



Sample Enhanced Commercial Credit Report

Enhanced Commercial Credit Report

REPORT SUMMARY

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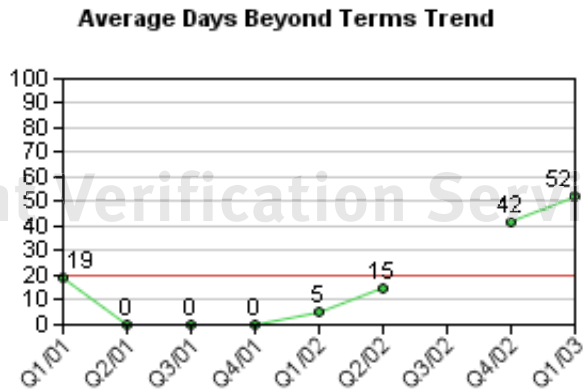
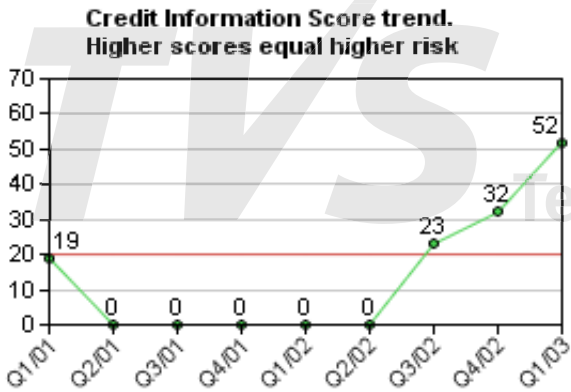
BUSINESS IDENTIFICATION INFORMATION

Business	ABC COMPANY	Inquiry on	Apr 08, 2003
Address	110 Sheppard Ave. E. Toronto, ON M2N 6S1	File Number	0001254893
Line of Business		Subject Number	ZZ9588
SIC (Standard Industrial Classification)		Telephone	(416) 227-5322
		Fax	(416) 227-5053
		Description	4702 Plumbing contractor

Active in Equifax Database since:	Nov 03, 1997
Annual Sales:	\$25,000,000
Employees:	20
Incorporation Date:	Apr 12, 1997, Provincial Charter Ontario
Business Contact(s)/Title(s)	JOHN TEST - President

CREDIT INFORMATION SCORE
34
Answers the question: Will I get paid? The overall Risk Level associated with this business relative to others in the database is
High risk

PAYMENT INDEX
40
Answers the question: When will I get paid? Based on supplier information provided to Equifax, this business is paying invoices on average
40 days past due



Long Term Secured Debt is NOT included in the PI and CI calculation.

IMPORTANT REPORT HIGHLIGHTS	
Recent Activity since Jan 01, 2003	
No. of Accounts 3rd Period Past Due	1
% dollars - 3rd Period Past Due	2.27%
Derogatory Items - Number	1
Derogatory Items - Amount	\$50,000
Inquiries on this Account	5
Most recent Derogatory item	Sep 2003
What are Derogatory items?	
Returned Cheques, Collection Claims, Legal Suits, Judgments or Information from the Office of the Superintendent of Bankruptcy	

OVERALL REPORT CONTENTS			
Derogatory Items on File (up to 5 years)	Number	Amount	Most Recent
Returned Cheques	1	\$2,552	Apr 2002
Collection Claims	2	\$15,204	May 2002
Legal Suits	5	\$5,659	Aug 2003
Judgments	1	\$2,513	Sep 2003
Bankruptcies	1	NA	Oct 2003
Overall Supplier Information		Financial Suppliers	Trade Suppliers
No. of Suppliers		0	4
Amount 3rd Period Past Due		\$0	\$2,000
Total Credit Exposure		\$0	\$88,015
Single Highest Credit Exposure		\$0	\$70,000
Average Credit Exposure		\$0	\$22,004
Inquiries on the Account		NA	5

DETAILS (Click on " + " or " - " to view or close the full detailed information on this business.) [Help](#)

CREDIT INFORMATION SCORE HISTORY AND TRENDS

The overall Risk associated with this business - Will I get paid?

This business has a current Credit Information Score of **34**

Risk Score	The Credit Information Score ranges from a low risk of 0 to a high risk of 70
0-9	Lowest risk

10-20	Average risk
21-30	Above average risk
31-40	High risk
41-69	Highest risk
70	Information has been reported to Equifax from the office of the Superintendent of Bankruptcy

The Credit Information Score for THIS BUSINESS was determined based on the following:

ITEM (Lower score = Lower risk; Higher score = Higher risk)	SCORE
1. Active in Equifax credit database for 6 years	4
2. Current Payment Index is 40	5
3. Number of supplier references on file is 13	0
4. On Mar 31, 2003 the Payment Index was 38 points higher than Mar 31, 2002	8
5. Number of derogatory items on file in the past 2 years is 8	8
6. The most recent derogatory item was recorded 3 months ago	7
7. Derogatory item amounts as a % of dollars owed suppliers is 10%	2

TOTAL Current Credit Information Score -> 34

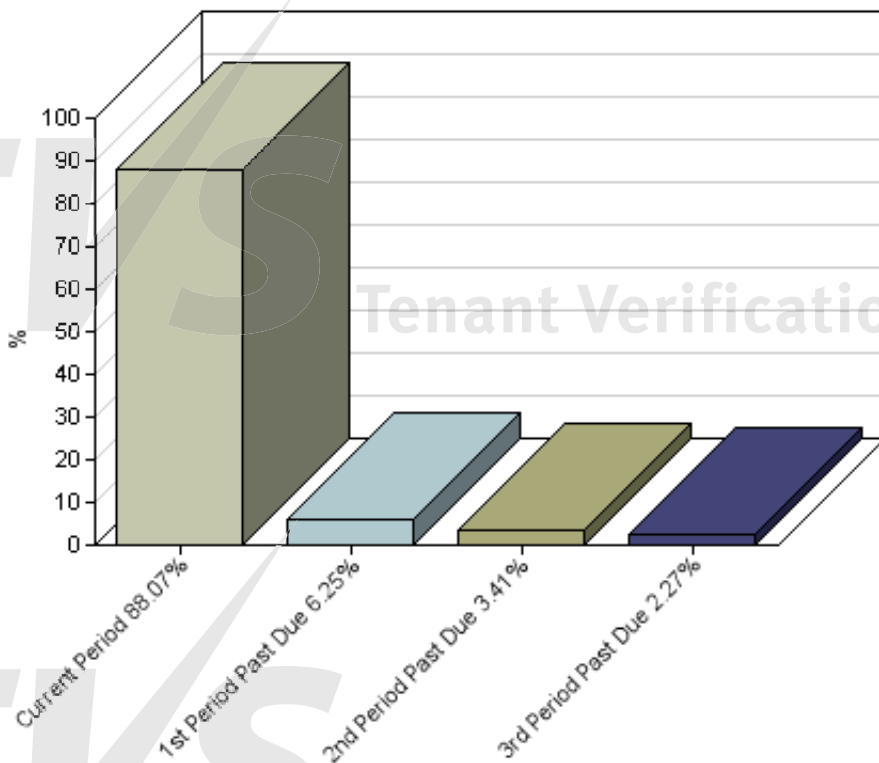
Credit Information Score is calculated using the following matrix					
Active in Equifax database for (years)	0-1	1.1-2	2.1-4	4.1-9	9.1+
Score	10	8	6	4	0
Current Payment Index	51+	41-51	31-40	21-30	0-20
Score	10	7	5	4	0
Number of trade payment references in last 90 days	0-1	2-3	4-6	7-10	11+
Score	10	8	5	3	0
Last quarter Payment Index vs. same quarter last year (point difference)	41+	21+40	11+20	6-10	0-5
Score	10	8	6	4	0
Number of derogatory items in last 2 years	10+	8-9	5-7	2-4	0-1
Score	10	8	5	3	0
How recent was last derogatory item (months)	1-2	3-4	5-6	7-12	12+
Score	10	7	4	3	0
Amount derogatory items as a % of dollars now owed to suppliers	100%	51-99%	11-50%	1-10%	0%
Score	10	8	5	2	0

The Risk Trend Numbers over the last three years							
Quarters	Credit Information Score	Number of Suppliers	Total Owing	Current \$	1st	Overdue Periods 2nd	3rd
1st Qtr/2003	52	15	\$245,640	\$153,025	\$84,796	\$34	\$7,785
4th Qtr/2002	32	12	\$329,996	\$214,358	\$109,840	\$5,798	\$0
3rd Qtr/2002	23	12	\$300,861	\$225,559	\$75,256	\$46	\$0
2nd Qtr/2002	0	12	\$77,618	\$39,890	\$35,445	\$2,283	\$0
1st Qtr/2002	0	10	\$227,403	\$122,083	\$104,557	\$614	\$1,491
4th Qtr/2001	0	20	\$162,469	\$131,273	\$26,440	\$4,263	\$493
3rd Qtr/2001	0	18	\$165,187	\$100,359	\$61,723	\$2,667	\$438
2nd Qtr/2001	0	15	\$113,142	\$68,167	\$35,485	\$95	\$9,395
1st Qtr/2001	19	15	\$393,671	\$248,210	\$135,408	\$3,691	\$6,092

* Refer to graph in **Report Summary** section.

PAYMENT INDEX HISTORY AND TRENDS

What are the suppliers to this business telling us?



Tenant Verification Service Inc.

Tenant Verification Service Inc.

This business has a current **Payment Index** of **40**

The Payment Index is similar to "days beyond terms". The following ranges were calculated as benchmarks:

Payment Index	% of database	The Payment Index ranges from fast paying 0 to slow paying 100
0	65	All trade suppliers are reporting being paid within terms
1-10	8	Average days to pay is slightly beyond terms
11-20	6	Average days to pay is 10 to 20 days beyond terms
21-30	5	Average days to pay is 20 to 30 days beyond terms
31-40	6	Average days to pay is 30 to 40 days beyond terms
41-90	5	Only 5% of businesses in Equifax's database fall into that range
91-100	3	All trade suppliers are reporting being paid in the third period past due or not at all
NA	NA	No trade suppliers reported to Equifax in the indicated time period

Tenant Verification Service Inc.

The Payment Trend Numbers over the last three years							
Quarters	Payment Index	Number of Suppliers	Total Owing	Current \$	1st	Overdue Periods 2nd	3rd
1st Qtr/2003	52	15	\$245,640	\$153,025	\$84,796	\$34	\$7,785
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* Refer to graph in **Report Summary** section.

Tenant Verification Service Inc.

CREDIT REFERENCES

In some situations, payments beyond terms can be a result of misplaced invoices or disputed accounts. Equifax reports trade items as they are received and as such they represent an historical experience. An outstanding amount on this report is not necessarily still outstanding today.

Twenty-five most RECENT Credit References*							
Supplier	Date Reported	High Credit	Total Owing	Current	1st	Past Due Periods 2nd	3rd
EQUIFAX COMMERCIAL	Oct 2003	\$2,555	\$2,555	\$2,555	\$0	\$0	\$0
LEASING CO.	Oct 2003	\$1,880	\$460	\$460	\$0	\$0	\$0
TIRE CO.	Oct 2003	\$70,000	\$70,000	\$60,000	\$5,000	\$3,000	\$2,000
INTERNATIONAL INC	Oct 2003	\$25,000	\$15,000	\$14,500	\$500	\$0	\$0
Total		\$99,435	\$88,015	\$77,515	\$5,500	\$3,000	\$2,000

- Indicates Lon Term Secured Debt, which is NOT included in the PI and CI calculation.

Tenant Verification Service Inc.

If less than 25 on file, they will all display.

Ten LARGEST Credit References*							
<u>Supplier</u>	<u>Date Reported</u>	<u>High Credit</u>	<u>Total Owing</u>	<u>Current</u>	<u>1st</u>	<u>Past Due Periods</u> <u>2nd</u>	<u>3rd</u>
TIRE CO.	Oct 2003	\$70,000	\$70,000	\$60,000	\$5,000	\$3,000	\$2,000
INTERNATIONAL INC	Oct 2003	\$25,000	\$15,000	\$14,500	\$500	\$0	\$0
EQUIFAX COMMERCIAL	Oct 2003	\$2,555	\$2,555	\$2,555	\$0	\$0	\$0
LEASING CO.	Oct 2003	\$1,880	\$460	\$460	\$0	\$0	\$0
Total		\$99,435	\$88,015	\$77,515	\$5,500	\$3,000	\$2,000

- Indicates Long Term Secured Debt, which is NOT included in the PI and CI calculation.

*If less than 10 on file, they will all display.

BANKING INFORMATION

This Bank Report was obtained on: **Apr 19, 2002**

Bank Name: BIG BANK OF CANADA
Address: MAIN BR - MONTREAL
 1 PLACE VILLE MARIE
 MONTREAL, QUEBEC, H3C3B5
 Branch: 003, Transit: 00001
Reference: TEST 04202002
 Phone: (514) 555-5555
 Fax: (514) 666-6666

Account Type(s): CUR
Account Opened: For more than 3 years
Account Balance: Low 6 figures to Medium 6 figures
Returned Cheques: 25, In the last 3 months, NSF

Line of Credit Details

No Line of Credit

Loan Details

No Loans

This Bank Report was obtained on: **Jan 01, 2001**

Bank Name: BANK NUMBER 2
Address: DUFFERIN AND APEX
 3140 DUFFERIN ST
 TORONTO, ONTARIO, M6A2T1
 Branch: 004, Transit: 12962
Reference: Close for Cause
 Phone: (514) 555-5555

This Bank Report was obtained on: **Apr 13, 2000**

Bank Name: BANK NUMBER 3
Address: MAIN BR - BURNABY
 4370 KINGSWAY
 BURNABY, BRITISH COLUMBIA, V5H4G9
 Branch: 003, Transit: 00320
Reference: N/ANT/LS
 Phone: (604) 665-3804
 Fax: (604) 717-4239

Account Type(s): CUR
Account Opened: 1997
Account Balance: Low 6 figures
Returned Cheques: None

Line of Credit Details

Credit Line Type(s): LGA
Line of Credit Date: Aug 10, 2000
Line of Credit authorized: \$8,000 to \$10,000
Rating on Line of Credit: NOT
Secured? By what?: ASS

Loan Details

Loan Type(s): Term loan
Loan Date: Not available
Loan Amount: High 5 figures
Still Owing: High 5 figures
Terms: Not available
Rating: Not available
Secured? By what?: Not available

Signing Officer(s): Not available

This Bank Report was obtained on: **Apr 13, 2000**

Bank Name: BANK NUMBER 4
Address: THUNDER BAY BUSINESS SERVICES CENTRE
 1159 ALLOY DR - STE 100
 THUNDER BAY, ONTARIO, P7B6M8
 Branch: 003, Transit: 03966
Reference: N/A FC/LS ACCT:N/A
 Phone: (807) 343-1841
 Fax: (807) 343-9228

No record

This [Bank Report](#) was obtained on: **Apr 12, 2000**

Bank Name: BANK NUMBER 5
Address: 2119, RUE DE SALABERRY
MONTREAL, QUEBEC, H3M1K8
Reference: Branch: 006, Transit: 01581
LYSANNE GIRARD\CBR\LS
Fax: (514) 271-5106

Account Type(s): CUR
Account Opened: For more than 3 years
Account Balance: Low 5 figures
Returned Cheques: None, L3D

Line of Credit Details

No Line of Credit

Loan Details

No Loans

Signing Officer(s): Not available

This [Bank Report](#) was obtained on: **Nov 09, 1998**

Bank Name: OTHER BANK
Address: CALGARY - 6TH AVENUE S.W.
717-6TH AVE. S.W.
CALGARY, ALBERTA, T2P0T9
Reference: Branch: 219, Transit: 07109
Phone: (514) 444-4444

Account Type(s): CUR
Account Opened: For more than 3 years
Account Balance: Low 5 figures
Returned Cheques: None

Line of Credit Details

No Line of Credit

Loan Details

No Loans

This [Bank Report](#) was obtained on: **May 14, 1998**

Bank Name: BANK NUMBER 6
Address: FLIN FLON BR
94 MAIN ST
FLIN FLON, MANITOBA, R8A1N3
Reference: Branch: 003, Transit: 01567
Phone: (204) 687-7551
Fax: (204) 687-8163

Number of Accounts: 8
Account Type(s): CUR
Account Opened: May 1992
Account Balance: Medium 5 figures to High 5 figures
Returned Cheques: None

Number of Accounts: 2
Account Type(s): CUR, SAV
Account Opened: Jan 02, 1998
Account Balance: \$40,000 to \$50,000
Returned Cheques: 235, In the current month, NSF

Account Type(s): USA
Account Opened: Less than 1 year
Account Balance: Low 5 figures to Medium 5 figures
Returned Cheques: None, In the last 3 months, NSF

Account Type(s): TER
Account Balance: Low 5 figures

Line of Credit Details

Line of Credit Date: Feb 15, 1995
Line of Credit authorized: \$45,000 to \$50,000
Utilization of Line of Credit: Not utilized
Secured? By what?: Not available

Loan Details

Loan Type(s): Term loan
Loan Date: Less than 1 year
Loan Amount: \$50,000 to \$67,000
Still Owing: Low 4 figures
Terms: Monthly, \$345
Rating: Not available
Secured? By what?: Unsecured

Signing Officer(s): FILE TEST
JOHN TEST
2 signatures required

Other files included in this report

Equifax has received information that the following names and addresses are related to this business. These could be:

different spelling of the business name, former addresses, or names, branch locations whose invoices are paid from on central locations, PO Box addresses, etc. Regardless of which address you've chosen to pull this report for, the information is identical.

A B C HOMES LTD., 11 GREENBRIER CRES, NORTH BAY, ON, L1H1H1
 ABC HOMES LTD, 206, 2 ATHABASCA AVENUE, MONTREAL, QC, H1H1H1

DEROGATORY ITEMS

Information from the Office of the Superintendent of Bankruptcy

Type of Action: Petition for Receiving Order
Date Received from Source: Apr 10, 2000
Source of Information: National Bankruptcy Listing
Filing Date: Oct 01, 2003

Estate Information: MAISON ABC INC.
 123 BL TEST EST SUITE 200
 NORTH BAY, ON,

Trustee Information: TRUSTEE TEST
 TORONTO, ON,
 License Number: 99999

Receiver Information: BANKRUPTCY RECEIVER TEST
 TORONTO, ON,
 License Number: 12345, 67890

This report limits the display of Derogatory items to a maximum of 10 in each category: returned cheques, collection claims, legal suits, judgment and other (non-derogatory) legal items.

<u>Returned Cheques Reported</u>					
<u>Cheque Date</u>	<u>Reported Date</u>	<u>Amount</u>	<u>Reason</u>	<u>Status</u>	<u>Supplier</u>
Oct 16, 1999	Oct 27, 1999	\$100	NSF	Now Certified	Business Services

Comments:
 May 23, 2002, TEST FILE MAISON ABC (DO NOT USE)
 THIS IS A TEST FOR NSF COMMENTS

<u>Collection Claims Reported</u>			
<u>Debtor</u>	MAISON ABC	<u>Date Placed</u>	Aug 18, 2000
<u>Creditor</u>		<u>Amount Placed</u>	\$1,000
<u>Closed</u>		<u>Amount Paid</u>	\$1,000
<u>Agency</u>	COLLECTRITE		
<u>Status</u>	Disputed Account	<u>Last Payment</u>	

Comments:
 May 23, 2002, TEST FILE MAISON ABC (DO NOT USE)
 THIS IS A TEST FOR CLAIM COMMENT

<u>Legal Information - Suits</u>			
<u>Type of Action</u>	Statement of Claim	<u>Date Filed</u>	Feb 03, 2003
<u>Plaintiff</u>	TEST FILE	<u>Court</u>	Small Claims Court
<u>Amount</u>	\$50,000	<u>Court Location</u>	Hamilton
<u>Reason</u>	Damages	<u>Court File Number</u>	01-4517
<u>Defendant name as it appears in court document</u> TEST FILE MAINSON ABC (DO NOT USE)			
<u>Type of Action</u>	Statement of Claim	<u>Date Filed</u>	Jan 02, 2001
<u>Plaintiff</u>	TEST FILE	<u>Court</u>	SUPERIOR COURT
<u>Amount</u>	\$200,000	<u>Court Location</u>	Rimouski
<u>Reason</u>		<u>Court File Number</u>	1111111111
<u>Defendant name as it appears in court document</u> MAISON ABC INC			
<u>Type of Action</u>	Counter Claim	<u>Date Filed</u>	Jan 01, 2001
<u>Plaintiff</u>	TEST FILE	<u>Court</u>	Provincial Court
<u>Amount</u>	\$0	<u>Court Location</u>	Quebec
<u>Reason</u>		<u>Court File Number</u>	33333333
<u>Defendant name as it appears in court document</u> DEF MANUAL TEST FILE			
<u>Type of Action</u>	Statement of Claim	<u>Date Filed</u>	Jan 01, 2001
<u>Plaintiff</u>	TEST FILE	<u>Court</u>	Supreme Court
<u>Amount</u>	\$2,000	<u>Court Location</u>	Ontario Government
<u>Reason</u>		<u>Court File Number</u>	333333
<u>Defendant name as it appears in court document</u> MAISON ABC INC			

<u>Legal Information - Judgments</u>			
<u>Type of Action</u>	Bailiff Sale	<u>Date Filed</u>	Jun 10, 1999
<u>Plaintiff</u>	CITY OF TORONTO	<u>Court</u>	Ontario Court
<u>Amount</u>	\$30,000	<u>Court Location</u>	Toronto
<u>Reason</u>	Agreement of Sale	<u>Court File Number</u>	77777

Other Legal Information - These are not considered Derogatory

Type of Action	Bill of Sale	Date Filed	Feb 02, 2000
Plaintiff	CITY OF TORONTO	Court	Ontario Government
Amount	\$70,000	Court Location	Toronto
Reason	Account	Court File Number	8999325
Defendant name as it appears in Court Document MAISON ABC INC			

Comments:

May 23, 2002, TEST FILE MAISON ABC (DO NOT USE)
THIS IS A TEST FOR LEGAL COMMENTS

LEGAL FILINGS - PROVINCE OF QUEBEC ONLY

Effective May 13, 2004 the only commercial legal filings from the province of Quebec that Equifax will be reporting will be the filings of initial statements of claim. The data source for judgements and other Quebec legal items is undergoing a system change and until this implementation is complete, Equifax will not be reporting these items.

OTHER INFORMATION ON THIS BUSINESS

This section contains additional information on this business obtained by Equifax. This information is not included in our scoring models and is presented for your information.

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Incorporation

Effective Date:	Jan 12, 1990
Number:	12345678
Location:	Provincial Charter, Ontario
Operation since:	Jan 12, 1980
Comments:	Apr 01, 2000, MAISON ABC INC FICHER CORPORATIF DU QUEBEC DATE RAPPORTEE:3 DECEMBRE 1999 DATE D'IMMATRICULATION:4 JANVIER 2000.NOMBRES D'EMPLOYES: AUCUN.DERNIERE DECLARATION ANNUELLE:26 MAI 1999.ADRESSE DOMICILE:2006 BOUL. TEST, JONQUIERE,QC,H1H1H1.GENRE D'AFFAIRE:EXPLOITATION BATIMENTS RESIDENTIELS ET DE LOGEMENT

Effective Date:	Apr 12, 1997
Number:	12345678
Location:	Provincial Charter, Ontario
Operation since:	
Comments:	Nov 03, 1999, MAISON ABC INC FICHER CORPORATIF DU QUEBEC: ADRESSE DOMICILE: 123,BL TEST EST SUITE 200,MTL,PQ.DERNIERE DECLARATION ANNUELLE: 1999/10/01 Mar 15, 1999, 1234467 ONTARIO INC ONTARIO CORPORATE REGISTRY: REGISTERED ADDRESS:123,BLOOR ST, TORONTO,ON,L5T2L4.LAST ANNUAL REPORT: 1999-01-15.

Premises

Date Reported:	Apr 01, 2000
Description:	Owned, Land Only
Address:	123 BL TEST EST SUIT 200, MONTREAL, PQ
Valuation Source:	Officer of Company
Value:	\$75,000

Date Reported:	Apr 01, 2000
Description:	Owned, Buildings
Address:	123 BL TEST EST SUIT 200, MONTREAL, PQ
Valuation Source:	Officer of Company
Value:	\$250,000

Date Reported:	Nov 03, 1999
Description:	Owned, Buildings
Address:	123 BL TEST EST SUITE 200 MTL PQ H1H1H1
Valuation Source:	Officer of Company
Value:	\$1,000,000

Date Reported:	Apr 16, 1999
Description:	Rented,
Address:	123,BLOOR ST,TORONTO ON
Value:	\$0

Employees

Date Reported:	Apr 01, 2000
Description:	Part Time, 20

Finances

Date Reported:	Jul 23, 2002
Description:	Net Worth, \$1,000,000

Date Reported:	Jul 23, 2002
Description:	Sales, \$25,000,000

Date Reported:	Apr 01, 2000
Description:	Sales, \$500,000

Date Reported:	Apr 01, 2000
Description:	Net Worth, \$1,000,000

Date Reported: Apr 01, 2000
Description: A/P Amount, \$50,000

Date Reported: Apr 01, 2000
Description: A/R Amount, \$50,000

Date Reported: Nov 03, 1999
Description: Sales, \$1,000,000

Date Reported: Nov 03, 1999
Description: Net Worth, \$500,000

Date Reported: Nov 03, 1999
Description: A/R Amount, \$50,000

Date Reported: Nov 03, 1999
Description: A/P Amount, \$30,000

Assets

Date Reported: Apr 01, 2000
Description: Equipment, \$1,000,000

Date Reported: Mar 15, 1999
Description: Equipment, \$500,000

Date Reported: Apr 01, 2000
Description: ORDINATEURS, \$500,000
Lien: BANQUE ROYALE, 1234 PAPINEAU MONTREAL, PQ

Date Reported: Apr 01, 2000
Description: Inventory, \$100,000

Date Reported: Mar 15, 1999
Description: Inventory, \$400,000

Date Reported: Apr 01, 2000
Description: PAPIERS, \$25,000
Lien: AUCUN,

Officers/Owners

Date Reported: Apr 01, 2000
Contact: JOHN TEST, President , Share: 100%
Address: 123 BL TEST EST SUIT 200 MONTREAL, PQ, H1H 1H1

Other Comments

- May 23, 2002, TEST FILE MAISON ABC (DO NOT USE) THIS IS A TEST FILE FOR ADDITIONNEL COMMENTS

INQUIRIES ON THIS FILE

An inquiry is registered when a report on this business is ordered by an Equifax Customer. Few or no inquiries may indicate that a business is not an active credit seeker. Numerous inquiries indicate that the business is an active credit seeker. Equifax does not use this information to compute its risk scores.

However, you may want to consider the following in your review:

- Do the number of inquiries seem appropriate for a business that size?
- Is this business shopping around for better supplier arrangements?
- Are they having problems paying their current suppliers and looking for credit from others unaware of their problems?
- Are they expanding, moving locations or opening another office?
- Are their current suppliers not meeting their current needs?

The most recent inquiries in the past 24 months are listed here:

Inquiry Date	Inquirer's Name/Industry	Telephone Number
Jan 06, 2004	ABC CO.	(416) 555-5555
Dec 17, 2003	TEST CO.	(416) 555-5555
Dec 17, 2003	WhI-Lumber	(416) 555-5555
Dec 17, 2003	SVCS-Business	(416) 555-5555
Dec 15, 2003	MFR-Lighting Pdts	(416) 555-5555

CUSTOMER SERVICE

If you have any questions about this report, please call our customer service center at **1-877-227-8800** or **416-227-8800**.

If you are concerned about the content of this report, please contact Equifax Commercial Relations department by email at commercial.disclosure@equifax.com

End of Report