



EQUIFAX[®]

Business Credit Industry Report[™] 2.0

Training guide

2	Customer Ref: SW1224	BEST MATCH FOR INQUIRY	HEADQUARTERS SITE
	EFX ID:	XXXXXX	XXXXXX
	Company Profile:	TJ PAPER AND SUPPLIES 321 PEACHTREE STREET ATLANTA, GA 30303-3209	TOM JONES BOXES Legal Business Name: TOM JONES MANUFACTURING COMPANY 5000 TRUMAN DRIVE DECATUR, GA 30035-4565 (404) 333-4500 XXXXXXXXXX
	Telephone:	(404) 222-2121	
	Tax ID/SSN:	XXXXXXXXXX	
	Business Type:		Corporation
	Liability Type:		2005
	Established:	2009	Private
	Ownership:	Private	Headquarters
	Location Type:	Branch	250 – 499
	Employees:	10 to 24	\$10,000,000 - \$24,999,999
	Annual Sales:	\$500,000 - \$999,999	2653, Corrugated and Solid Fiber Boxes
	SIC:	5113, Industrial and Personal Service Paper	322211, Corrugated and Solid Fiber Box Manufacturing
	NAICS:	424130, Industrial and Personal Service Paper, Merchant Wholesalers	
	Ultimate Parent:	TEY Holding Company, Chicago, IL	
	EFX ID:	564962785	

3 **Alert(s):** None to Report

4 **Inquiry Information:** TJ Paper & Supply, 321 Peachtree St, Atlanta, GA, SSN XXXXXXXXXX

5 MATCH RESULTS

	NAME	DELIVERY LINE	CITY, STATE, ZIP	TAX ID/SSN	TELEPHONE	CLI
Matched Data Elements for Business	TJ Paper	312 Peachtree Street	30303	XXXXXXXXXX		9
Match Quality Indicator	4	3	4	2	0	
Matched Data Elements for Principal/Guarantor	Tom Jones		Atlanta, GA, 30318		XXXXXXXXXX	
Match Quality Indicator				8		

6 DELINQUENCY SCORE 317
BUSINESS FAILURE RISK RATING 6

7 PUBLIC RECORDS

Type Status	Number	Dollar	Most Recent Date Filed
Bankruptcies	0	\$0	None Reported
Judgments	1	\$416	02/15/2014
Satisfied	1	\$416	
Liens	1	\$18,530	10/01/2015
Released	1	\$18,530	

8 AVERAGE DAYS BEYOND TERMS BY DAYS REPORTED (non-financial accounts only)



9 RECENT TREND
40 days beyond terms

10 PAYMENT INDEX
Account: 100

This report is for illustrative purposes only and any resemblance to a TJ Paper and Supplies is purely coincidental. To conserve space, not every tradeline for this business has been displayed in this sample report.

- 1 **Date/Time Stamp:** Provides the date and time when the inquiry was made as recorded by Equifax (Eastern Time).
- 2 **Company Profile:** Provides the business name and address on the returned folder that most closely matches your inquiry information, as well as firmographic information about that location; legal name, if available, is also returned. Company name, address, and firmographics for the headquarters site are also returned.

If the inquiry site has an Ultimate Global or Ultimate Domestic Parent, then that company name and EFX ID® are included. Note the report is on the inquired legal entity and does not reflect the credit experiences of the Ultimate Parent.

The EFX ID® is a unique and persistent nine-digit number that identifies and tracks the business unit with which you have the credit relationship; if the EFX ID® is used on the inquiry, then only the EFX ID® is used to locate a folder and the business name and address associated with the EFX ID® are returned.

- 3 **Alerts:** Provides alert notices to indicate key differences between the inquiry information and the file content; may also return non-credit-related alerts.
- 4 **Inquiry Information:** Displays the information used to submit the inquiry.
- 5 **Match Results Table:** This table provides transparency as to why a particular report was returned.
 - **Matched Data Elements:** The ID data element in the commercial credit database that was used in the match process.
 - **Match Quality Indicator:** Defines the strength of the match element, with 4 being an exact match and 1 indicating a no match. A zero indicates that the element was null or missing in either the inquiry or commercial credit database. Principal/Guarantor Match Quality Indicator looks at all of the ID elements used in the match process.
 - **Confidence Level Indicator (CLI):** A code used to group similar quality matches and indicates overall strength of a match. CLI values range from 0 to 10, where 0 is a no match and 10 is the highest/best quality match.
- 6 **Scores:** Available upon request; allows for more accurate assessment of the risk level of the business (*refer to page 12*).
- 7 **Public Records:** Public record summary table notes the presence of bankruptcies, judgments, and liens and returns the status, number, and dollar amounts for judgments and liens (*refer to page 11*).

- 8 **Average Days Beyond Terms:** Displays the dollar-weighted average days beyond terms on non-financial accounts within the last 12 months from the date of the inquiry; calculated from dollar amounts reported for aging categories 1-5. If no information was reported for a given month within the 12-month period, no line will appear in the graph for that Month. An Average Days Beyond Terms for the inquired business's industry and for all businesses (National) in the Equifax Commercial database are also returned for benchmark purposes.
- 9 **Recent Trend:** Average Days Beyond Terms calculated within the last 120–150 days from the date of inquiry.
- 10 **Payment Index™:** A dollar-weighted indicator of a business's payment performance based on the most recently reported non-financial payment experiences in the Equifax Commercial database. The chart below provides a suggested interpretation of the Payment Index value:

Payment Index	Days Past Due
90+	Paid As Agreed
80-89	1-30 Days Past Due
60-79	31-60 Days Past Due
40-59	61-90 Days Past Due
20-39	91-120 Days Past Due
1-19	120+ Days Past Due

11 REPORT HIGHLIGHTS
Non-Financial

Credit Active Since 04/10/2009

Activity Since: 06/01/2015

Accounts Updated	10
New Accounts Opened	0
Recent Account Closures	1
New Delinquencies (Non-Charged-Off)	6
New Charge-Offs	1
Charged-Off Amount	\$12,311
Number of Inquiries	7
Most Severe Status	Charge-Off
Single Highest Credit Extended	\$21,516

As of: 09/03/2015

Number of Accounts	20
Open	16
Closed	4
Charged-Off	2
Charged-Off Amount	\$19,554
Total Past Due	\$408,438
Most Severe Status	Charge-Off
Total Current Credit Exposure	\$881,754
Single Highest Credit Exposure	\$715,591

NR = None reported or insufficient data available to compute
Open Account Analysis

Total Balance	\$881,754
Median Balance	\$1,721
Average Balance	\$55,109
Current Portion of Balance Due	\$473,316
Delinquent (Non-Charged-Off)	8
Total Past Due	\$408,438
At Risk Balance	\$873,646

Report Highlights: Summarizes trade payment history from service and trade creditors on the legal entity; allows you to quickly assess the risk level of the business by providing 26 key metrics:

- **Credit Active Since:** Indicates the first-known credit activity based on all the trades ever reported for the business subject.

Activity Since section: Highlights credit-related activity which has occurred within the 3 months prior to the date of inquiry.

- **Accounts Updated:** Number of credit grantors reporting on this business.
- **New Accounts Opened:** Number of accounts that have been opened.
- **Recent Account Closures:** Number of accounts that have been closed.
- **New Delinquencies (Non-Charged-Off):** Number of accounts that were previously “current” but have become delinquent (not charged-off) one or more times during the most recent 90 days.
- **New Charge-Offs:** Number of accounts with an overall status of charged-off.
- **Charged-Off Amount:** Total reported charge-off dollars at the time of inquiry.
- **Number of Inquiries:** Number of online inquiries made about this business.
- **Most Severe Status:** Of the most recently reported opened and closed trades, the most severe status is returned.
- **Single Highest Credit Extended:** The single largest high credit, current credit, original credit, or balance on an open account; closed accounts use balance only.

As Of section: Provides a snapshot of how the business is performing today based on accounts reported or closed within 24 months of inquiry.

- **Number of Accounts:** Number of accounts returned in this credit report.
- **Open:** Number of accounts reported as open and active.
- **Closed:** Number of accounts reported as closed. Closed accounts may be in good, delinquent, or charged-off status.
- **Charged-Off:** Number of accounts with an overall status of charged-off.
- **Charged-Off Amount:** Sum of the charged-off amount for the accounts reported as charged-off at the inquiry date. This value may be understated because one or more charged-off accounts didn’t provide a dollar amount. It is possible that only a portion of the amount past due was charged-off, or could indicate a dispute.
- **Total Past Due:** The total delinquent dollars (not charged-off) on open and closed accounts.

- **Most Severe Status:** Looks at the most recently reported credit experience of all reported open and closed accounts and returns the most severe status. Provides a view of how that business is paying today.
- **Total Current Credit Exposure:** Sums total outstanding balance on open and closed accounts.
- **Single Highest Credit Exposure:** The single largest high balance.

Open Account Analysis section: Summarizes credit performance on open accounts reported within 24 months of inquiry date.

- **Total Balance:** Total reported balance, including owed but not yet due, and all past due amounts.
- **Median Balance:** Returns the median balance of open, non-charged-off accounts.
- **Average Balance:** Returns the average balance of open, non-charged-off accounts.
- **Current Portion of Balance Due:** Total reported amount that has been charged but is not yet due or late.
- **Delinquent Non-Charged-Off Accounts:** Number of accounts that have an overall status of delinquent and not charged-off.
- **Total Past Due:** Total delinquent dollars (not charged-off).
- **At Risk Balance:** Sum is equal to the total balance for delinquent but not charged-off accounts.

12 SUMMARY - OPEN NON-FINANCIAL ACCOUNTS BY INDUSTRY GROUP

Credit Grantor Industry Group	# of Accounts ▼	SINGLE (largest/worst occurrence)			SUM OF (total of all occurrences)						
		Most Severe Status ▼	Highest Balance ▼	Highest Total Past Due Amount ▼	Balance ▼	Past Due Amount ▼	Slow Up to 30 \$▼ %▼	Slow Up to 60 \$▼ %▼	Slow Up to 90 \$▼ %▼	Slow Up to 120 \$▼ %▼	Slow 121+ \$▼ %▼
Bldg Construction Gnr/ Contractors & Operative Blders	1	Current	\$46,598	\$30,203	\$0	\$0	\$0 0%	\$0 0%	\$0 0%	\$0 0%	\$0 0%
Cnstrctn Spcl Trade Contractors	2	Slow Up to 30	\$141,876	\$90,875	\$56,742	\$20,895	\$20,895 100%	\$0 0%	\$0 0%	\$0 0%	\$0 0%
Communications	4	Current	\$8,048	\$5,087	\$5,589	\$0	\$0 0%	\$0 0%	\$0 0%	\$0 0%	\$0 0%
Engineering, Accounting, Resrch, Legal, Business, Other Svcs	1	Current	\$150	\$0	\$0	\$0	\$0 0%	\$0 0%	\$0 0%	\$0 0%	\$0 0%
Industrl, Commrcd Machinry, Computer Equip Mfg	6	Slow Up to 30	\$715,591	\$354,525	\$812,072	\$383,411	\$384,121 100%	\$-710 0%	\$0 0%	\$0 0%	\$0 0%
Optical Mfg	1	Slow Up to 120	\$1,341	\$921	\$921	\$921	\$0 0%	\$0 0%	\$0 0%	\$921 100%	\$0 0%
Transportation By Air	1	Slow Up to 30	\$11,044	\$7,282	\$6,430	\$3,211	\$3,211 100%	\$0 0%	\$0 0%	\$0 0%	\$0 0%
GRAND TOTALS	16				\$881,754	\$408,438	\$408,227 98%	\$-710 0%	\$0 0%	\$921 2%	\$0 0%

13 SUMMARY - CLOSED NON-FINANCIAL ACCOUNTS BY INDUSTRY GROUP

Credit Grantor Industry Group	Single Highest Credit Extended ▼	Closed in Current Standing			Closed in Delinquent Status			Closed in Charged-Off Status		
		Total High Credit ▼	# of Accounts ▼	Most Recent Date Closed ▼	# of Accounts ▼	Most Recent Date Closed ▼	Balance ▼	# of Accounts ▼	Most Recent Date Closed ▼	Balance at Charge-Off Date ▼
Communications	\$16,336	\$16,360	2	12/03/2014						
Wholesale Trade- Non-Durable Goods	\$7,243							2	06/25/2015	\$19,554
GRAND TOTALS			2		0			2		\$19,554

12 Summary – Open Non-Financial Accounts by Industry

Group: This table summarizes open non-financial accounts, by credit grantor industry, with a date reported within 24 months of inquiry.

- **Total Number of Accounts by Industry Group:** Count of open accounts by industry group.
- **Single Most Severe Status:** Returns the most severe current status experienced by one of the credit grantors in this industry group.
- **Single Highest Balance:** The single highest credit extended or past due from one of the credit grantors for that industry group.
- **Single Highest Total Past Due Amount:** The single highest total past due as reported by one of the credit grantors for that industry group.
- **Sum of Balance:** Sum of all the total reported balances including any past due amount.
- **Sum of Past Due Amount:** Sum of all past due amounts (excluding charge-offs).
- **Slow Up To X Days:** The percentage of that aging category's dollars compared to total past due.
- **Grand Total, Number of Accounts:** Count of all accounts.
- **Grand Total, Balance:** Sum of total reported balances, including any past due amount.
- **Grand Total, Past Due Dollars:** Sum of all past due amounts (excluding charge-offs) for that aging category.
- **Grand Total, Past Due %:** The percentage of all aging categories' dollars compared to total past due for that industry group.

13 Summary – Closed Non-Financial Accounts by Industry

Group: This table summarizes closed non-financial accounts, by credit grantor industry, with a closed date within 24 months of inquiry.

- **Single Highest Credit Extended:** The highest credit amount that was extended for all accounts closed.
- **Total High Credit:** Total highest credit or balance extended for all accounts closed in current standing (\$0 balance).
- **Number of Accounts Closed in Current Standing:** Number of accounts closed with a \$0 balance.
- **Most Recent Date Closed in Current Standing:** The most recent date closed for all accounts closed in current standing.
- **Number of Accounts Closed in Delinquent Status:** Number of all accounts closed with a delinquent status.
- **Most Recent Date Closed In Delinquent Status:** The most recent closed date for all accounts closed with a delinquent status.
- **Balance at Closed Date:** Total outstanding balances for all accounts closed with a delinquent status.
- **Number Of Accounts Closed In Charge-Off Status:** Number of accounts charged-off.
- **Most Recent Date Closed In Charge-Off Status:** The most recent date closed for all accounts closed with a charged-off status.
- **Balance at Charged-Off Date:** Reported balances of all charged-off accounts at the date closed. Balance may not equal charged-off amount in the Report Highlights due to interest, penalties, and late fees that may have been reported after the closed date.
- **Grand Total:** Number of closed non-financial accounts by status at closed date; sums total balance in delinquent and charged-off status at date closed.

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OPEN NON-FINANCIAL CREDIT EXPERIENCES

Acct No/ Type ▼	Current Status ▼	Date Reported ▼/ Date Opened or Years Sold ▼	Date of Last Sale ▼/ Payment Terms ▼	High Cr▼/ Current Cr Limit▼/ Original Credit▼	Balance▼/ Past Due Amount▼	Aging Cat 1	Aging Cat 2	Aging Cat 3	Aging Cat 4	Aging Cat 5	60-Month History
11/ Communications	Current	08/31/2015 1		\$8,048 \$0	\$32 \$0	\$0	\$0	\$0	\$0	\$0	000000/000000/ BBBBBB/BBBBBB/ BBBBBB/BBBBBB/ BBBBBB/BBBBBB/ BBBBBB/BBBBBB
Active = Yes : Payment Amount/Frequency = Monthly : Last Payment Amount = \$946 : Last Payment Date = 06/30/2015 : Amount of Last Sale = \$32 : Number of Guarantors = 0 : High Credit Date = 12/31/2014											
20/ Industri, Commrc'l Machinery, Computer Equip Mfg	Slow Up to 30	08/31/2015 09/05/2013	08/01/2015 N10	\$74,018	\$7,243 \$7,243	\$7,243	\$0	\$0	\$0	\$0	111111/111111/ 111110/100B1B/ BBBBBB/BBBBBB/ BBBBBB/BBBBBB/ BBBBBB/BBBBBB
Active = Yes : Number of Guarantors = 0 : High Credit Date = 03/31/2010 : Payment Terms = Net 30 Days											
16/ Industri, Commrc'l Machinery, Computer Equip Mfg	Slow Up to 30	08/31/2015 03/02/2011	08/01/2015 N10	\$125,000	\$56,489 \$20,895	\$20,895	\$0	\$0	\$0	\$0	100B2B/133322/ 321000/213322/ 200121/001021/ 002110/000110/ 002102/BBBBBB
Active = Yes : Number of Guarantors = 0 : Payment Terms = Net 30 Days : Last Payment Date = 08/21/2015											
14/ Industri, Commrc'l Machinery, Computer Equip Mfg	Slow Up to 30	08/31/2015 02/01/2011	08/01/2014 N10	\$778,696	\$715,591 \$354,525	\$355,235	\$-710	\$0	\$0	\$0	111211/111111/ 112121/111B32/ 222221/222222/ 222211/121212/ 222110/BBBBBB
Active = Yes : Number of Guarantors = 0											
13/Cnstrctn Spcl Trade Contractors	Slow Up to 30	08/30/2015 6		\$0	\$56,489 \$20,895	\$20,895	\$0	\$0	\$0	\$0	100213/332232/ 221322/323222/ 12222/121B21/ 122321/122111/ 112211/221221
Number of Guarantors = 0											
9/ Communications	Current	08/30/2015 4		\$7,255	\$1,058 \$0	\$0	\$0	\$0	\$0	\$0	002103/213210/ 021032/132100/ 210001/000210/ 000010/10000B/ BBBBBB/BBBBBB
Active = Yes : Last Payment Date = 08/21/2015 : Number of Guarantors = 0: Payment Terms = Net 7 Days											
17/ Communications	Current	08/08/2015 04/10/2007	07/01/2015 \$820	\$0	\$1,176 \$0	\$0	\$0	\$0	\$0	\$0	000010/001000/ 000000/000000/ 000000/000000/ 000000/000000/ 000000/000000
Active = Yes : Payment Amount/Frequency = Monthly : Number of Guarantors = 0											
21/ Communications	Current	08/08/2015 06/01/2015		\$3,500	\$3,323 \$0	\$0	\$0	\$0	\$0	\$0	000BBB/BBBBBB/ BBBBBB/BBBBBB/ BBBBBB/BBBBBB/ BBBBBB/BBBBBB/ BBBBBB/BBBBBB
Active = Yes : Payment Amount/Frequency = Monthly : Number of Guarantors = 0											
4/ Transportation by Air	Slow Up to 30	08/02/2015 10/05/2014	N10	\$7,472	\$6,430 \$3,211	\$3,211	\$0	\$0	\$0	\$0	105435/5553BB/ BBBBBB/BBBBBB/ BBBBBB/BBBBBB/ BBBBBB/BBBBBB/ BBBBBB/BBBBBB
Payment Terms = Net 10 Days : Secured = Unsecured											
6/ Industri, Commrc'l Macinery, Computer Equip MFG	Current	08/01/2015 11/01/2014		\$2,890	\$2,266	\$0	\$0	\$0	\$0	\$0	00BB00/0000BB/ BBBBBB/BBBBBB/ BBBBBB/BBBBBB/ BBBBBB/BBBBBB/ BBBBBB/BBBBBB
Active = Yes : Payment Amount/Frequency = Monthly : Last Payment Amount = \$2,021 : Last Payment Date = 07/07/2015 : Date of Last Sale = 07/24/2015 : Amount of Last Sale = \$2,266 : Number of Guarantors = 0 : Payment Terms = 30 : High Credit Date = 11/01/2014											
7/Cnstrctn Spcl Trade Contractors	Current	02/01/2015 07/15/2013		\$0	\$253 \$0	\$0	\$0	\$0	\$0	\$0	BBBBBB/000000/ 000000/000000/ 00BBBB/BBBBBB/ BBBBBB/BBBBBB/ BBBBBB/BBBBBB
Number of Guarantors = 0											

14 Open Non-Financial Credit Experiences: This table details open, non-financial accounts with a date reported within 24 months of inquiry.

- **Account No/Type:** To facilitate the reading of each report, tradelines are identified via a randomly generated account number. The account number should only be used to track that tradeline in that report. The account type is the creditor's industry.
- **Current Status:** The overall payment performance status of the most recently reported period.
- **Date Reported/Date Opened Or Years Sold:** Date Reported refers to the most recent data submission received from the creditor. Date Opened or Years Sold refers to when the overall supplier/customer relationship was initiated.
- **Date of Last Sale/Payment Terms:** Date of Last Sale refers to the last reported date that goods were shipped or service was provided. Payment Terms is the payment due date agreed upon by the creditor and business.
- **High Credit/Current Credit Limit/Original Credit:** High Credit refers to the highest reported balance from a creditor. Current and Original Credit Limit refers to the credit limit at the most recently reported date or when the account was first opened.
- **Balance/Past Due Amount:** Balance refers to the total reported balance including any past due amount. Past Due Amount refers to total delinquent dollars.
- **Aging Category 1:** The dollar amount that is past due for the creditor's category 1 period. Most creditors view category 1 as 1-30 days past due.
- **Aging Category 2:** The dollar amount that is past due for the creditor's category 2 period. Most creditors view category 2 as 31-60 days past due.
- **Aging Category 3:** The dollar amount that is past due for the creditor's category 3 period. Most creditors view category 3 as 61-90 days past due.
- **Aging Category 4:** The dollar amount that is past due for the creditor's category 4 period. Most creditors view category 4 as 91-120 days past due.
- **Aging Category 5:** The dollar amount that is past due for the creditor's category 5 period. Most creditors view category 5 as 120+ days past due.
- **60-Month History Grid:** The 60-month history grid contains consecutive payment performance codes for the 60 months prior to the most recent date reported. The far-left position in the grid represents the previous month's overall account payment status. Refer to the Current Status Description Table.
- **Account Comments:** Additional information provided by the creditor.

Current Status Descriptions

Status	Description
B	Unknown, which may indicate that the credit relationship did not exist before this time period
C	Account has been reported as closed
O	Current
S	Slow
1	Slow Up to 30
2	Slow Up to 60
3	Slow Up to 90
4	Slow Up to 120
5	Slow 121+
6	Collection
7	Non-accrual account
8	Repossession/Foreclosure
9	Charge-off

15 CLOSED NON-FINANCIAL CREDIT EXPERIENCES

Acct No/ Type ▼	Current Status ▼	Date Reported ▼/ Date Opened or Years Sold ▼	Date of Last Sale ▼/ Payment Terms ▼	Date Closed ▼/ Reason ▼	High Cr ▼/ Current Cr Limit ▼/ Original Credit ▼	Balance ▼/ Past Due Amount ▼	Aging Cat 1	Aging Cat 2	Aging Cat 3	Aging Cat 4	Aging Cat 5	60-Month History
10/Wholesale Trade-Non- Durable Goods	Charge Off	04/25/2015 10/09/2012	04/12/2014 Net 30 Days	06/25/2015 Involuntary	\$15,000 \$12,311	\$12,311					\$12,311	CCCC99/543210/ 321001/001100/ 321101/BBBBBB/ BBBBBB/BBBBBB/ BBBBBB/BBBBBB
Active = No												
15/ Communications	Current	12/03/2014 11/29/2009	05/29/2014	11/13/2014 Voluntary	\$16,336 \$17,925	\$0 \$0	\$0	\$0	\$0	\$0	\$0	CCC995/432103/ 210010/011003/ 21101B/BBBBBB/ BBBBBB/BBBBBB/ BBBBBB/BBBBBB
Active = No : Payment Amount/Frequency = \$579/Monthly : Payment Type = Principal and Interest : Last Payment Amount = \$589 : Last Payment Date = 11/12/2014 : Secured = Unsecured : Number of Guarantors = 0												
8/ Communications	Current	11/29/2014 12/20/2012		11/09/2014 Voluntary	\$24 \$11,500	\$0	\$0	\$0	\$0	\$0	\$0	CCCCCC/CCCCCC/ CCCCCC/CCCCC0/ 000000/0000BB/ BBBBBB/BBBBBB/ BBBBBB/BBBBBB
Active = No : Payment Amount/Frequency = \$0/Monthly : Last Payment Date = 02/10/2013 : Secured = Unsecured : Number of Guarantors = 0												
18/Wholesale Trade-Non- Durable Goods	Charge Off	06/31/2014 05/15/2012	01/01/2014 N10	06/31/2014 Involuntary	\$7,243 \$7,243	\$7,243					\$7,243	CCCCCC/CCCCCC/ CCC954/ 3210000/ 111110/ 101B1B/ BBBBBB/ BBBBBS/ BBBBBB/ BBBBBS
Active = No : Number of Guarantors = 0												

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Closed Non-Financial Credit Experiences: This table details closed, non-financial accounts with a closed date within 24 months of inquiry.

- **Account No/Type:** To facilitate the reading of each report, tradelines are identified via a randomly generated account number. The account number should only be used to track that tradeline in that report. The account type is the creditor's industry.
- **Current Status:** The overall payment performance status when the account was closed.
- **Date Reported/Date Opened Or Years Sold:** Date Reported refers to the most recent data submission received from the creditor. Date Opened or Years Sold refers to when the overall supplier/customer relationship was initiated.
- **Date of Last Sale/Payment Terms:** Date of Last Sale refers to the last reported date that goods were shipped or service was provided. Payment Terms is the payment due date agreed upon by the creditor and business.
- **Date Closed/Reason:** The date this account was reported as closed and, if available, the reason (voluntary or involuntary).
- **High Credit/Current Credit Limit/Original Credit:** High Credit refers to the highest reported balance from a creditor. Current and Original Credit Limit refers to the credit limit at the most recently reported date or when the account was first opened.
- **Balance/Past Due Amount:** Balance refers to the total reported balance including any past due
- **Amount. Past Due Amount refers to total delinquent dollars.**
- **Aging Category 1:** The dollar amount that is past due for the creditor's category 1 period. Most creditors view category 1 as 1-30 days past due.
- **Aging Category 2:** The dollar amount that is past due for the creditor's category 2 period. Most creditors view category 2 as 31-60 days past due.
- **Aging Category 3:** The dollar amount that is past due for the creditor's category 3 period. Most creditors view category 3 as 61-90 days past due.
- **Aging Category 4:** The dollar amount that is past due for the creditor's category 4 period. Most creditors view category 4 as 91-120 days past due.
- **Aging Category 5:** The dollar amount that is past due for the creditor's category 5 period. Most creditors view category 5 as 120+ days past due.
- **60-Month History Grid:** The 60-month history grid contains consecutive payment performance codes for the 60 months prior to the most recent date reported. The far-left position in the grid represents the previous month's overall account payment status.

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OPEN NON-FINANCIAL ACCOUNT BALANCE TRENDS
BALANCE TRENDS FOR OPTICAL MFG, NON-FINANCIAL ACCOUNT #1

Date Reported	Balance	Current Portion of Balance Due	Total Past Due	Aging Cat 1	Aging Cat 2	Aging Cat 3	Aging Cat 4	Aging Cat 5	Last Payment Amount Last Payment Date
06/31/2014	\$921	\$921	\$921	\$0	\$0	\$0	\$921	\$0	
05/31/2014	\$921	\$921	\$921	\$0	\$0	\$921	\$0	\$0	
04/31/2014	\$921	\$921	\$921	\$0	\$921	\$0	\$0	\$0	
02/28/2014	\$921	\$921	\$921	\$921	\$0	\$0	\$0	\$0	
02/30/2014	\$921	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,341 01/15/2014
12/31/2013	\$1,341	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
11/29/2013	\$567	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
10/31/2013	\$789	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
09/31/2013	\$345	\$0	\$0	\$0	\$0	\$0	\$0	\$0	

BALANCE TRENDS FOR OPTICAL MFG, NON-FINANCIAL ACCOUNT #2

Date Reported	Balance	Current Portion of Balance Due	Total Past Due	Aging Cat 1	Aging Cat 2	Aging Cat 3	Aging Cat 4	Aging Cat 5	Last Payment Amount Last Payment Date
08/30/2014	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$12,596 08/12/2014
07/30/2014	\$25,861	\$12,596	\$12,596	\$9,911	\$2,685	\$0	\$0	\$0	
06/26/2014	\$12,569	\$2,658	\$2,658	\$2,685	\$0	\$0	\$0	\$0	
05/30/2014	\$32,658	\$30,203	\$30,203	\$30,203	\$0	\$0	\$0	\$0	
04/30/2014	\$46,598	\$16,395	\$16,395	\$16,395	\$0	\$0	\$0	\$0	
03/30/2014	\$16,395	\$0	\$0	\$0	\$0	\$0	\$0	\$0	

BALANCE TRENDS FOR ENGINEERING, ACCOUNTING, RESRCH, LEGAL, BUSINESS, OTHER SVCS, NON-FINANCIAL ACCOUNT #3

Date Reported	Balance	Current Portion of Balance Due	Total Past Due	Aging Cat 1	Aging Cat 2	Aging Cat 3	Aging Cat 4	Aging Cat 5	Last Payment Amount Last Payment Date
12/31/2013	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
All history between 12/31/2013 and 09/31/2013 is the same as 12/31/2013.									
09/31/2013	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$150 08/27/2013

BALANCE TRENDS FOR TRANSPORTATION BY AIR, NON-FINANCIAL ACCOUNT #4

Date Reported	Balance	Current Portion of Balance Due	Total Past Due	Aging Cat 1	Aging Cat 2	Aging Cat 3	Aging Cat 4	Aging Cat 5	Last Payment Amount Last Payment Date
08/02/2015	\$6,430	\$3,219	\$3,211	\$3,211	\$0	\$0	\$0	\$0	
07/01/2015	\$3,211	\$3,211	\$0	\$0	\$0	\$0	\$0	\$0	
06/02/2015	\$3,260	\$3,132	\$128	\$0	\$32	\$32	\$32	\$32	
05/01/2015	\$8,436	\$3,140	\$5,296	\$5,200	\$32	\$32	\$32	\$0	
04/01/2015	\$3,243	\$5,200	-\$1,957	\$32	\$32	\$32	\$0	-\$2,053	
03/03/2015	\$11,044	\$3,762	\$7,282	\$32	\$32	\$0	\$32	\$7,186	
02/01/2015	\$9,997	\$2,715	\$7,282	\$32	\$0	\$32	\$7,186	\$32	
01/01/2015	\$5,505	\$2,715	\$2,790	\$0	\$32	\$2,694	\$32	\$32	
12/01/2014	\$8,199	\$2,715	\$5,484	\$2,694	\$2,694	\$32	\$32	\$32	
11/01/2014	\$5,224	\$2,694	\$2,530	\$2,694	\$32	\$32	-\$228	\$0	

16 Open Non-Financial Account Balance Trends: This table returns accounts receivable data on open accounts that have been reported by the creditor within the most recent 24 months.

- **Date Reported:** The most recent data submission received from the creditor.
- **Balance:** Total reported balance, including any past due amount.
- **Current Portion of Balance:** Total reported amount that has been charged, but is not yet due or late.
- **Total Past Due:** Total delinquent dollars.
- **Aging Category 1:** The dollar amount that is past due for the creditor's category 1 period. Most creditors view category 1 as 1-30 days past due.
- **Aging Category 2:** The dollar amount that is past due for the creditor's category 2 period. Most creditors view category 2 as 31-60 days past due.
- **Aging Category 3:** The dollar amount that is past due for the creditor's category 3 period. Most creditors view category 3 as 61-90 days past due.
- **Aging Category 4:** The dollar amount that is past due for the creditor's category 4 period. Most creditors view category 4 as 91-120 days past due.
- **Aging Category 5:** The dollar amount that is past due for the creditor's category 5 period. Most creditors view category 5 as 120+ days past due.
- **Last Payment Amount/Date:** The dollar amount of the last payment received and the date of the last payment.

17 PUBLIC RECORDS

Public record data is collected on a regular basis; however, additional or subsequent filings may be associated with this business.

Bankruptcies	Judgments	Liens	Business Registrations
Judgments Date Filed: 09/13/2013 Originator: Country Judgment Type: Abstract Judgment Status: Satisfied Status Date: 02/15/2014 Date Reported: 02/19/2014 Liability: \$416 Court Location: Albany Court House Albany, NY Case Number: J098076 Plaintiff: ABC Distributors Defendant Information: Tom Jones Manufacturing Company 5000 Truman Drive Decatur, GA 30035-4565		Liens Date Filed: 06/11/2014 Originator: State Lien Type: Sales Status: Released Status Date: 10/01/2015 Date Reported: 10/01/2015 Liability: \$18,530 Court Location: Fulton County State Court Atlanta, GA Case Number: 05-99887 Filed By: GA Dept of Revenue Debtor Information: TJ Paper and Supplies 321 Peachtree Street Atlanta GA 3303-3209	
Business Registration Registered Name: Tom Jones Manufacturing Company Filing Date: 05/15/2007 Incorporation Date: 05/01/2007 Incorporation State: GA Status: Active Registry Number: 568923 Contact Name, Title: Thomas Jones, President Address: 5000 Truman Drive Decatur, GA 30035-4565			

17 Public Records: Returns detailed information for any bankruptcies, judgments, or liens on file for the business; also returns business registration information obtained from Secretary of State offices or other trusted sources. Business registration fields include

- **Registered Name:** The business name provided at the time of registration.
- **Filing Date:** This is the date the state recorded as the paperwork transaction date. It may or may not be the same as the incorporation date. This date will usually change annually and is used to indicate when the most recent update was received by the state. It is possible that the filing date is several years old because the state did not update a “lapsed or inactive filing.”
- **Incorporation Date:** This is the date of the original filing of incorporation papers. It will not change from year to year. This is not the date the business filed the papers with the state.
- **Incorporation State:** This may include any of the 50 U.S. states plus Washington, D.C.; only the “domestic” incorporation state is returned.

- **Status:** This field reflects the status of the business on the records of the Secretary of State. It is not necessarily an indication of whether the business actively engages in business activity. It will not reflect whether the entity has filed for bankruptcy. There are two valid status values: active and inactive.

- **Registry Number:** This is the number assigned by the state office.

- **Contact Name, Title, Address:** This field includes officer names, titles, and addresses. More than one officer may be returned. Additionally, not all the officers may be listed.

18 DECISIONING DETAIL

DELINQUENCY SCORE 317

REASON CODES

- Evidence of Industry Trades Reported Currently that are Cycle 2+ Delinquent or Charge-Off
- 57 Percent of Satisfactory Non-Financial Payment Experiences Suggests Lower Risk
- Balances on Non-Financial Trades Suggest Lower Risk
- Evidence of Industry Trades Reported Currently that are Cycle 1+ Delinquent or Charge-Off

The Delinquency Score is designed to assist credit grantors in improving risk assessment during account acquisition. The score predicts the likelihood of a business incurring severe delinquency, charge-off or bankruptcy within the next 12 months.

A lower score indicates higher risk. A 0 indicates a bankruptcy on file and manual review is recommended. Up to four adverse action codes may be returned indicating the top factors influencing the score.

BUSINESS FAILURE RISK RATING™ 6

REASON CODES

- Evidence of Charge-Off Non-Financial Accounts
- Evidence of Non-Financial Trades 2+ Cycle Historically
- Evidence of Lien(s) or Judgment(s)
- Evidence of Non-Financial Trades that are Cycle 2+ Delinquent or Charge-Off

The Business Failure Risk Rating™ is designed to assist credit grantors in improving risk assessment throughout a business's account life cycle, reducing delinquency rates and improving profitability. The rating predicts the likelihood of business failure through either formal or informal bankruptcy within a 12-month period.

Rating range is 1-9, with the lower rating indicating lower risk. A 0 indicates a bankruptcy on file and manual review is recommended. Up to four reason codes may be returned indicating the top factors influencing the rating.

18 Decisioning Detail: Displays the definition, the numeric value and reason codes (if applicable) for each score appended to the business folder. Currently, the following decisioning tools are available with the Business Credit Industry Report™ 2.0.

- **Delinquency Score™:** An account acquisition score that predicts the likelihood of a business incurring severe delinquency (greater than 90 days), charge-off, or bankruptcy within the next 12 months; built using service and trade data, firmographics, and public records; up to four adverse action codes are returned indicating the top factors influencing the score.

Industry-specific versions available for

- Business Services
- Communications
- Manufacturing
- Professional Services
- Rental & Leasing
- Transportation
- Wholesale
- The standard Delinquency Score™ is available for all other industries.

Score ranges vary depending on the specific score selected.

- **Business Failure Risk Level™:** Predicts the likelihood of a business failure (formal or informal bankruptcies) within a 12-month period. Output includes a red, yellow, or green code. No reason codes are provided.
- **Business Failure Risk Rating™:** Predicts the likelihood of a business failure (formal or informal bankruptcies) within a 12-month period. The score assigns a 1–9 risk level category. No reason codes are provided.

19 BUSINESS LEVELS TABLE

BUSINESS LEVEL	EFX ID	COMPANY NAME	CITY	STATE	COUNTRY	PHONE	SIC	NAICS
Branch	277879276	TJ PAPER AND SUPPLIES*	ATLANTA	GA	UNITED STATES OF AMERICA	(404) 222-2121	5113, INDUSTRIAL AND PERSONAL SERVICE PAPER	424130, INDUSTRIAL AND PERSONAL SERVICE PAPER
Headquarters	879963258	TOM JONES BOXES	DECATUR	GA	UNITED STATES OF AMERICA	(404) 333-4500	2653, CORRUGATED AND SOLID FIBER BOXES	32211, CORRUGATED AND SOLID FIBER BOXES MANUFACTURING
Immediate Parent	5621986357	JONES MANUFACTURING	MOBILE	AL	UNITED STATES OF AMERICA	(251) 569-7852	3497, METAL FOIL AND LEAF (LAMINATED ALUMINUM FOIL ROLLS AND SHEETS FOR FLEXIBLE PACKAGING USES)	322225, LAMINATED ALUMINUM FOIL MANUFACTURING FOR FLEXIBLE PACKAGING USES
Domestic Ultimate	564962785	THE BOX COMPANY	LEXINGTON	KY	UNITED STATES OF AMERICA	(502) 564-987	5113, INDUSTRIAL AND PERSONAL SERVICE PAPER	424130, INDUSTRIAL AND PERSONAL SERVICE PAPER
Global Ultimate	564962785	TEY HOLDING COMPANY	CHICAGO	IL	UNITED STATES OF AMERICA	(312) 345-4562	2653, CORRUGATED AND SOLID FIBER BOXES	322211, CORRUGATED AND SOLID FIBER BOX MANUFACTURING

*Asterisk indicates inquired site

20 OWNER/GUARANTOR INFORMATION

Principal (P) and Guarantor (G) or Both (B)	Additional Names	Addresses and Telephone Numbers	SSNs/Tax IDs
THOMAS JONES (01/30/2015) Account 7 (G)		891 OAK STREET ATLANTA GA 30318 (01/30/2015)	XXXXXXXXXX (01/30/2015)

21 BUSINESS & CREDIT GRANTOR COMMENTS
DATE REPORTED

OWNER Thomas Jones. Dispute with landlord over water damage in warehouse.	04/14/2014
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22 INQUIRIES

08/25/2014- Non-Financial	07/25/2015- Non-Financial	02/18/2014- Non-Financial	01/28/2014- Financial
09/05/2013- Non-Financial	07/25/2015- Financial	08/05/2012- Financial	

23 AFFILIATE (PRINCIPAL) SEARCH RESULTS

Inquiry Information: Tom Jones, Atlanta, GA, SSN 658798546

Company Name	Company City	Company State	EFX ID
<input type="checkbox"/> Savannah Paper Company	Savannah	GA	500000001
<input type="checkbox"/> The Paper Place	Atlanta	GA	500000477
<input type="checkbox"/> Tom Jones Cardboard Co.	Atlanta	GA	500000346

24 CONTACT US

EQUIFAX INC.
P.O. Box 740249
Atlanta, GA 30374-0249
commercialdisclosures@equifax.com

- 19 **Business Levels:** Provide EFX IDs® and additional identifying information on the business levels in the family tree which have ultimate financial responsibility for the inquired site. Up to five EFX IDs® for each business are returned: inquired site, headquarters site, immediate parent, ultimate domestic, and ultimate global parent.
- 20 **Owner/Guarantor Information:** Returns name, address, phone number, Social Security number, and reported date for the business owner, principal, or guarantor.
- 21 **Business & Credit Grantor Comments:** Returns comments reported by the business owner and/or credit grantors.
- 22 **Inquiries:** Returns recent inquiries.
- 23 **Affiliate (Principal) Search Results:** Returns a list of businesses potentially associated with the business owner or principal submitted upon inquiry; if requested, the full credit report along with any ancillary products included with the original inquiry will be returned for a related file.
- 24 **Contact Us:** Provides address, phone number, and email address where your customer can initiate a dispute.