



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

Telephones: (801) 487-8781, (800) 977-6226
 Fax (801) 484-1891/333 Website nacmint.com

SAMPLE NACM Credit Report

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

Report on 101010
ABC COMPANY
499 West 2nd Street
Any City, UT

Date 1/30/07
On File since 2/96

Phone (801) 944-4444

--Trade Payment Information--

Business Category	Date Rept	Date Open	Last Sale	High Credit	Total Due	Current Due	1-30	* * Days Beyond Terms * *	Comments
And member #								31-60 61-90 Over 90	

San Diego									
04100	SERV	1/07	MOS	7/06	\$ 500	100	100		

SALT LAKE CITY											
09901	GLAS	1/07	95	10/06	\$ 5,000	4731		2445	1286	1000	HDS
	N10THPX										
09902	BLWO	11/06	95	5/06	12,455	5035				5035	COL
	COD										
09903	FLWH	7/06	99	6/06	3,682	3682	1000	682	2000		CSR
	COD										
09904	BLWO	1/07	02	8/06	3,000	3000			3000		FSL
09905	MTDS	11/06	99	9/06	670						RTC
	COD										
09906	BLWO	12/06	95	11/06	3,099	2102	989	1113			SLO
	NET 30										
09907	GLAS	1/07	mos	1/07	540	540	540				
	NET 30										
09908	CONC	1/07		7/06	44,784	6200				6200	
	NET 30										

-- 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
(reported within last three months)					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 DAYS PAID *(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	
12/06	7 ACCOUNTS	ADP = 86	\$12,385	\$ 2,641	\$ 4,709			\$ 5,035	
				21.3%	38%			40.7	%
11/06	5 ACCOUNTS	ADP = 76	\$36,296	\$10,417	9,982	3,630	5,589	6,678	
				28.7	17.5	10.0	15.4	18.4	%
10/06	7 ACCOUNTS	ADP = 65	\$87,534	\$20,115	25,102	22,428	2,000		
				23.0	28.5	25.5	23.0		%
09/06	5 ACCOUNTS	ADP = 69	\$81,128	\$31,204	14,901	2,771	1,904	30,348	
				38.4	18.4	3.4	12.4	37.4	%
08/06	11 ACCOUNTS	ADP = 79	\$76,701	\$23,887	11,197	5,883	1,304	34,430	
				31.1	14.6	7.7	1.7	44.9	%
07/06	11 ACCOUNTS	ADP = 74	\$93,937	\$30,349	11,259	16,785	1,114	34,430	
				32.3	12.0	17.9	1.2	36.7	%
06/06	10 ACCOUNTS	ADP = 59	\$80,689	\$27,003	13,847	4,295	1,114	34,430	
				33.5	17.2	5.3	1.4	42.7	%
05/06	9 ACCOUNTS	ADP = 40	\$88,691	\$41,504	45,590	1,268	329		
				46.8	51.4	1.4	.4		%
04/06	8 ACCOUNTS	ADP = 34	\$78,228	\$31,084	45,547	1,579			
				39.7	58.2	2.0			%
03/06	9 ACCOUNTS	ADP = 34	\$94,287	\$37,465	55,480	1,007	335		
				39.7	58.8	1.1	.4		%
02/06	7 ACCOUNTS	ADP = 20	\$34,868	\$31,683	3,185				
	(ADP=Average days to pay)			90.9%	9.1%				%

--Principals--

Principals- John Doe

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

11/21/06 02218 Return to Maker Check \$670

-- Accounts Placed for Collection -- *(This activates a Watchdog Alert)*

COLL – DATE 5/06 Amount \$5035 Member # 01079

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

STATE TAX LIEN 02/01/06 \$9,000
 PLAINTIFF STC Case #006911158

STATE TAX RELEASE 5/01/06 \$9,000 Case #006911158

STATE TAX LIEN 6/01/06 \$10,000 Case #01488347

FEDERAL TAX LIEN 7/01/06 \$49,173 Case #1995176
 PLAINTIFF I R S

JUDGMENT GRANTED 1/15/07
 PLAINTIFF SUNRISE CORP
 \$9,000 Case #020900366

--Secretary of State UCC Records--

UCC Filed - SEC OF STATE 1/01/04 #112332446
 SECURED PARTY - SMART BANK
 COLLATERAL - All Inventory, Accounts Receivable

UCC Filed -SEC OF STATE 5/14/05 #038765437
 SECURED PARTY -STANDARD SIGN CO.
 COLLATERAL -Building Sign

--Inquiries --

09909 GLAS 3/02/06 INQUIRY 09912 CONC 7/23/06 INQUIRY
 09910 MACH 6/19/06 INQUIRY 09913 CONC 9/05/06 INQUIRY
 09911 BLWO 8/26/06 INQUIRY 09914 MTDS 6/04/06 INQUIRY

(Any Member Number shown on this report receives the Watchdog Alerts)

CREDIT REPORT AT A GLANCE

Total Accounts Reported	9
Total Current Accounts Reported	8
Average Days to Pay	108
Highest High Credit	\$44,784
# Accounts Taking Discounts	0
# Accounts Paying Promptly	0
# Bank Lines Reported	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 on 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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If this report contains trade line information older than 90 days, an update process is available and a revised report can be faxed to you within 5 working days.

- Select to have this report revised.

A rush status can be applied to the revision process. An additional charge will be incurred and your revised report will be faxed to you within 24 to 48 hours.

- Select to have this report rushed.

If you belong to a group, you can request an update for this subject from the group members.

- Select to pull your group members.
- Select to add references or order an Experian or D&B Report.

Process Entering 'process' will process your revision request.

BUSINESS CATEGORY (Of company reporting Credit Information)

AACC-Auto Acc & Parts	CYCL-Bicycle & Motorcycle	HTWY-Heating & A/C Who	PLMF-Plbg Supplies Mfg
ABEV-Alcoholic Beverages	DAPR-Dairy Products	IMEX-Import-Export	PLPS-Poultry Process
ADVT-Advertising	DPEQ-DP Equipment	INDS-Industrial Supply	PLTF-Plant Food
AGCH-Agri Chemicals	DPSW-DP Software	INMA-Industrial Machinery	PLWH-Plmbg Supplies Who.
AGSP-Agri Supplies	DPSR-DP Supply	INSU-Insurance	PNTS-Paints
AIRC-Air Conditioning	DIN-Drywall/Installation	IRST-Iron & Steel	POOL-Pool Equipment
ALFA-Aluminum Fabricator	DRMF-Drugs Manufacturing	JANS-Janitorial Supply	POMF-Pool Manufacturer
ALMF-Aluminum Manufacturing	DRWO-Drugs Wholesale	JWMF-Jewelry Manufacturer	PPRO-Paper Products
ALWO-Aluminum Wholesale	DRYG-Dry Goods	JWWH-Jewelry Wholesale	PRDS-Paper Distributor
APMF-Appliance Manufacturing	EGGS-Eggs	LDRY-Laundry	PREQ-Precision Equipment
APWO-Appliance Wholesale	ELCO-Electronic Component	LIGR-Lithograph	PTSP-Printing Supply
APLM-Apparel Manufacturing	ELDS-Electronic Dist.	LMBR-Lumber & Wood	PVNG-Paving
APLW-Apparel Wholesale	ELMF-Electronic Manufacturing	LPGS-L/P Gas	RBBR-Rubber
ATRS-Air Transportation	ELEV-Elevators	LNSP-Linen Supply	REDG-Recording
ASPC-Aerospace	ENGR-Engineering	LSNG-Leasing	RDDR-Record Distributor
AUEQ-Auto Equipment	EQLS-Equipment Lease	LTHR-Leather	REFR-Refrigeration
AURT-Auto Rental	ESMF-Electrical Supplies Mfg.	MACH-Machinery	RESU-Restaurant Supplies
AVIS-Aviation Supply	ESWH-Electrical Suppliers Who.	MARS-Marine Supply	RFSP-Roof Supplies
BAKE-Bakery	ETRO-Electronics	MSMD-Medical Supply Mfg	RNNT-Rentals
BANS-Banks Savings & Loans	FBMT-Fabricated Metal	MDWH-Medical Supply Who.	SAPR-Safety Products
BASP-Bakery Supplies	FBRG-Fiberglass	MEAT-Meat Packer	SEAF-Seafood
BDVG-Beverages	FCTR-Factors	MIFL-Milling & Flour	SERV-Services
BKSP-Bank Supplies	FINA-Finance	MING-Mining	SMAP-Small Appliances
BLMF-Building Materials Mfg	FDDS-Food Distributor	MISC-Miscellaneous	SPMF-Sporting Goods Mfg
BLMF-Building Materials Retail	FDEQ-Food Equipment	MOTR-Motors	SPWH-Sporting Goods Who
BLWO-Building Materials Who	FSDS-Feed Seed Fert.	MOVI-Film Industry/Motion Picture	STNY-Stationers
BNDY-Bindery	FLMF-Floor Covering Mfg	Products	STBG-Steel Builders
BOND-Bonding	FLWH-Floor Covering Who	MTDS-Metal Dist	SUCT-Subcontractor
BRCS-Broadcasting & TV	FLDS-Fuel Distributing	MTHD-Material Handling	TIMF-Tire Manufacturing
BTWT-Bottled Water	FLRS-Florist	MUSI-Music	TRWH-Tire Wholesale
BEEQ-Beauty Equipment	FMSP-Farm Supplies	NFER-Nonferrous Metals	TOFM-Toys & Games
BUSV-Bus Service	FNDY-Foundry	NOVE-Novelty	TOOL-Tools
CAMF-Cabinet Mfg	FTFW-Freight Forwarders	NSPR-Newspaper	TRAN-Transportation
CERM-Ceramics	FUMF-Furniture Manufacturing	OFDE-Oil Field Equipment	TRUC-Trucks
CHMF-Chemical Mfg	FUWO-furniture Wholesale	OFMF-Office Equipment Mfg	TXMF-Textile Mfg
CHWO-Chemical Wholesalers	GEMD-General Merchandise	OFSP-Office Supplies	TXWH-Textile Wholesale
COEQ-Communication Equipment	GIFT-Gift	OFSS-Oilfield Service/Supply	UGEQ-Underground Equip
CONC-Concrete	GLAS-Glass	OFWH-Office Equipment Who	UPSH-Upholstery Supply
CONT-Contractors	GNCT-General Contractor	OFSY-Office Supply	UTIL-Utility
CNEQ-Construction Equipment	GRAT-Graphic Art	PETR-Petroleum	VIDE-Video
CNSP-Construction Supplies	HDMF-Hardware Manufacturing	PHOE-Photo Equipment	WHSE-Warehouse
COSM-Cosmetics	HDWO-Hardware Wholesale	PIPE-Pipe	WICA-Wire & Cable
COSF-Communication Service	HOIP-Home Improvement	PIPU-Printing & Publishing	WLCV-Wall Covering
COMF-Computer Mfg	HORT-Horticulture	PKGN-Packaging	WLDG-Welding Equipment
CSUP-Confectioners Supply	HOTL-Hotel	PLAS-Plastics	WLSP-Welding Supply
CTMF-Container Manufacturing	HSWR-Housewares	PLHA-Plumbing & Heating	
CTWH-Container Wholesale	HTMF-Heating & Air Mfg & Air Cond.		

COMMENT CODES

ACC=Account Closed by Customer	IMP=Improving	SCD=Secured Account
ACS=Account Closed by Supplier	INQ=Inquiring	SLO=Slow Trend
ANU=Approved, Not Used	JOB=Job Account	SPE=Suit Pending
APL=Application Pending	JUD=Judgment	SPT=Special Terms
ATT=Referred to Attorney	LNS=Liens Filed	TNR=Too New to Rate
BKR=Bankrupt	LSA=Lease Account	UDS=Unearned Discount Taken
CCR=COD Customer Request	NAC=New Account	UND=Unauthorized Deduction
CIA=Cash In Advance	NOA=No Account	UNJ=Unjust Claims
COD=Cash On Delivery	NRC=No record of Account	USC=Unpaid Service Charge
COL=Collection	NRE=No Recent Experience	UNS=Unsatisfactory
CON=Contract	OSO=One Sale Only	WNC=Will not Cooperate
COS=Consignment	PAL=Profit & Loss	WNS=Will not Sell Again
CRW=Credit Withdrawn	PBN=Pays by Note	7DS=7 days slow
CSR=COD Supplier's Request	PMT=Prompt	14S=14 days slow
DIP=Dispute	PRN=Promissory Note	21S=21 days slow
DIS=Discounts	PWD=Pays When Due	30S=30 days slow
EXC=Excellent Account	RET=Retainage	60S=60 days slow
FSL=First Sale	RTC=Returned Check	90S=90 days slow
GUA=Guaranteed	SAC=Seasonal Account	120S=120 days slow
HDS=Holding Orders	SAT=Satisfactory	6MO=6 months slow
		1 YR=1 year slow