

payment capacity

business

› viability

risk potential

› Training Guide

Commercial Credit Report[™]

2

Customer Ref: SW1224	INQUIRY	PARENT
EFX ID:	277879276	879963258
Company Profile:	TJ PAPER AND SUPPLIES 321 PEACHTREE STREET ATLANTA, GA 30303-3209	TOM JONES BOXES Legal Business Name: THE TOM JONES MANUFACTURING COMPANY 5000 TRUMAN DRIVE DECATUR, GA 30035-4565 (404) 333-4500 589632587
Telephone:	(404) 222-2121	(404) 333-4500
Tax ID / SSN:	356954964	589632587
Business Type:	Corporation	Corporation
Liability Type:	2004	2000
Established:	Private	Private
Ownership:	Single Entity	Headquarters
Location Type:	10 to 24	250 - 499
Employees:	\$500,000 - \$999,999	\$10,000,000 - \$24,999,999
Annual Sales:	5113, Industrial and Personal Service Paper	2653, Corrugated and Solid Fiber Boxes
SIC:	424130, Industrial and Personal Service Paper	322211, Corrugated and Solid Fiber Box Manufacturing
NAICS:	Merchant Wholesalers	

3

Inquiry Information: TJ Paper & Supplies, 321 Peachtree St, Atlanta, GA, Tom Jones, Atlanta, GA, SSN 658798546

4

Alert(s): None to Report

5

SMALL BUSINESS CREDIT RISK SCORE FOR SUPPLIERS
BUSINESS FAILURE RISK SCORE

473
1346

6

PUBLIC RECORDS

Type Status	Number	Dollar	Most Recent Date Filed
Bankruptcies	0	\$0	None Reported
Judgments	1	\$416	03/13/2005
Satisfied	1	\$416	
Liens	1	\$18,530	12/11/2005
Released	1	\$18,530	

CREDIT USAGE

11

TOTAL CREDIT LIMIT OF \$40,500 (financial accounts only)



7

CREDIT REPORT SUMMARY

9

10

	Financial	Non-Financial
Number of Accounts	3	4
Credit Active Since	09/29/2004	06/01/2005
Number of Charge-Offs	0	0
Total Past Due	\$0	\$0
Most Severe Status in 24 Months	Slow up to 60	Slow up to 120
Single Highest Credit Extended	\$54,060	\$18,390
Total Current Credit Exposure	\$81,946	\$19,838
Median Balance	\$4,693	\$753
Average Open Balance	\$15,379	\$4,959

8

Recent Activity (since 04/01/2007)

Number of Accounts Delinquent	0	2
New Accounts Opened	0	0
Inquiries	0	0
Accounts Updated	3	4

NR = None Reported

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



RECENT TREND
1 day beyond terms

PAYMENT INDEX
Account: 100

Industry: 87

This report is for illustrative purposes only, and any resemblance to a TJ Paper and Supplies is purely coincidental.

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 Equifax ePORT® inquiry information, as well as firmographic information about that location. If a legal name is available, it is also returned. Company name, address and firmographics for the parent company are also returned.

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 that EFX ID are returned.

3 INQUIRY INFORMATION

Displays the information used to submit the inquiry.

Alerts: Provides alert notices to indicate key differences between the inquiry information and the file content; may also return alerts from a requested consumer product (e.g., FACT Act alerts or other event that may warrant additional attention).

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 11.)

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; ePORT users have the ability to sort by Dollar Amount and Most Recent Date Filed; detailed information is available by clicking on the hyperlink. (Refer to page 9.)

7 CREDIT REPORT SUMMARY

Summarizes credit data within the business folder into financial and non-financial segments; the attributes may use all of the credit experiences or cover a specific evaluation period of time; allows you to quickly assess the risk level of the business by providing nine key attributes:

- **Number of Accounts:** The count of open and closed accounts on the file.
- **Credit Active Since:** Returns the oldest Date Opened, Date Reported or Years Sold for that tradeline, indicating the duration of the relationship.
- **Number of Charge-Offs:** Number of open or closed accounts for which there has been any reported charge-off.
- **Total Past Due:** The total delinquent dollar amount on both open and closed accounts owed by this business as reported by its credit grantors.
- **Most Severe Status in 24 Months:** Returns the most severe Current Status experienced on any account during the most recent 24 months from the date of inquiry; refer to the Current Status Descriptions table on page 4 for the severity levels.
- **Single Highest Credit Extended:** The single largest high credit, original loan, current credit or balance dollar amount extended to this business based on reported accounts. This figure can reflect credit lines that have not yet been used.
- **Total Current Credit Exposure:** The maximum potential liability the business could incur today based upon recent account information. Financial amount includes total balances owed plus available credit limit; Non-Financial is a total of balances owed.
- **Median Balance:** Returns the median value of all open, non-

charged-off accounts. (There must be at least three tradelines for this value to be returned and \$0 balances are included.)

- **Average Open Balance:** The average balance of all open, non-charged off accounts. (There must be at least two tradelines for this value to be returned.)

8 Recent Activity: Highlights recent key activities that have occurred on the file within the last 120 to 150 days from the date of the inquiry.

- **Number of Accounts Delinquent:** Number of accounts that have been delinquent within the last 120 to 150 days.
- **New Accounts Opened:** Number of accounts opened within the last 120 to 150 days.
- **Inquiries:** Number of account origination inquiries that have occurred within the last 120 to 150 days.
- **Accounts Updated:** Number of accounts updated within the last 120 to 150 days.

9 Financial Information: Obtained through an exclusive data sharing agreement with the Small Business Financial Exchange, Inc. (SBFE), and consists of information on business credit cards, loans, leases, and other credit extended by financial institutions, leasing companies and credit card issuers; highlights of financial accounts are available by clicking on the hyperlink. (Refer to page 3.)

10 Non-Financial Information: Composed of trade payment history from a wide variety of suppliers that provide products and services to businesses on an invoice basis; highlights of non-financial credit experiences are available by clicking on the hyperlink. (Refer to page 7.)

11 CREDIT USAGE

Illustrates available credit line dollars which could be used for meeting other financial obligations. Credit line dollars based on revolving financial accounts; excludes term loans, leases, and charged-off accounts; includes open, revolving accounts and closed accounts still owing a balance.

12 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.

13 Recent Trend

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

14 PAYMENT INDEX™

A dollar-weighted indicator of a business's past and current payment performance based on the total number of financial and non-financial payment experiences in the Equifax Commercial database. The median Payment Index for the inquired business's industry is also returned for benchmark purposes, provided there is enough information in the Equifax Commercial database on that particular industry to ensure a statistically valid value. 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

15

FINANCIAL ACCOUNT HIGHLIGHTS FOR THE MOST RECENT 36 MONTHS

DETAIL	Acct No./ Type ▼	Current Status ▼	Date Reported/ ▼	Date Closed/ Reason ▼	High Credit or Orig. Loan Amount ▼	Current Credit Limit ▼	Balance ▼	Past Due Amount ▼	24-Month History
			Date Opened ▼		Orig. Credit Limit ▼				
	7 / Business lease	Current	07/30/2007 05/30/2006		\$54,060 \$54,060		\$41,446	\$0	000000/000210/ 000BBB/BBBBBB
	1 / Commercial Card	Current	07/30/2007 05/15/2005		\$4,693 \$0	\$10,500	\$4,693	\$0	000001/101001/ 101011/210000
	4 / Other	Current	08/01/2007 09/29/2004		\$1,399 \$0	\$30,000	\$0	\$0	000000/000010/ 010211/000000

FINANCIAL ACCOUNT HIGHLIGHTS

Displays summary information for each financial account on the business folder; columns can be sorted in ascending or descending order; check boxes enable the user to select one or more records and hyperlink to the Account Details section. *(Refer to page 5.)*

- **Account Number/Type:** Term loan, line of credit, commercial card, business lease, letter of credit, open-ended credit line, or other.
- **Current Status:** The overall payment performance status of the most recently reported period.
- **Date Reported/Date Opened:** Date Reported refers to the most recent data submission received from the contributing data source; Date Opened refers to the date on which the specific credit obligation was initiated.
- **Date Closed/Reason:** Date account was reported closed/reason for closing of account.
- **High Credit/Original Loan Amount/ Original Credit Limit:** Highest credit reported/original loan amount/original credit limit.
- **Current Credit Limit:** Current credit limit reported.
- **Balance:** Total reported balance, including any past due amount.
- **Past Due Amount:** Total amount past due from each aging category.
- **24-Month History:** The 24-month grid contains consecutive payment performance indicators for the 24 months prior to the payment date. The far left position in the grid represents the previous month's overall account payment status, continuing in monthly increments from left to right for the entire 24-month period. The grid provides a convenient recap of historical payment performance for each of the business's accounts.

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

FINANCIAL ACCOUNT DETAILS FOR THE MOST RECENT 36 MONTHS

Acct No./ Type ▼	Current Status ▼	Date Reported/ ▼ Date Opened ▼	Date Closed/▼ Reason	High Credit or Orig. Loan Amount ▼ Orig. Credit Limit	Current Credit Limit ▼	Balance ▼	Past Due Amount ▼	24-Month History
7 / Business Lease	Current	07/30/2007 05/30/2006		\$54,060 \$54,060		\$41,446	\$0	000000/000210 000BBB/BBBBBB
Active = Yes : Maturity/Expiration Date = 06/30/2011 : Payment Amount/Frequency = \$901 : Payment Type = Principal and Interest : Last Payment Amount = \$901 : Last Payment Date = 07/18/2007 : Secured = Secured : Number of Guarantors = 1 : Gov'tment Guaranteed = No								
1 / Commercial Card	Current	07/30/2007 05/15/2005		\$4,693 \$0	\$10,500	\$4,693	\$0	000001/101001 101011/210000
Active = Yes : Payment Type = Other Payment Type : Last Payment Date = 07/21/2007 : Secured = Unsecured : Number of Guarantors = 0								
4 / Other	Current	08/01/2007 09/29/2004		\$1,399 \$0	\$30,000	\$0	\$0	000000/000010 010211/000000
Active = Yes : Payment Amount/Frequency = \$0/Monthly : Payment Type = Principal and Interest : Last Payment Amount = \$850 : Last Payment Date = 09/27/2006 : Secured = Unsecured : Number of Guarantors = 0 : Gov'tment Guaranteed = No								

FINANCIAL ACCOUNT PAYMENT DETAILS
PAYMENT DETAIL FOR COMMERCIAL CARD, FINANCIAL ACCOUNT #1

Date Reported	Balance	Total Past Due	Aging Cat 1	Aging Cat 2	Aging Cat 3	Aging Cat 4	Aging Cat 5	Date of First Delinquency
07/30/2007	\$4,693	\$0	\$0	\$0	\$0	\$0	\$0	
06/30/2007	\$2,731	\$0	\$0	\$0	\$0	\$0	\$0	
05/30/2007	\$3,178	\$0	\$0	\$0	\$0	\$0	\$0	
04/30/2007	\$3,178	\$0	\$0	\$0	\$0	\$0	\$0	
03/30/2007	\$3,184	\$0	\$0	\$0	\$0	\$0	\$0	
2/28/2007	\$3,258	\$0	\$0	\$0	\$0	\$0	\$0	
1/30/2007	\$3,503	\$135	\$135	\$0	\$0	\$0	\$0	12/29/2006
12/31/2006	\$3,228	\$128	\$128	\$0	\$0	\$0	\$0	12/29/2006
11/28/2006	\$3,061	\$0	\$0	\$0	\$0	\$0	\$0	
10/30/2006	\$3,504	\$52	\$52	\$0	\$0	\$0	\$0	10/28/2006
09/28/2006	\$3,286	\$0	\$0	\$0	\$0	\$0	\$0	
08/30/2006	\$3,085	\$0	\$0	\$0	\$0	\$0	\$0	

PAYMENT DETAIL FOR OTHER, FINANCIAL ACCOUNT #4

Date Reported	Balance	Total Past Due	Aging Cat 1	Aging Cat 2	Aging Cat 3	Aging Cat 4	Aging Cat 5	Date of First Delinquency
08/01/2007	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
<i>All History between 08/01/2007 and 10/01/2006 is the same as 08/01/2007.</i>								
10/01/2006	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
09/01/2006	\$850	\$61	\$61	\$0	\$0	\$0	\$0	09/01/2006

NON-FINANCIAL PAYMENT CREDIT EXPERIENCES AND STATUS

Acct. No./ Type ▼	Date Reported ▼/ Date Opened ▼ or Years Sold ▼	Date of Last Sale ▼/ Payment Terms ▼	High Cr/ Current Cr Limit	Balance ▼	Past Due Amount	Aging Cat 1	Aging Cat 2	Aging Cat 3	Aging Cat 4	Aging Cat 5	24-Month History
3/ Wholesale Durable Goods and Electronics Markets	<u>07/30/2007</u> 08/19/2006	<u>07/16/2007</u> N30		\$18,332	\$0	\$0	\$0	\$0	\$0	\$0	000000/22100B BBBBB/BBBBB
Active = Yes : Last Payment Date = 07/02/2007 : Number of Guarantors = 0											
2/ Service	<u>08/01/2007</u> 06/01/2005		<u>\$6,755</u>	\$1,351	\$0	\$0	\$0	\$0	\$0	\$0	000000/110212 104321/021432
Payment Amount/Frequency = \$1,351/Monthly : Last Payment Amount = \$1,351 : Last Payment Date = 07/22/2007 : Secured = Unsecured : Number of Guarantors = 0											
5/ Trade	<u>07/18/2007</u> 08/15/2006			\$155	\$0	\$0	\$0	\$0	\$0	\$0	000111/321121 0BBBBB/BBBBBB
Last Payment Amount = \$429 : Number of Guarantors = 0											
6/ Service	<u>07/30/2007</u> 09/15/2006	<u>05/20/2007</u> N30	<u>\$1,252</u>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	000100/010010 BBBBBB/BBBBBB
Active = Yes : Payment Amount/Frequency = Monthly : Last Payment Amount = \$954 : Last Payment Date = 06/25/2007 : Amount of Last Sale = \$954 : Number of Guarantors = 0 : Highest Credit Date = 10/28/2006											

16 NON-FINANCIAL PAYMENT CREDIT EXPERIENCES

Displays summary information for each non-financial credit experience on the business folder; columns can be sorted in ascending or descending order; Non-Financial Account Payment Details table is still available on the Account Payment Detail tab of the ePORT report.

- **Account Number/Type:** Trade, service or other industry.
- **Date Reported/Date Opened/Years Sold:** Date Reported refers to the most recent data submission received from the contributing data source; Date Opened/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 the business.
- **High Credit/Current Credit Limit:** High Credit refers to the highest reported balance from a supplier. Current Credit Limit refers to the current credit limit reported.
- **Balance:** Total reported balance including any past due amount.
- **Past Due Amount:** Total amount past due from each aging category.
- **Aging Categories:** The amount past due for aging categories 1-5; refer to the Current Status table for descriptions.

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

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	03/13/2005	Date Filed	12/11/2005
Originator		Originator	State
Judgment Type	Abstract of Judgment	Lien Type	Sales
Status	Satisfied	Status	Released
Status Date	08/15/2006	Status Date	04/01/2006
Date Reported	08/19/2006	Date Reported	04/01/2006
Liability	\$416	Liability	\$18,530
Court Location	ALBANY COUNTY 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	TJ PAPER AND SUPPLIES 321 PEACHTREE STREET ATLANTA GA 30303-3209	Debtor Information	TJ PAPER AND SUPPLIES 321 PEACHTREE STREET ATLANTA GA 30303-3209
Business Registration			
Registered Name	TJ PAPER AND SUPPLIES INC		
Filing Date	09/15/2004		
Incorporation Date	09/01/2004		
Incorporation State	GA		
Status	ACTIVE		
Registry Number	568923		
Contact Name, Title, Address	THOMAS JONES PRESIDENT 321 PEACHTREE ST ATLANTA GA 30303-3209		

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 with 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.

DECISIONING DETAIL

SMALL BUSINESS CREDIT RISK SCORE™ FOR SUPPLIERS 473

REASON CODES

- Years Firm Has Been in Business in Database Suggests Lower Risk
- Evidence of Lien(s) or Judgment(s)
- Length of Time Since Oldest Financial Account Opened Suggests Higher Risk
- 45 Percent Revolving Trade Utilization

The Small Business Credit Risk Score™ for Suppliers is designed to assist credit grantors in improving risk assessment throughout a small business's account life cycle, reducing delinquency rates and improving profitability. The score utilizes unique bank loan, credit card, and lease information, as well as supplier, telco and utility credit history, public records, and firmographic data from the Equifax Commercial database. The score predicts the likelihood of a small business incurring greater than 90 days severe delinquency, charge-off or bankruptcy on supplier accounts over the next 12 months.

Score range is 101 - 816, with the lower score indicating higher risk. A 0 indicates a bankruptcy on file. Up to four reason codes may be returned indicating the top factors influencing the score.

[Click here](#) for Performance Projection Table.

BUSINESS FAILURE RISK SCORE SUMMARY REPORT

BUSINESS FAILURE RISK SCORE DETAIL

BUSINESS FAILURE RISK SCORE™ 1346

(Score Range 1000 - 1880, with 1000 indicating the highest risk of failure. "0" indicates bankruptcy on file)

REASON CODES

- Length of Time Since Oldest Financial Account Opened Suggests Higher Risk

The Business Failure Risk Score™ is designed to predict the likelihood of a business failure through either formal or informal bankruptcy, within a 12-month period.

[Click here](#) for Performance Projection Table.

BUSINESS FAILURE RISK CLASS™ 2

(Class of 1 indicates lowest risk of failure, Class of 5 indicates highest risk of failure)

Business Failure Risk Class™

The Business Failure Risk Class is a high-level representation of the Equifax Business Failure Risk Scoring System. Businesses are grouped into 5 risk classes ranging from 1 to 5. It is based on the Business Failure Risk Score.

BUSINESS FAILURE NATIONAL PERCENTILE 15

(Percentile of 1 represents the highest risk of failure, 100 represents the lowest risk)

National Percentile - based on Business Failure Risk Score

National Percentile is a rank ordering of the Business Failure Risk Score universe. It indicates where a company ranks compared to other businesses in the Equifax Commercial database.

BUSINESS FAILURE RISK SCORE INCIDENCE SUMMARY

The Business Failure Risk Score Incidence Summary provides the failure rate over the past 12 months based on historical data from the Equifax Commercial database.

FAILURE RATE WITHIN BUSINESS FAILURE RISK CLASS 2.5%

(Corresponds to a Business Failure Risk Class of 2)

Failure Rate within Failure Risk Class

This percentage indicates that **250** out of **10,000** businesses in this Business Failure Risk Class are expected to fail.

FAILURE RATE - NATIONAL AVERAGE 2.7%

Failure Rate - National Average

This percentage indicates that **270** out of **10,000** businesses are expected to fail.

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 Commercial Credit Report.

Delinquency Scores

All delinquency scores predict the likelihood of a business incurring greater than 90 days severe delinquency, charge-off, or bankruptcy within a 12-month period. A score of 0 indicates a bankruptcy on file.

- **Small Business Credit Risk Score™ for Financial Services:** Predicts the likelihood of severe delinquency or charge-off on financial services accounts; built using financial services and trade payment data, providing a higher degree of predictability; requires data contribution; score ranges from 101 – 992; returns up to four reason codes.

**This score includes the option to blend principal (consumer) credit information with the commercial data sources.*

- **Small Business Credit Risk Score™ for Suppliers:** Predicts the likelihood of severe delinquency or charge-off on supplier (trade) accounts; built using financial services and trade payment data, providing a higher degree of predictability; requires data contribution; score ranges from 101 – 816; returns up to four reason codes.

**This score includes the option to blend principal (consumer) credit information with the commercial data sources.*

- **Small Business Risk Class™:** Designed specifically for suppliers/trade providers; built using financial services and trade payment data, providing a higher degree of predictability; requires data contribution; returns a risk class rating of 1 – 5 for at-a-glance view of risk level.
- **Business Credit Risk Class™:** Built using trade payment data only; does not require data contribution; returns a risk class of 1 – 5 for at-a-glance view of risk level; returns up to four reason codes; can be used for credit risk decisioning, marketing or vendor evaluation.
- **Business Credit Risk Score™:** Built using trade payment data only; does not require data contribution; score ranges from 101 – 660; returns up to four reason codes; can be used for credit risk decisioning, marketing or vendor evaluation.

Failure Scores

All failure scores predict the likelihood of a business failure through either formal or informal bankruptcy within a 12-month period. A score of 0 indicates a bankruptcy on file.

- **Business Failure Risk Score™:** Built using financial services and trade payment data, providing a higher degree of predictability; requires data contribution; score ranges from 1000 – 1880; returns up to four reason codes; automatically delivers a Business Failure Summary Report that includes the score, the Business Failure Risk Class, the Business Failure National Percentile, the Failure Rate within Risk Class, and the National Failure Rate.
- **Business Failure Risk Level™:** Built using trade payment data only; does not require data contribution; returns a red, yellow or green color for at-a-glance view of risk; returns up to four reason codes; can be used for credit risk decisioning, marketing or vendor evaluation.
- **Business Failure Risk Rating™:** Built using trade payment data only; does not require data contribution; returns a risk rating of 1 – 9 for at-a-glance view of risk level; returns up to four reason codes; can be used for credit risk decisioning, marketing or vendor evaluation.

Other

- **Suggested Credit Limit™:** A suggested credit amount to extend to a particular prospect or customer; this guideline is based upon the credit amount that historically has been extended to those with similar firmographics and risk profiles.

**Suggested Credit Limit is only a guideline and should not be used as the sole or primary factor in making a credit decision. Equifax is not responsible for any liability or losses based on the recommendation.*

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, CORRUGATED AND SOLID FIBER BOXES	07/30/2007
THE TOM JONES MANUFACTURING COMPANY	PO BOX 4565 DECATUR, GA 30035-4565	(404) 222-1000			06/01/2007

OWNER/GUARANTOR INFORMATION

Principal (P) and Guarantor (G) or Both (B)	Additional Names	Addresses and Telephone Numbers	SSNs/Tax IDs
THOMAS JONES (06/30/2007) Account 1 (P)		891 OAK STREET ATLANTA GA 30318 (06/30/2007)	658798546 (06/30/2007)

BUSINESS & CREDIT GRANTOR COMMENTS

DATE REPORTED

OWNER Thomas Jones. Dispute with landlord over water damage in warehouse.	09/14/2006
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INQUIRIES

09/15/2006- Non-Financial	08/15/2006- Non-Financial	08/12/2006- Non-Financial	05/25/2006- Financial
06/01/2005- Non-Financial	05/15/2005- Financial	09/29/2004- 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	000000001
<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
commercial_disclosures@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 including DBA names, addresses, phone numbers and SIC/NAICS for the inquired site, and if applicable, the parent company; also returns owner/guarantor information, comments from business owners or credit grantors, and recent inquiries.

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.



1550 Peachtree Street
Atlanta, Georgia 30309
Phone: 888-201-6879
www.equifax.com/commercial

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