

Intelliscore Plus and BPR and BOP - CORNERSTONE GRAPHICS

Subcode: 555555

Ordered: 01/15/2010 14:45:02 CST

Transaction number: C000060918

Search inquiry: cournerstoned graphics / 856 Easy St / Smallville / CA / 94900 / Michael Testcase

SSN:999004444 / 123 Main St / Anytown / CA/ 94500



Intelliscore PlusSM



intelligent decisioning made simple

Identifying Information

CORNERSTONE GRAPHICS 856 EASY ST SMALLVILLE, CA 94900 (415) 634-8630	Business Identification Number: 832002956 Years on File: 4 (FILE ESTABLISHED 12/2006) SIC Code: SPECIAL TRADE CONTRACTORS NEC - 1799
MICHAEL TESTCASE 123 MAIN ST ANYTOWN, CA 94500	Owner/Guarantor SSN: XXX-XX-4444

See consumer statement / FCRA alert on Business Owner Profile report details

Blended Model

Intelliscore Plus predicts the likelihood of serious credit delinquency within the next 12 months based on business and/or owner/guarantor risk factors. Higher scores indicate lower risk.



Factors Lowering the Score

- PERCENT OF TOTAL COMMERCIAL BALANCE SERIOUSLY DELINQUENT
- NUMBER OF DELINQUENT COMMERCIAL ACCOUNTS
- BALANCE OF COMMERCIAL ACCOUNTS RECENTLY DELINQUENT
- NUMBER OF COMMERCIAL ACCOUNTS WITH HIGH UTILIZATION

All Industry Risk Comparison

When compared to all businesses, 3% of businesses indicate a higher likelihood of severe delinquency than this business.

Based on your company's action or risk threshold, this business falls within the following category:

HIGH RISK

Business Information - CORNERSTONE GRAPHICS

Business Credit Information

Current Days Beyond Terms (DBT):	62
Monthly average DBT:	39
Highest DBT previous 6 months:	62
Highest DBT previous 5 quarters:	91
Total continuous trades:	7
Current continuous trade balance:	\$21,600
Trade balance of all trades (8):	\$21,600
Average balance previous 5 quarters:	\$9,820
Highest credit amount extended: details	\$12,800
6 month balance range:	\$4,500 - \$22,500

Business Legal Filings and Collections

Bankruptcy filings:	0
Tax lien filings:	0
Judgment filings: details (FILED 02/08)	1
Total collections:	0
Sum of legal filings:	\$1,592
UCC filings: details (FILED 09/07)	1
Cautionary UCC filings present?	No

* Days Beyond Terms (DBT) is a dollar weighted calculation of the average number of days that payment was made beyond the invoice due date based on trades on file that have been updated in the previous 3 months.

Owner/Guarantor Information - MICHAEL TESTCASE

Owner Account Information

Open bank card trades reported previous 6 months:	1
Bank card balance to limit ratio previous 6 months:	63%
Open revolving trades:	2
Available revolving credit reported previous 6 months:	\$574
Percentage of auto lease trades 30+ days delinquent:	0%
Percentage of real estate trades 30+ days delinquent:	0%
Credit inquiries previous 6 months:	0

Owner Legal Filings and Payment Status

Age of oldest trade:	24 YRS 1 MO
Satisfactory trades previous 24 months:	3
Trades presently delinquent previous 6 months:	2
Collections, legal filings, or derogatory accounts:	13
Derogatory public records filed within 24 months:	0
Derogatory public record greater than \$250:	10

CREDIT LIMIT: _____

TERMS: _____

COMMENTS: _____

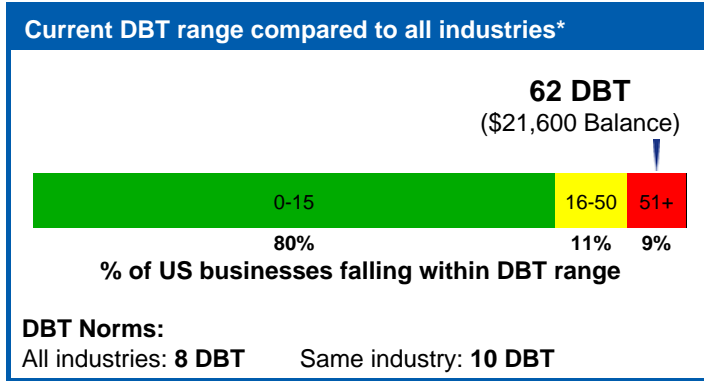
SIGNATURE: _____

Business Profile

Company Information

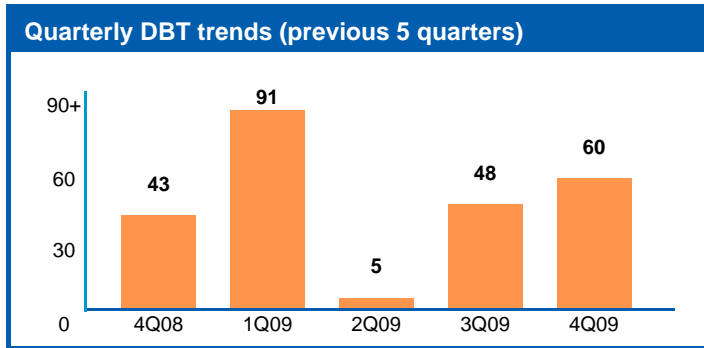
CORNERSTONE GRAPHICS 856 EAST ST SMALLVILLE, CA 94900 (415) 634-8630	Business Identification Number: 832712956 Experian File Established: 12/2006 SIC code: SPECIAL TRADE CONTRACTORS NEC - 1799
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Executive Summary



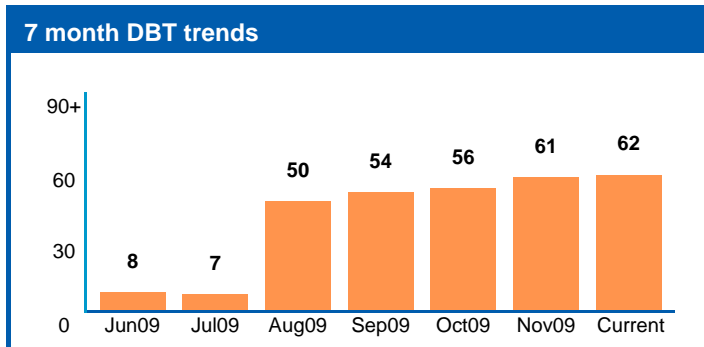
Legal Filings and Collections

Bankruptcy filings:	0
Tax lien filings:	0
Judgment filings: details (FILED 02/08)	1
Total collections:	0
Sum of legal filings:	\$1,592
UCC filings: details (FILED 09/07)	1
Cautionary UCC filings present?	No



Trade Information

Monthly average DBT:	39
Highest DBT previous 6 months:	62
Highest DBT previous 5 quarters:	91
Total continuous trades:	7
Current continuous trade balance:	\$21,600
Trade balance of all trades (8):	\$21,600
Average balance previous 5 quarters:	\$9,820
Highest credit amount extended: details	\$12,800
6 month balance range:	\$4,500 - \$22,500



Performance Analysis

Predicted DBT for 03/03/2010: 61 DBT

Payment Trend Indication:
Payments Are Increasingly Late

Industry payment comparison:
Has paid slower than 75% of similar firms

Most Frequent Industry Purchasing Terms:
NET 30, CREDIT, and REVOLVE

* Days Beyond Terms (DBT) is a dollar weighted calculation of the average number of days that payment was made beyond the invoice due date based on trades on file that have been updated in the previous 3 months.

Legal Filings and Collections

Judgments						
File Date	Filing Type	Status	Amount	Plaintiff	Filing Number	Jurisdiction
02/24/2008	Judgment	Filed	\$1,592	STATE OF WASHINGTON	092104305	CLARK COUNTY SUPER C

Trade Payment Information

Trade Payment Experiences (Trade Lines With an (*) after date are newly reported)					Account Status Days Beyond Terms						
Business Category	Date Reported	Last Sale	Payment Terms	Recent High Credit	Balance	Cur	1-30	31-60	61-90	91+	Comments
ADVERTISING	09/2009		NET 30	\$12,800	\$12,800	11%	1%	11%	12%	65%	NOT PAY AA
BUS SERVCS	01/2010		NET 30	\$100	\$100	100%					
EQUIPMENT	12/2009	03/2009	COD		\$0						
MANUFCTRNG	12/2009	10/2009	2/10EOM	\$6,600	\$1,800			2%	98%		
PAVING	12/2009		NET 30	\$5,600	\$4,700	100%					
PLBG SUPLR	11/2009		VARIED	\$2,900	\$1,700				100%		
TIRES	12/2009	09/2009	VARIED	\$1,700	\$500		100%				30 DYS SLO

Trade Payment Totals

Trade Payment Experiences				Account Status Days Beyond Terms						
Type	Lines Reported	Recent High Credit	Balance	Cur	1-30	31-60	61-90	91+	Comments	
Continuously Reported	7	\$29,700	\$21,600	28%	3%	7%	23%	39%	DBT: 62	
Newly Reported	0								DBT:	
Trade Lines Totals	7	\$29,700	\$21,600	28%	3%	7%	23%	39%	DBT: 62	

Additional Payment Experiences

Trade Payment Experiences (Trade Lines With an (*) after date are newly reported)					Account Status Days Beyond Terms						
Business Category	Date Reported	Last Sale	Payment Terms	Recent High Credit	Balance	Cur	1-30	31-60	61-90	91+	Comments
FINCL SVCS	05/2008	01/2008	CONTRCT		\$0						CUST 1 YR

Monthly Payment Trends

Payment Trends Analysis SPECIAL TRADE CONTRACTORS NEC INDUSTRY SIC: 1799					Account Status Days Beyond Terms					
Date Reported	Cur	Industry DBT	Business DBT	Balance	Cur	1-30	31-60	61-90	91+	
CURRENT	N/A	N/A	62	\$21,600	28%	3%	7%	23%	39%	
NOV09	82%	10	61	\$21,300	19%	12%	15%	15%	39%	
OCT09	83%	10	56	\$22,100	23%	18%	7%	14%	38%	
SEP09	83%	9	54	\$22,100	35%	6%	9%	12%	38%	
AUG09	85%	8	50	\$19,600	27%	19%	12%	7%	35%	
JUL09	84%	9	7	\$4,500	51%	49%				
JUN09	84%	9	8	\$7,100	46%	54%				

Quarterly Payment Trends

Payment History - Quarterly Averages					Account Status Days Beyond Terms				
Quarter	Months	DBT	Balance	Cur	1-30	31-60	61-90	91+	
Q4 - 09	OCT-DEC	60	\$21,700	23%	11%	9%	18%	39%	
Q3 - 09	JUL-SEP	48	\$15,400	34%	15%	9%	9%	33%	
Q2 - 09	APR-JUN	5	\$5,200	68%	31%	1%			
Q1 - 09	JAN-MAR	91	\$3,100	4%	3%	4%	16%	73%	
Q4 - 08	OCT-DEC	43	\$3,700	9%	29%	27%	35%		

UCC Profile

The UCC Filings are summarized and listed below.

UCC Summary			Filings			
Date Range	Year	Cautionary UCCs**	Total Filed	Released/ Term'd	Cont	Amended/ Assigned
JAN - PRESENT	2010					
JUL - DEC	2009					
JAN - JUN	2009					
JUL - DEC	2008					
JAN - JUN	2008					
PRIOR TO JAN	2008		1			
Total			1			

** Cautionary UCC Filings include one or more of the following collateral:

Accounts, Accounts Receivables, Contract Rights, Hereafter Acquired Property, Inventory, Leases, Notes Receivable or Proceeds.

UCC Filings

UCC FILED Date: 09/13/2007
Filing Number: 9700996
Jurisdiction: SECRETARY OF STATE OR
Secured Party: PAC WEST BANK CENTERS OF PORTLAND, INC
Collateral: UNDEFINED

Company Background Information

Additional Company Background Information

Key Personnel

Principal(s): MICHEAL TESTCASE, OWNER

Primary SIC Code: SPECIAL TRADE CONTRACTORS NEC - 5681
Secondary SIC Code: COMMERCIAL PRINTING SERVICES - 2576
Additional SIC Code: 2741

Years in Business: 3
Number of Employees: 11
Sales: \$760,000

Business Owner Profile

Identifying Information

MICHAEL TESTCASE 123 MAIN ST ANYTOWN, CA 94500 989 NW ELMWOOD LN TUALATIN, OR 97062-7074 1037 VILLAGE CREST DR TOONTOWN, OR 97070-9524	SSN: XXX-XX-4444 YOB: 1960	Employer: SELF EMPLOYED CORNERSTONE GRAPHICS Last Updated: 01/2009 PACIFIC TIMES CO UNK Last Updated: 02/2000
*COURNERSTONED 856 EASY ST SMALLVILLE , CA, 94900 *Business name and address reflect the inquiry information and have not been verified by Experian.		

Executive Summary

ScorexPLUS SM score		
ScorexPLUSSM score: 634		
Risk Category	Score Range	
Low	780 - 900	
Low - Medium	681 - 779	
Medium	620 - 680	
Medium - High	521 - 619	
High	300 - 520	
Negative Score Factors		
<input type="checkbox"/> Number Of Delinquent Or Derogatory Accounts		
<input type="checkbox"/> Number Of Recently Delinquent Accounts		
<input type="checkbox"/> Number Of Current Accounts		
<input type="checkbox"/> Balances On Public Record Information		

Trade Payment Status	
Oldest trade opened	12/1985
Paid trades	4
Satisfactory trades	6
Previously delinquent/derogatory	1
Presently delinquent/derogatory	3
Total trades	10

Delinquency Detail			
6	2	1	2
Satisfactory	30 days past due	60 days past due	90+ days past due

Legal Filings

Total legal filings: **11**

Delinquent Payment Information

Past due amount: **\$869**

In dispute: **0**

Payment Information

Monthly payments: **\$47**

Installment loan balance: (4) **\$1,400**

Revolving charge balance: (6) **\$126**

Revolving credit percent available: **82%**

Real Estate loan balance: **N/A**

Inquiries

Total number of inquiries: **8**

Inquiries previous 6 months: **0**

Fraud Shield

Fraud Shield Summary	
Inquiry address: non-residential	

Legal Filings

Bankruptcies					
Date Filed	Reference No	Court	Amount	Plaintiff	Status
03/23/2001	01300491ELP	US BKPT CT OR PORTLAND			Bankruptcy chapter 7-discharged

Tax Liens					
Date Filed	Reference No	Court	Amount	Plaintiff	Status
03/07/2001		WASHINGTON CO RECORDER	\$464		State tax lien released
03/07/2001		WASHINGTON CO RECORDER	\$610		State tax lien released
03/07/2001		WASHINGTON CO RECORDER	\$464		State tax lien released
01/16/2002		CLACKAMAS COUNTY	\$835		State tax lien released
01/16/2002		CLACKAMAS COUNTY	\$855		State tax lien released
01/16/2002		CLACKAMAS COUNTY	\$2,679		State tax lien released
01/16/2002		CLACKAMAS COUNTY	\$2,720		State tax lien released
03/07/2001		WASHINGTON CO RECORDER	\$429		State tax lien released
03/07/2001		WASHINGTON CO RECORDER	\$429		State tax lien
03/07/2001		WASHINGTON CO RECORDER	\$610		State tax lien

Inquiries

Inquiry Details		
Name	Account Type	Date of Inquiry
EXPERIAN BUSINESS CRED	Commercial Transaction With Personal Liability, Guarantee Or Written Instruction	02/26/2009
EXPERIAN BUSINESS CRED	Commercial Transaction With Personal Liability, Guarantee Or Written Instruction	01/13/2009
BANK OF AMERICA	Unknown - Credit Extension, Review, Or Collection	01/13/2009
O R C SERVICES	Real Estate Specific Type Unknown	06/09/2008
BANK OF AMERICA	Unknown - Credit Extension, Review, Or Collection	05/14/2008
ACRANET	Real Estate Mortgage - With Or Without Other Collateral. Usually A Second Mortgage	03/19/2008
EXPERIAN BUSINESS CRED	Commercial Transaction With Personal Liability, Guarantee Or Written Instruction	02/04/2008
FSTAMPAY-MERMACLSE ACQ	Unknown - Credit Extension, Review, Or Collection	01/29/2008

Trade Information

Trade Payment Experience								
Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
CMRE FINANCIAL SVCS IN	Installment	07/2009	Closed	\$98 11/15/2009				\$98
Original Loan Amount: \$98 Transactional Relationship: Individual Trade Category: Other Collection Agencies Payment Status: Account seriously past due date/account assigned to attorney, collection agency, or credit grantor's internal collection department								

Special Comments:

Payment Indicator (current month 11/2009): Collections, charge-off or bankruptcy

24 Month Payment History

[Click here for legend](#)

Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov
09	09	09	09	09	09	09	09	09	09	08	08	08	08	08	08	08	08	08	08	08	08	07	07

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
CMRE FINANCIAL SVCS IN	Installment	03/2006	Closed	\$313 06/07/2007				\$313

Original Loan Amount: \$313

Transactional Relationship: Individual

Trade Category: Other Collection Agencies

Payment Status: Account seriously past due date/account assigned to attorney, collection agency, or credit grantor's internal collection department

Special Comments:

Payment Indicator (current month 06/2007): Collections, charge-off or bankruptcy

24 Month Payment History

[Click here for legend](#)

May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun
07	07	07	07	07	06	06	06	06	06	06	06	06	06	06	06	06	05	05	05	05	05	05	05

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
CMRE FINANCIAL SVCS IN	Installment	03/2005	Closed	\$458 08/21/2005				\$458

Original Loan Amount: \$458

Transactional Relationship: Individual

Trade Category: Other Collection Agencies

Payment Status: Account seriously past due date/account assigned to attorney, collection agency, or credit grantor's internal collection department

Special Comments:

Payment Indicator (current month 08/2005): Collections, charge-off or bankruptcy

24 Month Payment History

[Click here for legend](#)

Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug
05	05	05	05	05	05	05	04	04	04	04	04	04	04	04	04	04	04	04	03	03	03	03	03

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
T/EMPORIUM	Revolving	12/1985	Closed	\$157 05/15/2002	\$157			

Credit Limit: \$1,400

Transactional Relationship: Joint Account

Trade Category: Department And Variety Stores -- Non-Specific

Payment Status: Account transferred to another office

Special Comments:

Payment Indicator (current month 05/2002): Account condition change, payment code not applicable

24 Month Payment History

[Click here for legend](#)

Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May
02	02	02	02	01	01	01	01	01	01	01	01	01	01	01	01	00	00	00	00	00	00	00	00
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
GEMB/JCP	Revolving	05/1991	Closed	\$224 07/21/2000	\$224		10/17/1996	

Transactional Relationship: Individual

Trade Category: Complete Department Stores

Payment Status: This is an account in good standing

Special Comments: ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST

Payment Indicator (current month 07/2000): Account condition change, payment code not applicable

24 Month Payment History

[Click here for legend](#)

Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul
00	00	00	00	00	00	99	99	99	99	99	99	99	99	99	99	99	98	98	98	98	98	98	98
0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
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HSBC BANK Revolving 02/2007 Closed 09/30/2009 \$249 10/27/2008

Credit Limit: \$500

Transactional Relationship: Individual

Trade Category: Bank Credit Cards

Payment Status: Paid account/was delinquent 120 days past due date

Special Comments: ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST

Payment Indicator (current month 09/2009): Account condition change, payment code not applicable

24 Month Payment History

[Click here for legend](#)

Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep
09	09	09	09	09	09	09	09	08	08	08	08	08	08	08	08	08	08	08	08	07	07	07	07
4	3	2	1	C	C	0	0	0	0	C	1	C	C	C	0	C	C	0	0	0	0	0	0

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
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AMEX Revolving 05/1989 Closed 11/17/2001

Transactional Relationship: Individual

Trade Category: Bank Credit Cards

Payment Status: Account/paid satisfactorily

Special Comments: ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST

Payment Indicator (current month 11/2001): Account condition change, payment code not applicable

24 Month Payment History

[Click here for legend](#)

Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov
01	01	01	01	01	01	01	01	01	01	00	00	00	00	00	00	00	00	00	00	00	00	99	99

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
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BALLY TOTAL FITNESS Installment 07/2008 Open \$531
12/31/2009 \$27 12/28/2009

Original Loan Amount: \$1,007

Transactional Relationship: Individual

Trade Category: Health And Fitness Clubs

Payment Status: This is an account in good standing

Special Comments:

Payment Indicator (current month 12/2009): Current

24 Month Payment History

[Click here for legend](#)

Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec
09	09	09	09	09	09	09	09	09	09	09	08	08	08	08	08	08	08	08	08	08	08	08	07
C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C								

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
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JAREDS JEWELERS Revolving 12/2009 Open 12/22/2009

Credit Limit: \$500

Transactional Relationship: Individual

Trade Category: Jewelers

Payment Status: This is an account in good standing

Special Comments:

Payment Indicator (current month 12/2009): Current with zero balance - update received

24 Month Payment History

[Click here for legend](#)

Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec
09	09	09	09	09	09	09	09	09	09	09	08	08	08	08	08	08	08	08	08	08	08	08	07

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
FIRST PREMIER BANK	Revolving	01/2007	Open	\$126 12/16/2009	\$212	\$20	10/25/2009	
Credit Limit: \$200								
Transactional Relationship: Individual								
Trade Category: Bank Credit Cards								
Payment Status: This is an account in good standing								
Special Comments:								
Payment Indicator (current month 12/2009): Current								

24 Month Payment History

[Click here for legend](#)

Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec
09	09	09	09	09	09	09	09	09	09	09	08	08	08	08	08	08	08	08	08	08	08	08	07
C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C

- | | | |
|--|---|---|
| 1 30 days past the due date | 2 60 days past the due date | 3 90 days past the due date |
| 4 120 days past the due date | 5 150 days past the due date | 6 180 days past the due date |
| 7 Chapter 13 Bankruptcy (Petitioned, discharged, Reaffirmation of debt rescinded) | 8 Foreclosure, voluntary surrender or repossession | 9 Collections, charge-off or bankruptcy |
| B Account condition change, payment code not applicable | C Current | 0 Current with zero balance - update received |
| N Current account/Zero balance - no update received | - No history reported for that month | No history maintained; see payment status comment |

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