EQUIFAX®

Training Guide

Business Credit Industry Report Plus™ 2.0

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EQUIFAX®

BUSINESS CREDIT INDUSTRY REPORT PLUS 2.0

September 3, 2010 • 12:27 p.m. EDT

	BEST MATCH FOR INQUIRY	HEADQUARTERS SITE
Customer Ref: SW1224		
EFX ID:	277879276	879963258
Company Profile:	TJ PAPER AND SUPPLIES 321 PEACHTREE STREET ATLANTA, GA 30303-3209	TOM JONES BOXES Legal Business Name: TOM JONES MANUFACTURING COMPANY 5000 TRUMAN DRIVE DECATUR, GA 30035-4565
Telephone:	(404) 222-2121	(404) 333-4500
Tax ID/SSN:	589632587	589632587
Business Type:		
Liability Type:		Corporation
Established:	2004	2000
Ownership:	Private	Private
Location Type:	Branch	Headquarters
Employees:	10 to 24	250 – 499
Annual Sales:	$500,000 - $999,999	$10,000,000 - $24,999,999
SIC:	5113, Industrial and Personal Service Paper	2653, Corrugated and Solid Fiber Boxes
NAICS:	424130, Industrial and Personal Service Paper, Merchant Wholesalers	322211, Corrugated and Solid Fiber Box Manufacturing
Ultimate Parent:	TEY Holding Company, Chicago, IL	
EFX ID:	564962785	

Alert(s): None to Report

Inquiry Information: TJ Paper & Supply, 321 Peachtree St, Atlanta, GA, SSN 658798546

MATCH RESULTS

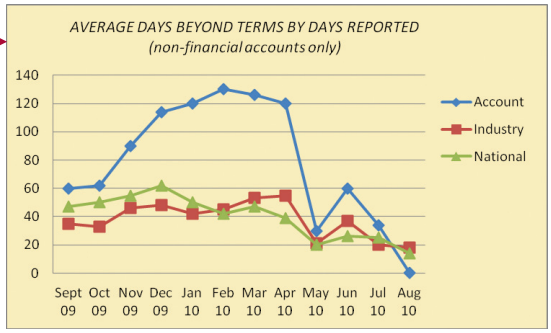
	NAME	DELIVERY LINE	CITY, STATE, ZIP	TAX ID/ SSN	TELEPHONE	CLI
Matched Data Elements for Business	TJ Paper	312 Peachtree Street	30303	584937587		9
Match Quality Indicator	4	3	4	2	0	
Matched Data Elements for Principal/Guarantor	Tom Jones		Atlanta, GA, 30318		XXXXXXXXX	
Match Quality Indicator	8					

PUBLIC RECORDS

Type Status	Number	Dollar	Most Recent Date Filed
Bankruptcies	0	$0	None Reported
Judgments	1	$416	02/15/2009
Satisfied	1	$416	
Liens	1	$18,530	10/01/2010
Released	1	$18,530	

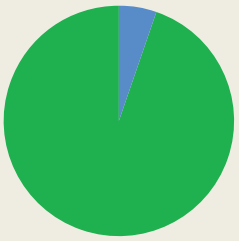
BUSINESS DELINQUENCY SCORE 473

BUSINESS FAILURE SCORE 1346



CREDIT USAGE

TOTAL CREDIT LIMIT OF $278,867 *(financial accounts only)*



Available Credit
$14,943 (5.4%)

Credit Line Utilized
$263,924 (94.5%)

RECENT TREND

40 days beyond terms

PAYMENT INDEX

Account: 100 Industry: 87

This report is for illustrative purposes only and any resemblance to a TJ Paper and Supplies is purely coincidental. To conserve space, not every tradeline for this business has been displayed in this sample report.

1 Date/Time Stamp:

Provides the date and time when the inquiry was made as recorded by Equifax (Eastern Time).

2 Company Profile:

Provides the business name and address on the returned folder which most closely matches your inquiry information, as well as firmographic information about that location; legal name, if available, is also returned. Company name, address and firmographics for the registered site are also returned.

If the inquiry site has an Ultimate Global or Ultimate Domestic Parent then that company name and EFX ID are included. Note the report is on the inquired legal entity and does not reflect the credit experiences of the Ultimate Parent.

The EFX ID® is a unique and persistent nine-digit number that identifies and tracks the business unit with which you have the credit relationship; if the EFX ID is used on the inquiry, then only the EFX ID is used to locate a folder and the business name and address associated with the EFX ID are returned.

3 Alerts:

Provides alert notices to indicate key differences between the inquiry information and the file content; may also return non-credit related alerts.

4 Inquiry Information:

Displays the information used to submit the inquiry.

5 Match Results Table:

This table provides transparency as to why a particular report was returned.

- **Matched Data Elements:** The ID data element in the commercial credit database which was used in the match process.
- **Match Quality Indicator:** Defines the strength of the match element; with 4 being an exact match and 1 indicating a no match. A zero indicates that the element was null or missing in either the inquiry or commercial credit database. Principal/Guarantor Match Quality Indicator looks at all of the ID elements used in the match process.
- **Confidence Level Indicator (CLI):** A code used to group similar quality matches and indicates overall strength of a match. CLI values range from 0 to 10, where 0 is a no match and 10 is the highest/best quality match.

6 Scores:

Available upon request; allows for more accurate assessment of the risk level of the business; detailed information is available by clicking on the hyperlink.
(Refer to page 19)

7 Public Records:

Public record summary table notes the presence of bankruptcies, judgments and liens and returns the status, number, and dollar amounts for judgments and liens; detailed information is available by clicking on the hyperlink.
(Refer to page 17)

8 Average Days Beyond Terms:

Displays the dollar-weighted average days beyond terms on non-financial accounts within the last 12 months from the date of the inquiry; calculated from dollar amounts reported for aging categories 1-5; if no information was reported for a given month within the 12-month period, no line will appear in the graph for that Month. An Average Days Beyond Terms for the inquired business's industry and for all businesses (National) in the Equifax Commercial database are also returned for benchmark purposes.

9 Credit Usage:

Illustrates available credit line dollars which could be used for meeting other financial obligations; credit line dollars based on revolving financial accounts; excludes term loans, leases and charged-off accounts; includes open, revolving accounts and closed accounts still owing a balance.

10 Recent Trend:

Average Days Beyond Terms calculated within the last 120 – 150 days from the date of inquiry.

11 PAYMENT INDEX™:

A dollar-weighted indicator of a business's payment performance based on the most recently reported financial and non-financial payment experiences in the Equifax Commercial database. The median Payment Index for the inquired business's industry and for all of the businesses in the database is also returned for benchmark purposes, provided there is enough information in the Equifax Commercial database on that particular industry to ensure a statistically valid value. The chart below provides a suggested interpretation of the Payment Index value:

Payment Index	Days Past Due
90+	Paid As Agreed
80-89	1-30 Days Past Due
60-79	31-60 Days Past Due
40-59	61-90 Days Past Due
20-39	91-120 Days Past Due
1-19	120+ Days Past Due

12 REPORT HIGHLIGHTS

	Financial	Non-Financial
Credit Active Since	03/28/1996	04/10/2004
Activity Since: 06/01/2010		
Accounts Updated	5	10
New Accounts Opened	0	0
Recent Account Closures	0	1
New Delinquencies (Non Charged-Off)	0	6
New Charge-Offs	0	1
Charged-Off Amount	$0	$12,311
Number of Inquiries	0	7
Most Severe Status	Slow 121+	Charge-Off
Single Highest Credit Extended	$225,966	$21,516
As of: 09/03/2010		
Number of Accounts	8	20
Open	6	16
Closed	2	4
Charged-Off	0	2
Charged-Off Amount	$0	$19,554
Total Past Due	$241,464	$408,438
Most Severe Status	Slow 121+	Charge-Off
Total Current Credit Exposure	$278,867	$881,754
Single Highest Credit Exposure	$225,966	$715,591
Open Account Analysis		
Total Balance	$37,958	$881,754
Median Balance	$4,640	$1,721
Average Balance	$43,987	$55,109
Current Portion of Balance Due	($5,606)	$473,316
Delinquent (Non Charged-Off)	1	8
Total Past Due	$241,464	$408,438
At Risk Balance	$225,966	$873,646

NR = None reported or insufficient data available to compute

12 Report Highlights:

Summarizes credit data on the legal entity into financial and non-financial metrics; allows you to quickly assess the risk level of the business by providing 52 key metrics:

- **Credit Active Since:** Indicates the first known credit activity based on all the trades ever reported for the business subject.

Activity Since section: This section highlights credit-related activity which has occurred within the 3 months prior to the date of inquiry.

- **Accounts Updated:** Number of credit grantors reporting on this business.
- **New Accounts Opened:** Number of accounts which have been opened.
- **Recent Account Closures:** Number of accounts which have been closed.
- **New Delinquencies (Non Charged-Off):** Number of accounts which were previously "current" but have become delinquent (not charged-off) one or more times during the most recent 90 days.
- **New Charge-Offs:** Number of accounts with an overall status of charged-off.
- **Charged-Off Amount:** Total reported charge-off dollars at the time of inquiry.
- **Number of Inquiries:** Number of online inquiries made about this business.
- **Most Severe Status:** Of the most recently reported opened and closed trades, the most severe status is returned.
- **Single Highest Credit Extended:** The single largest high credit, current credit, original credit or balance on an open account; closed accounts use balance only.

As Of section: This section provides a snapshot of how the business is performing today based on accounts reported or closed within 24 months of inquiry.

- **Number of Accounts:** Number of accounts returned in this credit report.
- **Open:** Number of accounts reported as open and active.
- **Closed:** Number of accounts reported as closed. Closed accounts may be in good, delinquent or charged-off status.
- **Charged-Off:** Number of accounts with an overall status of charged-off.
- **Charged-Off Amount:** Sum of the charged-off amount for the accounts reported as charged-off at the inquiry date. This value may be understated because one or more charged-off accounts didn't provide a dollar amount. It is possible that only a portion of the amount past due was charged-off; or could indicate a dispute.
- **Total Past Due:** The total delinquent dollars (not charged-off) on open and closed accounts.
- **Most Severe Status:** Looks at the most recently reported credit experience of all reported open and closed accounts and returns the most severe status. Provides a view of how that business is paying today.
- **Total Current Credit Exposure:** Sums total outstanding balance on open and closed accounts.
- **Single Highest Credit Exposure:** The single largest high balance.

Open Account Analysis section: This section summarizes credit performance on open accounts reported within 24 months of inquiry date.

- **Total Balance:** Total reported balance, including owed but not yet due, and all past due amounts.
- **Median Balance:** Returns the median balance of open, non charged-off accounts.
- **Average Balance:** Returns the average balance of open, non charged-off accounts.
- **Current Portion of Balance Due:** Total reported amount that has been charged but is not yet due or late.
- **Delinquent Non Charged-Off Accounts:** Number of accounts which have an overall status of delinquent and not charged-off.
- **Total Past Due:** Total delinquent dollars (not charged-off).
- **At Risk Balance:** Sum is equal to the total balance for delinquent but not charged-off accounts.

13 SUMMARY - OPEN NON-FINANCIAL ACCOUNTS BY INDUSTRY GROUP

Credit Grantor Industry Group	# of Accounts ▼	SINGLE (largest/worst occurrence)			SUM OF (total of all occurrences)						
		Most Severe Status ▼	Highest Balance ▼	Highest Total Past Due Amount ▼	Balance ▼	Past Due Amount ▼	Slow Up to 30 $▼ %▼	Slow Up to 60 $▼ %▼	Slow Up to 90 $▼ %▼	Slow Up to 120 $▼ %▼	Slow 121+ $▼ %▼
Bldg Construction Gnrl Contractors & Operative Bdlers	1	Current	$46,598	$30,203	$0	$0	$0 0%	$0 0%	$0 0%	$0 0%	$0 0%
Cnstrctn Spcl Trade Contractors	2	Slow Up to 30	$141,876	$90,875	$56,742	$20,895	$20,895 100%	$0 0%	$0 0%	$0 0%	$0 0%
Communications	4	Current	$8,048	$5,087	$5,589	$0	$0 0%	$0 0%	$0 0%	$0 0%	$0 0%
Engineering, Accounting, Resrch, Legal, Business, Other Svcs	1	Current	$150	$0	$0	$0	$0 0%	$0 0%	$0 0%	$0 0%	$0 0%
Industrl, Commrcl Machinry, Computer Equip Mfg	6	Slow Up to 30	$715,591	$354,525	$812,072	$383,411	$384,121 100%	$-710 0%	$0 0%	$0 0%	$0 0%
Optical Mfg	1	Slow Up to 120	$1,341	$921	$921	$921	$0 0%	$0 0%	$0 0%	$921 100%	$0 0%
Transportation By Air	1	Slow Up to 30	$11,044	$7,282	$6,430	$3,211	$3,211 100%	$0 0%	$0 0%	$0 0%	$0 0%
GRAND TOTALS	**16**				**$881,754**	**$408,438**	**$408,227 98%**	**$-710 0%**	**$0 0%**	**$921 2%**	**$0 0%**

14 SUMMARY - CLOSED NON-FINANCIAL ACCOUNTS BY INDUSTRY GROUP

Credit Grantor Industry Group	Single Highest Credit Extended ▼	Closed in Current Standing			Closed in Delinquent Status			Closed in Charged-Off Status		
		Total High Credit ▼	# of Accounts ▼	Most Recent Date Closed ▼	# of Accounts ▼	Most Recent Date Closed ▼	Balance ▼	# of Accounts ▼	Most Recent Date Closed ▼	Balance at Charge-Off Date▼
Communications	$16,336	$16,360	2	12/03/2009						
Wholesale Trade-Non-Durable Goods	$7,243							2	06/25/2010	$19,554
GRAND TOTALS		**2**			**0**			**2**		**$19,554**

13 Summary – Open Non-Financial Accounts by Industry Group:

This table summarizes open non-financial accounts, by credit grantor industry, with a date reported within 24 months of inquiry.

- **Total Number of Accounts by Industry Group:** Count of open accounts by industry group.
- **Single Most Severe Status:** Returns the most severe current status experienced by one of the credit grantors in this industry group.
- **Single Highest Balance:** The single highest credit extended or past due from one of the credit grantors for that industry group.
- **Single Highest Total Past Due Amount:** The single highest total past due as reported by one of the credit grantors for that industry group.
- **Sum of Balance:** Sum of all the total reported balances including any past due amount.
- **Sum of Past Due Amount:** Sum of all past due amounts (excluding charge-offs).
- **Slow Up To X Days:** The percentage of that aging category's dollars compared to total past due.
- **Grand Total, Number of Accounts:** Count of all accounts.
- **Grand Total, Balance:** Sum of total reported balances, including any past due amount.
- **Grand Total, Past Due Dollars:** Sum of all past due amounts (excluding charge-offs) for that aging category.
- **Grand Total, Past Due %:** The percentage of all aging categories' dollars compared to total past due for that industry group.

14 Summary – Closed Non-Financial Accounts by Industry Group:

This table summarizes closed non-financial accounts, by credit grantor industry, with a closed date within 24 months of inquiry.

- **Single Highest Credit Extended:** The highest credit amount that was extended for all accounts closed.
- **Total High Credit:** Total highest credit or balance extended for all accounts closed in current standing ($0 balance).
- **Number of Accounts Closed in Current Standing:** Number of accounts closed with a $0 balance.
- **Most Recent Date Closed in Current Standing:** The most recent date closed for all accounts closed in current standing.
- **Number of Accounts Closed in Delinquent Status:** Number of all accounts closed with a delinquent status.
- **Most Recent Date Closed In Delinquent Status:** The most recent closed date for all accounts closed with a delinquent status.
- **Balance at Closed Date:** Total outstanding balances for all accounts closed with a delinquent status.
- **Number Of Accounts Closed In Charge-Off Status:** Number of accounts charged-off.
- **Most Recent Date Closed In Charge-Off Status:** The most recent date closed for all accounts closed with a charged-off status.
- **Balance at Charged-Off Date:** Reported balances of all charged-off accounts at the date closed. Balance may not equal charged-off amount in the Report Highlights due to interest, penalties, and late fees which may have been reported after the closed date.
- **Grand Total:** Number of closed non-financial accounts by status at closed date; sums total balance in delinquent and charged-off status at date closed.

15 SUMMARY - OPEN FINANCIAL ACCOUNTS BY ACCOUNT TYPE

Account Type	# of Accounts	SINGLE (largest/worst occurrence)			SUM OF (total of all occurrences)									
		Most Severe Status	Highest Credit Exposure	Highest Total Past Due Amount	Balance	At Risk Balance	Past Due Amount	Slow Up to 30 $ / %	Slow Up to 60 $ / %	Slow Up to 90 $ / %	Slow Up to 120 $ / %	Slow 121+ $ / %
Commercial Card	3	Slow Up to 30	$8,500	$323	$8,714	$0	$0	$0 0%	$0 0%	$0 0%	$0 0%	$0 0%
Open Ended Credit Line	1	Slow Up to 30	$2,037	$33	$1,178	$0	$0	$0 0%	$0 0%	$0 0%	$0 0%	$0 0%
Term	2	Slow Up to 121+	$225,966	$241,464	$225,966	$225,966	$241,464	$48,292 20%	$48,292 20%	$48,292 20%	$48,292 20%	$48,292 20%
GRAND TOTALS	**6**				**$235,858**	**$225,966**	**$241,464**	**$48,292 20%**	**$48,292 20%**	**$48,292 20%**	**$48,292 20%**	**$48,292 20%**

16 SUMMARY - CLOSED FINANCIAL ACCOUNTS BY ACCOUNT TYPE

Account Type	Single Highest Credit Ever	Closed in Current Standing			Closed in Delinquent Status			Closed in Charge-Off Status		
		Total High Credit	# of Accounts	Most Recent Date Closed	# of Accounts	Most Recent Date Closed	Balance	# of Accounts	Most Recent Date Closed	Balance at Charge-Off Date
Commercial Card	$12,000	$12,000	2	08/22/2010	0		$0	0		$0
GRAND TOTALS	**$12,000**	**$12,000**	**2**		**0**		**$0**	**0**		**$0**

15 Summary – Open Financial Accounts by Account Type:

This table summarizes open financial accounts, by account type, with a date reported within 24 months of inquiry.

- **Total Number of Accounts by Account Type:** Count of open, financial accounts by account type.
- **Single Most Severe Status:** Returns the most severe current status experienced by one of the financial services lenders as of inquiry date.
- **Single Highest Credit Exposure:** The single largest high credit, original loan amount, current credit limit, or balance dollar amount extended to this business.
- **Single Highest Total Past Due Amount:** The single highest total past due as reported by one of the financial services lenders for that account type.
- **Sum of Balance:** Sum of all the total reported balances including any past due amount.
- **Sum of At Risk Balance:** Sum is equal to the total balance for delinquent, but not charged-off, accounts.
- **Sum of Past Due Amount:** Sum of all past due amounts (excluding charge-offs).
- **Slow Up To X Days:** The percentage of that aging category's dollars compared to total past due.
- **Grand Total, Number of Accounts:** Count of all accounts.
- **Grand Total, Balance:** Sum of all total reported balances, including any past due amount.
- **Grand Total, At Risk Balance:** Sum of all total balance for delinquent, but not charged-off, accounts.
- **Grand Total, Past Due Dollars:** Sum of all past due amounts (excluding charge offs) for that aging category.
- **Grand Total, Past Due %:** The percentage of all aging categories' dollars compared to total past due.

16 Summary – Closed Financial Accounts by Account Type:

This table summarizes closed financial accounts, by account type, with a closed date within 24 months of inquiry.

- **Total Number of Accounts by Account Type:** Count of closed, financial accounts by account type.
- **Single Highest Credit Ever:** The single largest high credit, original loan amount, current credit limit, or balance dollar amount ever extended to this business.
- **Total High Credit:** Total highest credit or balance extended for all accounts closed in current standing ($0 balance).
- **Number of Accounts Closed in Current Standing:** Number of accounts closed with a $0 balance.
- **Most Recent Date Closed in Current Standing:** The most recent date closed for all accounts closed in current standing.
- **Number of Accounts Closed in Delinquent Status:** Number of all accounts closed with a delinquent, but not charged-off, status.
- **Most Recent Date Closed In Delinquent Status:** The most recent closed date for all accounts closed with a delinquent, but not charged-off, status.
- **Balance at Closed Date:** Total outstanding balances for all accounts closed with a delinquent status.
- **Number Of Accounts Closed In Charge-Off Status:** Number of accounts charged off.
- **Most Recent Date Closed In Charge-Off Status:** The most recent date closed for all accounts closed with a charged-off status.
- **Balance at Charge-Off Date:** Total outstanding balance for all accounts closed with a charged-off status. Balance may not equal charged-off amount in the Report Highlights due to interest, penalties, and late fees which may have been reported after the closed date.
- **Grand Total:** Number of closed financial accounts by status at closed date; sums total balance in delinquent and charged-off status at date closed.

17 OPEN NON-FINANCIAL CREDIT EXPERIENCES

Acct No/ Type ▼	Current Status ▼	Date Reported ▼/ Date Opened or Years Sold▼	Date of Last Sale ▼/ Payment Terms▼	High Cr▼/ Current Cr Limit▼/ Original Credit▼	Balance▼/ Past Due Amount▼	Aging Cat 1	Aging Cat 2	Aging Cat 3	Aging Cat 4	Aging Cat 5	60-Month History
11/ Communications	Current	08/31/2010 1		$8,048 $0	$32 $0	$0	$0	$0	$0	$0	000000/000000/ BBBBBB/BBBBBB/ BBBBBB/BBBBBB/ BBBBBB/BBBBBB/ BBBBBB/BBBBBB
Active = Yes : Payment Amount/Frequency = Monthly : Last Payment Amount = $946 : Last Payment Date = 06/30/2010 : Amount of Last Sale = $32 : Number of Guarantors = 0 : High Credit Date = 12/31/2009											
20/ Industrl, Commrcl Machinry, Computer Equip Mfg	Slow Up to 30	08/31/2010 09/05/2008	08/01/2010 N10	$74,018	$7,243 $7,243	$7,243	$0	$0	$0	$0	111111/111111/ 111110/100B1B/ BBBBBB/BBBBBB/ BBBBBB/BBBBBB/ BBBBBB/BBBBBB
Active = Yes : Number of Guarantors = 0 : High Credit Date = 03/31/2010 : Payment Terms = Net 30 Days											
16/ Industrl, Commrcl Machinry, Computer Equip Mfg	Slow Up to 30	08/31/2010 03/02/2006	08/01/2010 N10	$125,000	$56,489 $20,895	$20,895	$0	$0	$0	$0	100B2B/133322/ 321000/213322/ 200121/001021/ 002110/000110/ 002102/BBBBBB
Active = Yes : Number of Guarantors = 0 : Payment Terms = Net 30 Days : Last Payment Date = 08/21/2010											
14/ Industrl, Commrcl Machinry, Computer Equip Mfg	Slow Up to 30	08/31/2010 02/01/2006	08/01/2009 N10	$778,696	$715,591 $354,525	$355,235	$-710	$0	$0	$0	111211/111111/ 112121/111B32/ 222221/222222/ 222211/121212/ 222110/BBBBBB
Active = Yes : Number of Guarantors = 0											
13/Cnstrctn Spcl Trade Contractors	Slow Up to 30	08/30/2010 6		$0	$56,489 $20,895	$20,895	$0	$0	$0	$0	100213/332232/ 221322/323222/ 12222/121B21/ 122321/122111/ 112211/221221
Number of Guarantors = 0											
9/ Communications	Current	08/30/2010 4		$7,255	$1,058 $0	$0	$0	$0	$0	$0	002103/213210/ 021032/132100/ 210001/000210/ 000010/10000B/ BBBBBB/BBBBBB
Active = Yes : Last Payment Date = 08/21/2010 : Number of Guarantors = 0: Payment Terms = Net 7 Days											
17/ Communications	Current	08/08/2010 04/10/2002	07/01/2010 $820	$0	$1,176 $0	$0	$0	$0	$0	$0	000010/001000/ 000000/000000/ 000000/000000/ 000000/000000/ 000000/000000
Active = Yes : Payment Amount/Frequency = Monthly : Number of Guarantors = 0											
21/ Communications	Current	08/08/2010 06/01/2010		$3,500	$3,323 $0	$0	$0	$0	$0	$0	000BBB/BBBBBB/ BBBBBB/BBBBBB/ BBBBBB/BBBBBB/ BBBBBB/BBBBBB/ BBBBBB/BBBBBB
Active = Yes : Payment Amount/Frequency = Monthly : Number of Guarantors = 0											
4/ Transportation by Air	Slow Up to 30	08/02/2010 10/05/2009	N10	$7,472	$6,430 $3,211	$3,211	$0	$0	$0	$0	105435/5553BB/ BBBBBB/BBBBBB/ BBBBBB/BBBBBB/ BBBBBB/BBBBBB/ BBBBBB/BBBBBB
Payment Terms = Net 10 Days : Secured = Unsecured											
6/ Industrl, Commrcl Macinry, Computer Equip MFG	Current	08/01/2010 11/01/2009		$2,890	$2,266	$0	$0	$0	$0	$0	00BB00/0000BB/ BBBBBB/BBBBBB/ BBBBBB/BBBBBB/ BBBBBB/BBBBBB/ BBBBBB/BBBBBB
Active = Yes : Payment Amouont/Frequency = Monthly : Last Payment Amount = $2,021 : Last Payment Date = 07/07/2010 : Date of Last Sale = 07/24/2010 : Amount of Last Sale = $2,266 : Number of Guarantors = 0 : Payment Terms = 30 : High Credit Date = 11/01/2009											
7/Cnstrctn Spcl Trade Contractors	Current	02/01/2010 07/15/2008		$0	$253 $0	$0	$0	$0	$0	$0	BBBBBB/000000/ 000000/000000/ 00BBBB/BBBBBB/ BBBBBB/BBBBBB/ BBBBBB/BBBBBB
Number of Guarantors = 0											

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CLOSED NON-FINANCIAL CREDIT EXPERIENCES

Acct No/ Type ▼	Current Status ▼	Date Reported ▼/ Date Opened or Years Sold ▼	Date of Last Sale ▼/ Payment Terms ▼	Date Closed ▼/ Reason ▼	High Cr ▼/ Current Cr Limit ▼/ Original Credit ▼	Balance ▼/ Past Due Amount ▼	Aging Cat 1	Aging Cat 2	Aging Cat 3	Aging Cat 4	Aging Cat 5	60-Month History
10/Wholesale Trade-Non-Durable Goods	Charge Off	04/25/2010 10/09/2007	04/12/2009 Net 30 Days	06/25/2010 Involuntary	$15,000	$12,311 $12,311					$12,311	CCCC99/543210/ 321001/001100/ 321101/BBBBBB/ BBBBBB/BBBBBB/ BBBBBB/BBBBBB
Active = No												
15/ Communications	Current	12/03/2009 11/29/2004	05/29/2009	11/13/2009 Voluntary	$16,336 $17,925	$0 $0	$0	$0	$0	$0	$0	CCC995/432103/ 210010/011003/ 21101B/BBBBBB/ BBBBBB/BBBBBB/ BBBBBB/BBBBBB
Active = No : Payment Amount/Frequency = $579/Monthly : Payment Type = Principal and Interest : Last Payment Amount = $589 : Last Payment Date = 11/12/2009 : Secured = Unsecured : Number of Guarantors = 0												
8/ Communications	Current	11/29/2009 12/20/2007		11/09/2009 Voluntary	$24 $11,500	$0	$0	$0	$0	$0	$0	CCCCCC/CCCCCC/ CCCCCC/CCCCC0/ 000000/0000BB/ BBBBBB/BBBBBB/ BBBBBB/BBBBBB
Active = No : Payment Amount/Frequency = $0/Monthly : Last Payment Date = 02/10/2008 : Secured = Unsecured : Number of Guarantors = 0												
18/Wholesale Trade-Non-Durable Goods	Charge Off	06/31/2009 05/15/2007	01/01/2009 N10	06/31/2009 Involuntary	$7,243 $7,243	$7,243 $7,243					$7,243	CCCCCC/CCCCCC/ CCC954/ 3210000/ 111110/ 101B1B/ BBBBBB/ BBBBBB/ BBBBBB/ BBBBBB
Active = No : Number of Guarantors = 0												

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Open Non-Financial Credit Experiences:

This table details open, non-financial accounts with a date reported within 24 months of inquiry.

- **Account No/Type:** To facilitate the reading of each report, tradelines are identified via a randomly generated account number. The account number should only be used to track that tradeline in that report. The account type is the creditor's industry.
- **Current Status:** The overall payment performance status of the most recently reported period.
- **Date Reported/Date Opened Or Years Sold:** Date Reported refers to the most recent data submission received from the creditor; Date Opened or Years Sold refers to when the overall supplier/customer relationship was initiated.
- **Date of Last Sale/Payment Terms:** Date of Last Sale refers to the last reported date that goods were shipped or service was provided. Payment Terms is the payment due date agreed upon by the creditor and business.
- **High Credit/Current Credit Limit/Original Credit:** High Credit refers to the highest reported balance from a creditor. Current and Original Credit Limit refers to the credit limit at the most recently reported date or when the account was first opened.
- **Balance/Past Due Amount:** Balance refers to the total reported balance including any past due amount. Past Due Amount refers to total delinquent dollars.
- **Aging Category 1:** The dollar amount that is past due for the creditor's category 1 period. Most creditors view Category 1 as 1-30 days past due.
- **Aging Category 2:** The dollar amount that is past due for the creditor's category 2 period. Most creditors view Category 2 as 31-60 days past due.
- **Aging Category 3:** The dollar amount that is past due for the creditor's category 3 period. Most creditors view Category 3 as 61-90 days past due.
- **Aging Category 4:** The dollar amount that is past due for the creditor's category 4 period. Most creditors view Category 4 as 91-120 days past due.
- **Aging Category 5:** The dollar amount that is past due for the creditor's category 5 period. Most creditors view Category 5 as 120+ days past due.
- **60-Month History Grid:** The 60-month history grid contains consecutive payment performance codes for the 60 months prior to the inquiry month. The far left position in the grid represents the previous month's overall account payment status. Refer to the Current Status Description Table.
- **Account Comments:** Additional information provided by the creditor.

Current Status Descriptions:

Status	Description
B	Unknown, which may indicate that the credit relationship did not exist before this time period.
C	Account has been reported as closed.
0	Current
S	Slow
1	Slow Up to 30
2	Slow Up to 60
3	Slow Up to 90
4	Slow Up to 120
5	Slow 121+
6	Collection
7	Non-accrual account
8	Repossession/Foreclosure
9	Charge-Off

19 OPEN NON-FINANCIAL ACCOUNT BALANCE TRENDS

BALANCE TRENDS FOR OPTICAL MFG, NON-FINANCIAL ACCOUNT #1

Date Reported	Balance	Current Portion of Balance Due	Total Past Due	Aging Cat 1	Aging Cat 2	Aging Cat 3	Aging Cat 4	Aging Cat 5	Last Payment Amount Last Payment Date
06/31/2009	$921	$921	$921	$0	$0	$0	$921	$0	
05/31/2009	$921	$921	$921	$0	$0	$921	$0	$0	
04/31/2009	$921	$921	$921	$0	$921	$0	$0	$0	
02/28/2009	$921	$921	$921	$921	$0	$0	$0	$0	
02/30/2009	$921	$0	$0	$0	$0	$0	$0	$0	$1,341 01/15/2009
12/31/2008	$1,341	$0	$0	$0	$0	$0	$0	$0	
11/29/2008	$567	$0	$0	$0	$0	$0	$0	$0	
10/31/2008	$789	$0	$0	$0	$0	$0	$0	$0	
09/31/2008	$345	$0	$0	$0	$0	$0	$0	$0	

BALANCE TRENDS FOR OPTICAL MFG, NON-FINANCIAL ACCOUNT #2

Date Reported	Balance	Current Portion of Balance Due	Total Past Due	Aging Cat 1	Aging Cat 2	Aging Cat 3	Aging Cat 4	Aging Cat 5	Last Payment Amount Last Payment Date
08/30/2009	$0	$0	$0	$0	$0	$0	$0	$0	$12,596 08/12/2009
07/30/2009	$25,861	$12,596	$12,596	$9,911	$2,685	$0	$0	$0	
06/26/2009	$12,569	$2,658	$2,658	$2,685	$0	$0	$0	$0	
05/30/2009	$32,658	$30,203	$30,203	$30,203	$0	$0	$0	$0	
04/30/2009	$46,598	$16,395	$16,395	$16,395	$0	$0	$0	$0	
03/30/2009	$16,395	$0	$0	$0	$0	$0	$0	$0	

BALANCE TRENDS FOR ENGINEERING, ACCOUNTING, RESRCH, LEGAL, BUSINESS, OTHER SVCS, NON-FINANCIAL ACCOUNT #3

Date Reported	Balance	Current Portion of Balance Due	Total Past Due	Aging Cat 1	Aging Cat 2	Aging Cat 3	Aging Cat 4	Aging Cat 5	Last Payment Amount Last Payment Date
12/31/2008	$0	$0	$0	$0	$0	$0	$0	$0	
All history between 12/31/2008 and 09/31/2008 is the same as 12/31/2008.									
09/31/2008	$0	$0	$0	$0	$0	$0	$0	$0	$150 08/27/2008

BALANCE TRENDS FOR TRANSPORTATION BY AIR, NON-FINANCIAL ACCOUNT #4

Date Reported	Balance	Current Portion of Balance Due	Total Past Due	Aging Cat 1	Aging Cat 2	Aging Cat 3	Aging Cat 4	Aging Cat 5	Last Payment Amount Last Payment Date
08/02/2010	$6,430	$3,219	$3,211	$3,211	$0	$0	$0	$0	
07/01/2010	$3,211	$3,211	$0	$0	$0	$0	$0	$0	
06/02/2010	$3,260	$3,132	$128	$0	$32	$32	$32	$32	
05/01/2010	$8,436	$3,140	$5,296	$5,200	$32	$32	$32	$0	
04/01/2010	$3,243	$5,200	-$1,957	$32	$32	$32	$0	-$2,053	
03/03/2010	$11,044	$3,762	$7,282	$32	$32	$0	$32	$7,186	
02/01/2010	$9,997	$2,715	$7,282	$32	$0	$32	$7,186	$32	
01/01/2010	$5,505	$2,715	$2,790	$0	$32	$2,694	$32	$32	
12/01/2009	$8,199	$2,715	$5,484	$2,694	$2,694	$32	$32	$32	
11/01/2009	$5,224	$2,694	$2,530	$2,694	$32	$32	-$228	$0	

18 Closed Non-Financial Credit Experiences:

This table details closed, non-financial accounts with a closed date within 24 months of inquiry.

- **Account No/Type:** To facilitate the reading of each report, tradelines are identified via a randomly generated account number. The account number should only be used to track that tradeline in that report. The account type is the creditor's industry.
- **Current Status:** The overall payment performance status when the account was closed.
- **Date Reported/Date Opened Or Years Sold:** Date Reported refers to the most recent data submission received from the creditor; Date Opened or Years Sold refers to when the overall supplier/customer relationship was initiated.
- **Date of Last Sale/Payment Terms:** Date of Last Sale refers to the last reported date that goods were shipped or service was provided. Payment Terms is the payment due date agreed upon by the creditor and business.
- **Date Closed/Reason:** The date this account was reported as closed and, if available, the reason (voluntary or involuntary).
- **High Credit/Current Credit Limit/Original Credit:** High Credit refers to the highest reported balance from a creditor; Current and Original Credit Limit refers to the credit limit at the most recently reported date or when the account was first opened.
- **Balance/Past Due Amount:** Balance refers to the total reported balance including any past due amount; Past Due Amount refers to total delinquent dollars.
- **Aging Category 1:** The dollar amount that is past due for the creditor's category 1 period. Most creditors view Category 1 as 1-30 days past due.
- **Aging Category 2:** The dollar amount that is past due for the creditor's category 2 period. Most creditors view Category 2 as 31-60 days past due.
- **Aging Category 3:** The dollar amount that is past due for the creditor's category 3 period. Most creditors view Category 3 as 61-90 days past due.
- **Aging Category 4:** The dollar amount that is past due for the creditor's category 4 period. Most creditors view Category 4 as 91-120 days past due.
- **Aging Category 5:** The dollar amount that is past due for the creditor's category 5 period. Most creditors view Category 5 as 120+ days past due.
- **60-Month History Grid:** The 60-month history grid contains consecutive payment performance codes for the 60 months prior to the inquiry month. The far left position in the grid represents the previous month's overall account payment status.

19 Open Non-Financial Account Balance Trends:

This table returns accounts receivable data on open accounts which have been reported by the creditor within the most recent 24 months.

- **Date Reported:** The most recent data submission received from the creditor.
- **Balance:** Total reported balance, including any past due amount.
- **Current Portion of Balance:** Total reported amount that has been charged, but is not yet due or late.
- **Total Past Due:** Total delinquent dollars.
- **Aging Category 1:** The dollar amount that is past due for the creditor's category 1 period. Most creditors view Category 1 as 1-30 days past due.
- **Aging Category 2:** The dollar amount that is past due for the creditor's category 2 period. Most creditors view Category 2 as 31-60 days past due.
- **Aging Category 3:** The dollar amount that is past due for the creditor's category 3 period. Most creditors view Category 3 as 61-90 days past due.
- **Aging Category 4:** The dollar amount that is past due for the creditor's category 4 period. Most creditors view Category 4 as 91-120 days past due.
- **Aging Category 5:** The dollar amount that is past due for the creditor's category 5 period. Most creditors view Category 5 as 120+ days past due.
- **Last Payment Amount/Date:** The dollar amount of the last payment received and the date of the last payment.

20 OPEN FINANCIAL CREDIT EXPERIENCES

Acct No/ Type	Current Status	Date Reported/ Date Opened or Years Sold	High Cr/ Original Credit	Current Cr Limit	Balance/ Past Due Amount	Aging Cat 1	Aging Cat 2	Aging Cat 3	Aging Cat 4	Aging Cat 5	60-Month History
24/ Commercial Card	Current	09/03/2010 03/28/2002	$8,072	$8,500	$8,101 $0	$0	$0	$0	$0	$0	001111/ 00000B/ 000000/ B00000/ 000000/ B00B00/ 000000/ 000000/ 000000/ 00000B
Active = Yes : Payment Amount/Frequency = $338/Monthly : Payment Type = Other Payment Type : Last Payment Amount = $310 : Last Payment Date = 08/16/2010 : Secured = Unsecured : Number of Guarantors = 0 : Liability Type = General Partnership : Most Recent Date of First Delinquency = 04/02/2009 : Last Payment Amount = $93											
27/ Commercial Card	Current	09/03/2010 11/20/2008	$205	$6,250	$62 $0	$0	$0	$0	$0	$0	001111/000000/ 0B0000/000000/ 000B00/BB0000/ 000000/000000/ 000000/00000B
Active = Yes : Payment Amount/Frequency = $25/Monthly : Payment Type = Other Payment Type : Last Payment Date 01/18/2010 : Secured = Unsecured : Number of Guarantors = 0 : Liability Type : Other Liability Type : Most Recent Date of First Delinquency = 04/02/2010											
1/ Commercial Card	Current	08/31/2010 03/28/2002	$8,048 $0		$551 $0	$0	$0	$0	$0	$0	001011/ 100100/ 011110/ 10BBBBBB/ BBBBBB/ BBBBBB/ BBBBBB/ BBBBBB/ BBBBBB/ BBBBBB
Active = Yes : Payment Amount/Frequency = $46/Monthly : Last Payment Amount = $85 : Last Payment Date = 07/28/2010 : Amount of Last Sale = $32 : Number of Guarantors = 1 : Gov'ment Guaranteed = No : Liability Type = Other Liability Type											
2/ Open Ended Credit Line	Current	08/28/2010 03/27/2008	$2,037		$1,178 $0	$0	$0	$0	$0	$0	B00BBB/0B001B/ 010000/B0BB00/ 0000B0/BBBBBB/ BBBBBB/BBBBBB
Contributor = Financial : Active = Yes : Last Payment Amount = $93 : Number of Guarantors = 0 : Most Recent Date of First Delinquency = 11/01/2009											
7/ Term	Current	08/28/2010 11/14/2007	$60,000 $60,000	$60,000	$28,066 $0	$0	$0	$0	$0	$0	B00000/000000/ 000000/000000/ B00000/000000/ 0BBBBB/BBBBBB/ BBBBBB/BBBBBB
Active = Yes : Maturity/Expiration Date = 09/13/2012 : Payment Amount Frequency = $1,228/Monthly : Payment Type = Principal and Interest : Last Payment Amount = $1,226 : Last Payment Date 08/13/2010 : Secured = Secured : Collateral = Equipment : Number of Guarantors = 0 : Gov'ment Guaranteed = No : Liability Type = Non Profit Corporation											
8/ Term	Slow 121+	08/28/2010 06/28/2008	$250,000 $250,000	$0	$225,966 $241,464	$48,292	$48,292	$48,292	$48,292	$48,292	B55555/543100/ 000B00/000000/ 000BBB/BBBBBB/ BBBBBB/BBBBBB/ BBBBBB/BBBBBB
Active = Yes : Maturity/Expiration Date = 03/01/2010 : Payment Amount/Frequency = $0/Monthly : Payment Type = Percentage of Balance : Last Payment Amount = $3,056 : Last Payment Date = 11/29/2009 : Secured = Secured : Number of Guarantors = 0 : Gov'ment Guaranteed = No : Liability Type = Non Profit Corporation											
Account Comments : Voluntary Surrender											

21 CLOSED FINANCIAL CREDIT EXPERIENCES

Acct No/ Type	Current Status	Date Reported/ Date Opened or Years Sold	Date Closed Reason	High Cr/ Original Credit	Current Cr Limit	Balance/ Past Due Amount	Aging Cat 1	Aging Cat 2	Aging Cat 3	Aging Cat 4	Aging Cat 5	60-Month History
16/ Commercial Card	Current	08/22/2010 04/28/2002	08/22/2010 Voluntary	$3,501	$1,000	$0 $0	$0	$0	$0	$0	$0	C00000/ 000000/ 000000/ 000000/ 001100/ 000001/ 001100/000000/ 000000/ 000010
Active = No : Payment Amount/Frequency = $0/Monthly : Payment Type = Other Payment Type : Last Payment Date = 07/12/2008 : Secured = Unsecured : Number of Guarantors = 0 : Liability Type = Other Liability Type : Most Recent Date of First Delinquency = 05/21/2008												
25/ Commercial Card	Current	08/30/2008 01/14/2008	08/03/2008 Voluntary	$4,748 $12,000		$0 $0	$0	$0	$0	$0	$0	CCCCCC/ CCCCCC/ C00000/ 0BBBBBB/ BBBBBB/ BBBBBB/ BBBBBB/ BBBBBB/ BBBBBB/ BBBBBB
Active = Yes : Payment Amount/Frequency = $0/Monthly : Last Payment Amount = $5 : Last Payment Date = 08/07/2008 : Amount of Last Sale = $32 : Secured = Unsecured : Number of Guarantors = 0												

20 Open Financial Credit Experiences:

This table details open financial accounts with a date reported within 24 months of inquiry.

- **Account No/Type:** To facilitate the reading of each report, tradelines are identified via a randomly generated account number. The account number should only be used to track that tradeline in that report. The account type is the business lease, commercial card, letter of credit, line of credit, open ended line of credit, term loan, and other.
- **Current Status:** The overall payment performance status of the most recently reported period.
- **Date Reported/Date Opened Or Years Sold:** Date Reported refers to the most recent data submission received from the creditor; Date Opened/Years Sold refers to when the overall supplier/customer relationship was initiated.
- **High Credit/Original Credit Limit:** High Credit refers to the highest reported balance from a lender. Original Credit Limit refers to the credit limit when the account was first opened.
- **Current Credit Limit:** Refers to the credit limit today.
- **Balance/Past Due Amount:** Balance refers to the total reported balance including any past due amount. Past Due Amount refers to total delinquent dollars.
- **Aging Category 1:** The dollar amount that is past due for the creditor's category 1 period. Most lenders view Category 1 as 1-30 days past due.
- **Aging Category 2:** The dollar amount that is past due for the creditor's category 2 period. Most lenders view Category 2 as 31-60 days past due.
- **Aging Category 3:** The dollar amount that is past due for the creditor's category 3 period. Most lenders view Category 3 as 61-90 days past due.
- **Aging Category 4:** The dollar amount that is past due for the creditor's category 4 period. Most lenders view Category 4 as 91-120 days past due.
- **Aging Category 5:** The dollar amount that is past due for the creditor's category 5 period. Most lenders view Category 5 as 120+ days past due.
- **60-Month History Grid:** The 60-month history grid contains consecutive payment performance codes for the 60 months prior to the inquiry month. The far left position in the grid represents the previous month's overall account payment status.Ideal for supporting the score reason codes.
- **Account Comments:** Additional information provided by the lender.

21 Closed Financial Credit Experiences:

This table details closed financial accounts with a closed date within 24 months of inquiry.

- **Account No/Type:** To facilitate the reading of each report, tradelines are identified via a randomly generated account number. The account number should only be used to track that tradeline in that report. The account type is the business lease, commercial card, letter of credit, line of credit, open ended line of credit, term loan, and other.
- **Current Status:** The overall payment performance status of the most recently reported period.
- **Date Reported/Date Opened Or Years Sold:** Date Reported refers to the most recent data submission received from the creditor; Date Opened/Years Sold refers to when the overall supplier/customer relationship was initiated.
- **High Credit/Original Credit Limit:** High Credit refers to the highest reported balance from a lender. Original Credit Limit refers to the credit limit when the account was first opened.
- **Current Credit Limit:** Refers to the credit limit today.
- Balance/Past Due Amount: Balance refers to the total reported balance including any past due amount. Past Due Amount refers to total delinquent dollars.
- **Aging Category 1:** The dollar amount that is past due for the creditor's category 1 period. Most lenders view Category 1 as 1-30 days past due.
- **Aging Category 2:** The dollar amount that is past due for the creditor's category 2 period. Most lenders view Category 2 as 31-60 days past due.
- **Aging Category 3:** The dollar amount that is past due for the creditor's category 3 period. Most lenders view Category 3 as 61-90 days past due.
- **Aging Category 4:** The dollar amount that is past due for the creditor's category 4 period. Most lenders view Category 4 as 91-120 days past due.
- **Aging Category 5:** The dollar amount that is past due for the creditor's category 5 period. Most lenders view Category 5 as 120+ days past due.
- **60-Month History Grid:** The 60-month history grid contains consecutive payment performance codes for the 60 months prior to the inquiry month. The far left position in the grid represents the previous month's overall account payment status.Ideal for supporting the score reason codes.
- **Account Comments:** Additional information provided by the lender.

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OPEN FINANCIAL ACCOUNTS BALANCE TRENDS

BALANCE TRENDS FOR COMMERCIAL CARD, FINANCIAL ACCOUNT #24

Date Reported	Balance	Total Past Due	Aging Cat 1	Aging Cat 2	Aging Cat 3	Aging Cat 4	Aging Cat 5	Date Of First Delinquency	Last Payment Amount Last Payment Date
09/03/2010	$8,101	$0	$0	$0	$0	$0	$0		$310 08/16/2010
08/03/2010	$7,439	$0	$0	$0	$0	$0	$0		$619 07/18/2010
07/01/2010	$7,842	$308	$308	$0	$0	$0	$0	07/01/2010	$330 06/04/2010
06/02/2009	$7,785	$316	$316	$0	$0	$0	$0	06/02/2009	$337 05/15/2010
05/02/2010	$7,904	$323	$323	$0	$0	$0	$0	05/05/2010	$319 04/04/2010
04/02/2010	$8,066	$319	$319	$0	$0	$0	$0	04/02/2010	 02/25/2010
03/02/2010	$7,646	$0	$0	$0	$0	$0	$0		$328 02/25/2010
02/02/2010	$7,855	$0	$0	$0	$0	$0	$0		$337 01/17/2010
01/02/2010	$8,072	$0	$0	$0	$0	$0	$0		$324 12/19/2009
12/03/2009	$7,764	$0	$0	$0	$0	$0	$0		$329 11/17/2009
11/01/2009	$7,872	$0	$0	$0	$0	$0	$0		$309 10/30/2009
09/02/2009	$7,550	$0	$0	$0	$0	$0	$0		$316 08/20/2009
08/02/2009	$7,579	$0	$0	$0	$0	$0	$0		$323 07/23/2009
07/02/2009	$7,733	$0	$0	$0	$0	$0	$0		$319 06/31/2009
06/02/2009	$7,642	$0	$0	$0	$0	$0	$0		$327 05/24/2009
05/02/2009	$7,843	$0	$0	$0	$0	$0	$0		$332 04/22/2009
04/02/2009	$7,965	$0	$0	$0	$0	$0	$0		$323 03/14/2009
02/01/2009	$7,954	$0	$0	$0	$0	$0	$0		$600 01/27/2009
01/03/2009	$8,418	$0	$0	$0	$0	$0	$0		$661 12/22/2008
12/03/2008	$8,577	$0	$0	$0	$0	$0	$0		$661 11/18/2008
11/02/2008	$8,470	$0	$0	$0	$0	$0	$0		$336 10/21/2008
10/02/2008	$8,046	$0	$0	$0	$0	$0	$0		$339 09/19/2008

BALANCE TRENDS FOR COMMERCIAL CARD, FINANCIAL ACCOUNT #27

Date Reported	Balance	Total Past Due	Aging Cat 1	Aging Cat 2	Aging Cat 3	Aging Cat 4	Aging Cat 5	Date Of First Delinquency	Last Payment Amount Last Payment Date
09/03/2010	$62	$0	$0	$0	$0	$0	$0		07/18/2010
08/03/2010	-$49	$0	$0	$0	$0	$0	$0		$7 07/18/2010
07/01/2010	$23	$23	$23	$0	$0	$0	$0	07/01/2010	$25 06/03/2010
06/02/2010	$49	$23	$23	$0	$0	$0	$0	06/02/2010	$26 05/11/2010
05/02/2010	$50	$25	$25	$0	$0	$0	$0	06/02/2010	$89 04/04/2010

22 Open Financial Account Balance Trends:

This table returns monthly accounts receivable data on open accounts which have been reported by the lender within the most recent 24 months.

- **Date Reported:** The most recent data submission received from the creditor.
- **Balance:** Total reported balance, including any past due amount.
- **Total Past Due:** Total delinquent dollars.
- **Aging Category 1:** The dollar amount that is past due for the lender's category 1 period. Most lenders view Category 1 as 1-30 days past due.
- **Aging Category 2:** The dollar amount that is past due for the lender's category 2 period. Most lenders view Category 2 as 31-60 days past due.
- **Aging Category 3:** The dollar amount that is past due for the lender's category 3 period. Most lenders view Category 3 as 61-90 days past due.
- **Aging Category 4:** The dollar amount that is past due for the lender's category 4 period. Most lenders view Category 4 as 91-120 days past due.
- **Aging Category 5:** The dollar amount that is past due for the lender's category 5 period. Most lenders view Category 5 as 120+ days past due.
- **Date of First Delinquency:** Date when the business first became delinquent on a particular credit experience.
- **Last Payment Amount/Last Payment Date:** The dollar amount of the last payment received and the date of the last payment.

23 PUBLIC RECORDS

Public record data is collected on a regular basis, however, additional or subsequent filings may be associated with this business.

Bankruptcies | Judgments | Liens | Business Registrations

Judgments

Date Filed	09/13/2008
Originator	Country
Judgment Type	Abstract Judgment
Status	Satisfied
Status Date	02/15/2009
Date Reported	02/19/2009
Liability	$416
Court Location	Albany Court House Albany, NY
Case Number	J098076
Plaintiff	ABC Distributors
Defendant Information	Tom Jones Manufacturing Company 5000 Truman Drive Decatur, GA 30035-4565

Liens

Date Filed	06/11/2009
Originator	State
Lien Type	Sales
Status	Released
Status Date	10/01/2010
Date Reported	10/01/2010
Liability	$18,530
Court Location	Fulton County State Court Atlanta, GA
Case Number	05-99887
Filed By	GA Dept of Revenue
Debtor Information	TJ Paper and Supplies 321 Peachtree Street Atlanta GA 3303-3209

Business Registration

Registered Name	Tom Jones Manufacturing Company
Filing Date	05/15/2002
Incorporation Date	05/01/2002
Incorporation State	GA
Status	Active
Registry Number	568923
Contact Name, Title	Thomas Jones, President
Address	5000 Truman Drive Decatur, GA 30035-4565

23 Public Records:

Returns detailed information for any bankruptcies, judgments or liens on file for the business; also returns business registration information obtained from Secretary of State Offices or other trusted sources. Business registration fields include:

- **Registered Name:** The business name provided at the time of registration.
- **Filing Date:** This is the date the state recorded as the paperwork transaction date. It may or may not be the same as the incorporation date. This date will usually change annually and is used to indicate when the most recent update was received by the state. It is possible that the filing date is several years old because the state did not update a "lapsed or inactive filing".
- **Incorporation Date:** This is the date of the original filing of incorporation papers. It will not change from year to year. This is not the date the business filed the papers with the state.
- **Incorporation State:** This may include any of the 50 U.S. states plus Washington, D.C.; only the "domestic" incorporation state is returned.
- **Status:** This field reflects the status of the business on the records of the Secretary of State. It is not necessarily an indication of whether the business actively engages in business activity. It will not reflect whether the entity has filed for bankruptcy. There are two valid status values: active and inactive.
- **Registry Number:** This is the number assigned by the state office.
- **Contact Name, Title, Address:** This field includes officer names, titles and addresses. More than one officer may be returned. Additionally, not all the officers may be listed.

24 **DECISIONING DETAIL**

BUSINESS DELINQUENCY SCORE™ **473**

REASON CODES

- Years Firm Has Been in Business in Database Suggests Lower Risk
- Evidence of Lien(s) or Judgment(s)
- Length of Time Since Oldest Financial Account Opened Suggests Higher Risk
- 45 Percent Revolving Trade Utilization

The Business Delinquency Score predicts the likelihood of severe delinquency (91 days or greater), charge-off or bankruptcy within the next 12 months. The score is built using both financial services and trade payment data, providing a higher degree of predictability.

Score range is 101 – 662, with a lower score indicating higher risk. A 0 indicates a bankruptcy on file. Up to four reason codes may be returned indicating the top factors influencing the score.

Click here for Performance Projection Table.

BUSINESS FAILURE SCORE SUMMARY REPORT

BUSINESS FAILURE SCORE DETAIL

BUSINESS FAILURE SCORE™ **1346**

(Score Range 1000 - 1604, with 1000 indicating the highest risk of failure. "0" indicates bankruptcy on file)

The Business Failure Score™ predicts the likelihood of business failure through either formal or informal bankruptcy within the next 12 months.

REASON CODES

- Length of Time Since Oldest Financial Account Opened Suggests Higher Risk

Click here for Performance Projection Table.

BUSINESS FAILURE RISK CLASS™ **2**

(Class of 1 indicates lowest risk of failure, Class of 5 indicates highest risk of failure)

Business Failure Risk Class™
The Business Failure Risk Class is a high-level representation of the Equifax Business Failure Risk Scoring System. Businesses are grouped into 5 risk classes ranging from 1 to 5. It is based on the Business Failure Risk Score.

BUSINESS FAILURE NATIONAL PERCENTILE **20**

(Percentile of 1 represents the highest risk of failure, 100 represents the lowest risk)

National Percentile - based on Business Failure Risk Score
National Percentile is a rank ordering of the Business Failure Risk Score universe. It indicates where a company ranks compared to other businesses in the Equifax Commercial database.

BUSINESS FAILURE SCORE INCIDENCE SUMMARY

The Business Failure Score Incidence Summary provides the failure rate over the past 12 months based on historical data from the Equifax Commercial database.

FAILURE RATE WITHIN BUSINESS FAILURE RISK CLASS **2.1%**

*(Corresponds to a Business Failure Risk Class of **2**)*

Failure Rate within Failure Risk Class
This percentage indicates that **210** out of **10,000** businesses in this Business Failure Risk Class are expected to fail.

FAILURE RATE - NATIONAL AVERAGE **2.4%**

Failure Rate - National Average
This percentage indicates that **240** out of **10,000** businesses are expected to fail.

24 Decisioning Detail:

Displays the definition, the numeric value and reason codes for each score appended to the business folder. Currently, the following decisioning tools are available with the Business Credit Industry Report Plus 2.0.

Delinquency Scores

All delinquency scores predict the likelihood of severe delinquency (91 days or greater), charge-off or bankruptcy within the next 12 months. A score of 0 indicates a bankruptcy on file. All scores return up to four reason codes indicating the top factors influencing the score.

- **Business Delinquency Score™:** Predicts the likelihood of severe delinquency, charge-off or bankruptcy on any account; built using financial services and trade payment data, providing a higher degree of predictability; score ranges from 101 – 662.

**This score includes the option to blend principal (consumer) credit information with the commercial data sources.*

- **Business Delinquency Financial Score™**: Predicts the likelihood of severe, charge-off or bankruptcy on financial services accounts; built using financial services and trade payment data, providing a higher degree of predictability; score ranges from 101 – 715.

**This score includes the option to blend principal (consumer) credit information with the commercial data sources.*

- **Business Delinquency Risk Class™**: Predicts the likelihood of severe delinquency (91 days or greater), charge-off or bankruptcy on any account; built using financial services and trade payment data, providing a higher degree of predictability; returns a risk classification of 1 – 5 for at-a-glance view of risk level.
- **Business Delinquency Financial Risk Class™**: Predicts the likelihood of severe delinquency, charge-off or bankruptcy on any financial services account; built using financial services and trade payment data, providing a higher degree of predictability; returns a risk classification of 1 – 5 for at-a-glance view of risk level.

Failure Scores

All failure scores predict the likelihood of a business failure through either formal or informal bankruptcy within a 12-month period. A score of 0 indicates a bankruptcy on file. All scores return up to four reason codes indicating the top factors influencing the score.

- **Business Failure Score™**: Built using financial and trade payment data, providing a higher degree of predictability; score ranges from 1000 – 1604; automatically delivers a Business Failure Summary Report that includes the score, the Business Failure Risk Class, the Business Failure National Percentile, the Failure Rate within Risk Class, and the National Failure Rate.

Other

- **Suggested Credit Limit™**, Suppliers: A suggested credit amount to extend to a particular prospect or customer; this guideline is based upon the credit amount historically has been extended to those with similar firmographics and risk profiles from other suppliers.
- **Suggested Credit Limit™**, Card: A suggested credit amount to extend to a particular prospect or customer; this guideline is based upon the credit amount historically has been extended to those with similar firmographics and risk profiles from other commercial card lenders.
- **Suggested Credit Limit™**, Loan: A suggested credit amount to extend to a particular prospect or customer; this guideline is based upon the credit amount historically has been extended to those with similar firmographics and risk profiles from other commercial loan lenders.

**Suggested Credit Limit is only a guideline and should not be used as the sole primary factor in making a credit decision. Equifax is not responsible for any liability or losses based on the recommendation.*

25 **BUSINESS LEVELS TABLE**

BUSINESS LEVEL	EFX ID	COMPANY NAME	CITY	STATE	COUNTRY	PHONE	SIC	NAICS
Branch	277879276	TJ PAPER AND SUPPLIES*	ATLANTA	GA	UNITED STATES OF AMERICA	(404) 222-2121	5113, INDUSTRIAL AND PERSONAL SERVICE PAPER	424130, INDUSTRIAL AND PERSONAL SERVICE PAPER
Headquarters	879963258	TOM JONES BOXES	DECATUR	GA	UNITED STATES OF AMERICA	(404) 333-4500	2653, CORRUGATED AND SOLID FIBER BOXES	32211, CORRUGATED AND SOLID FIBER BOXES MANUFACTURING
Immediate Parent	5621986357	JONES MANUFACTURING	MOBILE	AL	UNITED STATES OF AMERICA	(251) 569-7852	3497, METAL FOIL AND LEAF (LAMINATED ALUMINUM FOIL ROLLS AND SHEETS FOR FLEXIBLE PACKAGING USES)	322225, LAMINATED ALUMINUM FOIL MANUFACTURING FOR FLEXIBLE PACKAGING USES
Domestic Ultimate	564962785	THE BOX COMPANY	LEXINGTON	KY	UNITED STATES OF AMERICA	(502) 564-987	5113, INDUSTRIAL AND PERSONAL SERVICE PAPER	424130, INDUSTRIAL AND PERSONAL SERVICE PAPER
Global Ultimate	564962785	TEY HOLDING COMPANY	CHICAGO	IL	UNITED STATES OF AMERICA	(312) 345-4562	2653, CORRUGATED AND SOLID FIBER BOXES	322211, CORRUGATED AND SOLID FIBER BOX MANUFACTURING

***Asterisk indicates inquired site**

26 **OWNER/GUARANTOR INFORMATION**

Principal (P) and Guarantor (G) or Both (B)	Additional Names	Addresses and Telephone Numbers	SSNs/Tax IDs
THOMAS JONES (01/30/2010) Account 7 (G)		891 OAK STREET ATLANTA GA 30318 (01/30/2010)	XXXXXXXXX (01/30/2010)

27 **BUSINESS & CREDIT GRANTOR COMMENTS** **DATE REPORTED**

OWNER Thomas Jones. Dispute with landlord over water damage in warehouse.	04/14/2009

28 **INQUIRIES**

08/25/2009- Non-Financial	07/25/2010- Non-Financial	02/18/2009- Non-Financial	01/28/2009- Financial
09/05/2008- Non-Financial	07/25/2010- Financial	08/05/2007- Financial	

29 **AFFILIATE (PRINCIPAL) SEARCH RESULTS**

Inquiry Information: Tom Jones, Atlanta, GA, SSN 658798546

	Company Name	Company City	Company State	EFX ID
☐	Savannah Paper Company	Savannah	GA	500000001
☐	The Paper Place	Atlanta	GA	500000477
☐	Tom Jones Cardboard Co.	Atlanta	GA	500000346

30 **CONTACT US**

EQUIFAX INC.
P.O. Box 740249
Atlanta, GA 30374-0249
sbfe@equifax.com

25 **Business Levels:**
Provide EFX IDs and additional identifying information on the business levels in the family tree which have ultimate financial responsibility for the inquired site. Up to five EFX IDs for each business may be returned: inquired site, headquarters site, immediate parent, ultimate domestic and ultimate global parent.

26 **Owner/Guarantor Information:**
Returns name, address, phone number, Social Security number and reported date for the business owner, principal or guarantor.

27 **Business & Credit Grantor Comments:**
Returns comments reported by the business owner and/or credit grantors.

28 **Inquiries:**
Returns recent inquiries.

29 **Affiliate (Principal) Search Results:**
Returns a list of businesses potentially associated with the business owner or principal submitted upon inquiry; if requested, the full credit report along with any ancillary products included with the original inquiry will be returned for a related file.

30 **Contact Us:**
Provides address, phone number and email address where your customer can initiate a dispute.

www.equifax.com

Contact Us Today

For more information, contact your Equifax sales representative at 888-201-6879 or visit **www.equifax.com/commercial**

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