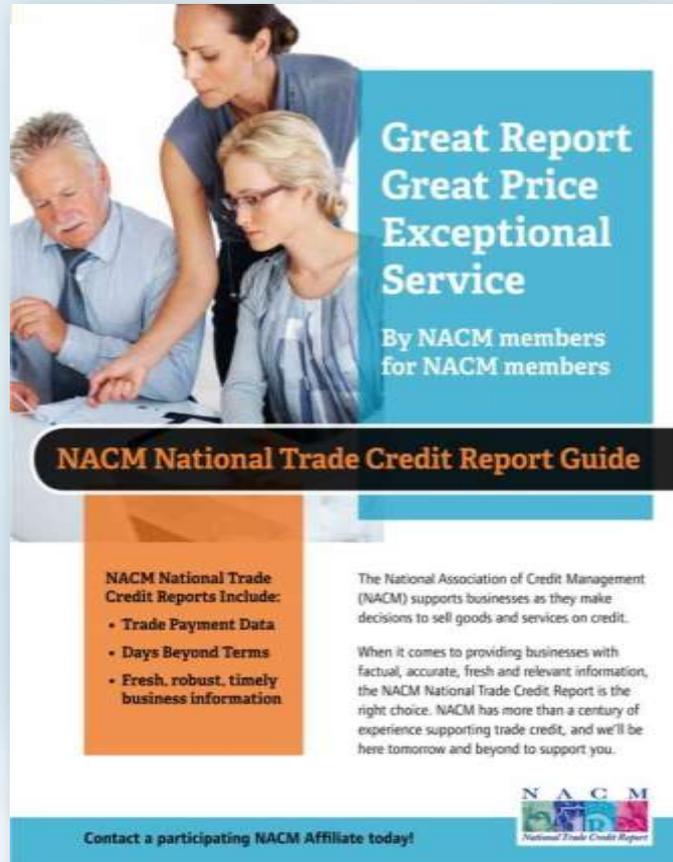


A Quick Look at NACM's National Trade Credit Report



**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.

NACM
National Trade Credit Report

Contact a participating NACM Affiliate today!

NACM National Trade Credit Report





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NACM National Trade Credit Report



NACM National Trade Credit Reports Include:

- ✓ Trade Payment Data
- ✓ Days Beyond Terms
- ✓ Fresh, Robust, Timely Business Information

Let's Take a Closer Look



National Trade Credit Report

Requested By: **181 (PA)**
 The Company
 355 S. Main Street
 (610) 396-1212

ADD Name: _____ Type: _____ Related Subject Name: _____
 ADD Street: _____ City: _____ State: _____ Zip: _____

Year	Rank	Score	High	Low	Change	Score	High	Low	Change	Score	High	Low	Change
2012	101	85	95	75	10	85	95	75	10	85	95	75	10
2011	105	82	92	72	10	82	92	72	10	82	92	72	10
2010	110	78	88	68	10	78	88	68	10	78	88	68	10
2009	115	75	85	65	10	75	85	65	10	75	85	65	10
2008	120	72	82	62	10	72	82	62	10	72	82	62	10
2007	125	68	78	58	10	68	78	58	10	68	78	58	10
2006	130	65	75	55	10	65	75	55	10	65	75	55	10
2005	135	62	72	52	10	62	72	52	10	62	72	52	10
2004	140	58	68	48	10	58	68	48	10	58	68	48	10
2003	145	55	65	45	10	55	65	45	10	55	65	45	10
2002	150	52	62	42	10	52	62	42	10	52	62	42	10
2001	155	48	58	38	10	48	58	38	10	48	58	38	10
2000	160	45	55	35	10	45	55	35	10	45	55	35	10
1999	165	42	52	32	10	42	52	32	10	42	52	32	10
1998	170	38	48	28	10	38	48	28	10	38	48	28	10
1997	175	35	45	25	10	35	45	25	10	35	45	25	10
1996	180	32	42	22	10	32	42	22	10	32	42	22	10
1995	185	28	38	18	10	28	38	18	10	28	38	18	10
1994	190	25	35	15	10	25	35	15	10	25	35	15	10
1993	195	22	32	12	10	22	32	12	10	22	32	12	10
1992	200	18	28	8	10	18	28	8	10	18	28	8	10
1991	205	15	25	5	10	15	25	5	10	15	25	5	10
1990	210	12	22	2	10	12	22	2	10	12	22	2	10
1989	215	8	18	-2	10	8	18	-2	10	8	18	-2	10
1988	220	5	15	-5	10	5	15	-5	10	5	15	-5	10
1987	225	2	12	-8	10	2	12	-8	10	2	12	-8	10
1986	230	-2	8	-12	10	-2	8	-12	10	-2	8	-12	10
1985	235	-5	5	-15	10	-5	5	-15	10	-5	5	-15	10
1984	240	-8	2	-18	10	-8	2	-18	10	-8	2	-18	10
1983	245	-12	-2	-22	10	-12	-2	-22	10	-12	-2	-22	10
1982	250	-15	-5	-25	10	-15	-5	-25	10	-15	-5	-25	10
1981	255	-18	-8	-28	10	-18	-8	-28	10	-18	-8	-28	10
1980	260	-22	-12	-32	10	-22	-12	-32	10	-22	-12	-32	10
1979	265	-25	-15	-35	10	-25	-15	-35	10	-25	-15	-35	10
1978	270	-28	-18	-38	10	-28	-18	-38	10	-28	-18	-38	10
1977	275	-32	-22	-42	10	-32	-22	-42	10	-32	-22	-42	10
1976	280	-35	-25	-45	10	-35	-25	-45	10	-35	-25	-45	10
1975	285	-38	-28	-48	10	-38	-28	-48	10	-38	-28	-48	10
1974	290	-42	-32	-52	10	-42	-32	-52	10	-42	-32	-52	10
1973	295	-45	-35	-55	10	-45	-35	-55	10	-45	-35	-55	10
1972	300	-48	-38	-58	10	-48	-38	-58	10	-48	-38	-58	10
1971	305	-52	-42	-62	10	-52	-42	-62	10	-52	-42	-62	10
1970	310	-55	-45	-65	10	-55	-45	-65	10	-55	-45	-65	10
1969	315	-58	-48	-68	10	-58	-48	-68	10	-58	-48	-68	10
1968	320	-62	-52	-72	10	-62	-52	-72	10	-62	-52	-72	10
1967	325	-65	-55	-75	10	-65	-55	-75	10	-65	-55	-75	10
1966	330	-68	-58	-78	10	-68	-58	-78	10	-68	-58	-78	10
1965	335	-72	-62	-82	10	-72	-62	-82	10	-72	-62	-82	10
1964	340	-75	-65	-85	10	-75	-65	-85	10	-75	-65	-85	10
1963	345	-78	-68	-88	10	-78	-68	-88	10	-78	-68	-88	10
1962	350	-82	-72	-92	10	-82	-72	-92	10	-82	-72	-92	10
1961	355	-85	-75	-95	10	-85	-75	-95	10	-85	-75	-95	10
1960	360	-88	-78	-98	10	-88	-78	-98	10	-88	-78	-98	10
1959	365	-92	-82	-102	10	-92	-82	-102	10	-92	-82	-102	10
1958	370	-95	-85	-105	10	-95	-85	-105	10	-95	-85	-105	10
1957	375	-98	-88	-108	10	-98	-88	-108	10	-98	-88	-108	10
1956	380	-102	-92	-112	10	-102	-92	-112	10	-102	-92	-112	10
1955	385	-105	-95	-115	10	-105	-95	-115	10	-105	-95	-115	10
1954	390	-108	-98	-118	10	-108	-98	-118	10	-108	-98	-118	10
1953	395	-112	-102	-122	10	-112	-102	-122	10	-112	-102	-122	10
1952	400	-115	-105	-125	10	-115	-105	-125	10	-115	-105	-125	10
1951	405	-118	-108	-128	10	-118	-108	-128	10	-118	-108	-128	10
1950	410	-122	-112	-132	10	-122	-112	-132	10	-122	-112	-132	10
1949	415	-125	-115	-135	10	-125	-115	-135	10	-125	-115	-135	10
1948	420	-128	-118	-138	10	-128	-118	-138	10	-128	-118	-138	10
1947	425	-132	-122	-142	10	-132	-122	-142	10	-132	-122	-142	10
1946	430	-135	-125	-145	10	-135	-125	-145	10	-135	-125	-145	10
1945	435	-138	-128	-148	10	-138	-128	-148	10	-138	-128	-148	10
1944	440	-142	-132	-152	10	-142	-132	-152	10	-142	-132	-152	10
1943	445	-145	-135	-155	10	-145	-135	-155	10	-145	-135	-155	10
1942	450	-148	-138	-158	10	-148	-138	-158	10	-148	-138	-158	10
1941	455	-152	-142	-162	10	-152	-142	-162	10	-152	-142	-162	10
1940	460	-155	-145	-165	10	-155	-145	-165	10	-155	-145	-165	10
1939	465	-158	-148	-168	10	-158	-148	-168	10	-158	-148	-168	10
1938	470	-162	-152	-172	10	-162	-152	-172	10	-162	-152	-172	10
1937	475	-165	-155	-175	10	-165	-155	-175	10	-165	-155	-175	10
1936	480	-168	-158	-178	10	-168	-158	-178	10	-168	-158	-178	10
1935	485	-172	-162	-182	10	-172	-162	-182	10	-172	-162	-182	10
1934	490	-175	-165	-185	10	-175	-165	-185	10	-175	-165	-185	10
1933	495	-178	-168	-188	10	-178	-168	-188	10	-178	-168	-188	10
1932	500	-182	-172	-192	10	-182	-172	-192	10	-182	-172	-192	10
1931	505	-185	-175	-195	10	-185	-175	-195	10	-185	-175	-195	10
1930	510	-188	-178	-198	10	-188	-178	-198	10	-188	-178	-198	10
1929	515	-192	-182	-202	10	-192	-182	-202	10	-192	-182	-202	10
1928	520	-195	-185	-205	10	-195	-185	-205	10	-195	-185	-205	10
1927	525	-198	-188	-208	10	-198	-188	-208	10	-198	-188	-208	10
1926	530	-202	-192	-212	10	-202	-192	-212	10	-202	-192	-212	10
1925	535	-205	-195	-215	10	-205	-195	-215	10	-205	-195	-215	10
1924	540	-208	-198	-218	10	-208	-198	-218	10	-208	-198	-218	10
1923	545	-212	-202	-222	10	-212	-202	-222	10	-212	-202	-222	10
1922	550	-215	-205	-225	10	-215	-205	-225	10	-215	-205	-225	10
1921	555	-218	-208	-228	10	-218	-208	-228	10	-218	-208	-228	10
1920	560	-222	-212	-232	10	-222	-212	-232	10	-222	-212	-232	10
1919	565	-225	-215	-235	10	-225	-215	-235	10	-225	-215	-235	10
1918	570	-228	-218	-238	10	-228	-218	-238	10	-228	-218	-238	10
1917	575	-232	-222	-242	10	-232	-222	-242	10	-232	-222	-242	10</

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.

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 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).

B	Tradeline(s)																
	Ind Code	Rept	Date Open	Date Last	DBT	High Credit	Balance	Current	Days Beyond Terms			91+	Comments				
													1-30	31-60	61-90		
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	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					



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.



CIC Network Score

CIC Score
(Range = 250-850)

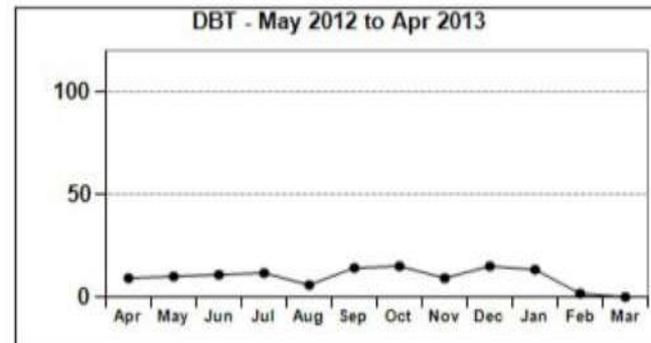
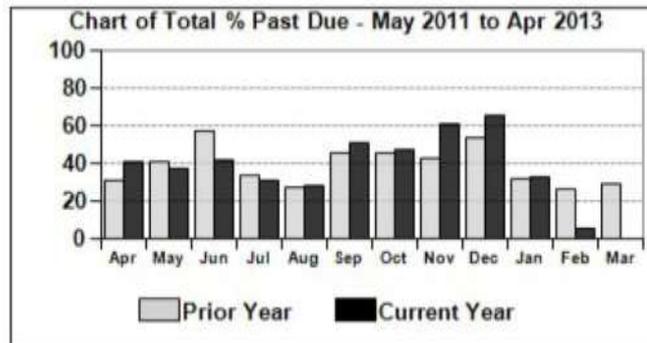
997

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** 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).

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						

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).

E

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

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.

F 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

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.

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



Bankruptcy

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



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



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

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

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	

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

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



Inquiries

Member #	Ind Code	Date
253	CPDS	1/7/2013

Inquiry Count is 1

These Explanations Are All in Your National Trade Credit Report Guide



Participating Affiliates

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

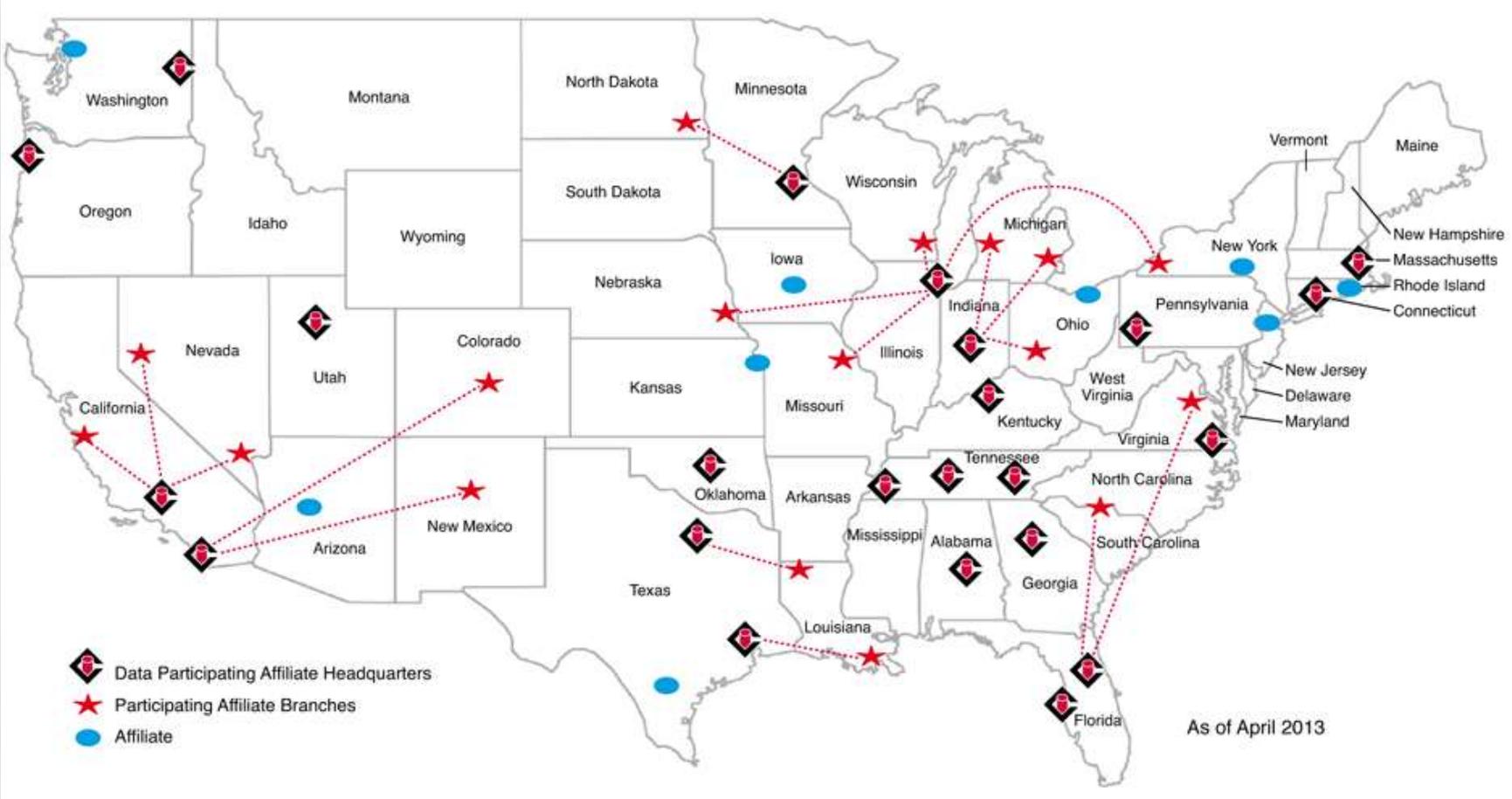
Pacific Southwest Credit Association

(San Diego, Colorado & Albuquerque)

Pennsylvania Association of Credit Management

(Pittsburgh)

Participating Affiliates



NACM PREFERRED PARTNERS



Our Preferred Partners make it easier than ever to contribute data and purchase the NACM National Trade Credit Report.

Support the NACM Credit Community

NACM is the go-to source for information: more than 15,000 businesses nationwide rely on NACM for credit information. By contributing your data, you're supporting the entire NACM commercial credit community.

Why Should My Company Report Its Credit Information

Increase leverage with customers

Reduce fraud

Reward prompt payers

Enhance your customers' creditworthiness profiles

Protect your company

Save time in preparing for NACM industry credit group meetings

Save staff time responding to credit reference requests

Meet "best in class" corporate standards

Support the NACM credit community

Visit www.tradecreditreport.com

Contact a participating Affiliate today!