

Training Guide

Business Credit Industry Report[™]



2

Customer Ref: SW1224	BEST MATCH FOR INQUIRY	HEADQUARTERS SITE
EFX ID:	277879276	879963258
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 888888888
Telephone:	(404) 222-2121	
Tax ID/SSN:	888888888	
Business Type:		Corporation
Liability Type:		2000
Established:	2004	Private
Ownership:	Private	Private
Location Type:	Branch	Headquarters
Employees:	10 to 24	250 – 499
Annual Sales:	\$500,000 - \$999,999	\$10,000,000 - \$24,999,999
SIC:	5113, Industrial and Personal Service Paper	2653, Corrugated and Solid Fiber Boxes
NAICS:	424130, Industrial and Personal Service Paper, Merchant Wholesalers	322211, Corrugated and Solid Fiber Box Manufacturing
Ultimate Parent:	TEY Holding Company, Chicago, IL	
EFX ID:	564962785	

3

Inquiry Information: TJ Paper & Supplies, 321 Peachtree St, Atlanta, GA, Tom Jones, Atlanta, GA, SSN 658798546
Alert(s): None to Report

4

BUSINESS CREDIT RISK SCORE **317**
BUSINESS FAILURE RISK RATING **6**

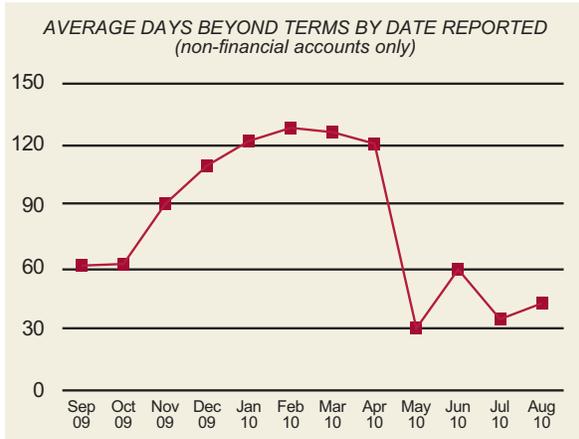
5

PUBLIC RECORDS

Type Status	Number	Dollar	Most Recent Date Filed
Bankruptcies	0	\$0	None Reported
Judgments	1	\$416	02/15/2009
Satisfied	1	\$416	
Liens	1	\$18,530	10/01/2010
Released	1	\$18,530	

6

AVERAGE DAYS BEYOND TERMS



7

RECENT TREND
40 days beyond terms

8

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 which 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 registered 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 **Inquiry Information**

Displays the information used to submit the inquiry.

4 **Alerts**

Provides alert notices to indicate key differences between the inquiry information and the file content; may also return non-credit related alerts.

5 **Scores**

Available upon request; allows for more accurate assessment of the risk level of the business; detailed information is available by clicking on the hyperlink. (Refer to page 13)

6 **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; detailed information is available by clicking on the hyperlink. (Refer to page 12)

7 **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.

8 **Recent Trend**

Average Days Beyond Terms calculated within the last 120 – 150 days from the date of inquiry.

REPORT HIGHLIGHTS**Non-Financial**

Credit Active Since 04/10/2004

Activity Since: 06/01/2010

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: 09/03/2010

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: This 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 which have been opened.
- **Recent Account Closures:** Number of accounts which have been closed.
- **New Delinquencies (Non Charged-Off):** Number of accounts which 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. 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.
- **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: This 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 or available credit on open and closed accounts.
- **Single Highest Credit Exposure:** The single largest high balance or maximum possible credit amount that could be extended.

Open Account Analysis section: This 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 which 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.

10

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 Bldrs	1	Current	\$46,598	\$30,203	\$0	\$0	\$0 0%	\$0 0%	\$0 0%	\$0 0%	\$0 0%
Cnstrcn 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, Commrcl Machinery, 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%

11

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	12/03/2009						
Wholesale Trade- Non-Durable Goods	\$7,243							2	06/25/2010	\$19,554
GRAND TOTALS			2		0			2		\$19,554

10 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.

11 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 which 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.

12

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	08/31/2010 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 = 06/30/2010 : Amount of Last Sale = \$32 : Number of Guarantors = 0 : High Credit Date = 12/31/2009											
20/ Indust, Commrc'l Machinery, Computer Equip Mfg	Slow Up to 30	08/31/2010 09/05/2008	08/01/2010 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/ Indust, Commrc'l Machinery, Computer Equip Mfg	Slow Up to 30	08/31/2010 03/02/2006	08/01/2010 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 = 08/21/2010											
14/ Indust, Commrc'l Machinery, Computer Equip Mfg	Slow Up to 30	08/31/2010 02/01/2006	08/01/2009 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	08/30/2010 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	08/30/2010 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 = 08/21/2010 : Number of Guarantors = 0: Payment Terms = Net 7 Days											
17/ Communications	Current	08/08/2010 04/10/2002	07/01/2010 \$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	08/08/2010 06/01/2010		\$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											

13

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	04/25/2010 10/09/2007	04/12/2009 Net 30 Days	06/25/2010 Involuntary	\$15,000	\$12,311 \$12,311						CCCC99/543210/ 321001/001100/ 321101/BBBBBB/ BBBBBB/BBBBBB/ BBBBBB/BBBBBB
Active = No												
15/ Communications	Current	12/03/2009 11/29/2004	05/29/2009	11/13/2009 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 = 11/12/2009 : Secured = Unsecured : Number of Guarantors = 0												
8/ Communications	Current	11/29/2009 12/20/2007		11/09/2009 Voluntary	\$24 \$11,500	\$0	\$0	\$0	\$0	\$0	\$0	CCCCC/CCCCC/ CCCCC/CCCCC/ 000000/0000BB/ BBBBBB/BBBBBB/ BBBBBB/BBBBBB
Active = No : Payment Amount/Frequency = \$0/Monthly : Last Payment Date = 02/10/2008 : Secured = Unsecured : Number of Guarantors = 0												
18/Wholesale Trade-Non- Durable Goods	Charge Off	06/31/2009 05/15/2007	01/01/2009 N10	06/31/2009 Involuntary	\$7,243 \$7,243	\$7,243 \$7,243					\$7,243	CCCCC/CCCCC/ CC954/ 321000/ 111110/ 101B1B/ BBBBBB/ BBBBBB/ BBBBBB/ BBBBBB
Active = No : Number of Guarantors = 0												

12 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.
- **Ageing 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.
- **Ageing 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.
- **Ageing 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.
- **Ageing 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.
- **Ageing 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 inquiry month. 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.
0	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

13 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.

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
06/31/2009	\$921	\$921	\$921	\$0	\$0	\$0	\$921	\$0	
05/31/2009	\$921	\$921	\$921	\$0	\$0	\$921	\$0	\$0	
04/31/2009	\$921	\$921	\$921	\$0	\$921	\$0	\$0	\$0	
02/28/2009	\$921	\$921	\$921	\$921	\$0	\$0	\$0	\$0	
02/30/2009	\$921	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,341 01/15/2009
12/31/2008	\$1,341	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
11/29/2008	\$567	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
10/31/2008	\$789	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
09/31/2008	\$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
08/30/2009	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$12,596 08/12/2009
07/30/2009	\$25,861	\$12,596	\$12,596	\$9,911	\$2,685	\$0	\$0	\$0	
06/26/2009	\$12,569	\$2,658	\$2,658	\$2,685	\$0	\$0	\$0	\$0	
05/30/2009	\$32,658	\$30,203	\$30,203	\$30,203	\$0	\$0	\$0	\$0	
04/30/2009	\$46,598	\$16,395	\$16,395	\$16,395	\$0	\$0	\$0	\$0	
03/30/2009	\$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
12/31/2008	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
All history between 12/31/2008 and 09/31/2008 is the same as 12/31/2008.									
09/31/2008	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$150 08/27/2008

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
08/02/2010	\$6,430	\$3,219	\$3,211	\$3,211	\$0	\$0	\$0	\$0	
07/01/2010	\$3,211	\$3,211	\$0	\$0	\$0	\$0	\$0	\$0	
06/02/2010	\$3,260	\$3,132	\$128	\$0	\$32	\$32	\$32	\$32	
05/01/2010	\$8,436	\$3,140	\$5,296	\$5,200	\$32	\$32	\$32	\$0	
04/01/2010	\$3,243	\$5,200	-\$1,957	\$32	\$32	\$32	\$0	-\$2,053	
03/03/2010	\$11,044	\$3,762	\$7,282	\$32	\$32	\$0	\$32	\$7,186	
02/01/2010	\$9,997	\$2,715	\$7,282	\$32	\$0	\$32	\$7,186	\$32	
01/01/2010	\$5,505	\$2,715	\$2,790	\$0	\$32	\$2,694	\$32	\$32	
12/01/2009	\$8,199	\$2,715	\$5,484	\$2,694	\$2,694	\$32	\$32	\$32	
11/01/2009	\$5,224	\$2,694	\$2,530	\$2,694	\$32	\$32	-\$228	\$0	

- **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 inquiry month. The far left position in the grid represents the previous month's overall account payment status.

14

Open Non-Financial Account Balance Trends

This table returns accounts receivable data on open accounts which 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.

15

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		Liens	
Date Filed	09/13/2008	Date Filed	06/11/2009
Originator	Country	Originator	State
Judgment Type	Abstract Judgment	Lien Type	Sales
Status	Satisfied	Status	Released
Status Date	02/15/2009	Status Date	10/01/2010
Date Reported	02/19/2009	Date Reported	10/01/2010
Liability	\$416	Liability	\$18,530
Court Location	Albany Court House Albany, NY	Court Location	Fulton County State Court Atlanta, GA
Case Number	J098076	Case Number	05-99887
Plaintiff	ABC Distributors	Filed By	GA Dept of Revenue
Defendant Information	Tom Jones Manufacturing Company 5000 Truman Drive Decatur, GA 30035-4565	Debtor Information	TJ Paper and Supplies 321 Peachtree Street Atlanta GA 3303-3209
Business Registration			
Registered Name	Tom Jones Manufacturing Company		
Filing Date	05/15/2002		
Incorporation Date	05/01/2002		
Incorporation State	GA		
Status	Active		
Registry Number	568923		
Contact Name, Title	Thomas Jones, President		
Address	5000 Truman Drive Decatur, GA 30035-4565		

16

DECISIONING DETAIL

BUSINESS CREDIT RISK SCORE™	317	<p>The Business Credit Risk Score™ is designed to assist credit grantors in improving risk assessment throughout a business's account life cycle, reducing delinquency rates and improving profitability. The score predicts the likelihood of a business incurring greater than 90 days severe delinquency or bankruptcy, within a 12-month period.</p> <p>Score range is 101 - 660, with the lower score indicating higher 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 score.</p> <p style="text-align: center;">Click here for Performance Projection Table</p>
<p>REASON CODES</p> <ul style="list-style-type: none"> • Evidence of Non-Financial Trades that are Cycle 2+ Delinquent OR Charge-Off • 57 Percent of Non-Financial Payment Experiences Reported as Current in Last 3 Months • Past Due Amount for Telco Trades Suggest Higher Risk • Evidence of Telco Trades that are Cycle 1+ Delinquent OR Charge-Off 		

BUSINESS FAILURE RISK RATING™	6	<p>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.</p> <p>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.</p> <p style="text-align: center;">Click here for Performance Projection Table</p>
<p>REASON CODES</p> <ul style="list-style-type: none"> • 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 		

15 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.

16 Decisioning Detail

Displays the definition, the numeric value and reason codes (if applicable) for each score appended to the business folder. A score of 0 indicates a bankruptcy on file. Currently, the following decisioning tools are available with the Business Credit Industry Report.

- **Business Credit Risk Score™:** Predicts the likelihood of a business incurring severe delinquency (90 days or greater) or charge-off on any account within the next 12 months. Output score range is 101–660 and up to four reason codes are returned.
- **Business Credit Risk Class™:** Predicts the likelihood that the business will incur severe delinquency (greater than 90 days) or charge-off on any account, or bankruptcy, over the next 12 months. The score assigns a 1–5 risk class category. No reason codes are provided.
- **Early Default Score™:** An account acquisition score that predicts the likelihood that an applicant will not pay within the first four months after booking. Specifically, the score predicts the likelihood that an applicant will have a balance, greater than \$10, which either increases or stays the same for the first four consecutive months after the booked date. Returns a score ranging from 1- 100, with a score of 100 indicating the highest probability of non-payment within the first 120 days. Up to four reason codes are returned.
**This score includes the option to blend principal (consumer) credit information with the commercial data sources.*
- **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.

17

ADDITIONAL INFORMATION

ALTERNATE COMPANY NAMES AND DBAS	ALTERNATE BUSINESS ADDRESSES	ALTERNATE TELEPHONE NUMBERS	ALTERNATE TAX IDS/SSNS	ALTERNATE SIC/NAICS	DATE REPORTED
TOM JONES PAPER AND SUPPLY	321 PEACHTREE ST ATLANTA, GA 30303	(404) 222-2121		2653, CORRUGAGED AND SOLID FIBER BOXES	01/30/2010
THE TOM JONES MANUFACTURING COMPANY	PO BOX 4565 DECATUR, GA 30035-4565	(404) 222-1000			12/01/2009

OWNER/GUARANTOR INFORMATION

Principal (P) and Guarantor (G) or Both (B)	Additional Names	Addresses and Telephone Numbers	SSNs/Tax IDs
THOMAS JONES (01/30/2010) Account 7 (G)		891 OAK STREET ATLANTA GA 30318 (01/30/2010)	XXXXXXXXX (01/30/2010)

BUSINESS & CREDIT GRANTOR COMMENTS

DATE REPORTED
OWNER Thomas Jones. Dispute with landlord over water damage in warehouse. 04/14/2009

INQUIRIES

08/25/2009- Non-Financial	07/25/2010- Non-Financial	02/18/2009- Non-Financial	01/28/2009- Financial
09/05/2008- Non-Financial	07/25/2010- Financial	08/05/2007- Financial	

18

RELATED FILES

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

Company Name	Company City	Company State	EFX ID
<input type="checkbox"/> Savannah Paper Company	Savannah	GA	0000000001
<input type="checkbox"/> The Paper Place	Atlanta	GA	0000000477
<input type="checkbox"/> Tom Jones Cardboard Co.	Atlanta	GA	0000000346

19

CONTACT US

EQUIFAX INC.
P.O. Box 740249
Atlanta, GA 30374-0249
sbfe@equifax.com
1-800-727-8495

Your report confirmation number is 0045732761. Please refer to this number in your communication.

17 Additional Information

Provides alternate company information for the inquired and headquarters site including DBA names, addresses, phone numbers and SIC/NAICS; also returns owner/guarantor information, comments from business owners or credit grantors, and inquiries for the most recent 36 months.

18 Related Files

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.

19 Contact Us

Provides address, phone number and email address where your customer can initiate a dispute

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