



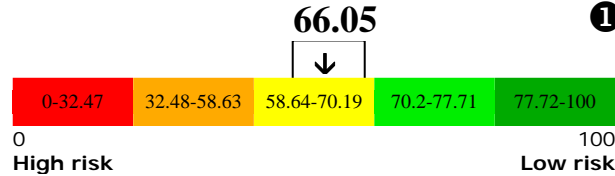
Leading the way to
multi-bureau access

experian

Commercial IntelliScore

- One Page, Easy-to-read format
- Summary of Key Credit Indicators
- Speeds Customer turn-around time
- Customized Guidelines for *your* staff
- An Integral part of your credit system
- 330 Million Trade Lines
- 7.7 million collection placements

Intelliscore for ACME ENTERPRISES, INC.



MEDIUM TO HIGH RISK

28% of businesses indicate a higher risk of becoming seriously delinquent than this business

Key score factors:

- ❑ NUMBER OF DEROGATORY PUBLIC RECORD ACCOUNTS
- ❑ NUMBER OF RECENT COLLECTION ACCOUNTS
- ❑ NUMBER OF DELINQUENT OR DEROGATORY ACCOUNTS
- ❑ NUMBER OF DELINQUENT ACCOUNTS

Legal Filings and Collections

Bankruptcy filings: (FILED 07/04)	1
Tax lien filings:	0
Judgment filings:	0
Total collections: (PLACED 09/04)	1
Sum of legal filings:	\$3,490
UCC filings:	1
Cautionary UCC filings present?	Yes

Trade Information

Current Days Beyond Terms (DBT)	10
Monthly average DBT:	2
Highest DBT previous 6 months:	10
Highest DBT previous 5 quarters:	10
Total continuous trades:	19
Current continuous trade balance:	\$20,600
Trade balance of all trades (38):	\$26,100
Average balance previous 5 quarters:	\$33,300
Highest credit amount extended:	\$86,900
6 month balance range:	\$13,800 - \$52,800

① Score: Ranges from 0 - 100. The higher the score, the better the risk. Score is based on the key credit indicators which can predict the risk level of your prospective customers.

② Key Score

Factors: Highlights both good and bad elements of the company's history.

③ Public Records:

Judgments: Court-ordered payments. Experian has the most Judgment information and keeps it on file longer than any national database.

Liens: Filed by Govt's for non-payment of taxes. Tax liens are a good predictor of financial trouble.

Experian is the leader in Tax Liens on file.

UCC Filings: Filed when assets are pledged for a loan or lease.

④ Days Beyond

Terms (DBT): Average number of days this company pays past the due date.

⑤ Continuous

Trades: References reporting to Experian monthly or quarterly.

⑥ Trade Account

Balance: Total trade debt to suppliers as reported to Experian.

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