

**SAMPLE REPORT / GLENDALE / CA / 91206**

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



**SUMMARY**



**PAYDEX SCORE:**

**52**

**INTELLIScore PLUS:**

**18**

**BCRS SCORE:**

**352**

# TRADELINES: 18

TOTAL OWED: **\$145,550**

HIGHEST CREDIT: **\$85,000**

% PAST 30 DAYS: **84 %**

# TRADELINES: 12

TRADE BALANCE: **\$87,000**

HIGHEST CREDIT: **\$108,600**

MONTHLY AVG. DBT: **2**

HIGHEST DBT: **6**

# TRADELINES: 5

BALANCE OWED: **\$66,561**

HIGHEST CREDIT: **\$43,016**

\$\$ REPORTED 12 MNTHS: **\$65,852**

JUDGEMENTS:

LIENS:



**Demo Company**  
**12345 Main St**  
**Glendale, CA 91206**

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

<b>BUSINESS IDENTIFICATION #:</b>	3333333333		
<b>FILE ESTABLISHED:</b>	02/1997		
<b>SIC CODE:</b>	1521 CONSTRUCTION COMPANIES		
<b>INTELLIScore PLUS™ SCORE:</b>	18		
<b>SCORE FACTORS:</b>	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		
<b>INDUSTRY RISK COMPARISON:</b>	17% of businesses indicate a higher likelihood of severe delinquency		
<b>Current Days Beyond Terms (DBT):</b>	4	<b>Bankruptcy Filings:</b>	0
<b>Highest DBT Previous 6 Months:</b>	6	<b>Tax Liens Filings: (Filed )</b>	0
<b>Total Continuous Trades:</b>	24	<b>Judgment Filings:</b>	0
<b>Trade Balance of All Trades: (12)</b>	\$87,000	<b>Total Collections: (Placed 10/2013)</b>	2
<b>Highest Credit Amount Extended:</b>	\$108,600	<b>Sum of Legal Filings:</b>	\$0
<b>Monthly Average DBT:</b>	2	<b>UCC Filings:</b>	4
<b>Highest DBT Previous 5 Quarters:</b>	21	<b>Cautionary UCC Filings Present:</b>	1
<b>Current Continuous Trade Balance:</b>	\$133,600		
<b>Average Balance Previous 5 Quarters:</b>	\$110,740		
<b>6 Month Balance Range:</b>	\$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:

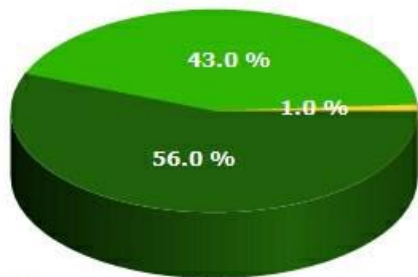
C0091: Evidence of Non-Financial Trades that are Cycle 2+ Delinquent OR Charge-off  
 C0181: 67 Percent of Non-Financial Payment Experiences Reported as Current in Last 3 Months  
 C0096: Evidence of Telco Trades that are Cycle 1+ Delinquent or Charge-Off  
 C5007: Evidence of Non Financial Trades 2+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