

User Guide

# Business Credit Report™

October 2024

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# Business Information

The Business Information segment returns the business name, address and firmographics for the legal entity which most closely matches your inquiry information.

<b>Additional Business Information &amp; Firmographics</b> ⓘ				
<b>Business Contact/ Title / Date Reported</b>	<b>Incorporation #/ Effective Date / Date Reported</b>	<b>SIC/ NAICS</b>	<b>Employee Size/ Date Reported</b>	<b>Sales Volume/ Date Reported</b>
JOHN - SINGER General manager 2023-07-31	999888777 2019-02-01 2023-07-31	54110000-Retail - Grocery Stores -	Full Time 100 2023-07-31	Sales \$1.96 M 2023-07-31
GEORGE - GUITARIST Secretary 2023-07-31	999888777 2019-02-01 2023-07-31	54110000-Retail - Grocery Stores -	Full Time 100 2023-07-31	Sales \$1.96 M 2023-07-31
RICHARD - DRUMMER Treasurer 2023-07-31	999888777 2019-02-01 2023-07-31	54110000-Retail - Grocery Stores -	Full Time 100 2023-07-31	Sales \$1.96 M 2023-07-31
PAUL - SINGER President 2023-07-31	999888777 2019-02-01 2023-07-31	54110000-Retail - Grocery Stores -	Full Time 100 2023-07-31	Sales \$1.96 M 2023-07-31
<b>Other known tradestyles</b>				
TEST-9999999 ONTARIO CORPORATION				
TEST-HARD DAY'S NIGHT CAFE				
TEST-SARGENT'S PEPPER EMPORIUM				
TEST-YELLOW SUBMARINE SHOP				
Additional information may be included in the "Other files included" section.				

**Requestor ID**

Displays the User ID of the person requesting the report.

**Reference Number**

Identifies the report based on the number submitted by a user.

**Report Date**

Provides the date when the inquiry was made as recorded by Equifax.

**File in Database Since**

Provides the date the business file was first created within the Equifax database.

**File Number/Subject Number**

These numbers are assigned by Equifax to the business report.

**File Alert**

This section only applies if there is a bankruptcy on file.

**Incorporation Number/Effective Date**

This is the date of the original filing of incorporation documents, along with the incorporation number assigned.

**SIC**

This is the 4-digit Standard Industrial Classification code number assigned to the business based on the industry classification. Displays up to 6 SIC codes.

**NAICS**

This is the 6-digit North American Industry Classification System number assigned to the business based on industry classification. Displays up to 6 NAICS codes.

**Employee Size**

Provides the approximate number of employees for the business.

**Sales Volume**

Displays the estimated sales for the business.

**Business Contact / Title**

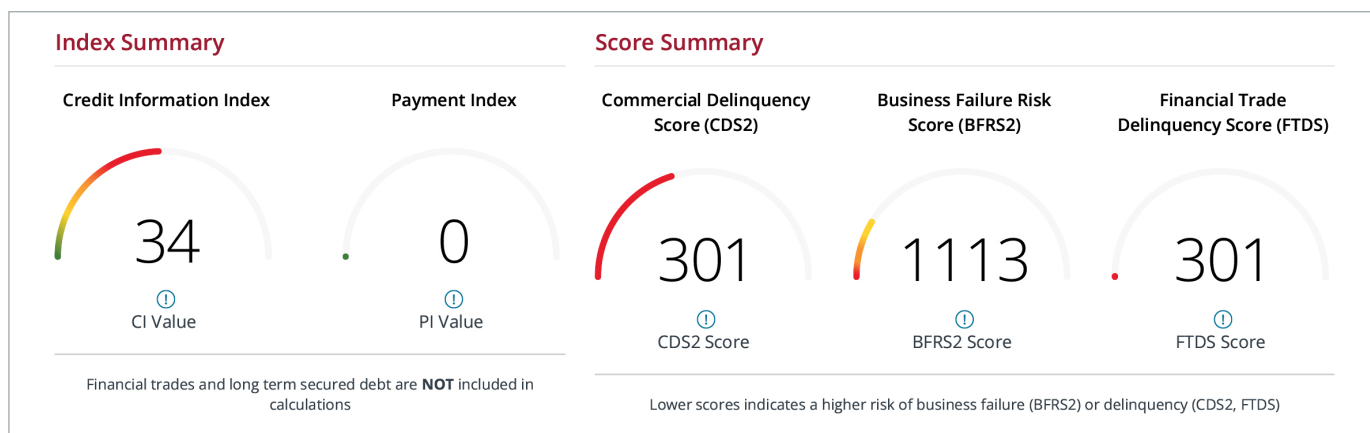
Provides up to 5 reported contact names for the business.

**Other Known Tradestyles**

Displays up to 10 additional names by which the business may be known.

## Index and Score Summary

This section gives you a look at the current scores for this business. A detailed view is displayed later in the file.



# Principal/Guarantor Associated Businesses

This segment displays a list of any additional businesses that may be associated with the business principal or any identified guarantors, as reported within the Equifax database. The matching logic for this section is based on an exact name match and, therefore, may result in multiple principal/guarantor outputs that may or may not be related to the subject company. Customers should carefully evaluate matches for pertinence to subject company.

Principal/Guarantor Associated Businesses ⓘ				
Principal(P)/Guarantor(G)	Subject Number	Company Name	Address	Date In Database Since
APPLE ORCHARD INC(P)	EFF284	EQUIFAX-PRD TEST FILE 8	8888888 NOTAREALADDRESS KIMMIRUT NUNAVUT JAPAN X0A0N0>	

# Report Highlights & Alerts

This section shows a summary of the key report components and an overall summary of the credit reference information.

Report Highlights and Alerts ⓘ				
	Financial	Non Financial	Alerts	
<b>Number of Accounts Reporting</b>	3	2	<b># of Collections</b>	1
<b>Number of Accounts Past Due</b>	2	1	Total Amount	\$555
Past Due Amount	\$533	\$2,000	Most recent date	2022-04-04
<b>Most Severe Status</b>	Rate 9	Slow 3	<b># of Legal Items</b>	2
Date	2023-08-01	2023-10-18	Total Amount	\$20,100
<b>Single Highest Credit</b>			Most recent date	2023-12-12
90 Day Single Highest Credit	\$2,222	\$19,000	<b># of Judgments</b>	1
13 Month Single Highest Credit	\$2,222	\$19,000	Total Amount	\$20,000
All Lines Single Highest Credit	\$3,000	\$19,000	Most recent date	2023-09-11
<b>Credit Limit</b>			<b># of Non-Sufficient Funds</b>	1
90 Day Credit Limit	\$0	\$5,000	Total Amount	\$3,333
13 Month Credit Limit	\$2,000	\$5,000	Most recent date	2022-03-06
All Lines Credit Limit	\$2,000	\$5,000	<b># of Liens</b>	2
<b>Charge Offs</b>			Total Amount	\$0
Number of accounts charged off	1	0	Most recent date	2023-08-01
Total amount charged off	\$50	\$0	<b>Bank report on file</b>	2022-03-03
Largest charge off amount	\$50	\$0	<b>Corporate search on file</b>	2023-07-31
Date	2022-12-12	-	<b># of inquiries on file</b>	21
<b>Total Current Credit Exposure</b>	\$1,000	\$4,000	<b># financial lines guaranteed</b>	0
<b>Total Outstanding</b>	\$1,166	\$4,000	<b>Excess of limits financial line</b>	0
<b>Total Current Balance</b>	\$583	\$2,000	<b>% Utilization of Revolving financial lines</b>	0 %
<b>Total Past Due</b>	\$533	\$2,000	<b>% Utilization Fixed Financial Lines</b>	0 %

## Number of Accounts Reporting

Provides the details on the number of accounts, financial trades or industry trades that are being reported on, within the business file.

## Number/Amount Past Due

Displays the total number of delinquent accounts and the amount that is delinquent, as reported on this file.

## Most Severe Status

Shows the most severe account status reported.

## Single Highest Credit

Displays the greatest dollar amount of credit that has been used by this business.

## Credit Limit

Displays the total dollar amount of credit granted to this business.

## Charge Offs

Number of accounts reported with an overall status of charged-off. Includes the largest single amount written off and the date on which this occurred, as reported on this file.

## Total Current Credit Exposure

Sums up the total outstanding balance or available credit on open and closed accounts to indicate the maximum credit exposure associated with the accounts in this credit report.

## Total Outstanding

Total outstanding amount to all creditors, as reported to Equifax.

## Total Current Balance

Total current balance that is reported to Equifax on this business.

## Total Past Due

The total amount that is 30+ days past due.

## # of Collections

This provides a count and dollar amount of the collections reported on this business, as well as the date of the most recent collection.

## # of Legal Items

This provides a count and dollar amount of the Legal items (including any judgments) reported on this business, as well as the date of the most recent legal item.

**# of Judgments**

This provides a count and dollar amount of judgments reported on this business, as well as the date of the most recent judgment.

**# of Non-Sufficient Funds**

This provides a count and dollar amount of the returned cheques or non-sufficient fund (NSF) transactions reported on this business, as well as the date of the most recent returned cheque or NSF.

**# of Liens**

This provides a count and dollar amount of the liens reported on this business, as well as the date of the most recent lien.

**Bank Report on File / Corporate Search on File**

These flags will let you know if we have conducted a bank report or corporate search and the date on which it was performed most recently. By clicking on the link in the report, you can go directly to the information on file.

**# of Inquiries on File**

This is the number of times a report on this business has been requested from Equifax in the past two years. The report dates and inquiries are detailed in the Inquiries section.

**# Financial Lines Guaranteed**

This field indicates the number of financial trade lines that have been reported as having a guarantor associated with them.

**Excess of Limits Financial Lines**

Indicates the number of financial lines that are in excess of their agreed limits.

**% Utilization of Revolving Financial Lines**

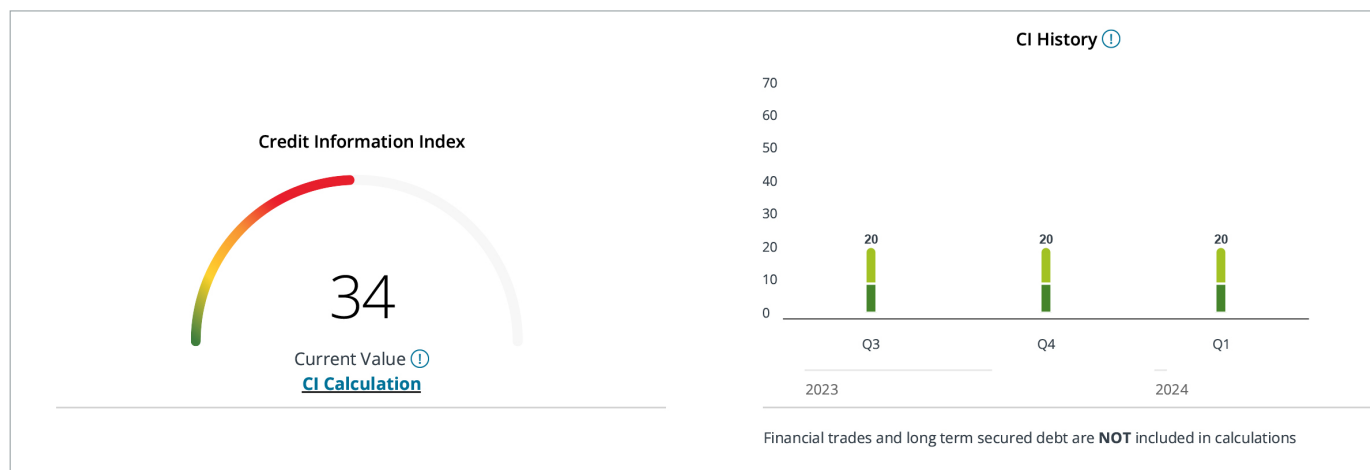
This is a calculation of how much available credit on revolving financial trade lines has been utilized, and therefore, what percentage of funds is still available for use. It compares total balance to credit limit.

**% Utilization Fixed Financial Lines**

This is a calculation of how much available credit on fixed financial trade lines has been utilized, and therefore, what percentage of funds is still available for use. It compares total balance to high credit.

# Index Values

Displays the current value as well as the last 9 quarters of results for the Credit Index and Payment Index. Reason codes and benchmarks are displayed.



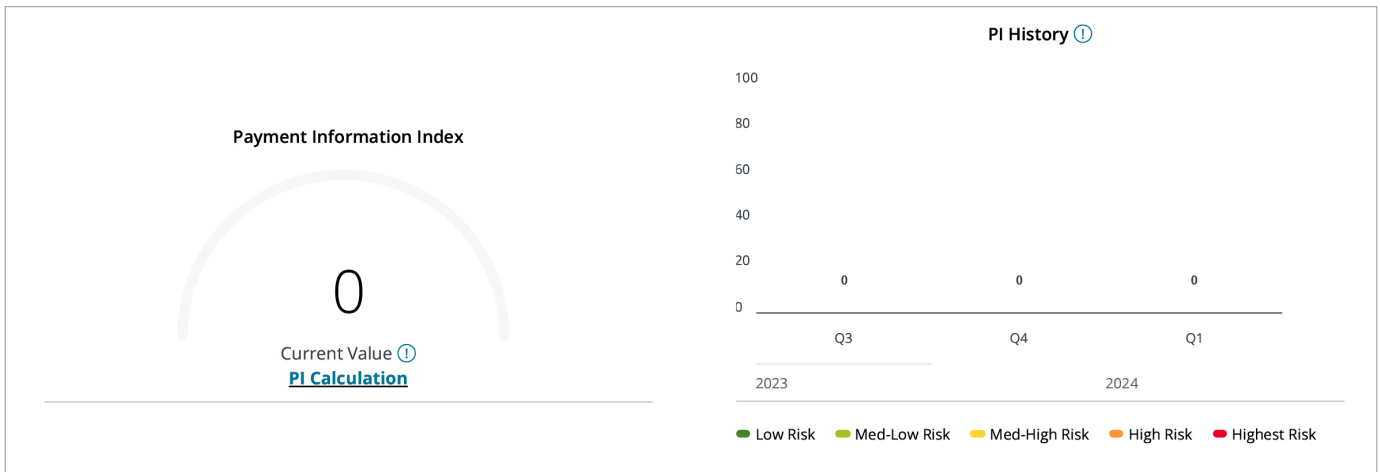
## Credit Index (CI)

Credit Index (CI) is a general measurement of the positive and negative characteristics of a commercial credit file as it relates to overall credit worthiness. It measures seven attributes that can appear in an Equifax credit report. A low CI value indicates that these attributes are mostly positive and suggests that this company has a positive credit history. There are two special values. For companies where there is no information, the CI value of 20 is returned. For companies with information from the Superintendent of Bankruptcies, the CI value is set to 70 as an alert to customers.

## Credit Index (CI) Trend Graph

This graph plots the Credit Index (CI) for 9 quarters and shows the current value. It is calculated as of the day you ordered the report. The graph allows you to see at a glance if the risk is decreasing, steady or increasing.





### Payment Index (PI)

The Payment Index (PI) is a numeric measure of the business payment habits, and is calculated strictly on the distribution of the total owing amounts across the aging periods in the 90 days immediately preceding the day the report was ordered. The Payment Index (PI) ranges from 0 to 99. The closer the company scores to zero, the better it is at paying the creditors' reporting to file. A zero PI score would indicate all reporting creditors are paid within terms. A PI score of 99 indicates that creditors are being paid in the third period past due or longer. This index is similar to days beyond terms.

### Payment Index (PI) Trend Graph

This graph plots the Payment Index (PI) for 9 quarters and shows the current value. The graph allows you to see, at a glance, if the business pays bills slowly, is steady or is improving.

# Quarterly Index Value & Payment History

This table details the numbers provided in the Score detail section, with respect to the Credit Information (CI) and Payment Index (PI). The information displayed in each row of this table represents a calendar quarter (i.e. 3 months) and enables you to understand any fluctuation in payments over a period of 9 quarters. It does not include the Financial Trade information.

Quarterly Index Value & Payment History ⓘ									
Year	Quarter	Payment Index	Credit Index	# of References	Total Amount	Current Amount	Trend Amount		
							Period 1	Period 2	Period 3
2024	1	NA	20	0	\$0	\$0	\$0	\$0	\$0
2023	4	NA	20	0	\$0	\$0	\$0	\$0	\$0
2023	3	NA	20	0	\$0	\$0	\$0	\$0	\$0

## Payment Index (PI)

The Payment Index (PI) is a numeric measure of the businesses payment habits, and is calculated strictly on the distribution of the total owing amounts across the aging periods in the 90 days immediately preceding the day the report was ordered.

The Payment Index (PI) ranges from 0 to 99. The closer the company scores to zero, the better it is paying the creditors, reporting to file. A score of 99 indicates that creditors are being paid in the third period past due or longer. This index is similar to days beyond terms.

## Credit Index (CI)

Credit Index (CI) is a general measurement of the positive and negative characteristics of a commercial credit file as it relates to overall credit worthiness. It measures seven attributes that can appear in an Equifax credit report.

A low Credit Index (CI) value indicates that these attributes are mostly positive and suggest that this company has a positive credit history. There are two special values. For companies where there is no information, the value of 20 is returned. For companies with information from the Superintendent of Bankruptcies, the Credit Index (CI) Score is set to 70 as an alert to customers.

## Number of References

Provides the number of trade references reported on the business by contributing creditors to Equifax within the given quarter.

## Trend Amount

Total Account, Current Amount, Period 1, Period 2 and Period 3 – Represents the total amount outstanding to the creditors reporting in a particular quarter. It is a consolidated aging of the accounts. Duration of the period varies based on industry type.

# Credit Risk Scores

## Business Failure Risk Score (BFRS2)

Predicts the likelihood that a business will cease to do business within the next 12 months. The BFRS2 score ranges from 1001 to 1650 where a high score indicates a lower probability of failure.

## Business Failure Risk Score (BFRS2) – Reason Codes

Business Failure Risk Score (BFRS2) comes with up to four Reason Codes which help explain the score. The Reason Codes correspond to the attributes in the model that most greatly affect the score.

## Business Failure Risk Score (BFRS2) – Risk Class

BFRS2 Risk Class aggregates the BFRS2 raw score (1001 to 1650) into five groupings (1 to 5). Risk class 1 represents businesses that have the lowest probability of severe delinquency, and Risk Class 5 represents businesses with the highest probability of severe delinquency.

## Commercial Delinquency Score (CDS2)

Predicts the likelihood of severe delinquency, charge-off, or bankruptcy on a non-financial trade account within 12 months. The CDS2 score ranges from 101 to 600 where a high CDS2 score indicates a lower probability of delinquency.

## Commercial Delinquency Score (CDS2) – Reason Codes

Commercial Delinquency Score (CDS2) comes with up to four Reason Codes which help explain the score. The Reason Codes correspond to the attributes in the model that most greatly affect the score.

## Commercial Delinquency Score (CDS2) – Risk Class

CDS2 Risk Class aggregates the CDS2 raw score (101 to 600) into five groupings (1 to 5). Risk class 1 represents businesses that have the lowest probability of severe delinquency, and Risk Class 5 represents businesses with the highest probability of severe delinquency.

## Financial Trade Delinquency Score (FTDS)

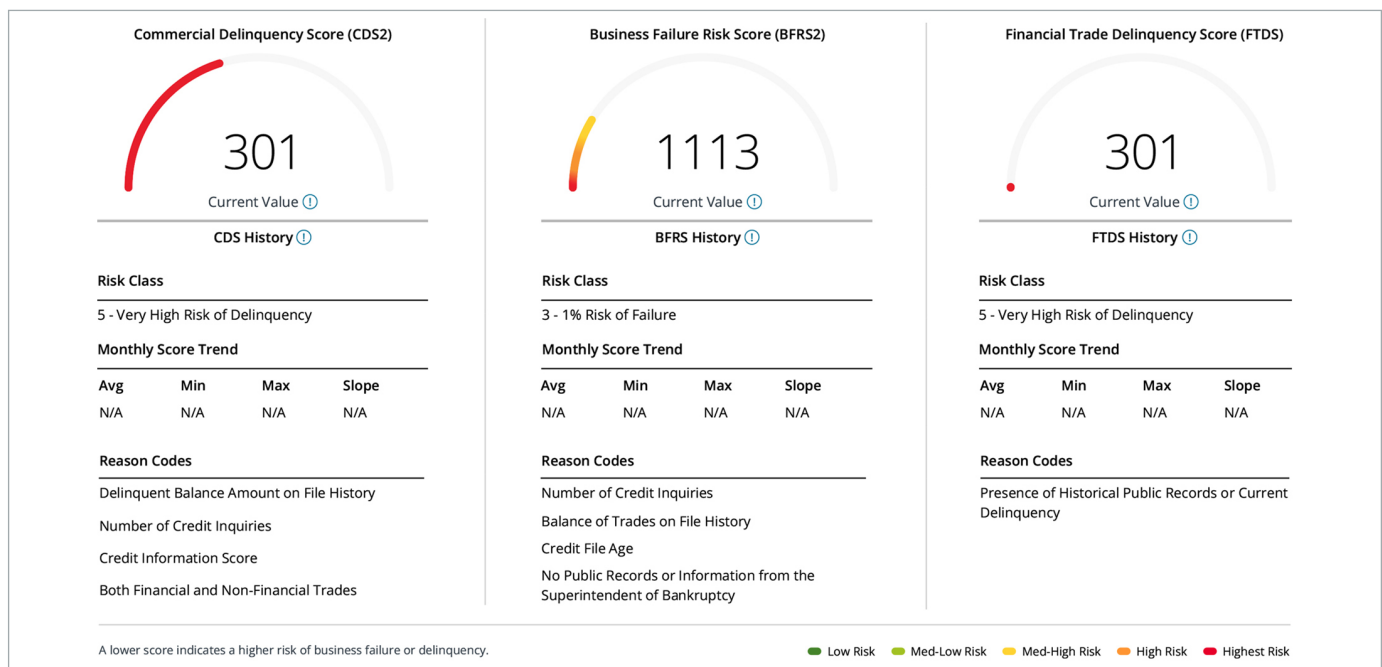
Predicts the likelihood of severe delinquency, charge-off, or bankruptcy on a financial trade account within the next 12 months. The FTDS score ranges from 300 to 900 where a higher FTDS score indicates a lower probability of delinquency.

## Financial Trade Delinquency Score (FTDS) – Reason Codes

Financial Trade Delinquency Score (FTDS) comes with four Reason Codes which help explain the score. The Reason Codes correspond to the attributes in the model that most greatly affect the score.

## Financial Trade Delinquency Score (FTDS) – Risk Class

FTDS Risk Class aggregates the FTDS raw score (300 to 900) into five groupings (1 to 5). Risk class 1 represents businesses that have the lowest probability of severe delinquency, and Risk Class 5 represents businesses with the highest probability of severe delinquency.



# Industry Trade Information

This section provides specific information about the business industry trade creditors, and does not include the Financial Trades information.

## Industry Trade Summary ⓘ

	PI Score	# of Credit References	High Credit	Total Owing	Current	Period 1	Period 2	Period 3
<b>90 Day</b>	0	1	\$19,000	\$0	\$0	\$0	\$0	\$0
<b>13 Month</b>	33	2	\$24,000	\$4,000	\$2,000	\$1,000	\$0	\$1,000
<b>All References</b>	33	2	\$24,000	\$4,000	\$2,000	\$1,000	\$0	\$1,000

## Industry Trade Details ⓘ

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.

	Account Opened Pay Habits/ Closed Date Terms	High Credit/ Date	Credit Limit/ Date	Current Balance/ Total Past Due/ Total Balance	Period 1	Period 2	Period 3
#	<b>Reported Date:</b> 2024-07-27	<b>SIC:</b> 61000000-Lending Institution		<b>Supplier:</b>		Account <b>Status:</b> Closed,Returned Cheque	
	2023-01-01 Rate 1	\$19,000	\$5,000	\$0			
	2024-07-27 Net 7 Days		2023-01-03	\$0	\$0	\$0	\$0
				\$0			
#	<b>Reported Date:</b> 2023-10-18	<b>SIC:</b> 61000000-Lending Institution		<b>Supplier:</b>		<b>Status:</b>	
-	Slow 3	\$5,000	\$0	\$2,000			
-	Monthly			\$2,000	\$1,000	\$0	\$1,000
				\$4,000			

## Industry Trade Summary

This section summarizes the credit references that are reported on the business file. The cumulative summary is provided for the periods of 90 days, 13 months and all references. All References standard is 60 months.

The Payment Index (PI) score is provided based on the indicated period, the number of credit references included and the high credit as reported for any accounts listed within the noted period. The Total Owing, Current, Period 1, Period 2 and Period 3 are included.

## Industry Trade Detail

This information is updated frequently and is reported as it appears on the creditors' accounts receivable statements. In some instances, there may be disputes or credits on the account of which Equifax is not aware.

Those contributing creditors providing their trade information can select to have their industry and company name, or just the industry in which they do business to appear in the creditor information. Some abbreviations you might see are MFR (Manufacturer), WHL (Wholesaler), CONTR (Contractor) or VCS (Services).

# Financial Trade Details

This section provides information about the financial lines as reported to Equifax by financial institutions. This information is updated frequently and is reported as it appears on the financial institutions submissions. In some instances, there may be disputes or credits on the account of which Equifax is not aware.

**Note:** This section must be activated in order to receive the data.

Financial Trade Details ⓘ						
Opened Date Closed Date Last Activity	Credit Limit/ High Credit	Sched PYMT AMT/ Actual PYMT AMT	Balance/ Past Due	ACCT Type/ Rating	PYMT Type/ Frequency 1/ Frequency 2	30/ 60/ 90
<b>Reported Date:</b> 2024-07-27 <b>SIC:</b> 61000000 - Lending Institution <b>Supplier:</b> Lending Institution <b>Guarantor Indicator:</b> 0						
2023-12-12	\$0	\$0	\$0	N/A	Mthly	00000
2024-07-27	\$2,222	\$0	\$0	R1	-	00000
N/A						00000
<b>Reported Date:</b> 2023-08-01 <b>SIC:</b> 61000000 - Lending Institution <b>Supplier:</b> Lending Institution <b>Guarantor Indicator:</b> 1						
2022-09-09	\$2,000	\$500	\$250	008	P	00000
2022-11-11	\$1,000	\$1,000	\$200	M9	SMthly	00000
2022-12-14					N/A	00000
<b>Reported Date:</b> 2023-06-01 <b>SIC:</b> 61000000 - Lending Institution <b>Supplier:</b> Lending Institution <b>Guarantor Indicator:</b> 2						
2023-03-03	\$0	\$0	\$333	N/A	Mthly	00000
N/A	\$3,000	\$0	\$333	R2	-	00000
N/A						00000
<b>Total</b>						
Credit Limit/ High Credit	Sched PYMT AMT/ Actual PYMT AMT	Total Balance/ Past Due		% Utilization - Revolving credit/ % Utilization - Fixed credit		
\$2,000	\$500	\$1,166		0%		
\$6,222	\$1,000	\$533		0%		

<b>SIC# / Supplier Name / Guarantor Indicator</b>	Each financial line will show the SIC# and/or Supplier Name as well as an indicator to show if there are related guarantors listed in the Guarantor Information section.
<b>Date Reported</b>	The date the financial trade reference was reported to Equifax.
<b>DLA</b>	The date of last activity on the line.
<b>Date Opened</b>	The date the account was opened by the business with the creditor.
<b>Date Closed</b>	The date the account was closed with the creditor.
<b>Credit Limit</b>	The maximum amount of credit available on an account.
<b>High Credit</b>	The original amount of the loan or the highest balance ever attained.
<b>Schd Pymnt Amt</b>	This is the contractual payment amount that the business is expected to pay for the cycle being reported.
<b>Actual Pymnt Amt</b>	The actual amount paid, which could be less than, equal to or greater than the payment amount.

<b>Balance</b>	The amount owing at the time of reporting.
<b>Past Due</b>	The amount the account is past due based upon the contractual repayment agreement.
<b>Account Type</b>	<p>Description of the type of account reported. This is represented by the below listed account type codes:</p> <div> <div> <b>Open (O)</b>  An account where the entire balance is due upon demand where normally the full balance is due each month. </div> <div> <b>Revolving (R)</b>  An account where payments are revolving based on the outstanding balance. </div> <div> <b>Installment (I)</b>  An account where payments are due in set installments. </div> <div> <b>Mortgage (M)</b>  A contract where the creditor has actual title to the property but the property remains the use and occupancy of the borrower as long as the conditions of the mortgage are met. </div> <div> <b>Line of Credit (C)</b>  An agreement between an institution and a customer where the institution agrees to lend a customer funds up to an agreed upon credit limit. Payment amounts are revolving based on the outstanding balance. </div> <div> <b>Lease (L)</b>  A contract granting use or occupation of property/ item during a specified period in exchange for a specified rent. </div> </div>
<b>Rating</b>	<p>Current status of the account.</p> <p>0 = Too new to rate; approved but not used</p> <p>1 = Pays (or paid) within 30 days of payment due date or not over one payment past due</p> <p>2 = Pays (or paid) in more than 30 days from payment due date but not more than 60 days or not more than 2 payments past due</p> <p>3 = Pays (or paid) in more than 60 days from payment due date but not more than 90 days or 3 payments past due</p> <p>4 = Pays (or paid) in more than 90 days from payment due date but not more than 120 days or 4 payments past due</p> <p>5 = Pays (or paid) in more than 120 days or more than 4 payments past due but not yet rated 9</p> <p>7 = Making regular payments under a consolidation order or similar arrangement</p> <p>8 = Repossession</p> <p>9 = Bad debt; placed for collection; skip account</p>
<b>Payment Type</b>	The type of payment that is made to the creditor such as monthly payment, balloon payment, interest only payment, etc.
<b>Freq 1</b>	Describes the frequency of the payment expected to be made.
<b>Freq 2</b>	Used when an additional payment is also made such as balloon or quarterly principal payment, etc.
<b>30/60/90</b>	Displays the number of times the account has been 30, 60 or 90+ days in arrears.
<b>Trade Pymnt Profile</b>	<p>Provides the historical view of payment rating for the trade line. The alphanumeric value, currently shown in this area, denotes a placeholder. As payment history builds for the business, Equifax will collect the data and replace with an actual numeric value.</p> <ul style="list-style-type: none"> <li>• Non-numeric value of * represents a period where no rating was reported into Equifax</li> <li>• Non numeric value of 'B' represents a blank field placeholder which will be populated as history builds on the trade.</li> </ul>
<b>Total</b>	This section will provide the totals based on the trade lines provided in this segment. In addition, the percent utilization is displayed for both fixed and revolving credit.
<b>% Utilization – Revolving Credit</b>	Utilization percentage for Revolving Credit compares the Total Balance to the Credit Limit. It is a calculation that displays the percentage of funds still available on a Revolving Financial Trade Line.
<b>% Utilization – Fixed Credit</b>	Utilization percentage for Fixed Credit compares the Total Balance to the High Credit. It is a calculation that displays the percentage of funds still available on a Fixed Credit Trade Line.

# Guarantor Information

This section provides the guarantor information on the financial trade segment and must be activated to receive the details. It displays the trade it is attached to with each of the guarantor's information displayed. In the circumstance where the guarantor is an individual, only the name will show. The address information is not available due to privacy laws.

Guarantor Information ⓘ				
Financial Trade #	Number of the Guarantor	Guarantor	Additional Names	Address Information
2	<a href="#">2.1</a>	JOHN P GEORGE		
2	<a href="#">2.2</a>			
3	<a href="#">3.1</a>	TEST REALLY TEST EQUIFAX		
3	<a href="#">3.2</a>	EQUIFAX PRD TEST GUARANTOR	EFX CA TEST	

## Financial Trade #

The reference number which identifies the trade line as displayed in the Financial Trade Details section.

## Number of the Guarantor

Numerical count for each guarantor associated with any given trade line.

# Banking Report Detail

Upon request, Equifax contacts a business' bank to obtain information. A short time after we collect this information, we add it to our database to share with all report users. Within this section, we provide details from the bank that was contacted, the number of accounts, lines of credit and loans, as well as a summary indication of the balances for each.

Banking Report Details ⓘ

NATIONAL BANK OF CANADA

Date: 2022/03/03

Accounts

Reported Date/ Opened Date	Type of Account	Account Balance:	# of Non Sufficient Funds	Frequency	Reason
N/A In the last 2 years	Chequing account	\$5,000 - \$30,000	1	Since over 3 months	NSF

Lines of Credit

Reported Date/ Opened Date	Type of Line of Credit	Authorized Amount	Utilized at	Secured by	Line of Credit Rating
N/A In the last 3 months	Credit letter	\$3,000 - \$9,000	25%	Cash Agricultural financing society	Paid as agreed

Loans

Reported Date/ Opened Date	Type of Loan	Authorized Amount	Balance	Secured by	Loan Rating	Terms
N/A In the last 2 months	Mortgage loan,101,TEST ADDRESS, TEST CITYNAM,Mortgage loan,202,TESTADDRESS	Not available	Not disbursed	Corporates	I3	Capital and interest

## Reported

The date on which the bank report was completed.

## Open Date

The date when the account, credit line or loan was opened with the creditor.

## Number of Accounts, Credit Lines and Loans

Specifies the number of each account type associated with the business, as reported by the bank.

## Account Type, Loan Type and Credit Line Type

Provides details on the type of account. For example, Savings Account, Chequing Account, Operating Line of Credit, etc.

## Balance

This is the balance in the current account of the business as of the date the bank was interviewed. Some banks report a specific figure while other banks report ranges.



# Non-Sufficient Funds Details

This section provides information on returned cheques and non-sufficient fund transactions, as supplied by contributing creditors. The information displays the date printed on the cheque as the payee received it, the amount of the cheque written, and the bank/creditor that appears on the cheque.

Non Sufficient Funds Details <a href="#">🔗</a>					
The data presented here represents non-sufficient funds information as reported by the creditor. This may be in the form of a returned cheque or electronic transfer. If you are interested in submitting your non-sufficient funds data, you may do so by contacting 1-877-227-8800.					
Bank Date	Amount	Bank	Creditor	Reason	Status
2022-03-06	\$3,333	CAISSE POPULAIRE DE LEVIS	N/A	Reported in error	Reported in error

## Reason

Provides the reason for the non-sufficient funds.

## Status

Displays the status of the transaction as of the reported date. The status is not updated nor tracked beyond the reported date.

# Collection Details

This section provides detailed collection information, as reported by third party collection agencies. You will find the date the claim was reported to Equifax as well as the date the claim was placed with the third party collection agency and, where applicable, the date the claim was paid and/or closed. When an account is listed as closed, the usual reasons are that it is paid, settled or abandoned.

Collection Details ⓘ				
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.				
Date Reported/ Claim Placed	Creditor Name/ Debtor Name/ Collection Agency Name	Claim Amount/ Amount Paid/ Balance Amount/	Status/ Status Date	Date Paid/ Closed Date
2023/07/31	N/A	\$555	Returned Cheque	N/A
2022/04/04	TEST DEBTOR	\$155	2022/04/04	N/A

## Creditor/Debtor

Outlines the creditor who placed the business's account for collection and the debtor name against which the claim was initiated as well as the status of the claim, which is updated regularly.

## Claim Amount

The amount of the claim, as reported by the collection agency.

## Amount Paid

Payment made by the business or returned goods in an attempt to settle the debt.

## Account Balance

Represents the balance on the account that is remaining to be paid.

# Legal Details

This section contains details on legal suits, judgments and other legal information.

Legal details ⓘ					
Reported Date/ Claim Date	Claim # Defendant/ Plaintiff	Amount	Reason	Status/ Court	Security
2024-02-13 2023-12-12	4245245425 TEST DEFENDANT2 TEST PLAINTIFF2	\$100	Agreement	Counter Claim Ontario Court Calgary ONTARIO	N/A
2023-07-31 2023-09-11	11334455 TEST DEFENDANT TEST PLAINTIFF	\$20,000	Amount Due	Formal Judgment Ontario Court London-Middlesex ONTARIO	N/A

## Legal Information – Suits

Indicates the commencement of a legal action by a plaintiff against the debtor's business.

## Legal Information – Judgments

This is an order from the Court that places liability on the defendant's business. The plaintiff has proven his case in Court. A default judgment is similar but indicates that the defendant did not file a defense to the action against him within the Court's prescribed time.

## Other Legal Information

Displays the legal items important to the business which are not normally considered derogatory and do not affect the business credit indices (CI/PI) with Equifax. Information could be legal suits, garnishments, seizures of assets or judgments already on file.

The following information will appear in each of the subsections under Legal Information–Suits, Legal Information–Judgments and Other Legal Information:

**Reported:** The date when the legal item was filed with the Court or in the case of a judgment, it is the date that the Court rendered its verdict. The claim number is what the Court uses to identify the legal document.

**Claim Date/Number:** The date when the legal information was reported to Equifax.

**Status/Defendant:** The status of the legal item, as well as the name of the business, as it appears, in the Court documents. It is possible that a Court case can be dismissed if the proper legal name of the defendant does not appear on the documents.

**Plaintiff:** This is the name of the person, enterprise or legal entity who has commenced proceedings.

**Amount:** In a legal suit (such as statement of claim, writ, etc.), this is the amount the plaintiff seeks. In a judgment or default judgment, the amount shown is what the Court has ordered the defendant to pay the plaintiff.

**Reason:** Posting of a general reason for the plaintiff's action against the defendant in the Court documents such as money owed, goods sold and delivered or contract.

**Court:** Displays the type of Court where the action is being considered. Provincial dollar limits and other factors determine where an action is file.

**Security:** Identifies any collateral used in legal action.

# Liens Detail

This section contains details of any liens filed against the business. A registered lien is a loan where the debtor has given property as collateral and the loan is registered with the provincial government under the Personal Property Security Act (PPSA). This is not derogatory information.

Liens Details ⓘ			
Reported Date/ Registration Date/ Amendment Date/ Maturity Date	Lien #/ Lien Period/ Renewal Period/ Principal Amount/ Caution Filing	Debtor Name Address Secured Party Party Address Other Registered Debtor Address Party Assignor	VIN Year/Make/Body Type Collateral Class Description
2023-08-02 2023-07-31 N/A N/A	794642725 N/A N/A N/A None Reported	<b>TICKET TO RIDE</b> <b>ROYAL BANK OF CANADA 10 YORK MILLS ROAD 3RD</b> <b>FLOOR, TORONTO, ONTARIO, M2P0A2, CANADA</b> <b>N/A</b>	<b>1FMCU9G93DUH22657</b> 2017/FORD/ESCAPE SE V2-0L Inventory Equipment Accounts Other
2023-08-02 2023-08-01 N/A N/A	794642726 N/A N/A N/A None Reported	<b>MOONLIGHT BAY</b> <b>THE TORONTO-DOMINION BANK 220 COMMERCE</b> <b>VALLEY DRIVE WEST, UNIT 100, MARKHAM, ONTARIO,</b> <b>L3T0A8</b> <b>N/A</b>	Accounts

## Lien Number

The number under which the lien is registered.

## Caution Filing

Collateral brought in from another jurisdiction which may already be subject to a security interest or to an unpaid seller's right to re-vindicate or resume possession of the goods.

## Principal Amount

The principal amount of the loan.

## Lien Period

The number of years the PPSA must exist for.

## Collateral Class/Description

Description of the collateral related to the PPSA.

## Date Registered, Amendment Date, Maturity Date and Renewal Period

Dates for when the lien was registered, any corrections due to omissions or errors made, when the debt will be fully paid, and renewal.

## Debtor Name/Address

The person to whom the loan is given.

## Secured Party/Address/Party Assignor

Shows the lender, financier or lessor.

## VIN

Vehicle Identification Number provides details such as year, make, body type, etc. of the vehicle(s).

## Other Registered Debtor

Information will be listed in this section, if any.

# Bankruptcy

This section returns information detailing voluntary assignments, involuntary assignments, receiverships and notices of intentions to file a proposal. Bankruptcy information on the business will now remain on the file, and will not be purged after 5 years.

## Information from the Superintendent of Bankruptcy ⓘ

Reported Date/ Estate Type/	Estate Name/ Address/ Receiver/ Trustee	Court File # Court information Filing Date Hearing Date Discharge Date	Regional Office Creditor Meeting Date Division # District Code	Dividends Asset Value Liability Value Individual License Corporate License
2023-12-06 Companies' Creditors Arrangement Act (CCAA)	<b>MASTERMIND LP</b> MASTERMIND TOYS 415 MILNER AVE SCARBOROUGH ONTARIO M1B2L1 N/A N/A	CV-23-00710259-00CL N/A 2023-11-23 N/A N/A	N/A N/A N/A 06	N/A N/A N/A N/A N/A

### Estate Information

Represents the company information as it is filed. This segment will provide you with details such as the assigned estate number, creditor meeting date if established as well as the discharge date.

### Court Information

Provides you with the details of the court where the bankruptcy was filed. Important information also includes the file number and date which provides you with the information you require if you are seeking more information from the court on the details.

### Receiver Information

Provides you with detail on the assigned receiver.

### Trustee Information

Provides you with detail on the assigned trustee.

# Corporate Search and Additional Business Information

This section contains information obtained from the provincial ministry, by corporate search, principal interview or other sources of data. Each segment will indicate reported or verified. If verified, the data is obtained from a verifiable source. If reported, this is information provided by principal interview.

Corporate Search & Additional Business Information ⓘ			
Reported Date/ Status	Registration # Type	Jurisdiction/ Type	Effective Date
2023-07-31 Reported	999888777 Incorporation	Ontario Provincial Charter	2019-02-01
Reported Date/ Status	Business Contact/ Title	Shares Owned	
2023-07-31 Reported	JOHN SINGER General manager	10	
2023-07-31 Reported	GEORGE GUITARIST Secretary	20	
2023-07-31 Reported	RICHARD DRUMMER Treasurer	20	
2023-07-31 Reported	PAUL SINGER President	50	
2023-07-01 Reported	APPLE ORCHARD I NC N/A	N/A	
2023-07-01 Reported	BRIAN MANAGER N/A	N/A	
Reported Date/ Status	Ownership/ Source	Property Covered/ Address	Property Value/ Evaluation Date
Reported Date/ Status	Employee Size/		
2023-07-31 Full Time	100		

### Registration Number/Type

The date when the business filed its incorporation documents with either the Federal or Provincial Government along with the assigned registration number.

### Jurisdiction Location/Type

Provides a provincial or federal registration.

### Effective Date

The date in which the registration information took effect.

### Business Contact, Title and Shares Owned

Provides the main contact information for the company and the title of the individual names on the file and, if available, the shares owned.

### Ownership/Source, Property Covered/Address and Property Value/Evaluation Date

Shows the ownership of the property described as well as the property value and the date when it was evaluated.

### Employee Size and Sales Volume

Represents the number of employees and sales volumes for the business.

### Verified (V) and Reported (R)

A status of reported (R) indicates this information was received by Equifax through data updates. Verified (V) indicates the information was validated by Equifax through a corporate search or other means.

# Other Files Included

This section returns any additional information that may relate to the business, such as former and/or changes of address, phone number, etc.

## 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 a central location, PO Box addresses, etc. Regardless of which address you've chosen to pull this report for, the information is identical.

Equifax File #	Company Name	Address
0164124126	TEST-HARD DAY'S NIGHT CAFE	LONDON ONTARIO N6N6N6 CANADA
0164124118	TEST-SARGENT'S PEPPER EMPORIUM	789 ABBEY RD LONDON ONTARIO N6N6N6 CANADA
0164124096	TEST-YELLOW SUBMARINE SHOP	456 ABBEY RD LONDON ONTARIO N6N6N6 CANADA
0164124142	TEST-9999999 ONTARIO CORPORATION	756 ABBY RD LONDON ONTARIO N6N6N6 CANADA

# Inquiries

Provides a list of recent inquiries requested on the business within the last 24 months.

## 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. Factors to consider about inquiries include:

Inquiry Date	Requestor SIC	Company Name	Phone Number
2024-08-23	73000000-Business Services	EQUIFAX CANADA CO.	999-999-9999
2024-08-23	73000000-Business Services	EQUIFAX CANADA INC	514-493-8179
2024-06-25	73000000-Business Services	EQUIFAX CANADA	514-493-7590
2024-06-25	73000000-Business Services	EQUIFAX CANADA	514-493-7590
2024-06-25	73000000-Business Services	EQUIFAX CANADA	514-493-7590
2024-06-24	73000000-Business Services	EQUIFAX CANADA	514-493-7590
2024-06-21	73000000-Business Services	EQUIFAX CANADA	514-493-7590
2024-06-21	73000000-Business Services	EQUIFAX CANADA	514-493-7590
2024-06-18	73000000-Business Services	EQUIFAX CANADA	514-493-7590
2024-06-17	73000000-Business Services	EQUIFAX CANADA	514-493-7590
2024-06-14	73000000-Business Services	EQUIFAX CANADA	514-493-7590
2024-06-14	73000000-Business Services	EQUIFAX CANADA	514-493-7590
2024-06-02	73000000-Business Services	Not Available	Not Available
2024-05-31	73000000-Business Services	Not Available	Not Available
2024-05-30	73000000-Business Services	Not Available	Not Available
2024-05-28	73000000-Business Services	EQUIFAX CANADA	514-493-7590
2024-05-10	73000000-Business Services	EQUIFAX CANADA	514-493-7590
2024-05-07	73000000-Business Services	EQUIFAX CANADA	514-493-7590
2024-05-07	73000000-Business Services	EQUIFAX CANADA	514-493-7590
2024-05-07	73000000-Business Services	EQUIFAX CANADA	514-493-7590
2024-05-04	73000000-Business Services	EQUIFAX CANADA	514-493-7590
2024-05-04	73000000-Business Services	EQUIFAX CANADA	514-493-7590
2024-05-04	73000000-Business Services	EQUIFAX CANADA	514-493-7590

# File Comments

This section will display any comments specific to the business made by the business owner or credit grantors. All comments are dated for reference.

File comments ⓘ	
Comment Date	Comment
2023-08-01	STRAWBERRY   TEST COMMENT FOR OVERALL FILE



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