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7410 So. Creek Road, Ste. 301, Sandy, UT 84093, P.O. Box 460, Midvale, UT 84047-0460

SAMPLE NACM CREDIT REPORT

For Member 0000
 NACM MEMBER
 Credit Manager
 Address
 City, State, Zip

Report on 101010
ABC Company

 498 West 2nd Street
 Any City, UT
 Phone (801) 944-4444

Date 11/30/10
On File Since 2/98

****Trade Payment Information****

Business Category and Member #	Date Rept	Date Open	Last Sale	High Credit	Total Due	Current Due	**Days Beyond Terms**				Comments
							1-30	30-60	60-90	Over 90	
SALT LAKE CITY											
09901 GLAS	10/10	08	10/10	5,000	4,731		2,445	1,286	1,000		HDS
09902 BLWO	11/10	08	5/10	12,455	5,035					5,035	COL
09903 FLWH	7/10	09	11/10	3,682	3,682	1,000	682	2,000			CSR
09904 BLWO	1/11	10	12/10	3,000	3,000			3,000			FSL
09905 MTDS	11/10	08	10/10	670							RTC
09906 BLWO	11/10	09	10/10	3,099	2,102	989	1,113				SLO
09907 GLAS	6/10	10	11/10	540	540	540					
09908 CONC	7/10	09	9/10	6,200	6,200					6,200	

****Trade Payment Totals****

TOTAL	9 ACCOUNTS	*ADP = 104	\$24,390	1629	1000	4250	6286	12235	
				6.6%	4.1%	17.3%	25.7%	50.2%	
CURRENT	8 ACCOUNTS	*ADP = 108	\$20,708	1629	3558	4286	12235		
				5.34%	17.3%	21.0%	59.1%		

(Credit information reported with \$500 past due 60 days or more, activates a Watchdog Alert-this may be customized) THE AVERAGE DAY PAY *(ADP) score is calculated on amounts due in each column using weighted values. It will display as a numerical over all average day value. If comments codes Disputed (DIP) or Retention (RET) are present, these amounts are not included in the above calculation.

--Trade Payment Trending--			Total	Current	1-30	31-60	61-90	Over 90 Days Past Due
11/10	7 ACCOUNTS	ADP = 86	\$12,385	\$ 2,641 21.3	\$ 4,709 38			\$ 5,035 40.7% %
10/10	5 ACCOUNTS	ADP = 76	\$36,298	\$10,417 28.7	\$ 9,982 17.5	\$ 3,630 10.0	\$ 5,589 15.4	\$ 6,678 18.4 %
9/10	7 ACCOUNTS	ADP = 65	\$87,534	\$ 20,115 23.0	\$ 25,102 28.5	\$ 22,428 25.5	\$ 2,000 23.0	%
8/10	5 ACCOUNTS	ADP = 69	\$81,128	\$31,204 38.4	\$14,901 18.4	\$ 2,771 3.4	\$ 1,904 12.4	\$ 30,348 37.4 %
7/10	11 ACCOUNTS	ADP = 79	\$76,701	\$23,887 31.3	\$11,197 14.6	\$ 5,883 7.7	\$ 1,304 1.7	\$ 34,430 44.9 %
6/10	11 ACCOUNTS	ADP = 74	\$93,937	\$30,349 32.3	\$11,259 12.0	\$ 16,785 17.9	\$ 1,114 1.2	\$ 34,430 36.7 %
5/10	10 ACCOUNTS	ADP = 59	\$80,689	\$27,003 33.5	\$13,847 17.2	\$ 4,295 5.3	\$ 1,114 1.4	\$ 34,430 42.7 %
4/10	9 ACCOUNTS	ADP = 40	\$88,691	\$41,504 46.8	\$45,590 51.4	\$ 1,268 1.4	\$ 329 .4	%
3/10	8 ACCOUNTS	ADP = 34	\$78,228	\$31,084 39.7	\$45,547 58.2	\$ 1,579 2.0	\$	%
2/10	9 ACCOUNTS	ADP = 34	\$94,287	\$37,465 39.7	\$55,480 58.8	\$ 1,007 1.1	\$ 335 .4	%
1/10	7 ACCOUNTS	ADP = 20 (ADP=Average Days To Pay)	\$34,868	\$31,683 90.9	\$ 3,185 9.1			%

--Principals--

-Principals- John Doe

--Flash Information-- (This activates a Watchdog Alert)

11/21/10 02218 Return to Maker Check \$670

--Accounts Placed For Collection-- (This activates a Watchdog Alert)

COLL - DATE 5/10 Amount \$5035 Member # 01079

--Public Record Information-- (This activates a Watchdog Alert)

STATE TAX LIEN 02/01/10 \$9000 Case #006911158
 PLAINTIFF STC
 STATE TAX RELEASE 05/01/10 \$9000 Case #006911158
 STATE TAX LIEN 06/01/10 \$10,000 Case #01488347
 FEDERAL TAX LIEN 07/01/10 \$49,173 Case #1995176
 PLAINTIFF I RS
 JUDGMENT GRANTED 01/15/11 \$9000 Case #020900366
 PLAINTIFF SUNRISE CORP

--Secretary of State UCC Records--

UCC FILED -SEC OF STATE 01/01/11 #112332446
 SECURED PARTY -SMART BANK
 COLLATERAL -All Inventory, Accounts Receivable
 UCC FILED -SEC OF STATE 05/14/10 #038765437
 SECURED PARTY -STANDARD SIGN CO.
 COLLATERAL -Building Sign

--Inquiries--

09909 GLA 8/02/10 INQUIRY 09912 CONC 8/02/10 INQUIRY
 09910 MACH 9/19/10 INQUIRY 09913 CONC 10/19/10 INQUIRY
 09911 BLWO 11/26/10 INQUIRY 09914 MTDS 11/20/10 INQUIRY

(Any Member Number shown on this report receive the Watchdog Report)

CREDIT REPORT AT A GLANCE

Total Accounts Reported	9
Total Current Accounts Reported	8
Average Days to Pay	108
Highest High Credit	\$4,784
# Accounts Taking Discounts	0
# Accounts Paying Promptly	0
# Bank Lines Reporting	0
# Of Inquiries	6
# Accounts Placed for Collections	1
# Flash Items Reported	1
# Judgments Granted	1
# Bankruptcies	0
# UCC Filings	2
# Accounts Written Off by Members	0
# Years of File	9

SCORE 100 = Excellent, or lack of derogatory data

Trade	40
Flash	75
Collections	75
Legal	30
Bankruptcy	100
Writeoff	100
Inquiry	75
General	100
Total Score	58

Scoring Factors - Judgments, slow pay, collections, legal

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