

COMMERCIAL CREDIT REPORT SAMPLE



Customer Ref: SW1224

TJ PAPER AND SUPPLIES

321 Peachtree Street
Atlanta, GA 30303-3209

EFX ID: 277879276

Telephone: (404) 222-2121

Tax ID: 356954964

Business Type:

Liability Type: Corporation

Established: 2004

Ownership: Private

Location Type: Single Entity

Employees: 10 to 24

Annual Sales: \$500,000 - \$999,999

SIC: 5113, Industrial and Personal Service Paper

NAICS: 424130, Industrial and Personal Service Paper Merchant Wholesalers

Sourced from third-party firmographic data suppliers and periodically updated

Inquiry Information: TJ Paper & Supplies, 321 Peachtree St, Atlanta, GA, Tom Jones, Atlanta, GA, SSN 658798546

Alert(s): None to Report

SMALL BUSINESS CREDIT RISK SCORE FOR SUPPLIERS

473

PUBLIC RECORDS

Type Status	Number	Dollar	Most Recent Date Filed
Bankruptcies	0	\$0	None Reported
<u>Judgments</u>	1	\$416	03/13/2005
Satisfied	1	\$416	
<u>Liens</u>	1	\$18,530	12/11/2005
Released	1	\$18,530	

CREDIT USAGE

TOTAL CREDIT LIMIT OF \$40,500 (financial accounts only)



CREDIT REPORT SUMMARY

	Financial	Non-Financial
Number of Accounts	3	4
Credit Active Since	09/29/2004	06/01/2005
Number of Charge-Offs	0	0
Total Past Due	\$0	\$0
Most Severe Status in 24 Months	Slow up to 60	Slow up to 120
Single Highest Credit Extended	\$54,060	\$18,390
Total Current Credit Exposure	\$81,946	\$19,838
Median Balance	\$4,693	\$753
Average Open Balance	\$15,379	\$4,959

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



Recent Activity (since 04/01/2007)

Number of Accounts Delinquent	0	2
New Accounts Opened	0	0
Inquiries	0	0
Accounts Updated	3	4

NR = None Reported

RECENT TREND
1 day beyond terms

PAYMENT INDEX
Account: 100 Industry: 87

This report is for illustrative purposes only, and any resemblance to a TJ Paper and Supplies is purely coincidental.

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 first business name and address on the returned folder which most closely matches your Equifax ePORT® inquiry information, as well as firmographic information about the business.

The EFX ID™ is a unique nine-digit number that identifies a business folder; the folder may contain multiple businesses and/or business locations for the same corporate entity; if the EFX ID is used on the inquiry, then only the EFX ID is used to locate a folder and the most recently reported business name and address are returned.

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; may also return alerts from a requested consumer product (e.g., FACT Act alerts).

5 SCORES

Available upon request; allows for more accurate assessment of the 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 attributes:

- **Number of Accounts:** The count of open and closed accounts on the file.
- **Credit Active Since:** Returns the oldest Date Opened, Date Reported or Years Sold for that tradeline, indicating the duration of the relationship.
- **Number of Charge-Offs:** Number of open or closed accounts for which there has been any reported charge-off.
- **Total Past Due:** The total delinquent dollar amount on both open and closed accounts owed by this business as reported by its credit grantors.
- **Most Severe Status in 24 Months:** Returns the most severe Current Status experienced on any account during the most recent 24 months from the date of inquiry; refer to the Current Status Descriptions table on page 4 for the severity levels.
- **Single Highest Credit Extended:** The single largest high credit, original loan, current credit or balance dollar amount extended to this business based on reported accounts. This figure can reflect credit lines that have not yet been used.
- **Total Current Credit Exposure:** The maximum potential liability the business could incur today based upon recent account information. Financial amount includes total balances owed plus available credit limit; Non-Financial is a total of balances owed.
- **Median Balance:** Returns the median value of all open, non-charged-off accounts. (There must be at least three tradelines for this value to be returned and \$0 balances are included.)

- **Average Open Balance:** The average balance of all open, non-charged off accounts. (There must be at least two tradelines for this value to be returned.)

8 Recent Activity: Highlights recent key activities that have occurred on the file within the last 120 to 150 days from the date of the inquiry.

- **Number of Accounts Delinquent:** Number of accounts that have been delinquent within the last 120 to 150 days.
- **New Accounts Opened:** Number of accounts opened within the last 120 to 150 days.
- **Inquiries:** Number of account origination inquiries that have occurred within the last 120 to 150 days.
- **Accounts Updated:** Number of accounts updated within the last 120 to 150 days.

9 Financial Information: Obtained through an exclusive data sharing agreement with the Small Business Financial Exchange, Inc. (SBFE), and consists of information on business credit cards, loans, leases, and other credit 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.)

10 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.)

11 CREDIT USAGE

Illustrates available credit line dollars which could be used for meeting other financial obligations. Credit line dollars based on revolving financial accounts; excludes term loans, leases, and charged-off accounts; includes open, revolving accounts and closed accounts still owing a balance.

12 AVERAGE DAYS BEYOND TERMS

Displays the dollar-weighted average days beyond terms on non-financial accounts within the last 12 months from the date of the inquiry; calculated from dollar amounts reported for aging categories 1-5; if no information was reported for a given month within the 12-month period, no line will appear in the graph for that month.

13 Recent Trend (Box): Average Days Beyond Terms calculated within the last 120 to 150 days from the date of inquiry.

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. The median Payment Index for the inquired business's industry is also returned for benchmark purposes, provided there is enough information in the Equifax Commercial database on that particular industry to ensure a statistically valid value. The chart below provides a suggested interpretation of the Payment Index value:

Payment Index	Days Past Due
90+	Paid As Agreed
80-89	1-30 Days Past Due
60-79	31-60 Days Past Due
40-59	61-90 Days Past Due
20-39	91-120 Days Past Due
1-19	120+ Days Past Due

FINANCIAL ACCOUNT HIGHLIGHTS

DETAIL	Acct No./ Type ▼	Current Status ▼	Date Reported/ ▼		Date Closed/ Reason ▼	High Credit or Orig. Loan Amount ▼		Current Credit Limit ▼	Balance ▼	Past Due Amount ▼	24-Month History
			Date Opened ▼			Orig. Credit Limit ▼					
■	7 / Business lease	Current	<u>07/30/2007</u> 05/30/2006			<u>\$54,060</u> \$54,060			\$41,446	\$0	000000/000210/ 000BBB/BBBBBB
■	1 / Commercial Card	Current	<u>07/30/2007</u> 05/15/2005			<u>\$4,693</u> \$0	\$10,500		\$4,693	\$0	000001/101001/ 101011/210000
■	4 / Other	Current	<u>08/01/2007</u> 09/29/2004			<u>\$1,399</u> \$0	\$30,000		\$0	\$0	000000/000010/ 010211/000000
Number of Trades		3				<u>\$60,152</u>	\$40,500		\$46,139	\$0	

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 Reported refers to the most recent data submission received from the contributing data source; Date Opened refers to the date on which the specific credit obligation was initiated.
- **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, including any past due amount.
- **Past Due Amount:** Total amount past due from each aging category.
- **24-Month History:** The 24-month grid contains consecutive payment performance indicators for the 24 months prior to the payment date. The far left position in the grid represents the previous month's overall account payment status, continuing in monthly increments from left to right for the entire 24-month period. The grid provides a convenient recap of historical payment performance for each of the business's accounts.

CURRENT STATUS DESCRIPTIONS

Status	Description
B	Unknown, which may indicate that the credit relationship did not exist before this time period.
0	Current
S	Slow
1	Slow Up to 30
2	Slow Up to 60
3	Slow Up to 90
4	Slow Up to 120
5	Slow 121+
6	Collection
7	Non-accrual account
8	Repossession/Foreclosure
9	Charge-Off

FINANCIAL ACCOUNT DETAILS

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
7 / Business Lease	Current	07/30/2007 05/30/2006		\$54,060 \$54,060		\$41,446	\$0	000000/000210 000BBB/BBBBBB
Active = Yes : Maturity/Expiration Date = 06/30/2011 : Payment Amount/Frequency = \$901 : Payment Type = Principal and Interest : Last Payment Amount = \$901 : Last Payment Date = 07/18/2007 : Secured = Secured : Number of Guarantors = 1 : Gov't Guaranteed = No								
1 / Commercial Card	Current	07/30/2007 05/15/2005		\$4,693 \$0	\$10,500	\$4,693	\$0	000001/101001 101011/210000
Active = Yes : Payment Type = Other Payment Type : Last Payment Date = 07/21/2007 : Secured = Unsecured : Number of Guarantors = 0								
4 / Other	Current	08/01/2007 09/29/2004		\$1,399 \$0	\$30,000	\$0	\$0	000000/000010 010211/000000
Active = Yes : Payment Amount/Frequency = \$0/Monthly : Payment Type = Principal and Interest : Last Payment Amount = \$850 : Last Payment Date = 09/27/2006 : Secured = Unsecured : Number of Guarantors = 0 : Gov't Guaranteed = No								

FINANCIAL ACCOUNT PAYMENT DETAILS
PAYMENT DETAIL FOR FINANCIAL ACCOUNT #1

Date Reported	Balance	Total Past Due	Aging Cat 1	Aging Cat 2	Aging Cat 3	Aging Cat 4	Aging Cat 5	Date of First Delinquency
07/30/2007	\$4,693	\$0	\$0	\$0	\$0	\$0	\$0	
06/30/2007	\$2,731	\$0	\$0	\$0	\$0	\$0	\$0	
05/30/2007	\$3,178	\$0	\$0	\$0	\$0	\$0	\$0	
04/30/2007	\$3,178	\$0	\$0	\$0	\$0	\$0	\$0	
03/30/2007	\$3,184	\$0	\$0	\$0	\$0	\$0	\$0	
2/28/2007	\$3,258	\$0	\$0	\$0	\$0	\$0	\$0	
1/30/2007	\$3,503	\$135	\$135	\$0	\$0	\$0	\$0	12/29/2006
12/31/2006	\$3,228	\$128	\$128	\$0	\$0	\$0	\$0	12/29/2006
11/28/2006	\$3,061	\$0	\$0	\$0	\$0	\$0	\$0	
10/30/2006	\$3,504	\$52	\$52	\$0	\$0	\$0	\$0	10/28/2006
09/28/2006	\$3,286	\$0	\$0	\$0	\$0	\$0	\$0	
08/30/2006	\$3,085	\$0	\$0	\$0	\$0	\$0	\$0	
07/31/2006	\$3,313	\$140	\$140	\$0	\$0	\$0	\$0	06/27/2006
06/28/2006	\$3,356	\$133	\$133	\$0	\$0	\$0	\$0	06/27/2006
05/31/2006	\$3,186	\$0	\$0	\$0	\$0	\$0	\$0	
04/28/2006	\$3,874	\$149	\$149	\$0	\$0	\$0	\$0	04/28/2006
03/30/2006	\$3,559	\$0	\$0	\$0	\$0	\$0	\$0	
02/28/2006	\$3,820	\$162	\$162	\$0	\$0	\$0	\$0	12/29/2005
01/30/2006	\$3,879	\$211	\$153	\$58	\$0	\$0	\$0	12/29/2005
12/31/2005	\$3,663	\$58	\$58	\$0	\$0	\$0	\$0	12/29/2005
11/28/2005	\$3,328	\$0	\$0	\$0	\$0	\$0	\$0	
10/30/2005	\$3,389	\$0	\$0	\$0	\$0	\$0	\$0	
09/28/2005	\$3,615	\$0	\$0	\$0	\$0	\$0	\$0	
08/30/2005	\$3,889	\$0	\$0	\$0	\$0	\$0	\$0	
07/31/2005	\$4,025	\$141	\$141	\$0	\$0	\$0	\$0	07/29/2005
06/30/2005	\$3,515	\$0	\$0	\$0	\$0	\$0	\$0	

PAYMENT DETAIL FOR FINANCIAL ACCOUNT #4

Date Reported	Balance	Total Past Due	Aging Cat 1	Aging Cat 2	Aging Cat 3	Aging Cat 4	Aging Cat 5	Date of First Delinquency
08/01/2007	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
<i>All History between 08/01/2007 and 10/01/2006 is the same as 08/01/2007.</i>								
10/01/2006	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
09/01/2006	\$850	\$61	\$61	\$0	\$0	\$0	\$0	09/01/2006
08/01/2006	\$586	\$0	\$0	\$0	\$0	\$0	\$0	
07/01/2006	\$26	\$0	\$0	\$0	\$0	\$0	\$0	
06/01/2006	\$74	\$70	\$70	\$0	\$0	\$0	\$0	06/01/2006
05/01/2006	\$237	\$0	\$0	\$0	\$0	\$0	\$0	
04/01/2006	\$294	\$3	\$0	\$3	\$0	\$0	\$0	02/01/2006
03/01/2006	\$279	\$3	\$3	\$0	\$0	\$0	\$0	02/01/2006
02/01/2006	\$273	\$247	\$247	\$0	\$0	\$0	\$0	02/01/2006
01/01/2006	\$247	\$0	\$0	\$0	\$0	\$0	\$0	
12/01/2005	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
<i>All History between 12/01/2005 and 09/01/2005 is the same as 12/01/2005.</i>								
09/01/2005	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
08/01/2005	\$218	\$0	\$0	\$0	\$0	\$0	\$0	
07/01/2005	\$23	\$0	\$0	\$0	\$0	\$0	\$0	
06/01/2005	\$0	\$0	\$0	\$0	\$0	\$0	\$0	

NON-FINANCIAL ACCOUNT HIGHLIGHTS

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
	3 / Wholesale - Durable Goods and Electronic Markets	Current	<u>07/30/2007</u> 08/19/2006				\$18,332	\$0	000000/22100B/ BBBBBB/BBBBBB
	2 / Service	Current	<u>08/01/2007</u> 06/01/2005		\$6,755		\$1,351	\$0	000000/110212/ 104321/021432
	5 / Trade	Current	<u>07/18/2007</u> 08/15/2006				\$155	\$0	000111/321121/ 0BBBBB/BBBBBB
	6 / Service	Current	<u>07/30/2007</u> 09/15/2006		\$1,252		\$0	\$0	000100/010010/ BBBBBB/BBBBBB
Number of Trades 4					\$8,007		\$19,838	\$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 Reported refers to the most recent data submission received from the contributing data source; Date Opened/Years Sold refers to when the overall supplier/customer relationship was initiated.
- **Date Closed/Reason:** Date account was reported closed/reason for closing of account.
- **High Credit Amount:** Highest reported balance from a supplier.
- **Current Credit Limit:** Current credit limit reported.
- **Balance:** Total reported balance including any past due amount.
- **Past Due Amount:** Total amount past due from each aging category.
- **24-Month History:** The 24-month grid contains consecutive payment performance indicators for the 24 months prior to the payment date. The far left position in the grid represents the previous month's overall account payment status, continuing in monthly increments from left to right for the entire 24-month period. The grid provides a convenient recap of historical payment performance for each of the business's accounts.

CURRENT STATUS DESCRIPTIONS

Status	Description
B	Unknown, which may indicate that the credit relationship did not exist before this time period.
0	Current
S	Slow
1	Slow Up to 30
2	Slow Up to 60
3	Slow Up to 90
4	Slow Up to 120
5	Slow 121+
6	Collection
7	Non-accrual account
8	Repossession/Foreclosure
9	Charge-Off

NON-FINANCIAL ACCOUNT DETAILS

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
3/ Wholesale Durable Goods and Electronics Markets	Current	<u>07/30/2007</u> 08/19/2006				\$18,332	\$0	000000/22100B BBBBBB/BBBBBB
Active = Yes : Last Payment Date = 07/02/2007 : Date of Last Sale = 07/16/2007 : Number of Guarantors = 0 : Payment Terms = N30								
2/ Service	Current	<u>08/01/2007</u> 06/01/2005		\$6,755		\$1,351	\$0	000000/110212 104321/021432
Payment Amount/Frequency = \$1,351/Monthly : Last Payment Amount = \$1,351 : Last Payment Date = 07/22/2007 : Secured = Unsecured : Number of Guarantors = 0								
5/ Trade	Current	<u>07/18/2007</u> 08/15/2006				\$155	\$0	000111/321121 0BBBBB/BBBBBB
Last Payment Amount = \$429 : Number of Guarantors: 0								
6/ Service	Current	<u>07/30/2007</u> 09/15/2006		\$1,252		\$0	\$0	000100/010010 BBBBBB/BBBBBB
Active = Yes : Payment Amount/Frequency = Monthly : Last Payment Amount = \$954 : Last Payment Date = 06/25/2007 : Date of Last Sale = 05/20/2007 : Amount of Last Sale = \$954 : Number of Guarantors = 0 : Payment Terms = 30 : High Credit Date = 10/28/2006								

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

Date Reported	Balance	Current Portion of Balance Due	Total Past Due	Aging Cat 1	Aging Cat 2	Aging Cat 3	Aging Cat 4	Aging Cat 5
08/01/2007	\$1,351	\$1,351	\$0	\$0	\$0	\$0	\$0	\$0
<i>All History between 08/01/2007 and 03/01/2007 is the same as 08/01/2007.</i>								
03/01/2007	\$1,351	\$1,351	\$0	\$0	\$0	\$0	\$0	\$0
02/01/2007	\$2,702	\$1,351	\$1,351	\$1,351	\$0	\$0	\$0	\$0
01/01/2007	\$2,702	\$1,351	\$1,351	\$1,351	\$0	\$0	\$0	\$0
12/01/2006	\$1,351	\$1,351	\$0	\$0	\$0	\$0	\$0	\$0
11/01/2006	\$2,702	\$1,351	\$1,351	\$0	\$1,351	\$0	\$0	\$0
10/01/2006	\$1,351	\$0	\$1,351	\$1,351	\$0	\$0	\$0	\$0
09/01/2006	\$4,053	\$1,351	\$2,702	\$1,351	\$1,351	\$0	\$0	\$0
08/01/2006	\$2,702	\$1,351	\$1,351	\$1,351	\$0	\$0	\$0	\$0
07/01/2006	\$1,351	\$1,351	\$0	\$0	\$0	\$0	\$0	\$0
06/01/2006	\$6,755	\$1,351	\$5,404	\$1,351	\$1,351	\$1,351	\$1,351	\$0
05/01/2006	\$5,404	\$1,351	\$4,053	\$1,351	\$1,351	\$1,351	\$0	\$0
04/01/2006	\$4,053	\$1,351	\$2,702	\$1,351	\$1,351	\$0	\$0	\$0
03/01/2006	\$2,702	\$1,351	\$1,351	\$1,351	\$0	\$0	\$0	\$0
02/01/2006	\$1,351	\$1,351	\$0	\$0	\$0	\$0	\$0	\$0
01/01/2006	\$4,053	\$1,351	\$2,702	\$1,351	\$1,351	\$0	\$0	\$0
12/01/2005	\$2,702	\$1,351	\$1,351	\$1,351	\$0	\$0	\$0	\$0
11/01/2005	\$5,404	\$1,351	\$4,053	\$1,351	\$1,351	\$0	\$1,351	\$0
10/01/2005	\$4,053	\$1,351	\$2,702	\$1,351	\$0	\$1,351	\$0	\$0
09/01/2005	\$2,702	\$1,351	\$1,351	\$0	\$1,351	\$0	\$0	\$0
08/01/2005	\$4,053	\$1,351	\$2,702	\$1,351	\$1,351	\$0	\$0	\$0
07/01/2005	\$2,702	\$1,351	\$1,351	\$1,351	\$0	\$0	\$0	\$0
06/01/2005	\$1,351	\$1,351	\$0	\$0	\$0	\$0	\$0	\$0

PAYMENT DETAIL FOR NON-FINANCIAL ACCOUNT #3

Date Reported	Balance	Current Portion of Balance Due	Total Past Due	Aging Cat 1	Aging Cat 2	Aging Cat 3	Aging Cat 4	Aging Cat 5
07/30/2007	\$18,332	\$18,332	\$0	\$0	\$0	\$0	\$0	\$0
06/30/2007	\$15,234	\$15,234	\$0	\$0	\$0	\$0	\$0	\$0
05/30/2007	\$11,679	\$11,679	\$0	\$0	\$0	\$0	\$0	\$0
04/30/2007	\$11,606	\$11,606	\$0	\$0	\$0	\$0	\$0	\$0
03/30/2007	\$13,284	\$13,284	\$0	\$0	\$0	\$0	\$0	\$0
02/28/2007	\$4,233	\$4,233	\$0	\$0	\$0	\$0	\$0	\$0
01/31/2007	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
12/30/2006	\$3,141	\$3,079	\$62	\$0	\$62	\$0	\$0	\$0
11/30/2006	\$6,626	\$5,866	\$760	\$240	\$520	\$0	\$0	\$0
10/31/2006	\$10,074	\$8,061	\$2,012	\$2,012	\$0	\$0	\$0	\$0
09/30/2006	\$18,390	\$18,390	\$0	\$0	\$0	\$0	\$0	\$0
08/30/2006	\$16,189	\$16,189	\$0	\$0	\$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	03/13/2005
Originator	
Judgment Type	Abstract of Judgment
Status	Satisfied
Status Date	08/15/2006
Date Reported	08/19/2006
Liability	\$416
Court Location	ALBANY COUNTY COURT HOUSE, ALBANY, NY
Case Number	J098076
Plaintiff	ABC DISTRIBUTORS
Defendant Information	TJ PAPER AND SUPPLIES 321 PEACHTREE STREET ATLANTA GA 30303-3209

Liens

Date Filed	12/11/2005
Originator	State
Lien Type	Sales
Status	Released
Status Date	04/01/2006
Date Reported	04/01/2006
Liability	\$18,530
Court Location	FULTON COUNTY STATE COURT, ATLANTA, GA
Case Number	05-99887
Filed By	GA DEPT OF REVENUE
Debtor Information	TJ PAPER AND SUPPLIES 321 PEACHTREE STREET ATLANTA GA 30303-3209

Business Registration

Registered Name	TJ PAPER AND SUPPLIES INC
Filing Date	09/15/2004
Incorporation Date	09/01/2004
Incorporation State	GA
Status	ACTIVE
Registry Number	568923
Contact Name, Title, Address	THOMAS JONES PRESIDENT 321 PEACHTREE ST ATLANTA GA 30303-3209

PUBLIC RECORDS

Returns detailed information for any bankruptcies, judgments or liens on file for the business; also returns business registration information obtained from Secretary of State Offices or other trusted sources. Business registration fields include:

- **Registered Name:** The business name provided at the time of registration.
- **Filing Date:** This is the date the state recorded as the paperwork transaction date. It may or may not be the same as the incorporation date. This date will usually change annually and is used to indicate when the most recent update was received by the state. It is possible that the filing date is several years old because the state did not update a "lapsed or inactive" filing.
- **Incorporation Date:** This is the date of the original filing of incorporation papers. It will not change from year to year. This is not the date the business filed with the papers with the state.
- **Incorporation State:** This may include any of the 50 U.S. states plus Washington D.C.; only the "domestic" incorporation state is returned.
- **Status:** This field reflects the status of the business on the records of the Secretary of State. It is not necessarily an indication of whether the business actively engages in business activity. It will not reflect whether the entity has filed for bankruptcy. There are two valid status values: active and inactive.
- **Registry Number:** This is the number assigned by the state office.
- **Contact Name, Title, Address:** This field includes officer names, titles and addresses. More than one officer may be returned. Additionally, not all the officers may be listed.

5

DECISIONING DETAIL

SMALL BUSINESS CREDIT RISK SCORE FOR SUPPLIERS

473

REASON CODES

- Years Firm Has Been in Business in Database Suggests Lower Risk
- Evidence of Lien(s) or Judgment(s)
- Length of Time Since Oldest Financial Account Opened Suggests Higher Risk
- 45 Percent Revolving Trade Utilization

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 firmographic 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.

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ADDITIONAL INFORMATION

ALTERNATE COMPANY NAMES AND DBAS	ALTERNATE BUSINESS ADDRESSES	ALTERNATE TELEPHONE NUMBERS	ALTERNATE TAX IDS/SSNS	ALTERNATE SIC/NAICS	DATE REPORTED
TOM JONES PAPER AND SUPPLY	321 PEACHTREE ST, ATLANTA, GA 30303	(404) 222-2121		2653, CORRUGATED AND SOLID FIBER BOXES	07/30/2007

OWNER/GUARANTOR INFORMATION

Principal (P) and Guarantor (G) or Both (B)	Additional Names	Addresses and Telephone Numbers	SSNs/Tax IDs
THOMAS JONES (06/30/2007) Account 7 (G)		891 OAK STREET ATLANTA GA 30318 (06/30/2007)	658798546 (06/30/2007)

BUSINESS & CREDIT GRANTOR COMMENTS

DATE REPORTED

OWNER Thomas Jones. Dispute with landlord over water damage in warehouse.	09/14/2006
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INQUIRIES

09/15/2006- Non-Financial	08/15/2006- Non-Financial	08/12/2006- Non-Financial	05/25/2006- Financial
06/01/2005- Non-Financial	05/15/2005- Financial	09/29/2004- Financial	

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CONTACT US

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

Your report confirmation number is 0045732761. 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 commercial 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 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 1,000)
1	Low	27
2	Below Average	60
3	Average	121
4	High	356
5	Severe	720
0	Bankruptcy on file	
N/A	No recent 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.

- **Business Failure Risk Score™:** Predicts the likelihood of a business failure (formal or informal bankruptcies) within a 12-month period; score range is 1000 - 1880, with the lower score indicating higher risk and a 0 indicating a bankruptcy on the folder; up to four reason codes are returned indicating the top factors influencing the score.
- **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.*

ADDITIONAL INFORMATION

Provides alternate company information including DBA names, addresses, phone numbers and SIC/NAICS; also returns owner/guarantor information, comments from business owners or credit grantors, and recent inquiries.

CONTACT US

Provides address, phone number and email address where your customer can initiate a dispute.

EQUIFAX

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