

## COMMERCIAL CREDIT REPORT SAMPLE



**Customer Ref:**

**THE KNAPSACK CUSTOM DESIGNS**

1114 Magnolia Place  
Scranton, PA 18502

EFX ID: 277837426

Telephone:

Tax ID: XXXXXXXXX

Business Type: Corporation

Established: 1979

Ownership: Private

Location Type: Single Entity

Employees: 100 to 249

Annual Sales: \$100 million-\$250 million

SIC: 2434, Wood Kitchen Cabinets

NAICS: 337110, Wood Kitchen Cabinet and Countertop Manufacturing

*Sourced from third-party firmographic data suppliers and periodically updated*

**Inquiry Information:** The Knapsack Custom Designs, 1114 Magnolia Place, Scranton, PA

**Alert(s):** None to Report

**SMALL BUSINESS CREDIT RISK SCORE FOR SUPPLIERS**  
**SUGGESTED CREDIT LIMIT FOR SUPPLIERS**

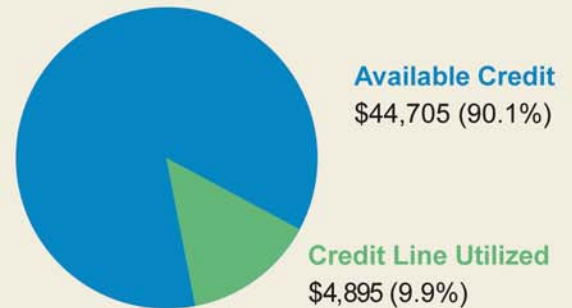
**305**  
**\$12,000**

**PUBLIC RECORDS**

Type Status	Number	Dollar	Most Recent Date Filed
Bankruptcies	0	\$0	None Reported
Judgments	2	\$193,178	09/08/2004
Satisfied	1	\$13,541	
Liens	0	\$0	None Reported

**CREDIT USAGE**

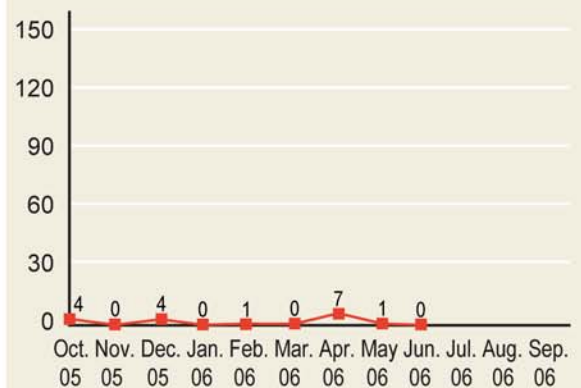
TOTAL CREDIT LIMIT OF \$49,600  
(financial accounts only)



**CREDIT REPORT SUMMARY**

	Financial	Non-Financial
Number of Accounts	4	14
Credit Active Since	12/17/1979	01/03/1996
Number of Charge-Offs	0	1
Total Past Due	\$0	\$809
Most Severe Status in 24 Months	Current	Charge-Off
Single Highest Credit Extended	\$40,000	\$10,259
Total Current Credit Exposure	\$49,600	\$5,088
Median Balance	\$2,008	\$210
Average Open Balance	\$1,631	\$565

AVERAGE DAYS BEYOND TERMS BY DATE REPORTED (non-financial accounts only)



**Recent Activity (since 06/01/2006)**

Number of Accounts Delinquent	0	0
New Accounts Opened	0	0
Inquiries	0	0
Accounts Updated	2	2

NR = None Reported

**RECENT TREND**  
**0 days beyond terms**

**PAYMENT INDEX**

**Account: 30**

**Industry: 56**

## 1 DATE/TIME STAMP

Provides the date and time when the inquiry was made as recorded by Equifax (Eastern Time).

## 2 COMPANY PROFILE

Provides the company name and address on the returned folder which most closely matches your inquiry information.

The EFX ID™ is a unique nine-digit number that identifies a business folder; the folder may contain multiple businesses and/or business locations.

**3 Inquiry Information:** Displays the information used to submit the inquiry.

**4 Alerts:** Provides alert notices to indicate key differences between the inquiry information and the file content.

## 5 SCORES/RISK CLASS/SUGGESTED CREDIT LIMIT

Available upon request; allows for more accurate assessment of the credit risk level of the business; detailed information is available by clicking on the hyperlink. (Refer to page 13.)

## 6 PUBLIC RECORDS

Public record summary table notes the presence of bankruptcies, judgments and liens and returns the status, number, and dollar amounts for judgments and liens; ePORT users have the ability to sort by Dollar amount and Most Recent Date Filed; detailed information is available by clicking on the hyperlink. (Refer to page 11.)

## 7 CREDIT REPORT SUMMARY

Summarizes credit data within the business folder into financial and non-financial segments; the attributes may use all of the credit experiences or cover a specific evaluation period of time; allows you to quickly assess the risk level of the business by providing nine key credit fields:

- **Number of Accounts:** The number of open and closed accounts on the current business folder.
- **Credit Active Since:** Oldest date on file for which the company has had an account.
- **Number of Charge-offs:** Number of accounts (open and closed) for which there has been any reported charge-off.
- **Total Past Due:** The current dollar amount for which the company is delinquent (includes both open and closed accounts).
- **Most Severe Status in 24 Months:** The most severe overall status on the credit folder within 24 months of when the folder was accessed.
- **Single Highest Credit Extended:** The greatest single amount that a credit grantor has ever allowed.
- **Total Current Credit Exposure:** The maximum potential credit liability the company could incur based upon reported account information.
- **Median Balance:** Returns the median value of all open, non-charged-off accounts. (There must be at least five trade lines for this value to be returned.)

- **Average Open Balance:** Average of open, non-charged off accounts. (There must be at least two trade lines for this value to be returned.)

**8 Financial Information:** Obtained through an exclusive data sharing agreement with the Small Business Financial Exchange, Inc. (SBFE) and is comprised of information on business credit cards, loans, leases, and other debt extended by financial institutions, leasing companies and credit card issuers; highlights of financial accounts are available by clicking on the hyperlink. (Refer to page 3.)

**9 Non-Financial Information:** Composed of trade payment history from a wide variety of suppliers that provide products and services to businesses on an invoice basis; highlights of non-financial accounts are available by clicking on the hyperlink. (Refer to page 7.)

**10 Recent Activity:** Highlights recent key activities that have occurred on the business folder within the last 120 to 150 days.

- **Number of Accounts Delinquent:** Total number of accounts within the business folder that contain a delinquency indicator of some type that can be confirmed as having occurred within the last 120 to 150 days.
- **New Accounts Opened:** Number of current folder accounts (opened and closed) where the Date Opened falls within the last 120 to 150 days.
- **Inquiries:** The number of inquiries for account origination purposes that have been processed within the last 120 to 150 days.
- **Accounts Updated:** The number of accounts where an update was received within the last 120 to 150 days.

## 11 CREDIT USAGE

A graphical representation detailing the credit limit, total balance and available credit of open credit lines from financial institutions.

## 12 AVERAGE DAYS BEYOND TERMS

A snapshot indicating how a company has paid its bills for each of the most recent 12 months; based on non-financial data only; dollar-weighted average days beyond terms.

As a benchmark, all non-financial industries are also graphed as well as all like industries of the inquired business if enough information on file to maintain member confidentiality and a statistical valid value.

**13 Recent Trend (Box):** Provides a snapshot of the Days Beyond Terms for all trade occurrences reported within the last 120 to 150 days.

## 14 PAYMENT INDEX™

A dollar-weighted indicator of a business's past and current payment performance based on the total number of financial and non-financial payment experiences in the Equifax Commercial database. (100 means all financial obligations have been paid within terms.)

15 **FINANCIAL ACCOUNT HIGHLIGHTS**

DETAIL	Acct No./ Type ▼	Current Status ▼	Date Reported/ Date Opened ▼	Date Closed/ Reason ▼	High Credit or Orig. Loan Amount ▼ Orig. Credit Limit	Current Credit Limit ▲	Balance ▼	Past Due Amount ▼	24-Month History
	4 / Commercial Card	Current	<u>06/18/2006</u> 12/17/1979	06/24/2002 Voluntary		\$1,000	\$0	\$0	BBB000/000000 000000/B000B0
	1 / Commercial Card	Current	<u>05/31/2006</u> 06/07/1999		\$0	\$1,600	\$0	\$0	BBBBBB/000000 000000/000000
	14 / Commercial Card	Current	<u>06/01/2006</u> 01/24/2006		<u>\$2,008</u>	\$8,000	\$2,008	\$0	BBBB00/00BBBB BBBBBB/BBBBBB
	5 / Commercial Card	Current	<u>07/31/2003</u> 05/01/1998			\$40,000	\$2,887	\$0	No history available in past 24 months.
<b>Number of Trades</b>		<b>4</b>			<b><u>\$2,008</u></b>	<b>\$50,600</b>	<b>\$4,895</b>	<b>\$0</b>	

## FINANCIAL ACCOUNT HIGHLIGHTS

Displays summary information for each financial account on the business folder; columns can be sorted in ascending or descending order; check boxes enable the user to select one or more records and hyperlink to the Account Details section. (Refer to page 5.)

- **Account Number/Type:** Term loan, line of credit, commercial card, business lease, letter of credit, open-ended credit line, or other.
- **Current Status:** The overall payment performance status of the most recently reported period.
- **Date Reported/Date Opened:** Date account status was last updated/date account was reported open.
- **Date Closed/Reason:** Date account was reported closed/reason for closing of account.
- **High Credit/Original Loan Amount/ Original Credit Limit:** Highest credit reported/original loan amount/original credit limit.
- **Current Credit Limit:** Current credit limit reported.
- **Balance:** Total reported balance.
- **Past Due Amount:** Total amount currently past due.
- **24-Month History:** Provides a month-by-month view of the current status of the account. The grid contains up to 24 months of consecutive payment performance indicators for the 24 calendar months prior to the inquiry date.

**FINANCIAL ACCOUNT DETAILS**

DETAIL	Acct No./ Type	Current Status	Date Reported/ Date Opened	Date Closed/ Reason	High Credit or Orig. Loan Amount Orig. Credit Limit	Current Credit Limit	Balance	Past Due Amount	24-Month History
○	4 / Commercial Card	Current	06/18/2006 12/17/1979	06/24/2002 Voluntary		\$1,000	\$0	\$0	BBB000/000000 000000/B000B0
ACTIVE = NO : Maturity/Expiration Date = 08/31/2004 : Payment Amount/Frequency = \$0/Monthly : Payment Type = Other Payment Type : Last Payment Date = 07/06/2002 : Secured = Unsecured : Number of Guarantors = 0 : Gov't Guaranteed = No : Liability Type = Other Liability Type									
○	1 / Commercial Card	Current	05/31/2006 06/07/1999		\$0	\$1,600	\$0	\$0	BBBBBB/000000 000000/000000
ACTIVE = NO : Payment Amount/Frequency = \$0/Monthly : Payment Type = Other Payment Type : Last Payment Date = 01/21/2000 : Secured = Unsecured : Number of Guarantors = 0 : Gov't Guaranteed = Yes : Liability Type = Other Liability Type									
○	14 / Commercial Card	Current	06/01/2006 01/24/2006		\$2,008	\$8,000	\$2,008	\$0	BBBB00/00BBBB BBBBBB/BBBBBB
ACTIVE = YES : Payment Amount/Frequency = \$40/Monthly : Last Payment Amount = \$2,008 : Last Payment Date = 05/28/2006 : Secured = Unsecured : Number of Guarantors = 1									
○	5 / Commercial Card	Current	07/31/2003 05/01/1998			\$40,000	\$2,887	\$0	No history available in past 24 months
ACTIVE = YES : Payment Amount/Frequency = \$2,887/Monthly : Last Payment Amount = \$1,589 : Last Payment Date = 06/16/2003 : Number of Guarantors = 0									

**FINANCIAL ACCOUNT PAYMENT DETAILS**

**PAYMENT DETAIL FOR FINANCIAL ACCOUNT #1**

Date Reported	Total Balance	Total Past Due	Aging Cat 1	Aging Cat 2	Aging Cat 3	Aging Cat 4	Aging Cat 5	Date of First Delinquency
05/31/2006	\$0	\$0	\$0	\$0	\$0	\$0	\$0	

**PAYMENT DETAIL FOR FINANCIAL ACCOUNT #4**

Date Reported	Total Balance	Total Past Due	Aging Cat 1	Aging Cat 2	Aging Cat 3	Aging Cat 4	Aging Cat 5	Date of First Delinquency
05/31/2006	\$0	\$0	\$0	\$0	\$0	\$0	\$0	

All History between 05/31/2006 and 07/31/2002 is the same as 05/31/2006.

07/31/2002	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
06/28/2002	\$541	\$541	\$541	\$0	\$0	\$0	\$0	
05/31/2002	\$235	\$0	\$0	\$0	\$0	\$0	\$0	
04/30/2002	\$161	\$0	\$0	\$0	\$0	\$0	\$0	
03/29/2002	\$260	\$260	\$260	\$0	\$0	\$0	\$0	
12/31/2001	\$173	\$0	\$0	\$0	\$0	\$0	\$0	
11/30/2001	\$47	\$0	\$0	\$0	\$0	\$0	\$0	
10/31/2001	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
09/30/2001	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
08/31/2001	\$82	\$0	\$0	\$0	\$0	\$0	\$0	

## NON-FINANCIAL ACCOUNT HIGHLIGHTS

Displays summary information for each non-financial account on the business folder; columns can be sorted in ascending or descending order; check boxes enable the user to select one or more records and hyperlink to the Account Details section. (Refer to page 9.)

- **Account Number/Type:** Trade, service or other industry.
- **Current Status:** The overall payment performance status of the most recently reported period.
- **Date Reported/Date Opened/Years Sold:** Date account status was last updated/date account was reported open or number of years sold.
- **Date Closed/Reason:** Date account was reported closed/reason for closing of account.
- **High Credit Amount:** Highest credit reported.
- **Current Credit Limit:** Current credit limit reported.
- **Balance:** Total reported balance.
- **Past Due Amount:** Total amount currently past due.
- **24-Month History:** Provides a month-by-month view of the current status of the account. The grid contains up to 24 months of consecutive payment performance indicators for the 24 calendar months prior to the inquiry date.

**NON-FINANCIAL ACCOUNT HIGHLIGHTS**

DETAIL	Acct No./ Type	Current Status	Date Reported/ Date Opened or Years Sold	Date Closed/ Reason	High Credit Amount	Curent Credit Limit	Balance	Past Due Amount	24-Month History
	12/ Service	Current	05/31/2006 12/03/2003				\$301	\$0	BBBBB0/000000 000001/100000
	13/ Trade	Slow up to 30	12/31/2005 11/06/2003			\$5,000	\$300	\$300	BBBBB0/BBBB10 0BB02B/1000B0
	9/ Trade	Current	06/01/2006 11/25/2002				\$3,884	\$0	BBBBB0/000000 B11010/000000
	11/ Service	Charge Off	02/01/2006 09/17/2002	12/07/2002			\$321	\$321	BBBBBB/BB9999 BB9999/B99999
	8/ Trade	Current	06/01/2006 05/24/2001			\$1,000	\$0	\$0	BBB0B2/00B201 2B12B2/000B32
	2/ Wholesale Durable Goods and Electronics Markets	Slow up to 90	06/30/2004				\$88	\$88	No history available in past 24 months
	01/12/1999	\$999	\$0	\$0	No history available in past 24 months				10/ Service Current 07/31/2004 08/29/1996
			\$81	\$0	BBBBB0/0BB00B 00BB11/010000				3/ Wholesale Durable Goods and Electronics Markets Current 05/31/2006
			\$224	\$0	No history available in past 24 months				6/ Service Current 01/17/2004
			\$210	\$100	BBBBB2/2B10BB BBBBBB/BBBBBB				15/ Healthcare Social Assistance and all other Slow up to 60 05/30/2006
			\$0	\$0	No history available in past 24 months				7/ Service Current 07/17/2004
		\$6,999	\$5,409	\$809					Number of Trades 11

**NON-FINANCIAL ACCOUNT DETAILS**

DETAIL	Acct No./ Type	Current Status	Date Reported/ Date Opened or Years Sold	Date Closed/ Reason	High Credit Amount	Current Credit Limit	Balance	Past Due Amount	24-Month History
●	12/ Service	Current	05/31/2006 12/03/2003				\$301	\$0	BBBBB0/000000 000001/100000
Active = YES : Last Payment Date = 05/16/2006 : Date of Last Sale = 05/22/2006 : Number of Guarantors = 0									
●	13/ Trade	Slow up to 30	12/31/2005 11/06/2003			\$5,000	\$300	\$300	BBBBB0/BBBB10 00B02B/1000B0
Active YES : Last Payment Amount = \$44 : Last Payment Date = 06/09/2005 : Number of Guarantors: 0									
●	9/ Trade	Current	06/01/2006 11/25/2002				\$3,884	\$0	BBBB00/000000 B11010/000000
Number of Guarantors = 0 : Payment Terms = ROI									
●	11/ Service	Charge Off	02/01/2006 09/17/2002	12/07/2002			\$321	\$321	BBBBBB/BB9999 BB9999/B99999
Active = NO : Charge Off Date = 02/24/2003 : CO Amount = \$321 : Number of Guarantors = 0									
●	8/ Trade	Current	06/01/2006 05/24/2001			\$1,000	\$0	\$0	BBB0B2/00B201 2B12B2/000B32
Last Payment Amount = \$168 : Last Payment Date = 05/31/2006 : Number of Guarantors = 0									
●	2/ Wholesale Durable Goods and Electronics Markets	Slow up to 90	06/30/2004				\$88	\$88	No history available in past 24 months
Number of Guarantors = 0									
●	10/ Service	Current	07/31/2004 08/29/1996	01/12/1999		\$999	\$0	\$0	No history available in past 24 months
Payment Amount/Frequency = \$0 : Last Payment Date = 01/04/1999 : Number of Guarantors = 0									
●	3/ Wholesale Durable Goods and Electronics Markets	Current	05/31/2006				\$81	\$0	BBBB00/0BB00B 00BB11/010000
Active = YES : Date of Last Sale = 05/01/2006 : Number of Guarantors = 0 : Payment Terms = N10									
●	6/ Service	Current	01/17/2004				\$224	\$0	No history available in past 24 months
Active = YES : Secured = Unsecured : Number of Guarantors = 0									
●	15/ Healthcare Social Assistance and all other	Slow up to 60	05/30/2006				\$210	\$100	BBBBB2/2B10BB BBBBBB/BBBBBB
Last Payment Amount = \$75 : Number of Guarantors = 0									
●	7/ Service	Current	07/17/2004				\$0	\$0	No history available in past 24 months
Active = YES : Secured = Unsecured : Number of Guarantors = 0									

**NON-FINANCIAL ACCOUNT PAYMENT DETAILS**
**PAYMENT DETAIL FOR NON-FINANCIAL ACCOUNT #2**

Date Reported	Total Balance	Current Portion of Balance Due	Total Past Due	Aging Cat 1	Aging Cat 2	Aging Cat 3	Aging Cat 4	Aging Cat 5
06/30/2004	\$88	\$0	\$88	\$0	\$0	\$88		
<i>All History between 06/30/2004 and 01/31/2004 is the same as 06/30/2004.</i>								
01/31/2004	\$88	\$0	\$88	\$0	\$0	\$88		
12/31/2003	\$88	\$0	\$88	\$0	\$88	\$0		
11/30/2003	\$88	\$0	\$88	\$88	\$0	\$0		
10/31/2003	\$88	\$88	\$0	\$0	\$0	\$0		
10/31/2002	\$756	\$756	\$0	\$0	\$0	\$0		
08/31/2002	\$19	\$0	\$19	\$0	\$19	\$0		
07/31/2002	\$2,425	\$2,406	\$19	\$19	\$0	\$0		
06/30/2002	\$2,452	\$1,514	\$938	\$938	\$0	\$0		

**PAYMENT DETAIL FOR NON-FINANCIAL ACCOUNT #3**

Date Reported	Total Balance	Current Portion of Balance Due	Total Past Due	Aging Cat 1	Aging Cat 2	Aging Cat 3	Aging Cat 4	Aging Cat 5
05/31/2006	\$81	\$81	\$0	\$0	\$0	\$0		
04/30/2006	\$1,910	\$1,910	\$0	\$0	\$0	\$0		
03/31/2006	\$4,674	\$5,380	-\$706	\$0	-\$706	\$0		
12/31/2005	\$957	\$957	\$0	\$0	\$0	\$0		
11/30/2005	\$4,591	\$4,591	\$0	\$0	\$0	\$0		
09/30/2005	\$898	\$898	\$0	\$0	\$0	\$0		
08/31/2005	\$4,629	\$4,653	-\$24	\$0	\$0	-\$24		
05/31/2005	\$5,210	\$5,201	\$9	\$9	\$0	\$0		
04/30/2005	\$6,240	\$5,786	\$454	\$454	\$0	\$0		
03/31/2005	\$2,232	\$2,553	-\$321	-\$321	\$0	\$0		
02/28/2005	\$8,729	\$6,059	\$2,670	\$2,670	\$0	\$0		
01/31/2005	\$10,259	\$10,259	\$0	\$0	\$0	\$0		

**PUBLIC RECORDS**

Public record data is collected on a regular basis; however, additional or subsequent filings may be associated with this business.

**Judgments**

Date Filed	09/08/2004
Originator	State
Judgment Type	Abstract of Judgment
Status	Judgment
Status Date	09/08/2004
Date Reported	09/08/2004
Liability	\$179,637
Court Location	Monroe County Courthouse, Stroudsburg, PA
Case Number	9013089903
Plaintiff	Knapsack Group USA, Inc.
Defendant Information	Knapsack Designs and Manufacturing Company, Inc. 1114 Magnolia Place Pocono Summit, PA 18346

Date Filed	05/26/2000
Originator	
Judgment Type	Abstract of Judgment
Status	Satisfied
Status Date	12/15/2000
Date Reported	12/15/2000
Liability	\$ 13,541
Court Location	Monroe County Clerk, Rochester, NY
Case Number	901303254
Plaintiff	Knapsack and Kessler LLP
Defendant Information	Knapsack Designs and Manufacturing Co Inc. 1114 Magnolia Place Pocono Summit, PA 18346-0216

ALTERNATE COMPANY NAMES AND DBAS	DATE REPORTED
KNAPSACK DESIGNS MFO CO	06/18/2006
KNAPSACK DESIGNS & MFG CO	06/01/2006
KNAPSACK DESIGNS MANUFACTURING COMPANY	06/01/2006
KNAPSACK DESIGNS & MFG	05/31/2006
KNAPSACK DESIGNS & MOF CO INC	05/31/2006
KNAPSACK DESIGN	05/31/2006
THE KNAPSACK MAID CUSTOM DESIGN	05/30/2006
KNAPSACK DESIGNS & MFG CO.	05/03/2006
KNAPSACK DESIGNS AND MANUFACTURING	02/01/2006
KNAPSACK DESIGNS AND MANUFACATORING	02/01/2006
KNAPSACK DESIGN & MFG CO	12/31/2005
KNAPSACK DESIGNS MANUFACTURING COMPANY	11/01/2005
KNAPSACK DESIGNS AND MANUFACTURING COMPANY, INC.	09/08/2004
KNAPSACK DESIGNS MFG CO	08/31/2004
KNAPSACK DESIGNS MANUFACTURING	07/17/2004
KNAPSACK DESIGNS AND MFG CO	07/31/2003
KNAPSACK DESIGNS AND MANUFACTURING CO INC	12/15/2000

ALTERNATE BUSINESS ADDRESSES AND TELEPHONE NUMBERS	DATE REPORTED
1114 MAGNOLIA PLACE, POCONO SUMMIT, PA 18346-0216 (570) 207-4432	06/18/2006
2221 DIXON DRIVE, SCRANTON, PA 18509 (570) 207-4432	06/01/2006
1114 PARK PLACE, POCONO SUMMIT, PA 18346 (570) 839-7368	05/31/2006
1114 PARK PLACE, SCRANTON, PA 18509	05/15/2005
3204 PARK PLACE, SCRANTON, PA 18502 (570) 207-4432	07/31/2003

ALTERNATE TAX IDs / SSNs	DATE REPORTED
XXXXXXXXXX	10/01/2004

ALTERNATE SIC/NAICS	DATE REPORTED
None Reported	

**OWNER/GUARANTOR INFORMATION**  
 This summary only contains the most recently reported information.

Principal (P) and Guarantor (G) or Both (B)	Additional Names	Addresses and Telephone Numbers	SSNs/Tax IDs
Alex J Tarapchak (06/01/2006) Account 14 (G)		2221 Dixon Drive Scranton, PA 18509 (06/01/2006)	XXXXXXXXXX (06/01/2006)

BUSINESS & CREDIT GRANTOR COMMENTS	DATE REPORTED
None Reported	

INQUIRIES
01/22/2006 Financial

**DECISIONING DETAIL**

**SMALL BUSINESS  
CREDIT RISK SCORE  
FOR SUPPLIERS**

**305**

**REASON CODES**

- Evidence of Non Financial Trades Ever Cycle 2+ Delinquent or Charge-Off
- Evidence of Telco Trades that are Cycle 4+ Delinquent or Charge-Off
- Payment Index Suggests Higher Risk
- Evidence of Industry Trades that are Cycle 1+ Delinquent or Charge-Off

**PAYMENT INDEX**

**ACCOUNT: 30**

**INDUSTRY: 56**

**Small Business Credit Risk Score™ for Suppliers**

The Small Business Credit Risk Score for Suppliers is designed to assist credit grantors in improving risk assessment throughout a small business's account life cycle, reducing delinquency rates and improving profitability. The score utilizes unique bank loan, credit card, and lease information, as well as supplier, telco and utility credit history, public records, and firmographi data from the Equifax Commercial database. The score predicts the likelihood of a small business incurring greater than 90 days severe delinquency, charge-off or bankruptcy on supplier accounts over the next 12 months.

Score range is 101 - 816, with the lower score indicating higher risk. A 0 indicates a bankruptcy on file. Up to four reason codes may be returned indicating the top factors influencing the score.

[Click here](#) for Performance Projection Table.

**Payment Index™**

The Payment Index is a dollar-weighted indicator of a business's past and current payment performance based on the total number of financial and non-financial payment experiences in the Equifax Commercial database.

A 100 means all financial obligations have been paid within terms.

[Click here](#) for Index Table.

**CONTACT US**

**EQUIFAX INC.**  
P.O. Box 740249  
Atlanta, GA 30374-0249  
sbfe@equifax.com  
1-800-727-8495

Your report confirmation number is 0560721819. Please refer to this number in your communication.

## DECISIONING DETAIL

Displays the definition, the numeric value and reason codes (if applicable) for each score appended to the business folder. Currently, the following decisioning tools are available with the Commercial Credit Report

- **Small Business Credit Risk Score™ for Suppliers:** Predicts the likelihood of a small business incurring greater than 90 days severe delinquency, charge-off or bankruptcy on supplier (trade) accounts over the next 12 months; score range is 101 - 816, with the lower score indicating higher risk and 0 indicating a bankruptcy on the folder; up to four reason codes are returned indicating the top factors influencing the score.

*\*This score includes an option that blends principal (consumer) credit information with the commercial data sources.*

- **Small Business Credit Risk Score™ for Financial Services:** Predicts the likelihood of a small business incurring greater than 90 days severe delinquency, charge-off or bankruptcy on financial services accounts over the next 12 months; score range is 101 - 992, with the lower score indicating higher risk and a 0 indicating a bankruptcy on the folder; up to four reason codes may be returned indicating the top factors influencing the score.

*\*This score includes an option that blends principal (consumer) credit information with the other SBE data sources.*

- **Risk Class™:** A statistically-valid tool designed specifically for the supplier industry; returns an easy-to-understand measurement of the risk level a prospect or customer poses; population is easily segmented into five risk classes based on the likelihood that the business will incur greater than 90 days severe delinquency, charge-off or bankruptcy over the next 12 months.

Risk Class	Likelihood of Delinquency	Delinquency Rate (out of 1000)
1	Low	27
2	Below Average	60
3	Average	121
4	High	356
5	Severe	720
0	Bankruptcy on file	
N/A	No recent small business account information on file	

The delinquency rate indicates how many prospects/customers out of every thousand may become a serious credit risk. For example: in Risk Class 1, 27 out of every 1,000 are likely to become delinquent.

- **Suggested Credit Limit™:** A suggested credit amount to extend to a particular prospect or customer; this guideline is based upon the credit amount that historically has been extended to those with similar firmographics and risk profiles.

*\*Suggested Credit Limit is only a guideline and should not be used as the sole or primary factor in making a credit decision. Equifax is not responsible for any liability or losses based on the recommendation.*

- **Payment Index™:** A dollar-weighted indicator of a business's past and current payment performance based on the total number of financial and non-financial payment experiences in the Equifax Commercial database; 100 means all financial obligations have been paid within terms..

*\*Payment Index is returned at no additional charge with every Equifax Commercial Credit Report.*

## CONTACT US

Provides address, phone number and email address where you or your customer can request additional information or initiate a dispute.

**EQUIFAX**<sup>®</sup>

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