## **Blended Score - JANE DOE**

**Subcode**: 123456 **Ordered**: 04/10/2007 10:31:53 PDT

Transaction number: C555666777

Search inquiry: TEST INC / LOS ANGELES / CA / JANE DOE SSN:99999999 / 222 FIRST ST / WESTVIEW / KS

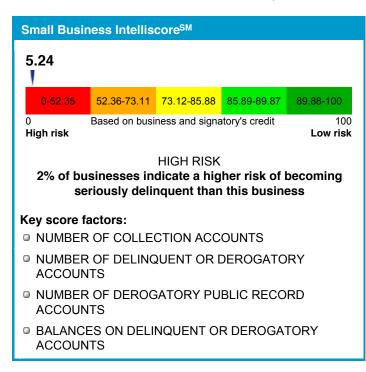
/ 60000 / JOHN DOE SSN:888888888 / 3010 2ND AVE / ADDLE / VA / 20000



# **Identifying Information**

TEST INC. 123 MAIN ST LOS ANGELES, CA 90000 (313) 555-1000	Business Identification Numb Full Report Number: Years on File:	per: 765432100 FR-I987654321 30+ (FILE ESTABLISHED PRIOR TO 01/1977)
JANE DOE 222 FIRST ST WESTVIEW, KS 60000	Signatory SSN:	XXX-X9-9999
JOHN DOE 3010 2ND AVE ADDLE, VA 20000	Signatory SSN:	XXX-X8-8888

The Small Business Intelliscore<sup>™</sup> is designed to predict the likelihood of serious credit delinquency within the next 12 months based on business and consumer risk factors. Scores range from 0 to 100, where higher scores indicate lower risk.



<sup>\*</sup> Cautionary UCC Filings include one or more of the following collateral: Accounts, Accounts Receivable, Contracts, Hereafter Acquired Inventory, Leases, Notes Receivable or Proceeds.

### **Business Legal Filings and Collections**

Bankruptcy filings:	3
Tax lien filings: (FILED 12/04)	1
Judgment filings: (FILED 06/01-06/06)	10
Collection balance placed previous 6 months:	\$800
Total collections: (PLACED 03/02-03/06)	13
Sum of legal filings:	\$29,566
UCC filings: (FILED 05/02-09/06)	118
Cautionary UCC filings present?	Yes*

### **Business Trade Information**

Current DBT:

Monthly average DBT:	27
, ,	2.
Highest DBT previous 6 months:	47
Highest DBT previous 5 quarters:	47
Total trade balance (65):	\$113,200
Average balance previous 5 quarters:	\$61,200
Recent high credit:	\$56,600
6 month balance range:	\$48,900 - \$101,500

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Blended Score - JANE DOE 1/3

# **ScorexPLUS<sup>SM</sup> Score - JANE DOE**

ScorexPLUS sm score: **523** 

## **Negative score factors:**

- AGE OF REVOLVING ACCOUNTS
- RATIO OF BALANCE TO LIMIT ON OPEN REVOLVING ACCOUNTS
- AVAILABLE CREDIT ON OPEN REVOLVING ACCOUNTS
- NUMBER OF ACCOUNTS WITH HIGH BALANCE TO LIMIT RATIOS

## **Signatory Credit Information**

## **JANE DOE**

Age of oldest tradeline:	13 YRS 6 MO
Total credit inquiries previous 6 months:	7
Total trades opened previous 6 months:	2
Current monthly obligation:	\$740
Balance to limit ratio:	50%
Open trade balance to 20 account(s):	\$94,785
Open revolving trade balance for 0 account(s):	\$1,301
Available revolving credit:	\$333
Open bank card accounts:	4
Trades presently current:	20
Trades presently delinquent or past due:	1
Collections, legal filings or derogatory accounts:	5
Legal balance:	\$980
Collection balance:	\$466

Blended Score - JANE DOE 2/3

# ScorexPLUS<sup>SM</sup> Score - JOHN DOE ScorexPLUS<sup>SM</sup> score: 412 Negative score factors: RATIO OF BALANCE TO LIMIT ON OPEN REVOLVING ACCOUNTS AVAILABLE CREDIT ON OPEN REVOLVING ACCOUNTS NUMBER OF ACCOUNTS WITH HIGH BALANCE TO LIMIT RATIOS AGE OF REVOLVING ACCOUNTS CREDIT LIMIT:

TERMS:

COMMENTS: \_\_\_\_

### **Signatory Credit Information**

### JOHN DOE

Age of oldest tradeline:	11 YRS 9 MO
Total credit inquiries previous 6 months:	5
Total trades opened previous 6 months:	2
Current monthly obligation:	\$1,048
Balance to limit ratio:	94%
Open trade balance to 8 account(s):	\$115,497
Open revolving trade balance for 0 account	(s): <b>\$4,853</b>
Available revolving credit:	\$150
Open bank card accounts:	6
Trades presently current:	7
Trades presently delinquent or past due:	7
Collections, legal filings or derogatory accou	unts: 2
Legal balance:	\$55
Collection balance:	\$760

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End of report 1 of 1 reports

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Blended Score - JANE DOE 3/3