



Leading the way to
multi-bureau access

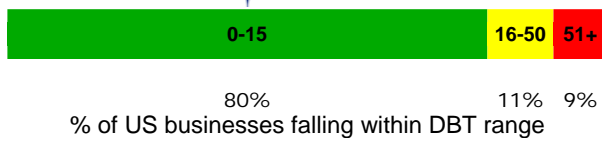
experian

Business Profile Report

- Easy-to-Read, User-Friendly Format
- Designed for the Credit Purist
- 330 Million Trade Lines
- 7.7 Million Collections Placements
- Comprehensive Business Credit Report
- Objective Information
- The MOST Public Record Data
- The MOST Banking Relationships

Current DBT range compared to all industries

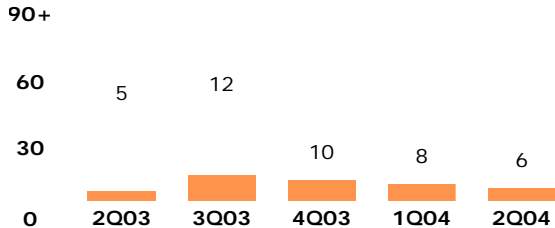
5 DBT
(\$15,300 Balance)



DBT Norms:
All industries: 10 DBT Same industry: 7 DBT

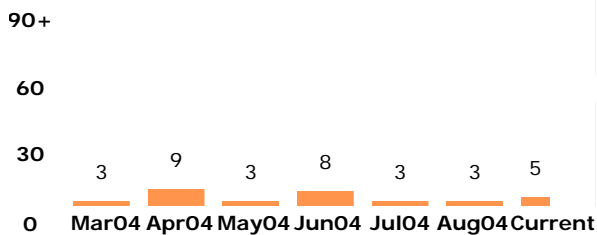
②

Quarterly DBT trends (previous 5 quarters)



④

7 month DBT trends



Legal Filings and Collections ①

Bankruptcy filings:	0
Tax lien filings:	0
Judgment filings:	0
Total collections: (PLACED 09/03)	0
Sum of legal filings:	\$0
UCC filings: details	1
Cautionary UCC filings present?	Yes*

Trade Information ③

Monthly average DBT:	4
Highest DBT previous 6 months:	9
Highest DBT previous 5 quarters:	12
Total continuous trades:	14
Current continuous balance	\$15,300
Trade balance of all trades (30):	\$24,200
Average balance prev. 5 qtrs.:	\$2,940
Highest credit amt extended:	\$20,000
6 mo. balance range	\$2,100 - \$15,300

Performance Analysis

Predicted DBT for 11/24/2004: 5 DBT

Payment Trend Indication:
Show No Identifiable Trend

Industry payment comparison:
Has paid sooner than 50% of similar firms

Most Frequent Industry Purchasing Terms:
NET 30, CONTRCT, and CREDIT

① Public

Records:

Judgments: Court-ordered payments. Experian has the most Judgment information.

Liens: Filed by Governments for non-payment of taxes.

② Days Beyond

Terms: Average number of days this company pays past the due date. The balance represents the total balance from continuously reported trade lines. DBT Norms compares payment record with that of other companies.

③ Trade

Information: A snapshot of current and historical balances of all vendors reporting on this company.

④ Payment

Trends: Indicates changes in payment behavior over the past 5 quarters and the last 7 months, comparing it to industry averages -- a reliable predictor of things to come.

Legal Filings and Collections 5

Collections

Date Placed	Status	Original Balance	Outstanding Balance	Date Closed	Agency	Agency Phone
09/2003	Paid in Full	\$17,560	Undisclosed	09/2004	BONA FIDE CLCTS	(800) 555-9237

Trade Payment Information 6

Trade Payment Experiences (Trade Lines With an (*) after date are newly reported)					Account Status Days Past Due						
Business Category	Date Reported	Last Sale	Payment Terms	Recent High Credit	Balance	Cur	1-30	31-60	61-90	91+	Comments
AIR TRANS	08/2004		NET 30	\$100	\$0						
+FRGHT FWRD	07/2004	07/2004	NET 15	\$7,900	\$4,300	100%					SATSFTRY
GENERAL	08/2004	12/2002	NET 30		\$0						CUST 2 YR
+OFFC SUPPL	08/2004	08/2004	CREDIT	\$10,000	\$2,200	100%					
-TRANSPORTN	09/2004	08/2004	VARIED	\$1,900	\$1,900		51%		49%		
+TRANSPORTN	08/2004	06/2004	NET 30	\$100	\$100	100%					PROMPT

Trade Payment Totals

Trade Payment Experiences					Account Status Days Past Due				
Type	Lines Reported	Recent High Credit	Balance	Cur	1-30	31-60	61-90	91+	Comments
Continuously Reported	14	\$55,800	\$15,300	88%	6%		6%		DBT: 5
Newly Reported	0								DBT:
Trade Lines Totals	14	\$55,800	\$15,300	88%	6%		6%		DBT: 5

Additional Payment Experiences 7

Trade Payment Experiences (Trade Lines With an (*) after date are newly reported)					Account Status Days Past Due						
Business Category	Date Reported	Last Sale	Payment Terms	Recent High Credit	Balance	Cur	1-30	31-60	61-90	91+	Comments
AIR TRANS	10/2002		VARIED	<\$100	\$0						
+CRED CARD	06/2004	05/2004	N30PRXO	\$200	\$200	100%					CUST 15 YR
ELEC MFG	03/2004	11/2003	NET 30	\$600	\$0						
=FACTOR	02/2004	01/2004	VARIED	\$9,300	\$1,300		100%				
-FREIGHT	01/2003	12/2002	VARIED	\$400	\$200		35%			65%	
+OFFC EQUIP	04/2003	03/2003	NET 30	\$5,300	\$900		100%				CUST 13 YR
=OFFC SUPPL	07/2003	06/2003	NET 30	<\$100	<\$100		100%				CUST 1 YR
-PLUMBING	12/2003	10/2003	NET 10	\$5,100	\$5,100	2%		98%			
TRANSPORTN	10/2002		NET 30	\$1,100	\$1,100					100%	

5 Legal Filings: Details of derogatory information gathered from over 300 collection agencies and millions of public records.

6 Trade Data: Thousands of businesses like yours contribute their account receivables data on a monthly basis. Each Trade Line represents a *unique* trade experience -- a strong indicator of a company's ability and/or willingness to pay.

7 Additional Payment Experiences: Historical trade information from infrequent contributions or closed accounts.

Monthly Payment Trends 8

Payment Trends Analysis HARDWARE STORES INDUSTRY SIC: 5251						Account Status Days Past Due			
Date Reported	Industry Cur	DBT	Business DBT	Balance	Cur	1-30	31-60	61-90	91+
SEP04	N/A	N/A	5	\$15,300	88%	6%		6%	
AUG04	79%	7	3	\$14,400	94%		6%		
JUL04	78%	8	3	\$6,300	84%	15%	1%		
JUN04	78%	8	8	\$2,100	92%				8%
MAY04	79%	8	3	\$6,000	97%				3%
APR04	80%	7	9	\$6,700	64%	32%			4%
MAR04	82%	7	3	\$4,900	97%				3%

Quarterly Payment Trends 8

Payment History - Quarterly Averages					Account Status Days Past Due			
Quarter	Months	DBT	Balance	Cur	1-30	31-60	61-90	91+
Q2 - 04	APR-JUN	6	\$4,900	82%	14%			4%
Q1 - 04	JAN-MAR	8	\$3,600	77%	18%			5%
Q4 - 03	OCT-DEC	10	\$3,600	56%	40%			4%
Q3 - 03	JUL-SEP	12	\$1,800	63%	28%	3%		6%
Q2 - 03	APR-JUN	5	\$800	87%	6%	6%		1%

UCC Profile 9

UCC Summary				Filings		
Date Range	Year	Cautionary UCCs*	Total Filed	Released/Term'd	Cont	Amended/Assigned
JUL - PRESENT	2004	0	0	0	0	0
JAN - JUN	2004	0	0	0	0	0
JUL - DEC	2003	0	0	0	0	0
JAN - JUN	2003	0	0	0	0	1
JUL - DEC	2002	0	0	0	0	1
PRIOR TO JUL	2002	1	1	0	1	1
Total		1	1	0	1	3

* Cautionary UCC Filings include one or more of the following collateral: Accounts, Accounts Receivable, Contracts, Hereafter Acquired Inventory, Leases, Notes Receivable or Proceeds.

UCC Filings

UCC Filing Date: 11/05/2002
 Action: ASSIGNED
 Filing Number: 2002311C0524
 Original Filing Date: 11/05/2002
 Original Filing Number: 2000127609
 Jurisdiction: SEC OF STATE CALIFOR
 Secured Party: BANK OF TEXAS, N.A. TX HOUSTON 77010 2 HOUSTON CENTER, 909 F
 Collateral:

8 Payment Trends: Indicates changes in payment behavior over the past 5 quarters and the last 7 months, comparing it to industry averages -- a reliable predictor of things to come.

9 UCC Profile: Details for collateralized Loans and Leases

Other Notable topics you may find on the Business Profile:

+ 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.