



Great Report Great Price Exceptional Service

By NACM members
for NACM members

NACM National Trade Credit Report Guide

NACM National Trade Credit Reports Include:

- **Trade Payment Data**
- **Days Beyond Terms**
- **Fresh, robust, timely business information**

The National Association of Credit Management (NACM) supports businesses as they make decisions to sell goods and services on credit.

When it comes to providing businesses with factual, accurate, fresh and relevant information, the NACM National Trade Credit Report is the right choice. NACM has more than a century of experience supporting trade credit, and we'll be here tomorrow and beyond to support you.

Contact a participating NACM Affiliate today!





National Trade Credit Report

CONFIDENTIAL
DO NOT DISCLOSE TO SUBJECT

Distributed By:
NACM ANYWHERE
123 Main Street - Anywhere NM 54675
(555) 666-7676

A

InFile: 6/5/2009 6:33:51 AM

5:31:01 AM 4/9/2013

DEMO COMPANY (6070675)
800 BROADWAY AVE
BALTIMORE, MD 21212
UNITED STATES
Phone# (800) 555-1212

Requested By: 101 (Pat)
XYZ Company
555 Seminole Way
Tampa, FL 33622
(813) 555-1212

AKA Name	Type	Related Subject Name
		DEMO'S INCORPORATED (6193735)
AKA Count is 0		Link Count is 1

B

Tradeline(s)												
Ind Code	Rept	Date Open	Date Last	DBT	High Credit	Balance	Current	Days Beyond Terms				Comments
								1-30	31-60	61-90	91+	
TAMPA												
CMX	RFSP	0213	0711	0213	12	\$2,007	\$2,007	\$1,461	\$0	\$546	\$0	\$0
ATLANTA												
	HWRS	0113		0113	9	193,112	193,112	89,254	101,743	815	(22)	1,322
	PLWH	0113		0113	0	3,960	630	1,285	0	0	(655)	0
BIRMINGHAM												
	LEIS	0113		0113	0	190,696	284	972	2,048	(81)	(2,655)	0
	HTWH	0612		0612	48	17,686	17,686	9,521	0	0	0	8,165
BOSTON												
	FTWR	1212	1001	1212	14	7.55M	5.24M	1.60M	3.15M	447,087	(12)	34,643
	COSV	0412		0312	0		(344)	(344)	0	0	0	0
CHICAGO												
	HWRS	0113	0507	0113	5	17,320	16,932	10,760	6,172	0	0	0
	HMCR	0113		0113	19	46,769	46,769	38,113	0	0	114	8,542
DALLAS												
	COSV	0113		0213	0	29,416	29,091	29,091	0	0	0	0
	CHWH	0113		0612	105	25,745	1,752	0	0	0	0	1,752
GREAT LAKES												
	ELDS	1112		1112	0	713	713	713	0	0	0	0
	HWRS	0113	0312	0113	6	11,105	7,368	4,402	2,966	0	0	0
HARTFORD												
	CNST	0113		1212	15	384,821	161,571	0	161,571	0	0	0
	CNST	0113		0213	0	26,061	26,061	26,061	0	0	0	0
HOUSTON \ NEW ORLEANS												
	TRAN	1212	1103	1212	14	515,630	148,289	85,820	27,855	30,534	4,080	0
	APRL	1012	0107	0912	6	23,981	23,981	14,250	9,576	155	0	0
	CNST	0612		0612	8	1,409	1,409	663	746	0	0	0
	FLMF	0912		1012	0	383	383	383	0	0	0	0
KNOXVILLE												
	NEWS	1212	0196	1212	0	14,210	14,210	14,074	136	0	0	0
	APRL	1212	0108	1212	17	3.46M	1.09M	38,887	967,167	152,638	(12,264)	(59,967)
LOS ANGELES												
	BRCS	0113		0113	6	2,169	2,169	1,349	820	0	0	0
LOUISVILLE \ MEMPHIS												
	APRL	1212	0111	1212	5	724,638	724,638	496,068	228,570	0	0	0
	HTWH	0113		1012	0	0	(105)	0	0	0	274	(379)
MINNEAPOLIS												
	CERM	0612		0512	15	5,924	5,924	0	5,924	0	0	0
	APRL	1212	0509	1212	0	29,282	18,142	19,334	0	0	0	(1,192)
NASHVILLE												
	CNEQ	1012	0911	1112	41	7,436	7,436	3,686	1,028	0	0	2,722
NORFOLK, VA												
	ELCT	1212		1212	6	1,821	811	745	0	0	66	0
OKLAHOMA CITY												
	FLWH	1212	0194	1212	0	118	118	118	0	0	0	0
ORLANDO \ CAROLINAS \ VIRGINIA												
		0113		0311	65	4,201	3,444	0	1,294	0	675	1,475
PITTSBURGH												
	PETR	1112		1212	0	566	566	566	0	0	0	0
PORTLAND												
	APRL	0212	0199	0212	8	1.13M	1.13M	952,944	(2,344)	167,430	10,515	5,957
	APRL	0113	0198	0113	17	1.61M	1.22M	928,875	83,266	23,818	16,016	164,133
SALT LAKE CITY												
	ADVT	0213		0213	0	8,574	8,574	8,574	0	0	0	0

Ind Code	Rept	Date		DBT	High Credit	Balance	Current	Days Beyond Terms				Comments
		Open	Last					1-30	31-60	61-90	91+	
APRL	0113		0113	0	271,238	184,360	183,452	0	0	293	615	
SAN DIEGO \ COLORADO \ NEW MEXICO												
WLSR	1212	0110	1212	0	39	39	39	0	0	0	0	
ELDS	1212		1212	5	3,606	1,518	1,362	0	129	27	0	
SPOKANE												
HDWE	0113		0113	0	139	139	327	0	0	0	(188)	
NEWS	1212	0600	1212	0	61,533	61,533	62,681	(1,148)	0	0	0	
ST. LOUIS												
FTWR	1212		1212	50	565,861	565,861	12,786	74,102	293,019	182,451	3,503	
UPSTATE NEW YORK												
NEWS	0113	0111	0113	12	32,293	11,943	10,086	0	0	1,857	0	
(41) TRADELINE TOTAL				AVG	12	\$10.96M	\$4.65M	\$4.82M	\$1.12M	\$200,760	\$171,103	
				WT	15		42%	44%	10%	2%	2%	

Monthly											
March	2013									No data reported	
February	2013		(2 Lines)		10,581		95%	0%	5%	0%	0%
January	2013		(19 Lines)		1.93M		67%	22'	1'	1'	9'
December	2012		(28 Lines)		10.27M		35%	52'	9'	2'	2'
November	2012		(23 Lines)		5.21M		38%	62'	1'	0'	-2'
October	2012		(20 Lines)		14.17M		53%	26'	15'	4'	2'

Quarterly											
Apr-Jun	2013									No data reported	
Jan-Mar	2013		(21 Lines)		1.95M		67%	22'	1'	1'	9'
Oct-Dec	2012		(71 Lines)		29.64M		44%	41'	11'	3'	1'
Jul-Sep	2012		(58 Lines)		20.25M		67%	25'	5'	1'	3'

CIC Network Score

CIC Score
(Range = 250-850)

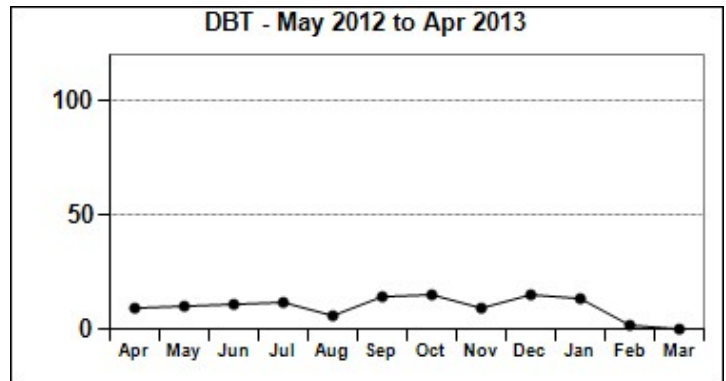
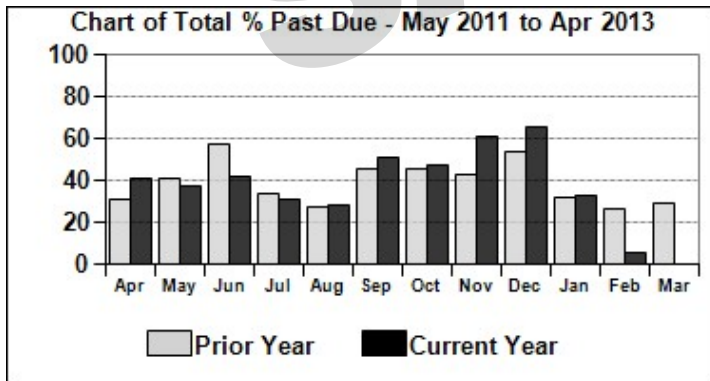
997

Risk Class
(1, 2, 3, 4A, 4B, 5)

n/a No Score

Score Factors (Click here for credit score explanation)

Bankruptcy within past 24 months



D Collection Claims

Mbr	Ind Code	Entry Date	Status	Claim Amount	Current Balance
TAMPA					
253	CPDS	8/25/2009	Open	\$900.00	\$900.00
45	FMSP	10/21/2009	Closed	\$555.00	\$0.00
PORTLAND					
	FURN	7/26/2011	Open	\$400.00	\$302.00
Claims: 3					

Alert(s)					
Mbr	Ind Code	Date	Code	Amount	Comments
TAMPA					
	MISC	2/26/2011	NSF	\$1,266.74	
DALLAS					
	MISC	8/2/2011	MSC, P/D	\$221.57	
Alerts: 2					

Financial Institution(s)								
Mbr	Ind Code	Rept Date	Open Date	Inst	Type	Orig	Cur	Comment
410		2/17/2012	1/1/2012	Bank	Checking	M5	L5	
Financial Institutions: 1								

Public Record Data								
Date	Type	County	Book/Instr #	Page	Lienor	Amount	Owner	
TAMPA								
1/2/2013	FTL	Alachua County (FL)		55	INTERNAL REVENUE	\$5,600.00		
6/15/2012	STL	Meade County (KY)	99	888	STATE OF KENTUCKY	\$39,500.78	STATE OF KENTUCKY	
Property: STATE TAX LIEN			Satisfied Date: 11/12/2012			Satisfied Book: 999	Satisfied Page: 3424	
Public Record Data: 2								

Bankruptcy						
Date	Attorney Name	Status	Chapter	Case Number	Assets	
TAMPA						
4/23/2012	WILLIAMS & WILLIAMS		11	12-3145	YES	
Bankruptcy: 1						

UCC Filing(s)				
Reference #	Filed	Expires	Security/Address	
TAMPA				
7800098012	1/6/2010	1/6/2015	John Doe Tracker Company 123 Orange Avenue, Anywhere, FL 32309	
Comments: FARM EQUIPMENT				
UCC Filings: 1				

Corporate Data				
Corporate Name/Address				
Demonstration Company 800 Broadway Ave Baltimore, MD 21212				
FEI/EIN	Incorporation Date	Last Filed	Updated	
54-4874946	8/26/1985	10/2/2012	2/7/2013	
Years in Business	# of Employees	Status	Type	
27	150	Active	Domestic For Profit	

Corporate Officer(s)		
Name	Type	Address
TAMPA		
Stan Smith	PRESIDENT	123 Main Street Anywhere, FL 32309
DALLAS		
Dan Vebber	TREASURER, VICE CHAIRMAN	700 Avalon Way Tampa, FL 33607
Corporate Officers: 2		

Inquiries		
Member #	Ind Code	Date
253	CPDS	1/7/2013
Inquiry Count is 1		

A In the **HEADING** section, you'll find the contact information for the NACM Affiliate furnishing the report. The name of the business subject information appears on the left, the "InFile" date/time is when the report was created and the purchasing company's information, including the operator's name/initials appears on the right.

Any **AKA, DBA, FKA** (Also Known As, Doing Business As, Formerly Known As) are displayed, showing names and related business subjects. Related business subject reports are included at no additional charge.

B TRADELINES supplied by the members of the Affiliate furnishing the report are always displayed first. NACM member numbers are displayed only for the members of the Affiliate furnishing the report honoring the longstanding "local" credit report tradition. Subsequent trade data is displayed by participating NACM Affiliates; member numbers do not appear, but industry codes do. YOUR member number is NOT displayed or shared if the report is purchased by a member of ANOTHER participating NACM Affiliate. Protecting the identity of your company is a top priority for NACM.

DBT (days beyond terms) is automatically calculated by the database using a system-wide algorithm.

HIGH CREDIT is the highest balance owed in the past 6 months, on a rolling basis.

Any **COMMENTS** or remarks provided by the member/source are displayed.

TRADELINE TOTAL displays the total of ALL tradelines and **AVERAGE DBT**.

WT: DBT x balance for each tradeline then summed and divided by the total balance.

MONTHLY & QUARTERLY Trending: Total number of tradelines reported by month and quarter (report date is the month/year/quarter the tradeline was reported).

C CIC NETWORK SCORE Based on the unique tradelines gathered by NACM Affiliates, the scoring model predicts late payments and severe delinquency looking forward 6 months. The predictive variables include current aging status, historical aging (including trends and variance in payment trends) and other business characteristics. From the data on hundreds of thousands of businesses, common characteristics are examined on the business subject and, depending on how closely or remotely that subject matches the characteristics, the score is assigned a range, from high risk to low risk. In cases where not enough data exists, no score is assigned. If the business subject is already delinquent to the degree that the score is trying to predict, no score is assigned in the Low to High range because there is no need to predict something that has already occurred. Each report contains a complete credit score explanation.

CHARTS: Past due percentages are used for the past due trend analysis, which compares the prior year to the current; DBT figures are used to graph the DBT trending for the past year.

D COLLECTION CLAIMS include claim status, amount and current balance. Balances are updated when payments are made. Member numbers and industry codes are displayed for members of the NACM Affiliate furnishing the report and are always shown first. Subsequent claim data is displayed by contributing NACM Affiliates and are identified by industry codes (no member numbers).

E ALERTS are reported by NACM members and reflect pertinent changes in account activity. Some examples are NSF checks, past due status, accounts placed with attorneys, ownership changes, etc. Subsequent alert data is displayed by participating NACM Affiliates and is identified by industry codes (no member numbers).

F FINANCIAL INSTITUTION data, reported by banks, savings and loans, credit unions, etc., may include account types (such as checking, savings, construction loans, credit lines, etc). The data may also include original and current amounts and comments.

G PUBLIC RECORD DATA is furnished by many different sources and may include, but is not limited to: judgments, state or federal tax liens, release of liens, mechanic's liens, etc. It also includes county information, book, page numbers, lienors, amounts, etc.

H BANKRUPTCY data may include, but is not limited to, attorney name, chapter, case number, date filed and possible assets.

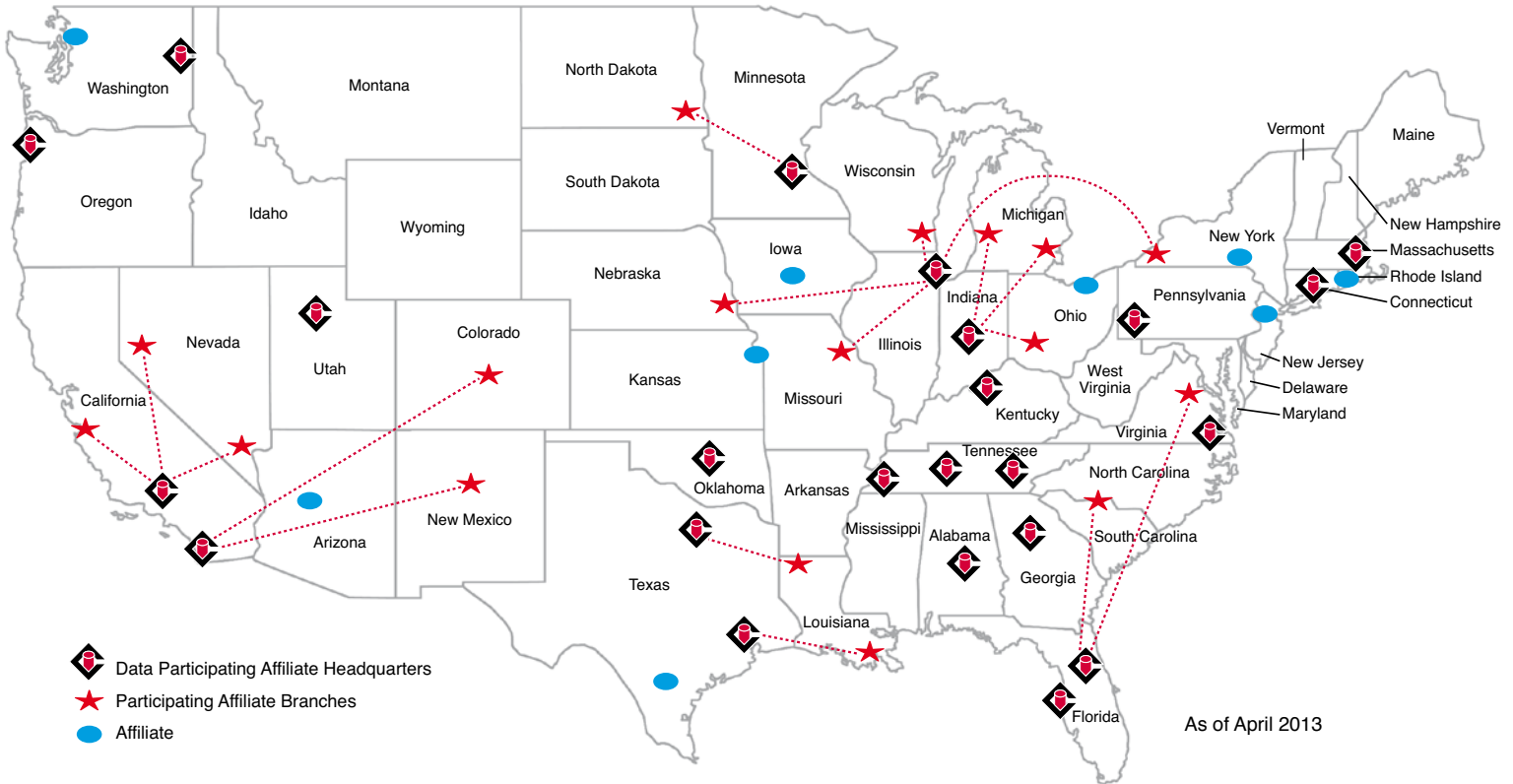
I UCC FILINGS (Uniform Commercial Code) data may include, but is not limited to, reference numbers, dates filed, expiration dates and secured party information.

J CORPORATE DATA may include, but is not limited to, any officer/director names on file with the Secretary of State.

K CORPORATE OFFICER/DIRECTORS data may include, but is not limited to any officer/director names on file with the Secretary of State.

L INQUIRIES display other companies recently inquiring about the subject. Identity is NOT disclosed.

NACM National Trade Credit Report



Credit Management Association (CMA)
(Los Angeles/Burbank, San Leandro,
Las Vegas & Reno)

NACM Business Credit Services
(Salt Lake City)

NACM Connect
(Chicago, Wisconsin, Omaha,
St. Louis & Upstate New York)

NACM Connecticut

NACM East Tennessee
(Knoxville)

NACM Great Lakes Region
(Dayton, Indianapolis, Grand Rapids & Detroit)

NACM Gulf States
(Houston & Louisiana)

NACM Hampton Roads
(Norfolk)

NACM Inland Northwest
(Spokane)

NACM New England
(Boston)

NACM North Central/Forius
(Minneapolis & Fargo)

NACM MidAmerica
(Oklahoma City)

NACM Oregon

NACM South Atlantic
(Orlando, Carolinas & Northern Virginia)

NACM South Central
(Louisville, Nashville & includes NACM Mid-South)

NACM Southeast Unit
(Atlanta)

NACM Southern Group
(Birmingham)

NACM Southwest
(Dallas & Shreveport)

NACM Tampa

Pacific Southwest Credit Association
(San Diego, Colorado & Albuquerque)

Pennsylvania Association of Credit Management
(Pittsburgh)