SMALL BUSINESS CREDIT REPORT SAMPLE

EQUIFAX

Equifax Small Business Credit Report

BUSINESS AT A GLANCE

1 **COMPANY PROFILE**

Inquiry on 8/11/2004
Customer Ref: SEAST

The Knapsack
D/B/A TK's
1115 Magnolia Place
Suite 3B
Anywhere, GA 30309

NEW!

Employees:	10 to 24
Annual Sales:	$1,000,000 to $2,499,999
SIC:	5812, Eating Places
NAICS:	72211, Eating Places
EFX ID:	357986543

Telephone:	(222) 555-7216	**Tax ID:**	123456789
Business Type:	Corporation	**Established:**	1980
Location Type:	Single	**Ownership:**	Private

SCORES 4

Credit Risk Score - Suppliers
410

PUBLIC RECORDS 5

Type	#	Most Recent Date Filed
Bankruptcies	0	None Reported
Judgments	2	08/27/2003
Liens	1	07/03/2001

2 **Inquiry Information:** The Knapsack, 1115 Magnolia Place, Anywhere, GA 30310, TaxID 260991212, Elizabeth Owner, SSN 987654321

3 **Inquiry Alerts:** The base zip code (first five digits) of the inquiry and file do not match. Address verification suggested. • Company city, state, zip are not equal. Verify company address. • Company file and inquiry SSN/Tax IDs are not equal.

6 File Highlights	7 Financial	8 Non Financial
9 **Overall File Content**		
Number of Accounts	2	2
Credit-Active Since	01/15/2002	02/01/2001
Number of Charge-Offs	0	0
Total Past Due	$185	$1,700
Most Severe Status	Slow 30	Slow 90
Single Highest Credit Extended	$12,500	$9,000
Total Current Credit Exposure	$16,400	$3,565
10 **Recent Activity (Since 4/01/2004)**		
Number of Accounts Delinquent	1	1
New Accounts Opened	0	0
Inquiries	1	2
Accounts Updated	2	2

NR - None Reported

11 **Financial Credit Line Utilization**

Based on Credit Limit of $16,400

12 **Equifax Risk Rating:**
20

Risk Level: Higher

14 **Recent Trend is 40 Days Beyond Terms***

13 **Average Days Beyond Terms by Date Reported***

(Non-Financial Accounts Only)

***Days Beyond Terms calculations may be impacted by disputed accounts and may not indicate payment performance issues.**

1 COMPANY PROFILE

Provides you the ability to easily identify the small business for which you requested information.

NEW!

Includes EFX ID™ — a unique nine-digit number that identifies a small business folder. The folder may contain multiple businesses and/or business locations.

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

3 **Inquiry Alerts:** Provides alert notices to indicate when there are key differences between the inquiry information and the file content information.

4 SCORES

Available upon request; allows for more accurate assessment of the credit risk level of the small business. Detailed information is available by clicking on the hyperlink in the score box.
(Refer to page 7.)

5 PUBLIC RECORDS

Notes the presence of bankruptcies, judgments and liens. Detailed information is available by clicking on the hyperlink in the public record box.
(Refer to page 8.)

6 FILE HIGHLIGHTS

Breaks down key summarizations of the Overall File Content and Recent Activity into Financial and Non-financial segments, allowing a better understanding of the credit data.

7 **Financial Information:** Obtained through an exclusive data sharing agreement with the Small Business Financial Exchange, Inc. (SBFE) and is comprised of information on small business credit cards, loans, leases and other debt extended by financial institutions, leasing companies and credit card issuers.

8 **Non-financial Information:** Composed of trade payment history from a wide variety of companies that provide products and services to small businesses on an invoice basis.

9 **Overall File Content:** Allows you to quickly assess the risk level of the small business by providing six key credit fields:

- **Number of Accounts:** The number of accounts on the file.
- **Credit-Active Since:** Oldest date on file for which the company has had an account.
- **Number of Charge-Offs:** Number of accounts for which there has been any reported charge-off.
- **Total Past Due/Most Severe Status:** The current dollar amount for which the company is delinquent, as well as the most severe past due category of any currently past due account.
- **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.

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

- **Number of Accounts Delinquent:** Total accounts that have been delinquent.
- **New Accounts Opened:** Number of accounts opened.
- **Inquiries:** Inquiries posted to the credit file.
- **Accounts Updated:** The number of accounts that have been updated.

11 FINANCIAL CREDIT LINE UTILIZATION

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

12 EQUIFAX RISK RATING™

A judgmental risk evaluation tool that is composed of financial and non-financial attributes from the credit report to provide a generalized assessment of risk. The Risk Rating assigns points for certain attributes as further described below. Points are added together to return a numeric rating between 0 and 100, segmenting applicants into one of three risk levels. Calculation of the risk level is accessible by clicking on the hyperlink in the rating box. **(Refer to page 9.)**

- **Financial:** Assigns a point value to each of four financial attributes and sums the points for an overall financial rating.
- **Non-Financial:** Assigns a point value to each of four non-financial attributes and sums the points for an overall non-financial rating.
- **Normalization Factor:** Allows the file to be evaluated on one trade type by adjusting the account for the lack of either financial or non-financial data.
- **Financial Capacity Adjustment:** Potential additional points for the amount of revolving financial credit available. Derived from the Financial Credit Line Utilization chart.
- **Public Filings:** Deducts points for the presence of judgments and/or liens within a certain criteria and any bankruptcy filed on the small business.

13 AVERAGE DAYS BEYOND TERMS

A graphical trend chart displays the dollar-weighted average days beyond terms on a month-by-month basis, providing insight into the payment habits of the business.

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

Small Business Credit Report

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FINANCIAL ACCOUNT HIGHLIGHTS

Account Number/ Type	Current Status	Date Reported Date Opened	Date Closed Reason	High Credit or Original Loan Amt.	Current Credit Limit	Total Balance	Past Due Amount	24 Month History What's This?
1 Line of Credit	Rate 1 Slow up to 30 Days	07/31/2004 01/15/2002		$9,500	$12,500	$9,500	$185	100000/000000 000000/000000
Account Comment: Dispute — Resolution Pending								
2 Credit Card	Current	06/30/2004 02/22/2002		$2,549	$3,900	$1,765		000000/000000 000000/000000
Account Comment:								
Financial Totals:				**$12,049**	**$16,400**	**$11,265**	**$185**	

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NON-FINANCIAL ACCOUNT HIGHLIGHTS

Account Number/ Type	Current Status	Date Reported Date Opened or Years Sold	Date Closed Reason	Current Credit Limit	Total Balance	Past Due Amount	24 Month History What's This?
3 Service	Rate 3 Slow up to 90 Days	07/30/2004 03/14/2004			$1,700	$1,700	210BBB/BBBBBB BBBBBB/BBBBBB
Account Comment: First Payment Never Received							
4 Service	Current	05/31/2004 02/01/2001		$9,000	$1,865		000000/000000 000000/000000
Account Comment:							
Non-Financial Totals:				**$9,000**	**$3,565**	**$1,700**	

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CUSTOMER SERVICE

If you have general questions about the Small Business Credit Report or other Equifax products, please contact:

Equifax Inc.
P.O. Box 105835
Atlanta, GA 30348
cust.serv@equifax.com
1-866-519-4800

If you have a dispute over information contained in this report, please contact:

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

Your report confirmation number is 8852663. Please refer to this number in your communication.

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Actions: Print Summary Print Detail

15 FINANCIAL ACCOUNT HIGHLIGHTS

Displays summary information for each financial account on the credit file. The Account Type field links to more detailed account information. (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.
- NEW! **Current Status:** The overall payment performance status of the currently reported period. (Refer to Current Status Description table below.)
- **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:** Highest credit reported/original loan amount.
- **Current Credit Limit:** Current credit limit reported.
- **Total Balance:** Total reported balance.
- **Past Due Amount:** Total amount currently past due.
- NEW! **24-Month History:** Provides a month-by-month view of the Current Status (see table below) of the account. The grid contains up to 24 months of consecutive payment performance indicators for the 24 calendar months prior to the Experience Date reported.

CURRENT STATUS DESCRIPTIONS

Status	Description
B	Cannot be determined
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

16 NON-FINANCIAL ACCOUNT HIGHLIGHTS

Displays summary information for each non-financial account on the credit file. The Account Type field links to more detailed account information. (Refer to page 6.)

- **Account Number/Type:** Trade or service.
- NEW! **Current Status:** The overall payment performance status of the currently reported period. (Refer to Current Status Description table below.)
- **Date Reported/Date Opened or 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.
- **Total Balance:** Total reported balance.
- **Current Credit Limit:** Current credit limit reported.
- **Past Due Amount:** Total amount currently past due.
- NEW! **24-Month History:** Provides a month-by-month view of the Current Status (see table below) of the account. The grid contains up to 24 months of consecutive payment performance indicators for the 24 calendar months prior to the Experience Date reported.

17 CUSTOMER SERVICE

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

18 **Actions:** Various print options.

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ACCOUNT 1 DETAIL

ACCOUNT HIGHLIGHTS

Account Number/ Type	Current Status	Date Reported Date Opened	Date Closed Reason	High Credit or Original Loan Amt.	Current Credit Limit	Total Balance	Past Due Amount	24 Month History What's This?
1 Line of Credit	Rate 1 Slow up to 30 Days	07/31/2004 01/15/2002		$9,500	$12,500	$9,500	$185	100000/000000 000000/000000
Account Comment: Dispute — Resolution Pending								

ACCOUNT DETAILS

Contributor	Active	Maturity/ Expiration Date	Payment Amount/ Frequency	Payment Type	Last Payment Amount	Last Payment Date	Original Credit Limit
Financial	Yes		$185/mo	Principal & Interest	$185	05/28/2004	$12,500

Secured	Collateral	Charge-Off Date (CO)	CO Amount	CO Source	CO Recoveries

Number of Guarantors	Government Guaranteed	GG Program	GG %	Liability Type	Balloon Payment (BP) Amount	BP Due Date
1						

CURRENT ACCOUNTS & HISTORY

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
7/31/2004	$9,500	$185	$185					
6/30/2004	$485	$185	$185					
5/28/2004	$655							
4/30/2004	$834							
3/30/2004	$1,011							
2/27/2004	$1,189							
1/30/2004	$1,369							

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ACCOUNT 3 DETAIL

ACCOUNT HIGHLIGHTS

Account Number/ Type	Current Status	Date Reported Date Opened or Years Sold	Date Closed Reason	Current Credit Limit	Total Balance	Past Due Amount	24 Month History What's This?
3 Service	Rate 3 Slow up to 90 Days	07/30/2004 03/14/2004			$1,700	$1,700	210BBB/BBBBBB BBBBBB/BBBBBB
Account Comment: Dispute — Resolution Pending							

ACCOUNT DETAILS

Contributor	Active	Payment Amount/ Frequency	Last Payment Amount	Last Payment Date	Date of Last Sale	Amount of Last Sale
Non-Financial	Yes					

Secured	Collateral	Charge-Off Date (CO)	CO Amount	CO Source	CO Recoveries

Number of Guarantors	Payment Terms	Average Days to Pay	Average Days to Pay Description	High Credit Amount	High Credit Date	Aging Category Length
1						

CURRENT ACCOUNTS & HISTORY

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
7/27/2004	$1,700		$1,700			$1,700		
6/30/2004	$1,700		$1,700		$1,700			
5/30/2004	$1,700		$1,700	$1,700				
4/22/2004	$1,700							

Small Business Credit Report

4 **SCORE DETAIL**

Small Business Credit Risk Score for Suppliers

The Small Business Credit Risk Score™ for Suppliers is designed to assist credit grantors with 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 firmographics from the SBE databases. The score predicts the likelihood of a small business incurring greater than 90 days severe delinquency or charge-off on supplier accounts, or bankruptcy, 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.

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

Score 410

Reason Codes
- Evidence of non-financial trades ever cycle 2 + delinquency or charge-off
- Evidence of financial trades ever cycle 2 + delinquency or charge-off
- Length of time since oldest financial account opened suggests lower risk
- Evidence of lien or judgment filing

ADDITIONAL SCORE AVAILABLE

Small Business Credit Risk Score for Financial Services

The Small Business Credit Risk Score™ for Financial Services is designed to assist lenders with 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 firmographics from the SBE databases. The score predicts the likelihood of a small business incurring greater than 90 days severe delinquency or charge-off on financial services accounts, or bankruptcy, over the next 12 months.

- Score range is 101 - 992, 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.

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

Small Business Credit Report

5 PUBLIC RECORD DETAIL

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

JUDGMENTS

Date Filed	08/27/2003
Originator	State
Judgment Type	Abstract of Judgment
Status	Judgment
Status Date	08/27/2003
Date Reported	09/01/2003
Liability	$845
Court Location	Fulton County Court House, Atlanta, Georgia
Case Number	01-8523356
Plaintiff	Produce Supplier Co.
Defendant Information	TK's Incorporated 1115 Park Place Anywhere, GA 30040 Tax ID 260898989

Date Filed	06/22/2002
Originator	State
Judgment Type	Abstract of Judgment
Status	Satisfied
Status Date	12/01/2002
Date Reported	12/10/2002
Liability	$1,526
Court Location	Fulton County Court House, Atlanta, Georgia
Case Number	01-1154285
Plaintiff	Peachtree Food Distribution
Defendant Information	The Knapsack Restaurant 1115 Park Place Anywhere, GA 30040 Tax ID 260898989

LIENS

Date Filed	07/03/2001
Originator	Federal
Lien Type	Employment
Status	Filed
Status Date	07/03/2001
Date Reported	07/10/2001
Liability	$784
Court Location	Somewhere County Court House, Somewhere, Georgia
Case Number	558956
Filed By	State
Debtor Information	Knapsack Shack 1115 Park Place Anywhere, GA 30040 Tax ID 123456789

Small Business Credit Report

ADDITIONAL INFORMATION

Alternate Company Names and DBAs	Date Reported
The Napsack Co	05/30/2004
Knapsack Shack	05/28/2004
TKS, Inc	12/31/2003

Alternate Business Addresses and Telephone Numbers	Date Reported
1115 Park Place Anywhere, GA 30040 (444) 404-5555	07/31/2004
221 Dixon Drive Anywhere, GA 30022 (444) 404-1245	10/30/2003

Alternate Tax IDs/SSNs	Date Reported
260898989	06/30/2004
278989890	10/30/2003

Alternate SIC/NAICS	Date Reported
5813, Drinking Places	05/28/2004
5499, Miscellaneous Food Stores	10/30/2003

Small Business & Credit Grantor Comments		Date Reported
Elizabeth Owner	Payments are behind terms due to recent fire. Expect to reopen business on 8/15/2004. Accounts will be caught up ASAP.	08/06/2004
Credit Grantor	Account turned over to collections department.	07/31/2003

Inquiries			
07/28/2004 Financial	07/06/2004 Non-Financial	04/15/2004 Non-Financial	03/10/2004 Non-Financial
01/10/2004 Non-Financial	11/01/2003 Financial		

OWNER/GUARANTOR INFORMATION

Principal (P) and Guarantor (G) or Both (B)-Primary Name	Additional Names	Reported Addresses and Telephone Numbers	Reported SSNs/TaxIDs
Elizabeth Owner (B) (07/31/2004) Account 1	Liz Owner (01/30/2004) Beth Owner (10/30/2003)	1975 Oak Drive Atlanta, GA 31256 (222) 569-4733 (07/31/2004) 1234 Willow Way Alpharetta, GA 30002 (929) 654-3211 (444) 515-9900 (05/28/2004)	123456789 (07/31/2004) 987654321 (05/28/2004)
Jonathon Guarantor (G) (06/30/2004) Account 2	John Guarantor (01/30/2004)	92 Main Street Alpharetta, GA 30002 (222) 569-4733 (07/27/2004)	554345678 (01/30/2004)
Jane Smith (G) (05/28/2004) Account 4		4455 Black Street Roswell, GA 30075 (677) 986-5242 (05/28/2004) 6977 Any Street Norcross, GA 30036 (12/31/2003)	

EQUIFAX RISK RATING

The Equifax Risk Rating (RR) is a judgmental evaluation composed of the attributes below. The Risk Rating is not a traditional credit score. The "RR Factor" column indicates the number of points assigned for the particular attribute. The Equifax Risk Rating is then determined by adding together the points assigned for each individual attribute.

Attribute	Data Range 1	Data Range 2	Data Range 3	Data Range 4	RR Factor
Financial					
Percent of Accounts Recently Past Due (since 4/01/2002)	0%	1-49%	50-89%	90-100%	
Point Value	20	5	-10	-20	-10
Most Severe Status of the Accounts Currently Past Due	Current	Slow 30	Slow 60	Slow 90+	
Point Value	15	5	-10	-15	5
Number of Active Accounts	>=3 Accounts	2 Accounts	1 Account	0 Accounts	
Point Value	10	10	5	-25	10
Number of Months Credit Active	>=36 Months	24-35 Months	13-23 Months	0-12 Months	
Point Value	10	10	5	0	10
Financial Rating Total					**15**
Non-Financial					
Days Beyond Terms Trend	<=15 Days	16-30 Days	31-45 Days	>45 Days	
Point Value	15	10	5	-15	5
Most Severe Status of the Accounts Currently Past Due	Current	Slow 30	Slow 60	Slow 90+	
Point Value	10	5	-5	-10	-10
Number of Months Credit Active	>=24 Months	13-23 Months	7-12 Months	0-6 Months	
Point Value	10	10	5	0	10
Number of Accounts	>= 3 Accounts	2 Accounts	1 Account	0 Accounts	
Point Value	10	10	5	0	10
Non-Financial Rating Total					**15**

Preliminary Equifax Risk Rating		**30**
Normalization Factor	• The Preliminary Risk Rating and the Financial Capacity Adjustment are added together and then increased by 43% to compensate for the omission of Non-Financial data. • The Preliminary Risk Rating is increased 75% to compensate for the omission of Financial data.	-
Financial Capacity Adjustment	Points are added to determine final risk rating based upon Available Financial Credit • $10,000-$25,000 of available credit receives 5 additional points • $25,000+ of available credit receives 10 additional points	-
Public Filings	Adjustments are made for the presence of any bankruptcy, judgment and/or lien • For each occurrence of a judgment or lien filed within the last two years, in the amount of $0-$999, deduct 10 points. For each occurrence of a judgment or lien filed within the last two years, in the amount of $1,000+, deduct 15 points. • A bankruptcy results in an automatic score of 0.	-10
Equifax Risk Rating		**20**

Dash (-) denotes value is unable to be calculated.

Rating Range	Risk Level
70-100	Lower
31-69	Intermediate
0-30	Higher

Maximum Rating is 100 points.

Point values returned in this sample may or may not reflect actual values returned on your report.

1550 Peachtree Street
Atlanta, Georgia 30309
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www.equifaxsmallbusiness.com

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