

BY NACM MEMBERS

FOR NACM MEMBERS

NACM NATIONAL TRADE CREDIT REPORT USER GUIDE

GREAT REPORT GREAT PRICE GREAT SERVICE

NACM National Trade Credit Reports Include:

- **Predictive Score**
- **Public Records**
- **Collection Claims**
- **Corporate Information**
- **Access to additional Third Party public record data**

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.

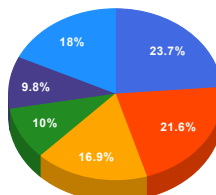
Contact a participating NACM affiliate today!



A

DEMO CORPORATION 6070675

123 MAIN ST
TAMPA FL 32309-1111 UNITED STATES
(555) 666-7777
Fax: (800) 555-1212



SUMMARY OF TOP INDUSTRIES

IND CODE	INDUSTRY TYPE	DBT	LINE	BALANCE
APRL	APPAREL	7	6	\$853,320.00
FTWR	FOOTWEAR	32	2	\$775,366.00
ELDS	ELECTRICAL DISTRIBUTOR	2	2	\$607,913.00
NEWS	NEWSPAPER/PRINT MEDIA	4	3	\$357,676.00
HTWH	HEATING & A/C WHOLESALE	24	2	\$353,615.00
OTHER	OTHER INDUSTRIES	11	24	\$646,343.00

OTHER NAMES

NAME	TYPE
SAMPLE, INC.	DBA
TOTAL: 1	

RELATED SUBJECTS

CONSOLIDATE REPORTS

RELATED SUBJECT NAME
SAMPLE PROPERTIES INC (4943698)
TOTAL: 1

B

PREDICTIVE SCORE

PREDICTIVE SCORE
(RANGE: 450 - 850)

RISK CLASS
(1,2,3,4A,4B,5)

PREDICTIVE FACTORS

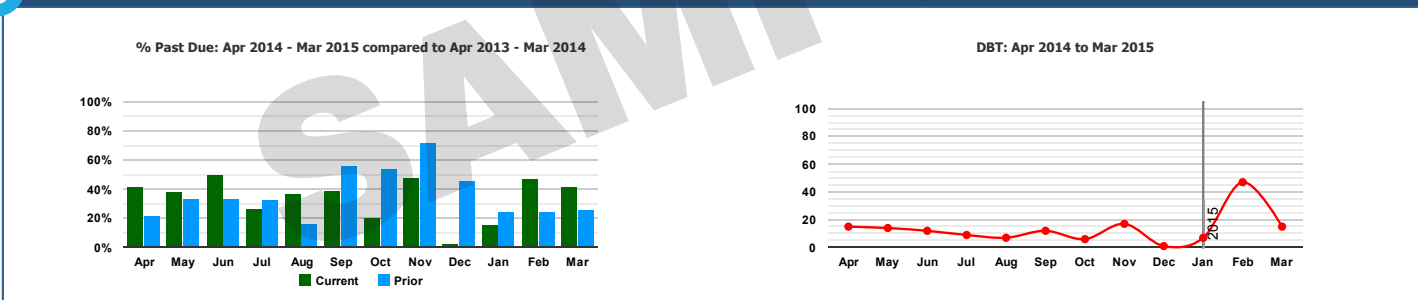
THE SCORE LEVERAGES 12 MONTHS OF HISTORICAL TRADE DATA TO PREDICT FUTURE BEHAVIOR.

4A
High Risk

- Over previous 12 months, as a firm's Past Due 60+ balances increases this is indicative of higher risk
- In previous 12 months, a firm's percentage of balances 90+ Past Due is higher (greater than 10%) which is indicative of higher risk
- A firm's higher balances in the current bucket is indicative of lower risk
- Score is better than 75.1% of subjects in the database.

C

CHARTS



D

TRENDING SUMMARY

YEAR	TRADELINES	DBT	BALANCE	FUTURES	CURRENT	----- DAYS BEYOND TERMS -----			
						1-30	31-60	61-90	91+
MONTHLY									
March	2015	(30 Lines)	15	\$3.20M	0%	58%	21%	13%	6%
February	2015	(7 Lines)	47	370,151	0%	53%	2%	0%	45%
January	2015	(3 Lines)	7	52,707	0%	84%	2%	13%	0%
December	2014	(3 Lines)	1	18,220	0%	98%	1%	1%	1%
November	2014	(25 Lines)	17	4.34M	0%	52%	32%	3%	12%
October	2014	(26 Lines)	6	5.33M	0%	80%	13%	5%	2%
QUARTERLY									
Jan - Mar	2015	(40 Lines)	18	\$3.63M	0%	58%	18%	12%	6%
Oct - Dec	2014	(54 Lines)	11	9.68M	0%	67%	21%	4%	7%
Jul - Sep	2014	(57 Lines)	9	7.04M	0%	65%	27%	6%	0%
Apr - Jun	2014	(68 Lines)	14	6.48M	0%	57%	30%	5%	4%

The accuracy of this report is not guaranteed. Its contents have been gathered in good faith from members but no representation can be made as to the accuracy of the information gathered and contained in the report. This bureau disclaims liability for the negligence of any person or entity resulting in an inaccuracy in the report. This report is prepared and distributed for use in the extension only of commercial and business credit.



TRADELINES

MBR	IND CODE	----- DATE -----			DBT	HIGH CREDIT	BALANCE	FUTURES	CURRENT	----- DAYS BEYOND TERMS -----				TERMS / COMMENTS
		REPT	OPEN	LAST						1-30	31-60	61-90	91+	
TAMPA														
253	RFSP	0315		1111	51	\$15,840	\$1,110	\$0	\$0	\$444	\$222	\$222	\$222	
10001	AGRI	0115	0107	0714	2	47,728	6,550	0	5,600	950	0	0	0	P30NET 30
ATLANTA														
	HWRS	0315		0614	9	193,112	193,112	0	89,254	101,743	815	(22)	1,322	
	PLWH	0315		0614	0	3,960	630	0	1,285	0	0	(655)	0	N10
BIRMINGHAM														
	LEIS	0315		0614	0	190,696	284	0	972	2,048	(81)	(2,655)	0	NET 90
	HTWH	0215		1113	48	2.18M	353,720	0	190,420	0	0	0	163,300	
BOSTON \ HARTFORD \ PROVIDENCE														
	FTWR	0315	1001	0514	14	301,882	209,505	0	64,112	126,125	17,883	0	1,385	
	COSV	1114		0913	0	778	538	0	538	0	0	0	0	NET30
CHICAGO														
	HWRS	0315	0507	0614	5	17,320	16,932	0	10,760	6,172	0	0	0	NET 30
	HMCR	0315		0614	19	46,769	46,769	0	38,113	0	0	114	8,542	
DALLAS														
	COSV	0315		0614	0	29,091	29,091	0	29,091	0	0	0	0	US
	CHWH	0315		0612	105	25,745	1,752	0	0	0	0	0	1,752	
HOUSTON \ NEW ORLEANS														
	TRAN	0315	1103	0514	14	515,630	148,289	0	85,820	27,855	30,534	4,080	0	
	CNST	0215		1113	8	1,409	1,409	0	663	746	0	0	0	NET 30
INDIANA \ MICHIGAN \ OHIO														
	HWRS	0315	0312	0614	6	11,105	7,368	0	4,402	2,966	0	0	0	N45
KNOXVILLE														
	NEWS	0315	0196	0514	0	284,200	284,200	0	281,480	2,720	0	0	0	NET 30
	APRL	0315	0108	0514	17	691,281	217,292	0	7,777	193,433	30,527	(2,452)	(11,993)	NET 30
LOS ANGELES \ NORTH CALIFORNIA \ LAS VEGAS \ RENO														
	BRCS	0315		0614	6	2,169	2,169	0	1,349	820	0	0	0	1%10N
LOUISVILLE \ MEMPHIS														
	APRL	0315	0111	0514	5	144,927	144,927	0	99,213	45,714	0	0	0	Varies
	HTWH	0315		1012	0	0	(105)	0	0	0	0	274	(379)	
MINNEAPOLIS														
	CERM	0215		0512	15	40,666	5,924	0	0	5,924	0	0	0	
	APRL	0315	0509	0514	0	29,282	18,142	0	19,334	0	0	0	(1,192)	VARIED
NASHVILLE														
	CNEQ	0215	0911	0314	41	7,436	7,436	0	3,686	1,028	0	0	2,722	NET 10
OKLAHOMA CITY														
	FLWH	0315	0194	0514	0	118	118	0	118	0	0	0	0	NET 30
ORLANDO \ CAROLINAS \ VIRGINIA														
	ELDS	0215		0414	0	713	713	0	713	0	0	0	0	
		0315		0311	65	4,201	3,444	0	0	1,294	0	675	1,475	Due Upo
PITTSBURGH														
	PETR	0215		0414	0	566	566	0	566	0	0	0	0	0
PORTLAND														
	APRL	0115	0199	0713	8	45,379	45,379	0	38,117	(93)	6,697	420	238	NET 30
	APRL	0315	0198	0614	17	243,220	243,220	0	185,775	16,653	4,763	3,203	32,826	NET 30
SALT LAKE CITY														
	ADVT	0315		0614	0	171,480	171,480	0	171,480	0	0	0	0	
	APRL	0315		0614	0	271,238	184,360	0	183,452	0	0	293	615	VARIED
SAN DIEGO \ COLORADO \ NEW MEXICO														
	WLSP	0315	0110	0514	0	39	39	0	39	0	0	0	0	NET 30
	ELDS	0315		0514	5	1.44M	607,200	0	544,800	0	51,600	10,800	0	NET 30
SEATTLE \ ALASKA \ HAWAII														
	ELCT	0315		0514	6	1,821	811	0	745	0	0	66	0	ROI
	FLMF	0215		0214	0	383	383	0	383	0	0	0	0	CCP
SPOKANE														
	HDWE	0315		0614	0	139	139	0	327	0	0	0	(188)	
	NEWS	0315	0600	0514	0	61,533	61,533	0	62,681	(1,148)	0	0	0	NET 30
ST. LOUIS														
	FTWR	0315		0514	50	565,861	565,861	0	12,786	74,102	293,019	182,451	3,503	VARIED
UPSTATE NEW YORK														
	NEWS	0315	0111	0614	12	32,293	11,943	0	10,086	0	0	1,857	0	DISCNT
(39) TRADELINE TOTAL				AVG	14		\$3.59M	\$0	\$2.15M	\$609,496	\$435,979	\$198,671	\$204,150	
				WT	18			0%	60%	17%	12%	6%	6%	

F COLLECTION CLAIMS					
MBR	IND CODE	ENTRY DATE	STATUS	CLAIM AMOUNT	CURRENT BALANCE
DALLAS					
	CNEQ	03/02/2012	Open	\$418.41	\$595.44
PORTLAND					
	FURN	07/26/2013	Open	\$400.00	\$302.00
COLLECTIONS: 2					

G ALERTS					
MBR	IND CODE	DATE	CODE	AMOUNT	MISC COMMENTS
ATLANTA					
	MISC	08/26/2013	NON SUFFICIENT FUNDS	\$1,266.74	
DALLAS					
	MISC	02/02/2014	MISCELLANEOUS, PAST DUE	\$221.57	
ALERTS: 2					

H FINANCIAL INSTITUTIONS								
MBR	IND CODE	REPT DATE	OPEN DATE	INST	TYPE	ORIG	CUR	COMMENT
410	BANK	02/17/2014	01/01/2012	BANK	CHECKING	M5	L5	
FINANCIAL INSTITUTIONS: 1								

1

PUBLIC RECORDS							
DATE	TYPE	COUNTY	BOOK/INSTR #	PAGE	LIENOR	AMOUNT	OWNER
TAMPA							
04/13/2015	JDG	BREVARD COUNTY			DEMO CORPORATION	\$15,230.00	
11/07/2014	STL	PINELLAS COUNTY		3424	DEMO CORPORATION	\$5,600.00	JON P
Property: SOUTH TAMPA				Satisfied Date: 03/01/2014 Satisfied Book: 9999 Satisfied Page: 3424			
PUBLIC RECORDS: 2							

J

BANKRUPTCIES					
DATE	ATTORNEY NAME	STATUS	CHAPTER	CASE NUMBER	ASSETS
TAMPA					
11/05/2012	JON SMITH	CONFIRMED	7	12-56789	
BANKRUPTCIES: 1					

K UCC FILINGS			
REFERENCE #	FILED	EXPIRES	SECURITY/ADDRESS
TAMPA			
7800098012	01/06/2013	01/06/2019	JOHN DOE TRACKER COMPANY 123 ORANGE AVE TAMPA, FL 33622
Comments: FARM EQUIPMENT			
UCC FILINGS: 1			

L

CORPORATE INFORMATION					
TAMPA (02/07/2014)					
CORPORATE NAME/ADDRESS			REGISTERED AGENT/ADDRESS		
DEMO CORPORATION 123 MAIN STREET ANYWHERE, FL 32309					
DOC#/FILING NUMBER	FEI/EIN	TYPE	STATUS	INC. DATE (STATE)	LAST FILED
FL123-06890	54-4874946	Domestic For Profit	Active	08/26/1985	01/02/2014
YRS IN BUSINESS	# OF EMPLOYEES				
	150				
COMMENTS					
Comment section of Corporate Data.					
OFFICER NAME	OFFICER TYPE	OFFICER ADDRESS			
TAMPA					
STAN SMITH	PRESIDENT	123 MAIN ST ANYWHERE, FL 32309			
WILLIAM SAMPLE	OWNER, PRINCIPAL, RABBI, TREASURER	111 ELM STREET OLDSMAR FL 33711			
DALLAS					

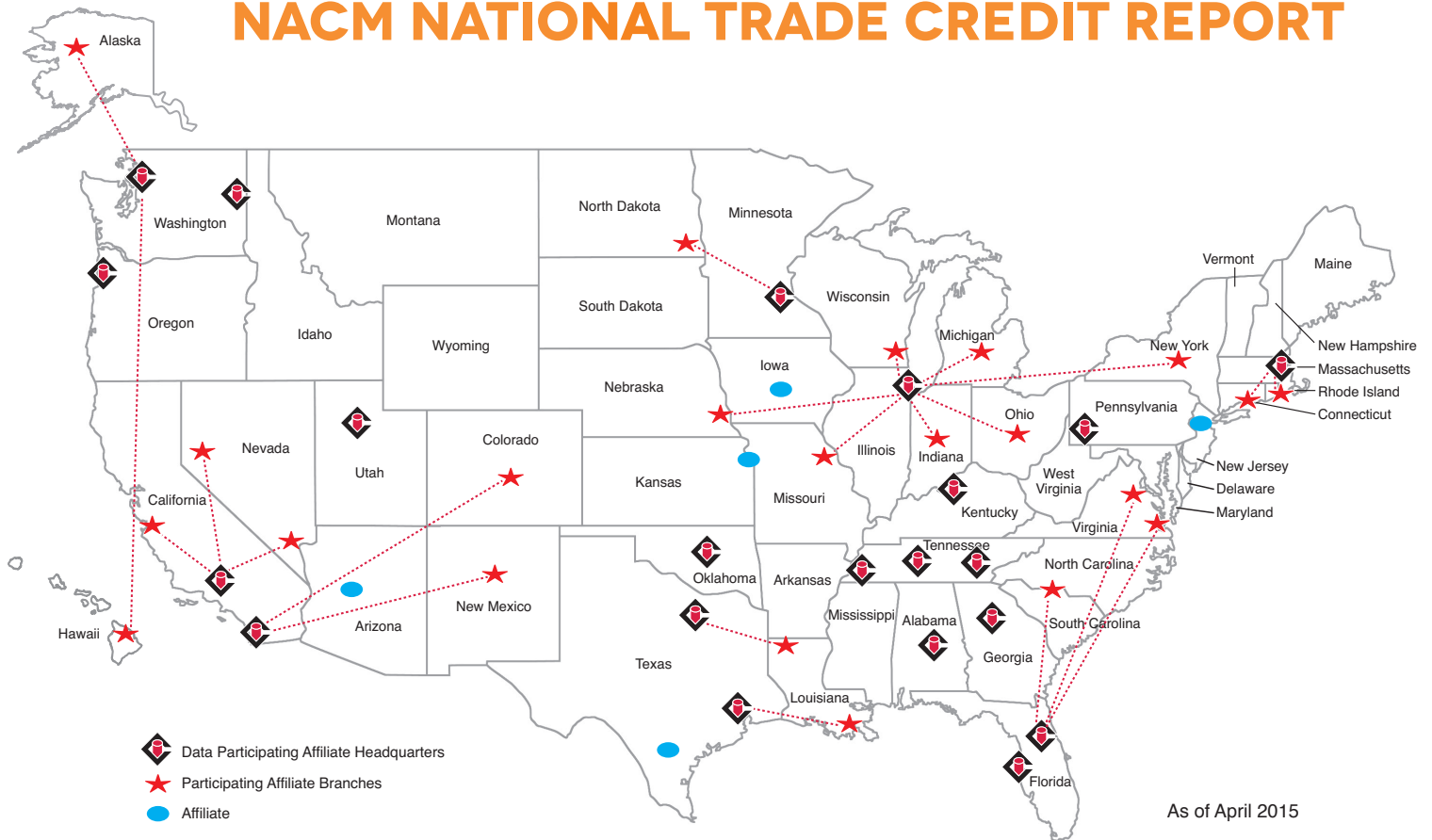
M NOTES			
DATE	CREATED BY	NOTE	FOLLOWUP
11/11/2014	jonp	Public records searched and nothing new found.	02/18/2015
NOTES: 1			

O REQUESTOR INFO	
Accessed: 04/28/2015 11:22:55 AM 253 (sjh) XYZ Member Company 5521 W Cypress St Suite 200 Tampa FL 33607 (813) 269-1022	

N INQUIRIES		
MBR	IND CODE	DATE
253	MACH	04/13/2015
253	MACH	04/10/2015
253	MACH	04/09/2015
INQUIRIES: 6		

- A** In the **HEADING** section, you'll find the contact information for the NACM Affiliate furnishing the report. The name and address of the business subject appears on the left; on the right, the "InFile" date and time signals when the file on the subject was initially created.
- The "Other Names" section shows any AKA, DBA, FKA (Also Known As, Doing Business As and Formerly Known As); related business subjects are included in the "Related Subjects" section and can be consolidated into one online virtual report at no additional charge.
- B** **PREDICTIVE 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.
- C** **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** **MONTHLY & QUARTERLY Trending:** Total number of tradelines reported by month and quarter (report date is the month/year/quarter the tradeline was reported).
- E** **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 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.
- F** **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 is identified by industry codes (no member numbers).
- G** **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).
- H** **FINANCIAL INSTITUTIONS** 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.
- I** **PUBLIC RECORDS** are furnished by many different sources and may include, but are not limited to, judgments, state or federal tax liens, release of liens, mechanic's liens, etc. They also include country information, book, page numbers, lienors, amounts, etc. (Third Party Data may be available for purchase.)
- J** **BANKRUPTCIES** data may include, but is not limited to, attorney name, chapter, case number, date filed and possible assets. (Third Party Data may be available for purchase.)
- K** **UCC FILINGS** (Uniform Commercial Code) data may include, but is not limited to, reference numbers, dates filed, expiration dates and secured party information. (Third Party Data may be available for purchase.)
- L** **CORPORATE INFORMATION** may include, but is not limited to, any officer/director names on file with the Secretary of State. (Third Party Data may be available for purchase.)
- OFFICER data may include, but is not limited to, any officer names on file with the Secretary of State. (Third Party Data may be available for purchase.)
- M** **NOTES** are key items of relevance pertaining to the business subject added by a Participating Affiliate report provider.
- N** **INQUIRIES** display other companies recently inquiring about the subject. Identity is NOT disclosed.
- O** **REQUESTOR INFO** displays information about the requestor: date and time accessed, member number, operator's initials and contact information. This information is only visible on the Requestor's/Purchaser's report.

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 Business Credit Services

(Western Washington, Alaska & Hawaii)

NACM Connect

(Chicago, Omaha, St. Louis, Wisconsin,
Indiana, Michigan, Ohio & Upstate New York)

NACM East Tennessee

(Knoxville)

NACM Gulf States

(Houston & Louisiana)

NACM Inland Northwest

(Spokane)

NACM New England

(Boston, Hartford, Providence)

NACM North Central/Forius

(Minneapolis & Fargo)

NACM MidAmerica

(Oklahoma City)

NACM Oregon

NACM South Atlantic

(Orlando, Carolinas & 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 & New Mexico)

Pennsylvania Association of Credit Management

(Pittsburgh)