

**DEMO COMPANY**  
**Glendale, CA 91206**

Report Date: 3/24/2020 3:40:27 PM  
Transaction Id #: 59705  
Total: \$109.00



**SUMMARY**



**BCRS SCORE:**

**391**

# TRADELINES: 6  
BALANCE OWED: **\$519,022**  
HIGHEST CREDIT: **\$323,742**  
\$\$ REPORTED 12 MNTHS: **\$519,022**  
JUDGEMENTS: 0  
LIENS: 8



**PAYDEX SCORE:**

**73**

# TRADELINES: 14  
TOTAL OWED: **\$936,600**  
HIGHEST CREDIT: **\$300,000**  
% PAST 30 DAY: **18%**



**INTELLIScore PLUS:**

**29**

# TRADELINES: 10  
TRADE BALANCE: **\$431,000**  
HIGHEST CREDIT: **\$445,600**  
MONTHLY AVG. DBT: 11  
HIGHEST DBT: 19



**Demo Company**  
**12345 Main St**  
**Glendale, CA 91206**

<b>DUNS#:</b>	123456789	<b>FORMER DUNS#:</b>	987654321
<b>PAYDEX:</b>	73	<b>FORMER NAME:</b>	
<b>LINE OF BUSINESS:</b>	Carpentry contractor	<b>START YEAR:</b>	1990
<b>PHONE:</b>	(818) 555-0000	<b>FAX:</b>	
<b>CEO:</b>	Joe Sample - Chief Executive Officer	<b>BUSINESS STRUCTURE:</b>	0
<b>ACTIVE:</b>	360	<b>SIC:</b>	1751
<b>ANNUAL SALES VOLUME:</b>	\$5,279,000	<b>ANNUAL SALES VOLUME US:</b>	\$5,279,000
<b>NET INCOME:</b>	\$273,000	<b>NET INCOME US:</b>	\$273,000
<b>NET WORTH:</b>	\$1,551,000	<b>NET WORTH US:</b>	\$1,551,000
<b>EMPLOYEES AT LOCATION:</b>		<b>TOTAL EMPLOYEES:</b>	150

### D&B PAYMENT HABITS

INDUSTRY	TOTAL REC'D	DOLLAR AMT	HIGHEST CREDIT	% WITHIN TERMS	% SLOW 1-30	% SLOW 31-60	% SLOW 61-90	% SLOW 91+
Natnl commercial bank	4	\$95,100	\$40,000	100 %	0 %	0 %	0 %	0 %
Whol lumber/millwork	2	\$500,000	\$300,000	70 %	0 %	30 %	0 %	0 %
Ret building material	1	\$300,000	\$300,000	100 %	0 %	0 %	0 %	0 %
Whol petroleum prdts	1	\$30,000	\$30,000	50 %	50 %	0 %	0 %	0 %
Misc equipment rental	1	\$5,000	\$5,000	0 %	50 %	50 %	0 %	0 %
Radiotelephone commun	1	\$2,500	\$2,500	50 %	0 %	50 %	0 %	0 %
Ret misc merchandise	1	\$2,500	\$2,500	50 %	0 %	50 %	0 %	0 %
Nonclassified	1	\$750	\$750	100 %	0 %	0 %	0 %	0 %
Whol industrial suppl	1	\$250	\$250	0 %	50 %	0 %	50 %	0 %
Whol farm/garden mach	1	\$500	\$0	100 %	0 %	0 %	0 %	0 %

There are 25 payment experiences in D&B's file for the most recent 12 months with 16 experiences reported during the last three month period.

SEARCH INQUIRY: Demo Company / Glendale, CA 91206




**Demo Company**  
**12345 Main Street**  
**Glendale, CA 91206**

<b>BUSINESS IDENTIFICATION #:</b>	3333333333		
<b>FILE ESTABLISHED:</b>	09/1980		
<b>SIC CODE:</b>	1751 CARPENTRY WORK		
<b>INTELLIScore PLUS™ SCORE:</b>	29		
<b>SCORE FACTORS:</b>	055 : NUMBER OF COMMERCIAL ACCOUNTS WITH NET 1-30 DAYS TERM		
	050 : NUMBER OF COMMERCIAL ACCOUNTS WITH HIGH UTILIZATION		
	066 : PERCENT OF DELINQUENT COMMERCIAL ACCOUNTS		
	042 : COMMERCIAL ACCOUNT BALANCE THAT IS SERIOUSLY DELINQUENT		
<b>INDUSTRY RISK COMPARISON:</b>	28% of businesses indicate a higher likelihood of severe delinquency		
<b>Current Days Beyond Terms (DBT):</b>	18	<b>Bankruptcy Filings:</b>	0
<b>Highest DBT Previous 6 Months:</b>	19	<b>Tax Liens Filings: (Filed )</b>	0
<b>Total Continuous Trades:</b>	21	<b>Judgment Filings:</b>	0
<b>Trade Balance of All Trades: (10)</b>	\$431,000	<b>Total Collections: (Placed )</b>	0
<b>Highest Credit Amount Extended:</b>	\$445,600	<b>Sum of Legal Filings:</b>	\$0
<b>Monthly Average DBT:</b>	11	<b>UCC Filings:</b>	3
<b>Highest DBT Previous 5 Quarters:</b>	15	<b>Cautionary UCC Filings Present:</b>	0
<b>Current Continuous Trade Balance:</b>	\$927,200		
<b>Average Balance Previous 5 Quarters:</b>	\$241,060		
<b>6 Month Balance Range:</b>	\$280,800 - \$461,100		

SEARCH INQUIRY: Demo Company / Glendale, CA 91206

**EQUIFAX**  
**EFX ID: 1234**  
**DEMO COMPANY**  
**12345 Main St**  
**Glendale, CA 91206**  
**818-555-0000**

<b>TAX ID/SSN:</b> XXXXX9837	<b>BUSINESS TYPE:</b>
<b>LIABILITY TYPE:</b> Corporation	<b>ESTABLISHED:</b> 1990
<b>OWNERSHIP:</b>	<b>LOCATION TYPE:</b>
<b>EMPLOYEES:</b> 5 to 9	<b>ANNUAL SALES:</b> \$2,500,000 - \$4,999,999
<b>SIC:</b> 1542 General Contractors - Nonresidential Buildings, Other than Industrial Buildings and Warehouses	<b>NAICS:</b> 236220 Commercial and Institutional Building Construction
<b>TAX LIENS:</b> 8 - \$1,001,364	<b>JUDGEMENTS:</b> 0 - \$0
<b>BUSINESS CREDIT RISK SCORE:</b> 391 	<b>SCORE REASON CODES:</b> C5007: Evidence of Non Financial Trades 2+ Cycle Historically C0181: 50 Percent of Non-Financial Payment Experiences Reported as Current in Last 3 Months C0207: Evidence of Lien(s) OR Judgment(s) C0302: 67 Percent of Non-Financial Balance Past Due

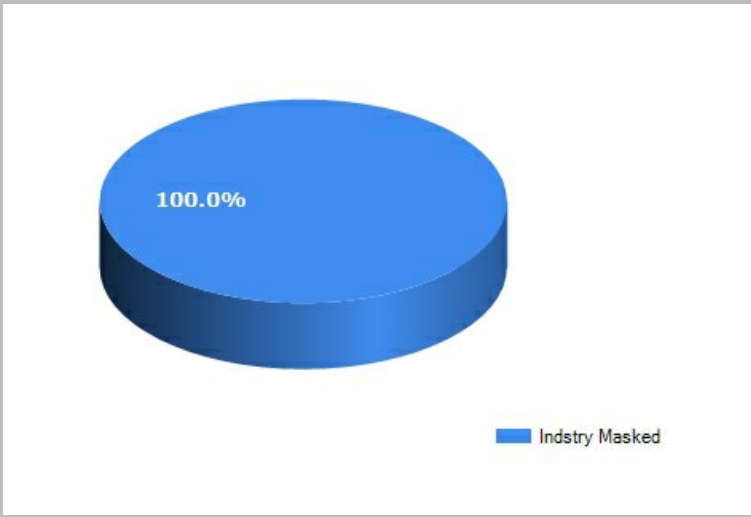
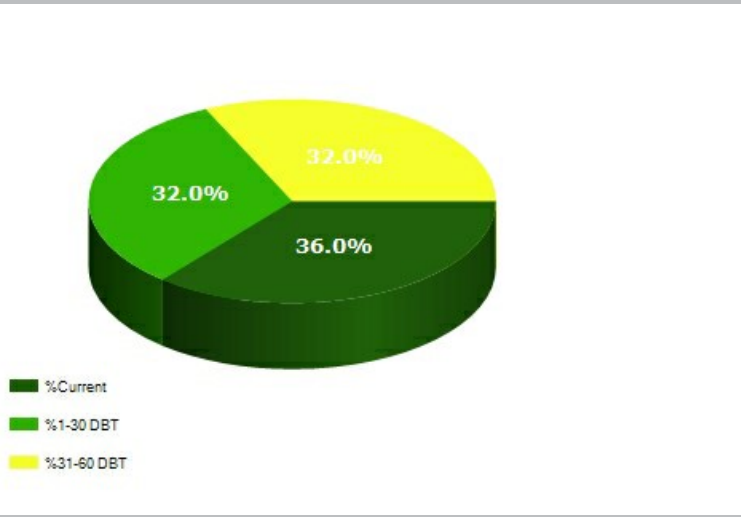
## EQUIFAX REPORT HIGHLIGHTS

<b>CREDIT ACTIVE SINCE:</b>	08/02/1994
<b>ACTIVITY SINCE:</b> 12/01/2019	
<b>ACCOUNTS UPDATED:</b>	6
<b>NEW ACCOUNTS OPENED:</b>	0
<b>RECENT ACCOUNT CLOSURES:</b>	0
<b>NEW DELINQUENCIES (NON CHARGE-OFF):</b>	2
<b>NEW CHARGE-OFFS:</b>	0
<b>CHARGE OFF AMOUNT:</b>	\$0
<b>NUMBER OF INQUIRIES:</b>	0
<b>MOST SEVERE STATUS:</b>	Slow up to 90
<b>SINGLE HIGHEST CREDIT EXTENDED:</b>	\$342,599
<b>AS OF:</b> 03/24/2020	
<b>NUMBER OF ACCOUNTS:</b>	9
<b>OPEN:</b>	9
<b>CLOSED:</b>	0
<b>CHARGED-OFF:</b>	0
<b>CHARGED-OFF AMOUNT:</b>	\$0
<b>TOTAL PAST DUE:</b>	\$348,989
<b>MOST SEVERE STATUS:</b>	
<b>TOTAL CURRENT CREDIT EXPOSURE:</b>	\$519,022
<b>SINGLE HIGHEST CREDIT EXPOSURE:</b>	\$323,742
<b>OPEN ACCOUNT ANALYSIS</b>	
<b>TOTAL BALANCE:</b>	\$519,022
<b>MEDIAN BALANCE:</b>	\$2,898
<b>AVERAGE BALANCE:</b>	\$57,669
<b>CURRENT PORTION OF BALANCE DUE:</b>	\$170,033
<b>DELINQUENT (NON CHARGED-OFF):</b>	5
<b>TOTAL PAST DUE:</b>	\$348,989
<b>AT RISK BALANCE:</b>	\$516,124

# EQUIFAX

## PAST DUE

## BALANCE BY INDUSTRY



## EQUIFAX PAYMENT TRENDS BY MONTH

Date	#Trade Lines	#Trade Lines Past Due	Balance	% Current	%1-30 DBT	%31-60 DBT	%61-90 DBT	%91+ DBT	DTP
03/2020	3	2	\$327,825	36%	32%	32%	0%	0%	0
02/2020	1	1	\$159,483	24%	40%	35%	0%	0%	0
12/2019	1	1	\$27,524	47%	2%	21%	30%	0%	0
06/2019	1	1	\$4,190	0%	29%	71%	0%	0%	0

## EQUIFAX JUDGEMENTS

Date	Doc#	Location	Status	Liability	Plaintiff
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## EQUIFAX LIENS

Date	Doc#	Location	Status	Liability	Plaintiff
03/16/2012	4093574	WASHOE COUNTY COURT	Filed/Recorded	\$75,793	State
03/20/2012	201203200000173	CLARK COUNTY RECORDER (RD)	Filed/Recorded	\$75,793	State
03/22/2016	4676538	WASHOE COUNTY COURT	Released	\$356,625	Federal
04/12/2011	3992528	WASHOE COUNTY COURT	Filed/Recorded	\$23,535	State
04/14/2011	201104140000271	CLARK COUNTY RECORDER (RD)	Filed/Recorded	\$23,535	State
05/26/2009	3762631	WASHOE COUNTY COURT	Filed/Recorded	\$14,488	State
06/01/2009	200906010000051	CLARK COUNTY RECORDER (RD)	Filed/Recorded	\$14,488	State
10/14/2010	3933052	WASHOE COUNTY COURT	Filed/Recorded	\$417,107	Federal

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# anscersX Credit Report Score Explanations



The **PAYDEX® Score** is D&B's unique dollar-weighted numerical indicator of how a firm paid its bills over the past year, based on trade experiences reported to D&B by various vendors. The D&B PAYDEX Score ranges from 1 to 100, with higher scores indicating better payment performance.

Paydex 80 - 100: Low risk of late payment (averages prompt to 30 days within terms)

Paydex 50 - 79: Moderate risk of late payment (averages 30 or less beyond terms)

Paydex 0 - 49: High risk of late payment (averages 30 to 120 days beyond terms)



**Intelliscore Plus** provides a score range from 1 - 100.

1 indicates high risk

100 indicates low risk

998 displays when there is a bankruptcy within the past two years.

999 displays when there is not enough information to score a business.



**The Business Credit Risk Score (BCRS)** is designed to assist credit grantors in improving risk assessment throughout a business's account life cycle, reducing delinquency rates and improving profitability. The rating predicts the likelihood of a business incurring greater than 90 days severe delinquency or bankruptcy, within a 12 month period.

Score range is 101 – 660, with the lower score indicating higher risk.

0 indicates a bankruptcy on file and manual review is recommended.

Up to four reason codes may be returned indicating the top factors influencing the score.