



----- N A C M CREDIT REPORT ----- Date 02/28/07

For Member 005959  
 NACM of Texas Inc  
 Craig Kirklin  
 4407 Walzem Rd #205  
 San Antonio TX

Report on 010779  
 N A C M TEST CO INC  
 4407 WALZEM RD #205  
 SAN ANTONIO TX 78218

On File 03/84

Phone (210)225-7106

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AKA N A C M OF TEXAS  
 PRINCIPALS- JOE DOE, PRES

RANDY SMITH, VP

Business Category	Date Rept	Date Open	Last Sale	High Credit	Total Due	Current Due	* * Days	Beyond	Terms	* * Cmt
							1-30	31-60	61-90	Over90

San Antonio

000037	IRST	0207	1289	0207	100151	33000	23000		10000	
N30										
000042	BLWO	0207	0189	0207	10000	600		500		100
1%10PRO										
Slow Trend										
000138	BLWO	0207	0300	0207	22841	10215	10215			
N30 PWD										
000282	ESWH	0207	0399	0207	1100	100	100			
N10TH										
Satisfactory Account										
000691	PLWH	0207	0500	0207	5500	5500				5500
2%10N30										
Collection										
000725	BLWO	0207	1185	0207	3400	2000	1000	1000		
N15TH PWD										
001439	ESWH	0207	0300	0207	8811	4000				4000
N30										
001609	HTMF	0207	0300	0207	1000	10	10			
1%10N30										
Prompt										
001753	MACH	0207	0300	0207	22000	11500	11500			
N30 PWD										
Prompt										

**-- Trade Line Totals --**

TOTAL	9	ACCOUNTS ADP =	40	66925	45825	1500	10000	4100	5500
					68.5	2.2	14.9	6.1	8.2 %
CURRENT	9	ACCOUNTS ADP =	40	66925	45825	1500	10000	4100	5500
					68.5	2.2	14.9	6.1	8.2 %

The AVERAGE DAYS PAID (ADP) score is calculated on amounts due in each column using weighted values. It will display as a numerical over all average day value. If comments codes Disputed (DIP) or Retention (RET) are present, these amounts are not included in the above calculation.

**-- Accounts Placed for Collection --**

COLL- DATE 2/07 AMT 5,500.00 MEMB# 691C

**-- General Information --**

1199 03/00 AKA - N A C M OF TEXAS  
 1199 03/00 KOB - COMMERCIAL CREDIT SERVICES  
 1199 03/00 BUSINESS ESTABLISHED - 1893  
 1199 03/00 CORPORATE NAME - NATIONAL ASSOCIATION OF CREDIT MANAGEMENT OF T  
 1199 03/00 OFFICERS - JOE DOE, PRES - RANDY SMITH, VP - JANE DOE, SEC  
 1199 DAN SMITH, TREAS

**-- Public Record Information --**

ABSTRACTS OF JUDGMENT 02/28/07 \$121,683 - BEXAR COUNTY  
 PLAINTIFF BANK COMPANY  
 ONLY A TEST

**-- Inquiries --**

5905959 SERV 022807 INQUIRY  
 5900069 CONC 022307 INQUIRY  
 5900401 MISC 112006 INQUIRY  
 5901788 BLWO 082906 INQUIRY  
 5901537 BANK 061406 INQUIRY  
 5900603 ELEC 060706 INQUIRY  
 5901440 GLAS 122805 INQUIRY  
 5901670 LMBR 120605 INQUIRY  
 5901688 BLMF 111705 INQUIRY  
 5901741 PETR 081505 INQUIRY  
 5900077 BLWO 052305 INQUIRY  
 5900300 GLAS 051605 INQUIRY  
 5908106 AVIA 040805 INQUIRY  
 5900052 UTIL 032305 INQUIRY  
 5901628 LMBR 020105 INQUIRY  
 5900920 ESWH 012805 INQUIRY  
 5900071 BLMF 111704 INQUIRY  
 5900087 CAMF 110304 INQUIRY  
 5901765 HOTL 072604 INQUIRY  
 5901874 OIL 100203 INQUIRY  
 5900138 BLWO 071403 INQUIRY  
 5901840 RENT 071403 INQUIRY  
 5901770 BANK 020703 INQUIRY

**- - - Credit Report at a Glance - - -**

Total Accounts Reported 9  
 Total Current Accounts Reported 9  
 Average Days to Pay 40

Highest High	\$100,151
# Accounts Taking Discounts	0
# Accounts Paying Promptly	3
# Bank Lines Reported	0
# Of Inquiries	23
# Accounts Placed for Collections	1
# Flash Items Reported	0
# Suits Filed	0
# Judgements Granted	1
# liens Filed	0
# Bankruptcies	0
# Ucc Filings	0
# Accounts Written Off by Members	0
# Years on File	22

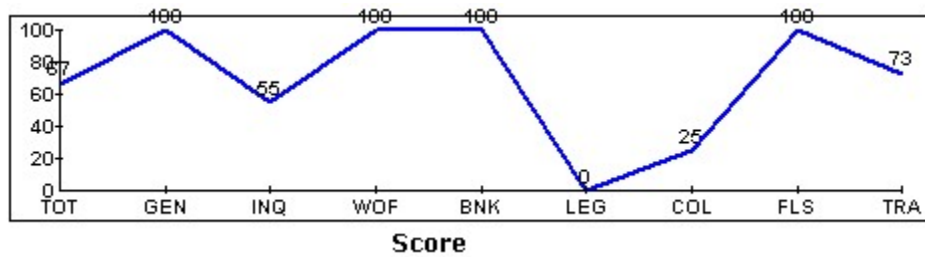
**SCORE**

<b>Trade . . . . .</b>	<b>73</b>
<b>Flash . . . . .</b>	<b>100</b>
<b>Collections . . . . .</b>	<b>25</b>
<b>Legal . . . . .</b>	<b>0</b>
<b>Bankruptcy . . . . .</b>	<b>100</b>
<b>Writeoff . . . . .</b>	<b>100</b>
<b>Inquiry . . . . .</b>	<b>55</b>
<b>General . . . . .</b>	<b>100</b>
<b>Total Score . . . . .</b>	<b>67</b>

- - Scoring Factors - -

- Trade line with amounts over 30 days beyond terms
- Trade line with amounts over 60 days beyond terms
- Slow payment pattern reported by creditor
- Prompt/Pays when due reported
- Creditor reporting payments over 90 days beyond terms
- Accounts placed for collection
- Trade line with amounts beyond terms
- Judgment granted
- Excessive inquiries within the past 30 days

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