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Sample Business Credit Report

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COMMERCIAL INFORMATION SOLUTIONS

BUSINESS CREDIT REPORT

Business information

Company name	ABC 123 INC	Requestor ID	TST
Legal name		Reference number	STS TEST
Address	1551 MAIN BLVD WINNIPEG MANITOBA CANADA R3R0G9	Report date	2011-05-24
		File in database since	1980-12-31
Phone	(204) 888-8359	File-number	0001004121
Fax	(204) 783-9449	Subject number	DD4291

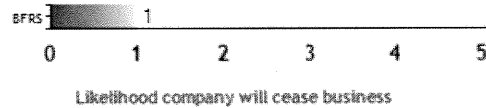
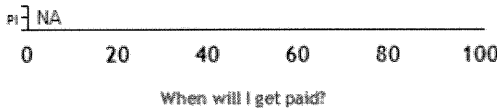
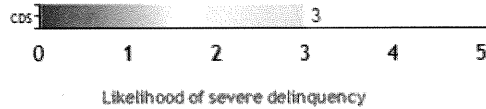
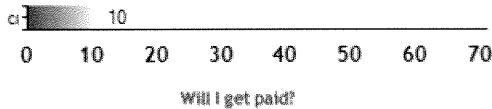
Other known tradestyles

1275084 MANITOBA LTD

Reported	Employee size	Reported	Sales volume
2010-08-01	10-19 EMPLOYEES	2010-08-01	\$0.5M - \$1.0M

SIC	NAICS
5812-Retail-Eating Places	722110-Full-Service Restaurants

Score summary



Report highlights

Bank report on file 2010-11-15
 Corporate search on file 2009-05-08
 Number of inquiries on file 4

Number of accounts reporting	Amount/ Number of delinquencies	Most severe status/date	Amount/ Number of accounts charged off	Largest write off amount/Date	Total current credit exposure	Total outstanding	Total current balance
148	\$1.04M	Slow 3 93 2009-09-11	\$0 0	\$0	\$19.42M	\$2.19M	\$1.15M

Derogatory summary

	Number on file	Total amount on file	Date of last item	Comments on file
Returned cheques	8	\$6,110	2010-11-20	No
Collections	5	\$6,551	2009-07-23	No

Legal suits	4	\$14,912	2010-08-31	Yes
Judgments	2	\$7,990	2006-12-11	Yes
Other legal info.	3	\$0	2009-10-14	Yes
Liens	0	\$0		No

Credit reference summary

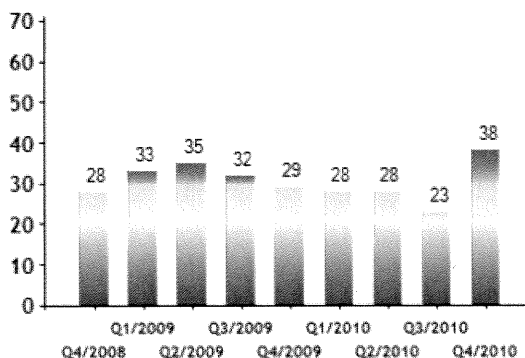
	PI score	Number of credit references	Total High credit owing		Current	Period 1	Period 2	Period 3
90 Day	NA	0	\$0	\$0	\$0	\$0	\$0	\$0
13 Month	0	1	\$354	\$354	\$354	\$0	\$0	\$0
All References	0	1	\$354	\$354	\$354	\$0	\$0	\$0

Score detail

CI 32
 Long-term secured debt is NOT included in the Credit Information calculation.

The Credit Information score for this business was determined based on the following*:

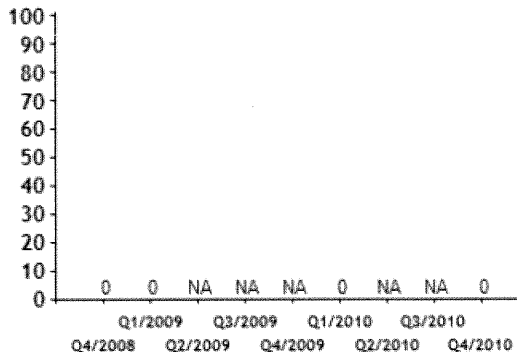
- Active in Equifax credit database for 31 years 0
- Current Payment Index is 0 0
- Number of Supplier references on file is 0 10
- On 2011-05-24 the Payment Index was 0 points higher than 2010-05-24 0
- Number of derogatory items on file in the past 2 years is 8 8
- The most recent derogatory item was recorded 6 months ago 4
- Derogatory item amounts as a % of dollars owed suppliers is 100 10



PI NA
 Long-term secured debt is NOT included in the Payment Index calculations.

The Payment Index is similar to "days beyond terms." The following ranges were calculated as benchmarks:

- All suppliers reported being paid within terms 0 62
- Average to pay is slightly beyond terms 1-10 11
- Average pay is 10 to 20 days beyond terms 11-20 8
- Average pay is 20 to 30 days beyond terms 21-30 5
- Average pay is 30 to 40 days beyond terms 31-40 6
- Only 1% of businesses fall into this range 41-90 5
- All suppliers reported being 91-100 paid in the third period past due or not at all 3
- No suppliers reported in this time period NA NA



CDS risk class 3

3 CDS Score between 376 and 451. Risk of delinquency is average.

BFRS risk class 1

1 BFRS Score higher than or equal to 1344. Very low risk of failure.

Credit reference detail **Tabular View**

In some situations, payments beyond terms can be a result of misplaced invoices or disputed accounts. Equifax reports trade items as they are received and as such they represent an historical experience. An outstanding amount on this report is not necessarily still outstanding today.

indicates long term secured debt, which is NOT included in the Payment Index and Credit Information Score calculation.

Date Reported 2011-01-06 SIC 20800000-Mfr-Beverage
 Supplier BEVERAGE GROUP Total past due \$0
 Terms Lease/Quarterly
 Pay habits Slow 2
 Status Internal Collection

Original credit limit/date	High credit/date	Total balance	Current balance	Balance amount		
				Period 1	Period 2	Period 3
\$0	\$354	\$354	\$354	\$0	\$0	\$0

Quarterly payment trend

Year/quarter	Payment index	Credit information score	Number of references	Total amount	Current amount	Trend amount		
						Period 1	Period 2	Period 3
2010/4	0	38	1	\$334	\$334	\$0	\$0	\$0
2010/3	NA	23	0	\$0	\$0	\$0	\$0	\$0
2010/2	NA	28	0	\$0	\$0	\$0	\$0	\$0
2010/1	0	28	1	\$517	\$517	\$0	\$0	\$0
2009/4	NA	29	0	\$0	\$0	\$0	\$0	\$0
2009/3	NA	32	0	\$0	\$0	\$0	\$0	\$0
2009/2	NA	35	0	\$0	\$0	\$0	\$0	\$0
2009/1	0	33	1	\$2,072	\$2,072	\$0	\$0	\$0
2008/4	0	28	1	\$5,419	\$5,419	\$0	\$0	\$0

Returned cheque details

The data presented here represents returned cheque information as reported by the creditor. If you are interested in submitting your returned cheque data, you may do so by contacting 1-877-227-8800 or 416-227-8800.

Bank date	Cheque amount	Bank	Creditor name	Reason	Status	Comment
2010-11-20	\$334	TD CANADA TRUST	BEVERAGE GROUP	NSF	Not Replaced	
2010-09-30	\$1,000	TD CANADA TRUST		NSF	Replaced	
2010-10-05	\$1,300	TD CANADA TRUST		NSF	Replaced	
2010-02-08	\$497	TD CANADA TRUST	BEVERAGE GROUP	NSF	Not Replaced	
2008-09-08	\$1,662			NSF		

		CANADIAN IMPERIAL BANK OF COMM	BEVERAGE GROUP		Not Replaced
2008-09-05	\$350	CANADIAN IMPERIAL BANK OF COMM	BEVERAGE GROUP	NSF	Not Replaced
2008-08-08	\$885	CANADIAN IMPERIAL BANK OF COMM	BEVERAGE GROUP	NSF	Not Replaced
2006-08-01	\$85	CANADIAN IMPERIAL BANK OF COMM		NSF	Replaced

Collection detail

The data presented here represents collection information as reported by the collection agency noted. In some situations, accounts are sometimes placed for collection even though the account is disputed.

Reported 2009-10-02	Creditor	CREDIT CIE 123	Collection agency	AGENCY NAME CIE
Claim placed 2009-07-23	Debtor	1275084 MANITOBA LTD	Status update	2009-07- 23
	Claim amount	\$595	Date paid	
	Amount paid	\$0	Closed	
	Account balance	\$595		
	Status	Placed for Collectn		
Reported 2009-07-03	Creditor	CREDITOR AAA	Collection agency	COLLECTION XYZ LTD
Claim placed 2009-06-26	Debtor	ABC 123 INC	Status update	2009-12-15
	Claim amount	\$1,036	Date paid	
	Amount paid	\$0	Closed	2010-04-09
	Account balance	\$1,036		
	Status	Close out Letter Snt		
Reported 2009-03-25	Creditor	CREDITOR 999 LTD	Collection agency	COLLECTION 641 LTD
Claim placed 2009-02-17	Debtor	ABC 123 INC	Status update	2009-02-17
	Claim amount	\$274	Date paid	
	Amount paid	\$0	Closed	
	Account balance	\$274		
	Status	Placed for Collectn		
Reported 2009-07-29	Creditor	CREDITOR 444 INC	Collection agency	AGENCY NAME CIE
Claim placed 2008-11-12	Debtor	ABC 123 INC	Status update	2008-11- 12
	Claim amount	\$652	Date paid	2008-11- 12
	Amount paid	\$647	Closed	
	Account balance	\$5		
	Status	Claim Collected		
Reported 2006-10-17	Creditor	CREDITOR XYZ	Collection agency	COLLECTION ATOZ

Claim placed 2006-09-06	Debtor	ABC 123 INC	Status update	2006-09-06
	Claim amount	\$3,995	Date paid	2007-01-04
	Amount paid	\$3,995	Closed	
	Account balance	\$0		
	Status	Claim Collected		

Legal details

Legal Information - suits

Reported 2010-09-23	Statement of Claim		Court	Queen's Bench Winnipeg MANITOBA
Claim date/number 2010-08-31 SC111111168	Defendant	1275084 MANITOBA LTD.		
	Plaintiff	PLAINTIF ABC		
	Amount	\$3,500	Security	
	Reason			

Reported 2009-10-09	Statement of Claim		Court	Queen's Bench St. Boniface MANITOBA
Claim date/number 2009-09-22 SC222222201	Defendant	1275084 MANITOBA LTD		
	Plaintiff	PLAINTIF XYZ		
	Amount	\$868	Security	
	Reason			

Reported 2006-10-26	Statement of Claim		Court	Queen's Bench Winnipeg MANITOBA
Claim date/number 2006-10-12 SC333333397	Defendant	ABC 123 INC		
	Plaintiff	PLAINTIF 123		
	Amount	\$5,272	Security	
	Reason	Claims		

Reported 2006-10-26	Statement of Claim		Court	Queen's Bench Winnipeg MANITOBA
Claim date/number 2006-10-12 SC333333397	Defendant	1275084 MANITOBA LTD		
	Plaintiff	PLAINTIF 123		
	Amount	\$5,272	Security	
	Reason	Claims		

Legal Information - judgments

Reported 2007-01-04	Judgment		Court	Queen's Bench Winnipeg MANITOBA
Claim date/number 2006-12-11 SC333333397	Defendant	ABC 123 INC		
	Plaintiff	PLAINTIF 123		
	Amount	\$3,995	Security	
	Reason	Claims		

Reported 2007-01-04	Judgment		Court	Queen's Bench Winnipeg MANITOBA
Claim date/number 2006-12-11 SC333333397	Defendant	1275084 MANITOBA LTD		
	Plaintiff	PLAINTIF 123		
	Amount	\$3,995	Security	
	Reason	Claims		

Other legal information

Reported 2009-10-29 Claim date/number 2009-10-14 SC22222201	Legal Action Dismissed Defendant 1275084 MANITOBA LTD Plaintiff PLAINTIF XYZ Amount \$0 Reason	Court Security	Queen's Bench St. Boniface MANITOBA
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Reported 2007-01-22 Claim date/number 2007-01-04 SC33333397	Notice of Discontinuance Defendant ABC 123 INC Plaintiff PLAINTIF 123 Amount \$0 Reason	Court Security	Queen's Bench Winnipeg MANITOBA
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Reported 2007-01-22 Claim date/number 2007-01-04 SC33333397	Notice of Discontinuance Defendant 1275084 MANITOBA LTD Plaintiff PLAINTIF 123 Amount \$0 Reason	Court Security	Queen's Bench Winnipeg MANITOBA
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Corporate search and additional business information

Verified	Registration number/type	Jurisdiction location/type	Effective date
2009-05-08	3021115555 Incorporation	Alberta Provincial Charter	2009-01-01
COMPANY QQQ LTD ALBERTA CORPORATE REGISTRY REPORTED AS OF 2009/01/01. LEGAL ENTITY STATUS: ACTIVE. REGISTERED OFFICE AND RECORDS ADDRESS: 37 10TH STREET, CALGARY,AB,T2P3N9. TRADE PARTNER NAMES: COMPANY WWW TN97348635 NOTE: Only part of the Comments is displayed			

Reported	Registration number/type	Jurisdiction location/type	Effective date
2000-08-29	Incorporation	Not Available Not Available	
COMPANY QQQ LTD ALBERTA CORPORATE REGISTRY REPORTED AS OF 2009/01/01. LEGAL ENTITY STATUS: ACTIVE. REGISTERED OFFICE AND RECORDS ADDRESS: 37 10TH STREET, CALGARY,AB,T2P3N9. TRADE PARTNER NAMES: COMPANY WWW TN97348635 NOTE: Only part of the Comments is displayed			

Verified	Business contact	Title	Shares owned
2009-05-08	GONTRAN GENDRON	Director	

Verified	Business contact	Title	Shares owned
2009-05-08	RAYMOND A. PROULX	Director	

Verified	Business contact	Title	Shares owned
2009-05-08	BILL JAGGER	Director	

Verified	Business contact	Title	Shares owned
2009-05-08	ROGER MOORES	Director	

Information from the Superintendent of Bankruptcy

Reported 2011-01-28	Estate 51	ESTATE CIE INC 1775 ROAD STREET VANCOUVER BRITISH COLUMBIA V6C3A6	Discharge date Regional office 11 Vancouver
			Creditor meeting date 2011-01-28
Court information			
File number/ date S-196492/ 2011-01-28	Hearing date Discharge type	Division number District code Dividends	10
	Estate type	Taken up and Continued under CCAA 11.6(as)	Asset value Liability value
Receiver		N/A	Regional office Individual license Corporate license
Trustee		TRUSTEE CIE XYZ 1075 YOUNG STREET, SUITE 20 VANCOUVER BRITISH COLUMBIA V6C3A6 (604) 839-5447	Discharge date

Banking report detail

Reported 2010-11-15	Name	SOME BANK CANADA CALGARY, 10TH AVE Branch:023 Transit:14896	Last change date	2010-11-16			
	Address	234-10TH AVENUE CALGARY, ALBERTA, T2P3B6 CANADA	Reference phone	(403) 285-1515			
	Phone Fax		Reference fax Signing officer/special comment	(403) 666-1212			
Open date For 1 to 3 years	Number of accounts	Balance	Number of returned cheques	Account type Frequency	Deposit account Reason		
	Not authorized to disclose		Not available	In the last 3 months			
Open date Not available	Number of credit lines	Secured by	Rating	Authorized amount	Line of credit Utilization		
		Not available	Paid as agreed	Low 8 figures	High 7 figures		
Open date Not available	Number of loans	Loan type	Rating	Terms	Secure by	Authorized amount	Balance owing
		Term loan	Paid as agreed	Not available,	Not available	High 7 figures	High 7 figures

Reported 2010-01-18	Name	SOME BANK CANADA CALGARY MAIN Branch:023 Transit:11090	Last change date	2010-01-20
	Address	1480 8TH STREET CALGARY, ALBERTA, T2P3R5 CANADA	Reference phone	(403) 875-1046
	Phone Fax		Reference fax Signing officer/special comment	(403) 262-2569

Open date Less than 1 year	Number of accounts		Account type	Deposit account
	Balance	Number of returned cheques	Frequency	Reason
	Fluctuates with line of credit	None		

Open date Not available	Number of credit lines		Credit line type	Line of credit
	Secured by Not available	Rating Paid as agreen	Authorized amount Low 8 figures	Utilization Low 8 figures

Open date Not available	Number of loans					
	Loan type	Rating	Terms	Secure by	Authorized amount	Balance owing
	Term loan	Paid as agreed	Not available,	Not available	Low 8 figures	High 7 figures

Reported 2008-10-29	Name	ANOTHER BANK CANADA Branch:444 Transit:11506	Last change date	2008-11-04
	Address	1350 1ST STREET CALGARY, ALBERTA, T2P1E3 CANADA	Reference phone	(403) 262-1358
	Phone Fax		Reference fax Signing officer/special comment	(403) 363-9876

Open date For more than 3 years	Number of accounts		Account type	Deposit account
	Balance	Number of returned cheques	Frequency	Reason
	Not authorized to disclose	None	In the last 3 months	

Open date For more than 3 years	Number of accounts		Account type	Deposit account
	Balance	Number of returned cheques	Frequency	Reason
	Not authorized to disclose	None	In the last 3 months	

Open date Not available	Number of credit lines		Credit line type	Line of credit
	Secured by Not available	Rating Paid as agreen	Authorized amount High 8 figures	Utilization Medium 8 figures

Credit line type Line of credit

Open date Not available	Number of credit lines				
	Secured by Not available	Rating Paid as agreed	Authorized amount Low 8 figures	Utilization Low 6 figures	
Open date Not available	Number of loans				
	Loan type	Rating	Terms	Secure by	Authorized amount
	Term loan	Paid as agreed		Not available	Low 8 figures
					Low 8 figures

** ** Bank Information Updates are available at a reasonable cost – Tel. 1-877-254-3263

Other files included

Equifax has received information that the following names and addresses are related to this business. These could be: Different spelling of the business name, former addresses or names, branch location whose invoices are paid from on central locations, PO Box addresses, etc. Regardless of which address you've chosen to pull this report for, the information is identical.

Company number	Subject number	Company name	Address
0099222077	LED105	OTHER FILE NAME 1	1568 37 STREET SUITE 56 CALGARY ALBERTA T2P0B4 CANADA
0098706704	QMI234	OTHER FILE NAME 2	1987 10 STREET SUITE 65 CALGARY ALBERTA T2P0B4 CANADA
0097629161	BIG298	OTHER FILE NAME 3	1987 10 STREET SUITE 65 CALGARY ALBERTA T2P0B4 CANADA

Inquiries

An inquiry is registered when a report on this business is ordered by an Equifax Customer. Few or no inquiries may indicate that a business is not an active credit seeker. Numerous inquiries indicate that the business is an active credit seeker. However, you may want to consider the following in your review:

- Does the number of inquiries seem appropriate for a business that size?
- Is this business shopping around for better supplier arrangements?
- Are they having problems paying their current suppliers and looking for credit from others unaware of their problems?
- Are they expanding, moving locations or opening another office?
- Are their current suppliers not meeting their current needs?

The most recent inquiries in the past 24 months are listed here:

Inquiry date	Requestor SIC	Company name	Phone
2011-04-15	51480000-Wholesale-Fruit/Veg		
2011-04-14	50120000-Wholesale-Autosms	LOCATION EQUIPEMENT BBB	905-646-1111
2011-04-05	50720000-Wholesale-Hardware		
2011-03-30	73000000-Business Services		

File comments

Comments

- 1996-11-21 CIE ABC LTEE.
CHARTRE NOV/96: PROVINCIAL CHARTER
IMMATRICULATION #1659874596 (MARCH 16/95)
ADDRESS: 1350 BOUL. LABELLE, MONTREAL,QUE.
ESTABLISHMENTS: 60 (UP TO DATE ANNUAL REPORT)
- 1996-11-21 CIE ABC LTEE.
11/96 BANK REPORTED ON BOOKS FOR OVER 3 YEARS, NO NSF
SECURE LINE OF CREDIT 7 HIGH FIGS USED AT 70%
TERM LOANS 6 MID FIGS, CURRENT ACCOUNT BALANCE FLUCTUATES
WITH LINE OF CREDIT.
- 1995-03-10

CK BK MARCH 1995. ACCT OPENED FOR OVER TWENTY YEARS, EXACT DATE NOT RELEASED.
LINE OF CREDIT MED SEVEN FIGURE LIMIT, PRESENT UTILIZATION 65%, AVERAGE UTILIZATION 40%, NO COMMENT ON FIGURES, GOOD FLUCTUATION, SECURED BY INVENTORY.
NO TERM LOAN OR OTHER LOANS WITH THIS BANK, CURRENT ACCT PRES BAL MED FIVE FIGURES, AVRG BAL MED FIVE FIGS, NO SAVINGS ACCT, NO NSF'S, LISE FROM THE BANK RATES THE ACCT VERY GOOD, NO COMMENT ON AMOUNT ACQUIRE. (RATING DONE BY JULIE BY MAIL, PH#514-493-1320 FX#514-222-3333)

Customer
service

If you have any questions about this report, please call Equifax Business Service at 1-877-227-8800 or 416-227-8800.

If you are concerned about the content of this report, please contact the Equifax Commercial Disclosure department by email at commercial.disclosure@equifax.com.

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