

The following guide will provide a review of our most popular and comprehensive credit report, the Commercial Credit Report.

### Scoring



The Credit Logic Score ranges from 0 (high risk) to 100 (low risk). The Unsecured Trade Credit Limit Recommendation is based on the company's credit history with options from conservative to aggressive. The smaller bar shows you the percent of on-time payments the company has made in the last six

months. To the right of each, an arrow indicates if the company is trending negatively, positively, or has minimal change compared to the prior 24 months.

#### **Balance to High Credit Ratio**



The Balance to High Credit Ratio shows you how much credit the company has been using compared to their credit limit. It may be a concern if the company

has maxed out their credit lines.

### **Company Information**

Company Information (data source: [	Dun and Bradstreet <sup>4</sup> )
Example Corp. Physical Address: 123 Somewhere St. Troy, MI 48084-7121 USA	D-U-N-S®: 17-661- 1284 Location type: Headquarters Phone: (248) 435- 5543
Dun and Bradstreet Company Ov	verview
Year Started:	1997
Annual Sales:	\$250,000
Employee total:	20(includes executives)
Management	
CEO:	John Smith
Executive(s):	John Smith Jane Smith
Supplemental Data	
Former D-U-N-S® Number:	03-320- 6548
Line of business:	Mtr Vhcle Prts,Accs
Legal Status:	Partnership Of Unknown Type
Subsidiary Status:	Is a subsidiary
National/Tax Id:	47- 0845628
SIC:	3714 Motor vehicle parts & accessories
Import/Export status:	Not available or none

The Company Information section shows you the company's physical address along with an overview including year started, annual sales, employee total, management, and other supplemental data.

#### **Corporate Linkage**

Type of Location	Business Name	Address	Experian BIN
ULTIMATE PARENT	EXAMPLE CORP.	123 SOMEWHERE ST TROY MI	749954632
PARENT/HEADQUARTERS	EXAMPLE CORP.	123 SOMEWHERE ST TROY MI	7 <b>49954632</b> *Matches inquired upon business
BRANCH	EXAMPLE CORP.	987 SOMEWHERE ELSE ST TROY MI	749935456
BRANCH	EXAMPLE CORP.	456 ANYWHERE DR TROY MI	749985165
BRANCH	EXAMPLE CORP.	321 RIGHT HERE AVE NEW YORK NY	945435628

The Corporate Linkage section includes the ultimate parent, headquarters, and branches of the company.

#### Trends



#### Monthly Payment Trends (data source: Experian<sup>1</sup>)

Paym	ent Trends	Analysis					nt Status yond Term	15	
Date Reported	Indu Cur	stry DBT	Business DBT	Balance	Cur	1-30	31-60	61-90	91+
CURRENT	85%	6	4	\$32,000	81%	17%		2%	
08/1/2011	85%	6	2	\$61,400	90%	9%	1%		
07/1/2011	85%	6	4	\$82,100	83%	11%	6%		
06/1/2011	85%	6	3	\$69,000	82%	18%			
05/1/2011	86%	6	3	\$67,200	82%	18%			
04/1/2011	85%	6	4	\$67,600	79%	18%	3%		
04/1/2011 * Days Beyond Terms (DBT) is on trades on file that have been	a dollar weight	ed calculatio	n of the average					e invoice due	date base

Quarterly Payment Trends (data source: Experian<sup>1</sup>)

Paymen	t History Quarterly A	Account Status						
					Days B	eyond Te	rms	
Quarter	Months	DBT	Balance	Cur	1-30	31-60	61-90	91+
Q3 - 2011	JUL-SEP	5	\$40,300	81%	16%	1%	1%	1%
Q2 - 2011	APR-JUN	3	\$66,500	81%	17%	2%		
Q1 - 2011	JAN-MAR	4	\$42,200	84%	12%	4%		
Q4 - 2010	OCT-DEC	19	\$18,100	56%	2%	42%		
Q3 - 2010	JUL-SEP	7	\$17,100	59%	39%		2%	
ays Beyond Terms (DBT)	is a dollar weighted calculat een updated in the previous	tion of the avera	· · · · ·			e beyond the		date

The 6-Month and Quarterly DBT (Days Beyond Terms) allow you to identify any changes in payment habits over the last six months or last 5 quarters and compare the company's payment history with the industry average. This will allow you to identify any seasonal trends in a company's ability to meet its payment obligations in addition to identifying improving or deteriorating payment trends.

#### **Trade Payment Experiences**

Trade Paymer	nts (data s	ource: Exp	perian <sup>1</sup> )							
	Trade P	ayment Exp	eriences				A	ccount S	itatus	
(Trade lin	es with an	(*) after dat	e are newly	y reported)		Days Beyond Terms				
Business Category	Date Reported	Payment Terms	Recent High Credit	Balance	Cur	1-30	31-60	61-90	90+	Comments
LEASING	10/2011	NET 30	<\$100	\$0						
ACCT SVCS	09/2011	VARIED	\$5,600	\$1,700	100%					
BLDG MATRL	09/2011	CREDIT	\$12,400	\$9,300	100%					
COMMUNICTN	09/2011	VARIED	\$1,000	\$1,000	100%					ACCTCLOSED
CRED CARD	09/2011	REVOLVE	\$7,000	\$0						
CRED CARD	09/2011	REVOLVE	\$6,000	\$2,400	100%					
CRED CARD	09/2011	CONTRCT	\$3,300	\$1,300	100%					
ELEC DISTR	09/2011	VARIED	\$119,700	\$119,700	23%	34%	40%	3%		
ELEC SUPLR	09/2011	N10PRXO	\$630,800	\$630,800	56%	12%	12%	18%	2%	
PLBG EQUIP	09/2011	N25PRXO	\$5,600	\$2,000	100%					
STONE&CLAY	09/2011	N15PRXO	\$6,000	\$2,900			100%			
ELEC DISTR	08/2011	VARIED	\$50,700	\$50,700	31%	24%	45%			
RENTALS	08/2011	NET 45	\$5,900	\$900	96%		2%		2%	
PACKAGING	06/2011	NET 30	\$0	\$0						CUST 2 YR
INDUS SUPL	02/2011	NET 30	\$100	<\$100	100%					CUST 2 YR
CRED CARD	10/2010	CREDIT	\$8,200	\$1,400	100%					ACCTCLOSED

**Trade Payment** Experiences offer detailed payment information provided by third party creditors. The information is industry specific and includes payment terms, recent high credit limit, current balance, and aging. Each trade line represents an individual supplier's perspective on how the company meets its financial obligations. The information will help identify payment trends in specific industries.

# **Trade Payment Totals**

Trade Payment Totals (data source: Experian<sup>1</sup>)

	Trade Payment Experiences						ccount Sta /s Beyond		
Туре	Lines Reported	Recent High Credit	Balance	Cur	1-30	31-60	61-90	90+	Comments
Trade Lines Totals (last 12 months)	15	\$630,800	\$822,800	50%	16%	18%	14%	2%	
Trade Lines Totals	20	\$630,800	\$824,200	51%	16%	18%	14%	2%	

The Trade Payment Totals box shows you a total of the detailed trade payments that you examined in the box before.

#### **Collection Filings**

Collectior	n Filings (data sou	ırce: Experia	n <sup>1</sup> )			
Date Placed	Status	Original Balance	Outstanding Balance	Date Closed	Agency	Agency Phone
01/2009	Paid in Full	\$917	\$917	01/1/2009	ABC Inc.	800-880- 5462
11/2008	Creditors Request	\$16,000	\$16,000	11/1/2008	A Company	985-875- 1234
11/2008	Open Account	\$16,329	\$16,329		Test Brothers	985-626- 9876

Collections may indicate financial stress. Collection data includes filing date, status, and amount.

# **Bankruptcies**

Bankruptcie	s (data source: E>	(perian <sup>1</sup> )						
File Date	Filing Type	Status	Liability Amount	Asset Amount	Exempt Amount	Owner	Filing Number	Jurisdiction
04/10/2003	BANKRUPTCY	CHAPTER 13 DISMISSED	\$0	\$0	\$0		0022501	

Bankruptcy information includes the file date, type, and status.

# Tax Liens

Tax Liens (data :	ax Liens (data source: Experian <sup>1</sup> )							
File Date	Filing Type	Status	Amount	Filing Number	Jurisdiction			
12/01/2010	STATE TAX	LIEN	\$16,329	10ST1681IC	SEDGWICK COUNTY DIST			
06/01/2010	STATE TAX	LIEN	\$2,224	B2914P4987	SEDGWICK COUNTY CLER			
12/29/2009	STATE TAX	LIEN	\$4,768	B2911P3975	SEDGWICK COUNTY CLER			
01/29/2009	STATE TAX	LIEN	\$1,752	B2903P4171	SEDGWICK COUNTY CLER			
11/03/2008	STATE TAX	LIEN	\$4,214	B2901P7959	SEDGWICK COUNTY CLER			

Tax liens are filed by city, county, state, or federal government for failure to pay money that is owed.

# Judgments

Judgments (data source: Experian <sup>1</sup> )						
File Date	Filing Type	Status	Amount	Plaintiff	Filing Number	Jurisdiction
12/17/2010	JUDGMENT	SATISFIED	\$128,409	JOHN SMITH	02CV092953	ANOKA COUNTY DISTRIC
06/10/2009	JUDGMENT	FILED	\$128,409	JOHN SMITH	02CV092953	ANOKA COUNTY DISTRIC
04/02/2008	JUDGMENT	SATISFIED	\$32,323	JOHN SMITH	02C807001338	ANOKA COUNTY DISTRIC

Judgments are the determination of a court and show the rights of the parties involved in the lawsuit. Judgment data includes file date, type, status, and amount.



# **UCC Filings**

UCC Filings (data source: Exp	erian" )
There are 43 UCC filings for this	company.
Date Filed: 05/12/2011	Document Number: 20110688546
Status: FILED	Filing Location: SEC OF STATE MICHIGA
Secured Party: THAT ONE COMP.	NY, IL CHICAGO 60670 10
Collateral: EQUIP	
Date Filed: 02/17/2011	Document Number: 2011 0594563
Status: AMENDED	Filing Location: SEC OF STATE DELAWAR
Secured Party: ABC TEST CORP, I	L CHICAGO 60670 10
Date Filed: 02/17/2011	Document Number: 2011 0597468
Status: AMENDED	Filing Location: SEC OF STATE DELAWAR
Secured Party: THIS BUSINESS, II	CHICAGO 60670 10

UCC filings show a company's secured financing source, status, and collateral.