

① EXECUTIVE SUMMARY

② DAYS BEYOND TERMS (DBT) FOR SAMPLE CO.

As of 1/15/98: 51 "This business is paying, on average, 51
Prediction for 3/15/98: 50 day(s) later than invoice due date."

③ **DBT NORMS:** Sample Industry: 18 All Industries: 9

HISTORICAL PAYMENT GUIDE

6 Mo. Acct Balance Range: \$51,200-116,800 (Current Total \$67,300)
Highest Credit Amt Extended: \$183,800 (Median \$5200)
Industry Payment Comparison: Has paid slower than 70% of related firms
Payment Trend Indication: Payments are increasingly late

SIGNIFICANT DEROGATORY DATA: Fed Tax Lien 3/16/98 \$15,500
④ Judgment 3/27/98 \$21,500
Collection 9/12/98 \$12,200

TRADE PAYMENT INFORMATION

⑤

<u>Business Category</u>	<u>Date Rptd</u>	<u>Last Sale</u>	<u>Pymt Terms</u>	<u>Recent Hi Crd</u>	<u>Bal \$</u>	<u>Current</u>	<u>1-30</u>	<u>31-60</u>	<u>61-90</u>	<u>91+</u>	<u>Comments</u>
Auto	9/98	9/98	Net	8200	5550	80%		20%			
Dental	11/98	9/98	Net 15	5200	850	80%	10%	10%			
Music	12/98	10/98	Net 30	35000	22790			12%		88%	Cust 2 yr
Nursery	12/98	12/98	Net 30	97400	16400	13%	57%			30%	Cust 6 yr
Toys	11/98	10/98	Net 15	1600	1100		73%		9%	18%	

① **Executive Summary:** Quick Overview of Key elements of the report.

② **Days Beyond Terms:** Average number of days this company pays past the due date.

③ **DBT Norms:** Compares payment record with that of other companies.

④ **Significant Derogatory Data:** Summary of Bankruptcies, Tax Liens, Judgments and Collections.

⑤ **Trade Data:** Thousands of businesses like yours contribute their accounts receivables data on a monthly basis. Each Trade Line represents a *unique* trade experience. A strong indicator of a company's willingness to pay.

PAYMENT TRENDS 6

	<u>Indust</u> <u>Cur-</u> <u>ent</u>	<u>Indust</u> <u>DBT</u>	<u>Bus'nes</u> <u>DBT</u>	<u>Bal \$\$</u>	<u>Curren</u> <u>t</u>	<u>1-30</u>	<u>31-60</u>	<u>61-90</u>	<u>91+</u>
12/15/98	57%	18	51	67,300	26%	10%	22%	15%	27%
11/1/98	56%	15	46	75,900	27%	17%	19%	13%	24%
10/1/98	59%	13	28	96,800	53%	13%	13%	5%	16%
9/1/98	61%	13	29	76,100	52%	10%	19%	4%	15%
8/1/98	58%	18	27	52,100	60%	3%	19%	4%	14%
7/1/98	61%	18	8	101,200	84%	3%	10%	2%	1%
6/1/98	59%	19	6	116,800	81%	8%	10%	1%	

SAMPLE INDUSTRY: SIC No. 123

PAYMENT HISTORY - QUARTERLY AVERAGES 6

		<u>DBT</u>	<u>Bal \$\$</u>	<u>Current</u>	<u>1-30</u>	<u>31-60</u>	<u>61-90</u>	<u>91+</u>
4 Q 98	Oct-Dec	59	228,900	26%	10%	22%	15%	27%
3 Q 98	Jul-Sep	19	277,700	27%	17%	19%	13%	24%
2 Q 98	Apr-Jun	8	149,800	53%	13%	13%	5%	16%
1 Q 98	Jan-Mar	9	91,100	52%	10%	19%	4%	15%
4 Q 97	Oct-Dec	14	89,100	60%	3%	19%	4%	14%

PUBLIC RECORD PROFILE

Fed Tax Lien	3/27/98	\$15,500	8901111,	Sec State CT	7
Judgment	3/27/97	\$21,500	8810468,	Plaintiff: ABC, Inc	8
UCC Filed	2/25/97		036901,	Sec State, NY Secured Pty: DEF Credit Collateral: Equipment	
Collection	9/12/98	\$12,200	561423,	ABC Collections	

COMMERCIAL FINANCE RELATIONSHIPS 9

Bank: Bank of US, 100 Every Lane, Anytown, CT 06999 (203) 555-1212

6 Payment Trends:

Indicates changes in payment behavior over the past 6 months and compares it to industry averages. A reliable predictor of things to come.

7 Public Record Data:

Includes Bankruptcies, Tax Liens and Judgments. Experian keeps these records on file longer than any other major database.

8 UCC Profile:

Collateralized Loans and Leases

9 Commercial Financial

Relationships: Experian has more banking information than any national credit database.

+ Standard & Poor's:

Audited financials on publicly held companies.

+ US Government Data:

Reports selected financial and contract data such as SBA Loans.

+ Recent Inquiries: So you'll know how often applicant is applying for credit.