

EQUIFAX

EQUIFAX BUSINESS CREDIT REPORT™ USER GUIDE





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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.

EQUIFAX COMMERCIAL INFORMATION SOLUTIONS

BUSINESS CREDIT REPORT

Business Information

Company name	EQUIFAX-PRD TEST FILE 8	Requestor ID	GTREM
Legal name		Reference number	
Address	8888888 NOTAREALADDRESS KIMMIRUT JAPAN X0A0N0	Report date	2015-04-10
Phone	(514) 493-7590	File in database since	2012-09-14
Fax	(514) 493-7590	File number	0105768807
		Subject number	EFF284

File alert: There is information from the *Superintendent of Bankruptcy* included on this file as of 2015-02-19

Reported Date	Owner/Principal Name	Reported Date	Owner/Principal Name
2015-03-27	ROBERT BRENNAN	2014-02-13	ELSTON JOHN GREG AMORLIAN

Additional business information and firmographics

Other known tradestyles
EQUIFAX-PRD TEST FILE 6
Additional information may be included in the "Other files included" section.

Reported	Business contact/title	Incorporation number/ Effective date
2015-03-31		1010101 2010-12-28

Reported	Employee size	Reported	Sales volume
2015-03-27	Full Time 1000	2015-03-27	Sales \$10.00B

SIC	NAICS
790000-Amusement Parks	71311000-Amusement & Theme Parks

[1] BUSINESS INFORMATION

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.

Reported 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.

[2] FILE ALERT

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

[3] OTHER KNOWN TRADESTYLES

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

[4] BUSINESS CONTACT / TITLE

Provides up to 5 reported contact names for the business.

[5] INCORPORATION NUMBER / EFFECTIVE DATE

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

[6] EMPLOYEE SIZE

Provides the approximate number of employees for the business.

[7] SALES VOLUME

Displays the estimated sales for the business.

[8] SIC

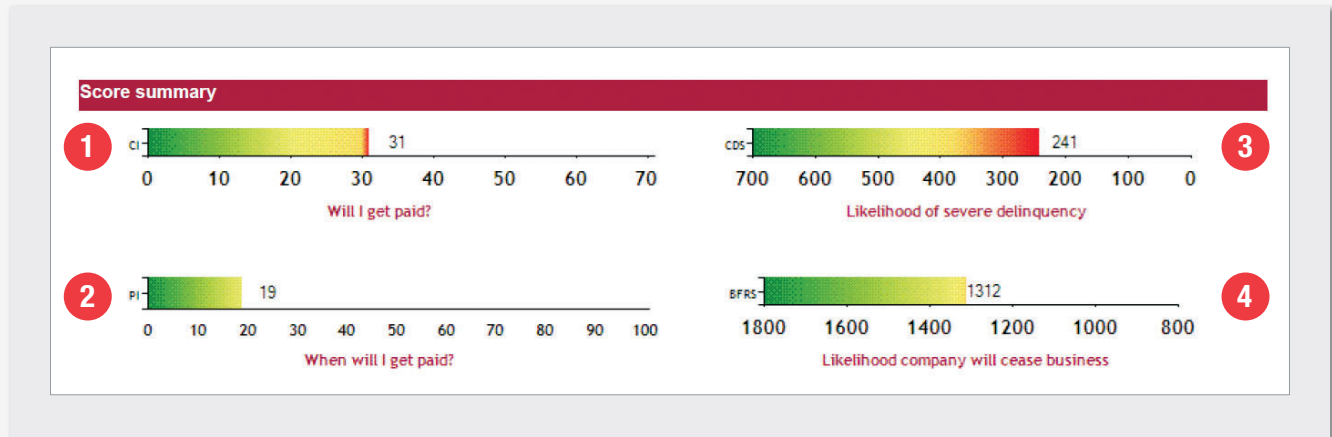
This is the 4-digit Standard Industrial Classification code number assigned to the business based on the industry classification. Displays up to 6 SIC codes.

[9] 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.

SCORE SUMMARY

This section shows an assessment of the risk level of the business with an overview of the scores available with definitions and the numeric value.



[1] CREDIT INFORMATION (CI)

Credit Information is a general measurement of the positive and negative characteristics of a commercial credit file as it relates to delinquency risk. It measures seven attributes that can appear in an Equifax credit report. A low 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 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.

[2] 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 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.

[3] COMMERCIAL DELINQUENCY SCORE (CDS)

Predicts the likelihood of severe delinquency, charge-off, or bankruptcy on any account within 12 months. The CDS score ranges from 101 to 662 where a high score indicates a lower probability of delinquency.

[4] BUSINESS FAILURE RISK SCORE (BFRS)

The BFRS predicts the likelihood that a business will cease to do business within the next 12 months. The BFRS score ranges from 1001 to 1722 where a high score indicates a lower probability of failure.

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
1 Number of Accounts Reporting	4	4	# of Collections	1
Number of Delinquencies	1	3	Total Amount	\$223,333
Delinquency Amount	\$1,000	\$101,500	Most recent date	2013-09-09
Most Severe Status	Period 2 Past Due Am	Bad Debt	# of Legal items	1
Date	2015-03-27	2015-02-27	Total Amount	\$50,000
Single Highest Credit			Most recent date	2011-11-11
90 Day Single Highest Credit	\$20.00M	\$500,000	# of Judgments	1
13 Month Single Highest Credit	\$20.00M	\$500,000	Total Amount	\$50,000
All Lines Single Highest Credit	\$20.00M	\$500,000	Most recent date	2012-12-12
Credit Limit			# of Returned cheques	1
90 Day Credit Limit	\$20,000	\$1.00M	Total Amount	\$50,000
13 Month Credit Limit	\$38,000	\$1.03M	Most recent date	2014-03-03
All Lines Credit Limit	\$38,000	\$1.03M	# of Liens	1
2 Charge Offs			Total Amount	\$10,000
Number of accounts charged off	0	1	Most recent date	2015-04-01
Total amount charged off	\$0	\$4.00M	Bank report on file	2014-12-12
Largest charge off amount	\$0	\$4.00M	Corporate search on file	2015-03-31
Date	-	2014-12-31	# of inquiries on file	1
3 Total Current Credit Exposure	\$50,200	\$411,000	# financial lines guaranteed	2
Total Outstanding	\$1.01M	\$411,000	Excess of limits financial line	0
Total Current Balance	\$1.00M	\$309,500	% Utilization of Revolving financial lines	13%
Total Past Due	\$1,000	\$101,500	% Utilization Fixed Financial Lines	5%
				4
				5

[1] 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 OF DELINQUENCIES

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

[2] NUMBER OF CHARGED OFF ACCOUNTS

Number of accounts reported with an overall status of charged-off.

LARGEST CHARGE OFF AMOUNT / DATE

This represents the largest single amount written off and the date on which this occurred, as reported on this file.

[3] 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 reported balance including any past due amount to all creditors.

REPORT HIGHLIGHTS & ALERTS *(continued)*

[4] 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 LINE

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

[5]% 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.

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
ELSTON JOHN GREG AMORLIAN(P)	EFF284	EQUIFAX-PRD TEST FILE 2	CE2222222 NOTAREALADDRESS KIMMIRUTJAPAN X0A0N0	2012-09-14

SCORE DETAIL

Displays the definition, the numeric value and reason codes for each score appended to the business folder.



[1] CREDIT INFORMATION (CI)

Credit Information (CI) is a general measurement of the positive and negative characteristics of a commercial credit file as it relates to delinquency risk. 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.

[2] CREDIT INFORMATION (CI) TREND GRAPH

This graph plots the Credit Information (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.

[3] 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.

[4] 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.

SCORE DETAIL (continued)

[5] COMMERCIAL DELINQUENCY SCORE (CDS)

Predicts the likelihood of severe delinquency, charge-off, or bankruptcy on any account within 12 months. The CDS score ranges from 101 to 662 where a high CDS score indicates a lower probability of delinquency.

If customers do not subscribe to CDS, the CDS Risk Class is returned, with a value of 1 to 5 where 5 indicates the highest scores.

COMMERCIAL DELINQUENCY SCORE (CDS) - REASON CODES

Commercial Delinquency Score (CDS) 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.

[6] COMMERCIAL DELINQUENCY SCORE (CDS) – TREND GRAPH

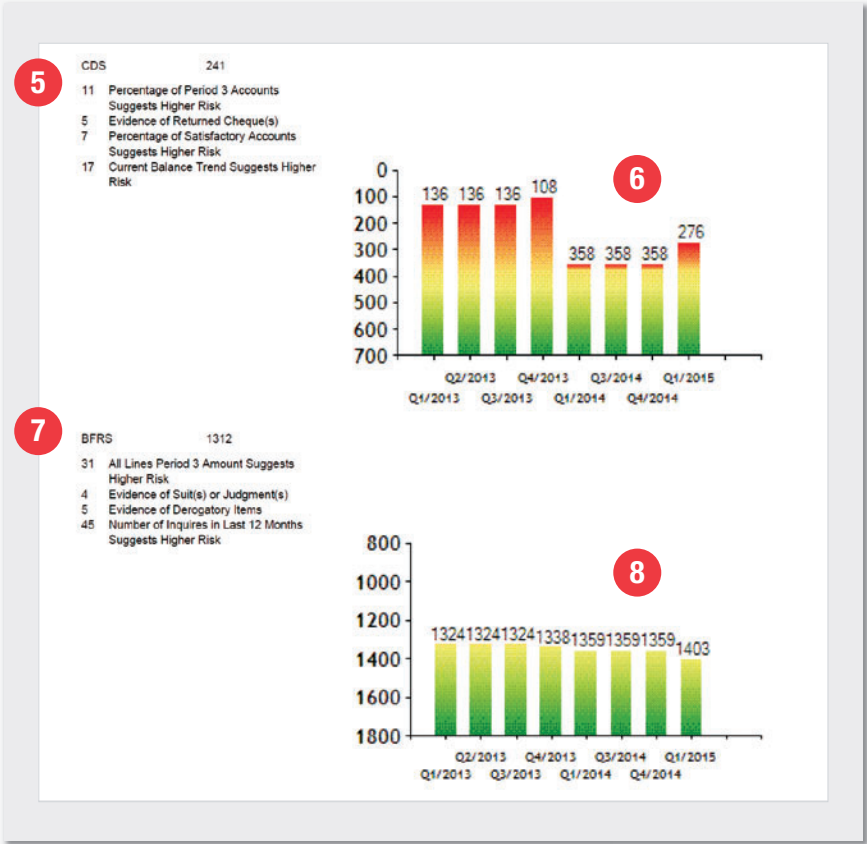
This graph plots the CDS for up to 9 quarters plus the current score value. Each quarter's value is based on the score as calculated at the end of the quarter noted.

Note: This trend graph is only available upon subscription to the Commercial Delinquency Score (CDS).

[7] BUSINESS FAILURE RISK SCORE (BFRS)

Predicts the likelihood that a business will cease to do business within the next 12 months. The BFRS score ranges from 1001 to 1722 where a high score indicates a lower probability of failure.

If customers do not subscribe to the Business Failure Risk Score (BFRS), the BFRS Risk Class is returned, with a value of 1 to 5 where 5 indicates the highest scores.



BUSINESS FAILURE RISK SCORE (BFRS) – REASON CODES

Business Failure Risk Score (BFRS) 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.

[8] BUSINESS FAILURE RISK SCORE (BFRS) – TREND GRAPH

This graph plots the BFRS for up to 9 quarters plus the current score value. Each quarter's value is based on the score as calculated at the end of the quarter noted.

Note: This trend graph is only available upon subscription to the Business Failure Risk Score (BFRS).

INDUSTRY TRADE INFORMATION

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

1 Industry trade summary

	PI score	Number of credit references	High credit	Total owing	Current	Period 1	Period 2	Period 3
90 Day	19	1	\$500,000	\$300,000	\$200,000	\$50,000	\$25,000	\$25,000
13 Month	19	3	\$526,000	\$311,000	\$209,500	\$51,100	\$25,200	\$25,200
All References	14	4	\$726,000	\$411,000	\$309,500	\$51,100	\$25,200	\$25,200

2 Industry trade detail

Tabular View

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.

Date Reported 2015-02-27	SIC 73000000-Business Services	Terms Net 60 Days	Account opened 2010-12-28
	Pay habits Bad Debt		Total past due \$100,000
	Status Written Off		Write off amount/ \$4.00M
		Takes Discount	date 2014-12-31

Original credit limit/date	High credit/ date	Total balance	Current balance	Period 1	Period 2	Period 3
\$1.00M	\$500,000	\$300,000	\$200,000	\$50,000	\$25,000	\$25,000
2010-12-28						

Date Reported 2015-01-01	SIC 60000000-Deposit Institutions	Terms Net 30 Days	Account opened 2003-01-01
	Pay habits Slow 1		Total past due \$1,000
	Status Account Secured		

[1] 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.

[2] 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).

[3] INDUSTRY TRADE DETAIL – TABULAR VIEW

The toggle button allows the user to toggle between the full expanded display, or the collapsed tabular display of the industry trade detail section. In the tabular view, what remains visible are Date Reported and by whom; Original Credit Limit/Date; High Credit/Date; Total Balance and Current Balance.

QUARTERLY INDUSTRY PAYMENT TREND

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 industry payment trend								
Year/ quarter	1 Payment index	2 Credit information score	3 Number of references	Total amount	Current amount	Trend amount 4		
						Period 1	Period 2	Period 3
2015/1	19	28	2	\$310,000	\$209,000	\$51,000	\$25,000	\$25,000
2014/4	NA	16	0	\$0	\$0	\$0	\$0	\$0
2014/3	85	45	3	\$5,000	\$0	\$0	\$2,000	\$3,000

[1] 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.

[2] CREDIT INFORMATION (CI) SCORE

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

A low Credit Information (CI) Score 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 Information (CI) Score is set to 70 as an alert to customers.

[3] NUMBER OF REFERENCES

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

[4] 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.

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.

1

Financial Trade Details									
#	SIC# / Supplier Name / Guarantor indicator	Date Reported	Date Opened	Credit Limit	Schd Pymnt Amt	Balance	Account Type	Payment Type	30/60/90
	DLA	Date Closed	High Credit	Actual Pymnt Amt	Past Due	Rating		Freq 1, Freq2	Trade Pymnt Profile
1	73000000 / Business Services / 1								
	2015-03-27	2014-03-20	\$20,000	\$0	\$4,000	CREDIT CRD			00001/00000/00000
	2015-03-20	2015-03-27	\$10,000	\$200	\$1,000	R2	Mthly, -		2BBBBBBBBBBBBBB BBBBBBBBBBBBBB BBBBBBBBBBBBBB
2	73000000 / Business Services / 2								
	2015-02-01	2014-01-03	\$0	\$50,000	\$1.00M	Secured			00000/00000/00000
	2015-01-30		\$20.00M	\$50,000	\$0	I1	BWkly, -		*BBBBBBBBBBBBBB BBBBBBBBBBBBBB BBBBBBBBBBBBBB
3	61000000 / Lending Institution / 0								
	2014-10-16	2003-03-31	\$10,000	\$0	\$0				00000/00000/00000
			\$0	\$0	\$0	R1	Mthly, -		*****1BBBBBB BBBBBBBBBBBBBB BBBBBBBBBBBBBB
4	60000000 / Deposit Institutions / 0								
	2014-10-16	2008-04-17	\$8,000	\$0	\$0	Overdraft			00000/00000/00000
			\$0	\$0	\$0	R1	Mthly, -		*****1BBBBBB BBBBBBBBBBBBBB BBBBBBBBBBBBBB

2

Total	Credit Limit	Schd Pymnt Amt	Total Balance
	High Credit	Actual Pymnt Amt	Past Due
	\$38,000	\$50,000	\$1.01M
	\$20.01M	\$50,200	\$1,000
% Utilization – revolving credit		13%	
% Utilization – fixed credit		5%	

1 SIC# / SUPPLIER NAME / GUARANTOR INDICATOR 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.

DATE REPORTED The date the financial trade reference was reported to Equifax.

DLA The date of last activity on the line.

DATE OPENED The date the account was opened by the business with the creditor.

FINANCIAL TRADE DETAILS *(continued)*

DATE CLOSED	The date the account was closed with the creditor.
CREDIT LIMIT	The maximum amount of credit available on an account.
HIGH CREDIT	The original amount of the loan or the highest balance ever attained.
SCHD PYMNT AMT	This is the contractual payment amount that the business is expected to pay for the cycle being reported.
ACTUAL PYMNT AMT	The actual amount paid, which could be less than, equal to or greater than the payment amount.
BALANCE	The amount owing at the time of reporting.
PAST DUE	The amount the account is past due based upon the contractual repayment agreement.
ACCOUNT TYPE	<p>Description of the type of account reported. This is represented by the below listed account type codes:</p> <p>Open (O): An account where the entire balance is due upon demand where normally the full balance is due each month.</p> <p>Revolving (R): An account where payments are revolving based on the outstanding balance.</p> <p>Installment (I): An account where payments are due in set installments.</p> <p>Mortgage (M): 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.</p> <p>Line of Credit (C): An agreement between an institution and a consumer where the institution agrees to lend a consumer funds up to an agreed upon credit limit. Payment amounts are revolving based on the outstanding balance.</p> <p>Lease (L): A contract granting use or occupation of property/item during a specified period in exchange for a specified rent.</p>
RATING	<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>
PAYMENT TYPE	The type of payment that is made to the creditor such as monthly payment, balloon payment, interest only payment, etc.

FINANCIAL TRADE DETAILS *(continued)*

FREQ 1	Describes the frequency of the payment expected to be made.
FREQ 2	Used when an additional payment is also made such as balloon or quarterly principal payment, etc.
30/60/90	Displays the number of times the account has been 30, 60 or 90+ days in arrears.
TRADE PYMNT PROFILE	<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"> • Non-numeric value of * represents a period where no rating was reported into Equifax • Non numeric value of 'B' represents a blank field placeholder which will be populated as history builds on the trade.
2 TOTAL	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.
% UTILIZATION – REVOLVING CREDIT	Calculation of how much of 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 CREDIT	Calculation of how much of available credit on Fixed Financial Trade lines has been utilized and, therefore, what percentage of funds is still available for use. It compares to Total Balance to High Credit.

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 2				
1	Financial Trade #	Number of the Guarantor	Guarantor	Address Information
	1	1.1	JOHN P GEORGE	
	2	2.1	TEST REALLY TEST EQUIFAX	
	2	2.2	EQUIFAX PRD TEST GUARANTOR	EFX CA TEST

[1] FINANCIAL TRADE #

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

[2] NUMBER OF THE GUARANTOR

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

RETURNED CHEQUE DETAILS

This section provides information on returned cheques, 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.

Returned cheque details						
The data presented here represents returned cheque information as reported by the creditor. If you are interested in submitting your returned cheque data, you may do so by contacting 1-877-227-8800 or 416-227-8800.						
Bank date	Cheque amount	Bank	Creditor name	Reason	Status	Comment
2014-03-03	\$50,000	BANQUE ROYALE		NSF	Not Replaced	

[1] REASON

Provides the reason why the returned cheque did not clear. The predominant reason is NSF (Non-Sufficient Funds).

[2] STATUS

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

COLLECTION DETAIL

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 detail				
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.				
Reported 2015-03-27	1 Creditor	EQUIFAX-PRD TEST FILE 8	Collection agency	EQUIFAX CANADA TEST
Claim placed 2013-09-09	Debtor		Status update	2013-09-09
	Claim amount		Date paid	2013-02-08
	Amount paid		Closed	
	Account balance	\$223,333		
	Status	\$22		
		\$223,311		
		Disputed Account		

[1] 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.

[2] 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 INFORMATION

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

Legal details

1

Reported	Counter Claim	Legal Information - suits		Court	Court of Appeal
2015-03-27	Defendant	EQUIFAX-PRD TEST FILE 8			Calgary
Claim date/number	Plaintiff	JON'S LUNCH			NUNAVUT
2011-11-11	Amount	\$50,000	Security		
08121212	Reason	Breach of Agreement			

2

Reported	Calculation-Deficiency Judg.	Legal Information - judgments		Court	Bank of Canada
2015-03-27	Defendant	EQUIFAX-PRD TEST FILE 8			Calgary
Claim date/number	Plaintiff	JON'S LUNCH			NUNAVUT
2012-12-12	Amount	\$50,000	Security		
3323423	Reason	Agreement			

3

Reported	Affidavit of Deficiency	Other legal information		Court	Court of Appeal
2015-03-27	Defendant	EQUIFAX-PRD TEST FILE 8			Abitibi
Claim date/number	Plaintiff	NUB'S BOATS			NUNAVUT
2015-03-20	Amount	\$9,00M	Security		
3232323	Reason	Agreement of Sale			

4

[1] LEGAL INFORMATION – SUITS

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

[2] 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.

[3] 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.

[4] 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.

DEFENDANT: 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.

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 and additional business information

Verified	Registration number/type ¹	Jurisdiction location/type ²	Effective date ³
2015-03-31	1010101 Incorporation	Nunavut Provincial Charter	2010-12-28
Reported ⁴	Business contact	Title	Shares owned
2015-03-27	ROBERT P BRENNAN SR	President	100
Reported	Business contact	Title	Shares owned
2014-02-13	ELSTON JOHN ELSTON JOHN GREG AMORLIAN MR	President	100
Reported ⁵	Ownership/source	Property covered/address	Property value/ evaluation date
2015-03-27	Owned Officer of Company	Buildings and Land 284 DALLAS, KIMMIRUT, NU	500000 2015-02-20
Date ⁶	Employee size	Date	Sales volume
2015-03-27	(R) Full Time 1000	2015-03-27	(R) Net Worth \$10,000 (R) Sales \$10.00B

[1] 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.

[2] JURISDICTION LOCATION/TYPE

Provides a provincial or federal registration.

[3] EFFECTIVE DATE

The date in which the registration information took effect.

[4] 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.

[5] 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.

[6] 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.

INFORMATION FROM THE SUPERINTENDENT OF BANKRUPTCY

This section returns information detailing voluntary assignments in involuntary assignments, receiverships and notices of intentions to file a proposal. Information on the business is kept on file for 5 years.

Information from the Superintendent of Bankruptcy			
Reported 2015-02-20	1	Estate 101010	EQUIFAX-PRD TEST FILE 9 9999999 NOTAREALADDRESS KIMMIRUT NUNAVUT
			Discharge date Regional office 51 Halifax
			Creditor meeting date
2 Court information			
File number/ date 10101025/ 2015-02-19		Hearing date Discharge type Estate type	Division number District code Dividends Asset value Liability value
		Receivership - Private Appointment	
3 Receiver			
		THIS IS A TEST RECEIVERSHIP TESTING 2020 TEST PLACE HALIFAX NOVA SCOTIA (902) 999-9999 999-9998	Regional office Individual license Corporate license 51 Halifax 11111 22222
4 Trustee			
		ROBERT B. TRUSTEE BRENNAN PLACE 2743 DEACON ST HALIFAX NOVA SCOTIA (902) 400-4000	Discharge date

[1] 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.

[2] 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.

[3] RECEIVER INFORMATION

Provides you with detail on the assigned receiver.

[4] TRUSTEE INFORMATION

Provides you with detail on the assigned trustee.

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 detail

1	Reported 2014-12-12	Name	ROYAL BANK OF CANADA HALIFAX NS ALMON ST BR Branch:003 Transit:02533		Last change date	2015-03-27	
		Address	5805 ALMON ST HALIFAX, NOVA SCOTIA, B3K1T7 CANADA		Reference phone	(902) 332-3333	
		Phone			Reference fax	(902) 222-2222	
		Fax			Signing officer/special comment		

2	Open date 2013-12-28	3		4	
		Number of accounts		Account type	Canadian account
		Balance	Number of returned cheques	Frequency	Reason
		\$400,000 to \$1.00M			

	Open date 2010-12-12	Number of credit lines		Credit line type	Credit letter	
		Secured by	Rating	Authorized amount	Utilization	
		Farm	Paid as agreed	\$1.00M to \$2.00M	5%	

	Open date 2010-12-12	Number of loans					
		Loan type	Rating	Terms	Secure by	Authorized amount	Balance owing
		Alberta farm development loan	I1		Assignment of accounts receivable Assets	\$1.00M to \$2.00M	\$500,000 to \$2.00M

** ** Bank Information Updates are available at a reasonable cost – Tel. 1-877-254-3263

[1] REPORTED

The date on which the bank report was completed.

[2] OPEN DATE

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

[3] NUMBER OF ACCOUNTS, CREDIT LINES AND LOANS

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

[4] 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.

[5] 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.

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 detail

Reported 2015-04-01	<div>1</div> Lien number 54589796 Caution filing None Reported Principal amount \$10,000 Lien period 20 Collateral class/ description Consumer Goods	<div>2</div> Date registered 2015-04-01 Amendment date Maturity date Renewal period 20
	<div>3</div> Debtor name Address EQUIFAX DQ TEST 5689 GALERIE D'ANJOU KIMMIRUT NUNAVUT CANADA	<div>4</div> Secured party Address Party assignor EQUIFAX TEST 7100 JEAN TALON ANJOU QUEBEC H1M0A3 CANADA ROBERT BRENNAN VP
	<div>5</div> VIN S59687X5689R754 Year/make/body type 2010/KIA CANADA INC/SEDAN	
	<div>6</div>	

[1] 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.

[2] 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.

[3] DEBTOR NAME / ADDRESS

The person to whom the loan is given.

[4] SECURED PARTY / ADDRESS / PARTY ASSIGNOR

Shows the lender, financier or lessor.

[5] VIN

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

[6] OTHER REGISTERED DEBTOR

Information will be listed in this section, if any.

OTHER FILES INCLUDED DETAIL

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

Company number	Subject number	Company name	Address
0105766785	EFF282	EQUIFAX-PRD TEST FILE 6	6666666 NOTAREALADDRESS KIMMIRUT X0A0N0 JAPAN

INQUIRIES DETAIL

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. However, you may want to consider the following in your review:

- Does the number of inquiries seem appropriate for a business that size?
- Is this business shopping around for better supplier arrangements?
- Are they having problems paying their current suppliers and looking for credit from others unaware of their problems?
- Are they expanding, moving locations or opening another office?
- Are their current suppliers not meeting their current needs?

The most recent inquiries in the past 24 months are listed here:

Inquiry date	Requestor SIC	Company name	Phone
2015-04-01	73000000-Business Services	EQUIFAX INDUSTRY GRP	514-493-7894

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