

NACM GATEWAY



National Association of Credit Management

A GUIDE TO NACM GATEWAY CREDIT REPORTS

Our Reference ID Number for this Customer followed by their Name, Address, Telephone Number and any AKA's (Also Known As) or DBA's (Does Business As)

Your Member Number, Name and Company Information

"MEMBER" is the reporting NACM Member ID Number

"Y/O" is the Year the account was opened

"DATE REPORT" is the Date this Tradeline was reported to NACM

"LAST SALE" is the Most Recent Month & Year that business was conducted with this customer

"AVG PAY" is the Average Number of Days this customer takes to pay invoices

"HIGH CRDT" is the highest account balance for this customer during the past 12 months

"ACCOUNT BALANCE" is the total amount due from this customer (Current and Past Due)

"CURR" is the Current Amount Due

"30" is the 1-to-30 Days Past Due Amount

"60" is the 31-to-60 Days Past Due Amount

"90" is the 61-to-90 Days Past Due Amount

"120+" is the 91 Days or More Past Due Amount

"TERMS / CMNT" are the Payment Terms for this customer and standard Industry Comment Codes

NACM		National Association of Credit Management										
		NACM Gateway - 1000 Des Peres Road #225 ST LOUIS MO 63131 - (314) 842.0056										
		CONFIDENTIAL DO NOT DISCLOSE TO SUBJECT										
		NACM ID# : 12345					REQUESTED BY : 2502 (DON)			05/12/95		
		SAMPLE COMPANY 4242 NW 66TH STREET MIAMI FL 33166 PHONE# : 305-212-2121 A/K/A : <u>DEMO COMPANY</u>					PRODUCT SALES COMPANY 1024 MAIN STREET CLEARWATER FL 33622					
MEMBER	Y/O	DATE	LAST SALE	AVG PAY	HIGH CRDT	ACCOUNT BALANCE	CURR	30	PAST 60	DUE 90	120+	
TERMS/CMNT	REPORT											
2501	95	042895	0495	50	340K	340287	200389	125185	1901	498	12314	
NET 30												
2504	94	042895	0395		34.8K	513		465			48	
60												
2505	92	042595	1194		14.7K	0						
NET 15 COD												
2506	84	042895	0495	62	17.3K	7945	6565	1380				
N30D NSF												
2508	93	042595	0495		409K	408762	230018	178127	-209		826	
NET 20												
(5) TRADELINE TOTAL						757507	436972	305157	1692	498	13188	
MONTHLY APR 95 (5 Lines)						757507	58%	40%	0%	0%	2%	
MAR 95 (5 Lines)						731214	54%	42%	0%	2%	2%	
FEB 95 (4 Lines)						719224	58%	38%	2%	2%	0%	
JAN 95 (4 Lines)						689217	52%	46%	2%	0%	0%	
DEC 94 (4 Lines)						748568	60%	36%	4%	0%	0%	
NOV 94 (4 Lines)						723145	63%	37%	0%	0%	0%	
QTRLY JAN-MAR 1995 (13 Lines)						2139655	55%	42%	2%	1%	0%	
OCT-DEC 1994 (12 Lines)						2482456	61%	38%	1%	0%	0%	
JUL-SEP 1994 (12 Lines)						1896774	60%	37%	2%	1%	0%	
APR-JUN 1994 (11 Lines)						1784475	62%	36%	2%	0%	0%	

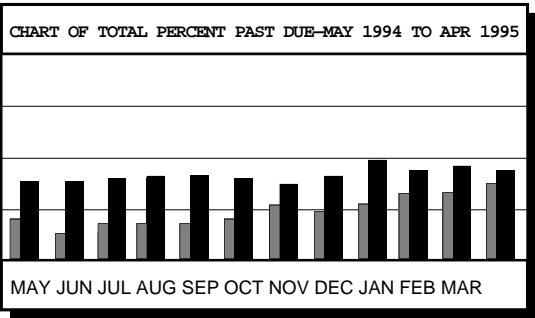
Monthly and Quarterly Tradeline Total Lines for Trend Analysis showing the Tradeline Period and the Number of Tradelines Reported to NACM during each Period

Current and Past Due Trend Percentages showing the Percentage of the Account Balance for each Column. Past Due Percentages are used in the Past Due Trend Analysis Chart.

"Total Past Due" Chart for the Past 24 Months

Percentages from the 30, 60, 90 & 120 Day Columns for each monthly period are added together and presented in a Bar Chart

For example, during the JAN '95 period, 48% of the Total Balance was Past Due



Curr. Yr

Prior Yr

Flash Comments reflecting urgent financial concerns reported by NACM Members (NSF's, Holding, Past Due, Write-Off's, etc.)

FLASH COMMENT ENTRIES

DATE	SOURCE	TYPE	\$AMOUNT	REMARKS
01/29/93	2504	HLDG	505.00	60 DAYS PAST DUE
09/30/93	2512	NSF	676.81	SENT TO ATTY
08/28/94	2516	W/O	412.50	DISPUTE
02/27/95	2501	HLDG	10177.00	90 DAYS PAST DUE

UCC & Lien Information including Reference Numbers and Lienholder's Name and Address

U.C.C. LISTINGS

UCC REFERENCE	FILED	EXPIRES	SECURITY NAME & ADDRESS
940000123456	06/11/94	06/11/99	STANDARD BANK AND TRUST PO BOX 1500 RICHMOND VA
940000654321	01/08/95	01/08/00	ZIRCONE FINANCIAL TRUST CORPORATION 200 W APPIAN WAY ROME GA

Corporate Information

Includes Complete Names and ID Numbers, Corporate Status (Active, Inactive, Mergers, Dissolution, Other), Officers Names, Positions and Addresses, Corporate Agent, Complete Details on UCC's and Public Record Information, including Judgments and Tax Liens (dollar amounts are provided for Liens and not for Judgments)

CORPORATE DATA

INFO ENTRY DATE : 02/19/95
CORPORATE NAME : SAMPLE COMPANY
CORPORATE ADDR : 4242 NW 66TH STREET
MIAMI FL 33166
ADDR CHANGED: 05-15-86

DOCUMENT NUMBER : M657981
FED. EMPL. ID : 58-3324867
DATE INCORPOR : 01/15/81
CORPORATE STATUS : ACTIVE

OFFICER(S) : RAOUL SMYRNA JAMES E. HUNTER
(PRESIDENT/DIRECTOR) (TREASURER/DIRECTOR)
212 SW 84TH AVE 4242 NW 66TH STREET
MIAMI FL MIAMI FL

REGISTERED AGENT : CARLOTTA JIMENEZ
@ CORP ADDRESS

NOTE(s) : UCC FILINGS: 02/19/95 AS LISTED
PUBLIC RECORDS: 02/19/95
NO JUDGMENTS OR TAX LIENS FOUND AT THIS TIME

"Previous Inquiries" lists Credit Reports pulled by other NACM Members

PREVIOUS INQUIRIES:	DATE	AMOUNT
	04/24/95	2504
	02/22/95	2508
	01/13/95	2512

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