$0	0
<input type="checkbox"/>	9/16	0	\$0.0	\$0	\$0	\$0	\$0	\$0	0
<input type="checkbox"/>	8/16	0	\$0.0	\$0	\$0	\$0	\$0	\$0	0
<input type="checkbox"/>	7/16	0	\$0.0	\$0	\$0	\$0	\$0	\$0	0
<input type="checkbox"/>	6/16	0	\$0.0	\$0	\$0	\$0	\$0	\$0	0
<input type="checkbox"/>	5/16	0	\$0.0	\$0	\$0	\$0	\$0	\$0	0

Month	# Reporting	Balance	1-30	31-60	61-90	91-120	121+	DTP
4/16	0	\$0.0	\$0	\$0	\$0	\$0	\$0	0

Experience Detail (25 Month Sum)

Displayed as 25 Month Sum

Industry	# Reporting	Balance	1-30	31-60	61-90	91-120	121+	DTP
<input type="checkbox"/> Building Materials Wholesalers	2	\$9.9M	\$9.6M	\$316.3K	\$1.6K	\$0.0	\$495.0	30
<input type="checkbox"/> Construction Supplies	1	\$994.4K	\$282.9K	\$37.0K	\$55.8K	\$197.7K	\$421.0K	92
<input type="checkbox"/> Construction Equipment	3	\$414.8K	\$302.4K	\$110.0K	\$2.2K	\$111.0	\$78.0	34
<input type="checkbox"/> 3PL	1	\$20.7K	\$16.4K	\$4.3K	\$0.0	\$0.0	\$0.0	33
<input type="checkbox"/> Leasing	3	\$19.1K	\$14.8K	\$4.3K	\$0.0	\$0.0	\$0.0	34
<input type="checkbox"/> Electrical Wholesalers	1	\$670.0	\$670.0	\$0.0	\$0.0	\$0.0	\$0.0	30

Inquiries

Month	Industry
3/18	2 Construction Equipment (1), Building Materials Wholesalers (1)

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anscersX Credit Report Score Explanations



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.

Paydex 80 - 100: Low risk of late payment (averages prompt to 30 days within terms)

Paydex 50 - 79: Moderate risk of late payment (averages 30 or less beyond terms) Paydex 0

- 49: High risk of late payment (averages 30 to 120 days beyond terms)



Intelliscore Plus provides a score range from 1 - 100. 1

indicates high risk

100 indicates low risk

998 displays when there is a bankruptcy within the past two years.

999 displays when there is not enough information to score a business.



The Business Credit Risk Score (BCRS) 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.

Score range is 101 – 660, with the lower score indicating higher risk. 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.



The Ansonia Risk Score is our proprietary indicator used to gauge a company's creditworthiness. It's based on payment trends, alerts, bankruptcy, collection agency activity, etc. Risk Scores range from 0 – 100, the higher the score, the lower the risk. Here are the ranges:

High Risk: 0 69

Med Risk: 70 86

Low Risk: 87 100

factors influencing the score.