



**Associated with NACM of Texas Inc**

**Call us at (210) 225-7106**

**----- N A C M CREDIT REPORT ----- Date 02/24/12**

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  
 Phone (210)225-7106

On File 03/84

Fax # 210-225-1777 Email :  
 Fed ID# 00-00000000 Web Page:

AKA N A C M OF TEXAS  
 PRINCIPALS- JOE DOE

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

San Antonio										
000037	IRST	0212	1289	1011	100151	33000	23000		10000	
N30, SLOW- 60										
000042	BLWO	0212	0189	0212	10000	600		500		100
1%10PRO, SLOW- 60										
Slow Trend										
000138	BLWO	0212	0300	0112	22841	10215	10215			
N30, Pays when due										
000282	ESWH	0112	0399	0112	1100	100	100			
N10TH										
Satisfactory Account										
000691	PLWH	1211	0500	0511	5500	5500				5500
2%10N30, SLOW- 60/90										
Collection										
000725	BLWO	0212	1185	0212	3400	2000	1000	1000		
N15TH, Pays when due, SLOW- 10										
001439	ESWH	0212	0300	1111	8811	4000				4000
N30, SLOW- 60/90										
001609	HTMF	0212	0300	0212	1000	10	10			
1%10N30										
Prompt										
001753	MACH	0212	0300	0212	22000	11500	11500			
N30, Pays when due										
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.

**-- Trending --**

01/12	9	ACCOUNTS	ADP =	26	392889	286468	80166	22555	1200	2500
						72.9	20.4	5.7	.3	.6 %
12/11	9	ACCOUNTS	ADP =	27	328983	223762	80166	22555		2500
						68.0	24.4	6.9		.8 %
11/11	8	ACCOUNTS	ADP =	24	273138	219917	28166	22555		2500
						80.5	10.3	8.3		.9 %
10/11	8	ACCOUNTS	ADP =	24	273138	219917	28166	22555		2500
						80.5	10.3	8.3		.9 %
09/11	8	ACCOUNTS	ADP =	27	283694	219918	28722	24777	3333	6944
						77.5	10.1	8.7	1.2	2.4 %
08/11	7	ACCOUNTS	ADP =	29	228783	167618	28611	24777	3333	4444
						73.3	12.5	10.8	1.5	1.9 %
07/11	6	ACCOUNTS	ADP =	29	220283	159118	28611	24777	3333	4444
						72.2	13.0	11.2	1.5	2.0 %
06/11	5	ACCOUNTS	ADP =	27	195283	159118	3611	24777	3333	4444
						81.5	1.8	12.7	1.7	2.3 %
05/11	4	ACCOUNTS	ADP =	30	163172	127007	3611	24777	3333	4444
						77.8	2.2	15.2	2.0	2.7 %
04/11	2	ACCOUNTS	ADP =	31	87605	62550	2500	22555		
						71.4	2.9	25.7		%
03/11	1	ACCOUNTS	ADP =	21	12550	10050	2500			
						80.1	19.9			%

**-- Flash Information --**

02/05/12 00990 NSF Check 250.00

**-- General Information --**

TYPE OF BUSINESS - COMMERCIAL CREDIT SERVICES  
 YEAR ESTABLISHED - 1893

**-- Public Record Information --**

ABSTRACTS OF JUDGMENT 02/01/12 \$121,683 - BEXAR COUNTY  
 PLAINTIFF BANK COMPANY  
 ONLY A TEST

**-- Inquiries --**

5905959	SERV	022412	INQUIRY
5900069	CONC	022312	INQUIRY
5900071	BLMF	111711	INQUIRY
5900087	CAMF	100711	INQUIRY
5900138	BLWO	071411	INQUIRY
5900077	BLWO	052311	INQUIRY
5900300	GLAS	051611	INQUIRY
5900052	UTIL	032311	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	8
# Accounts Placed for Collections	0
# Flash Items Reported	1

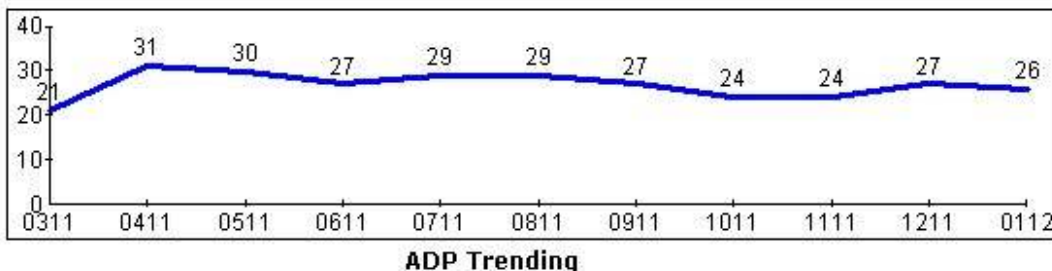
# Suits Filed	0
# Judgements Granted	1
# liens Filed	0
# Bankruptcies	0
# Ucc Filings	0
# Accounts Written Off by Members	0
# Years on File	27

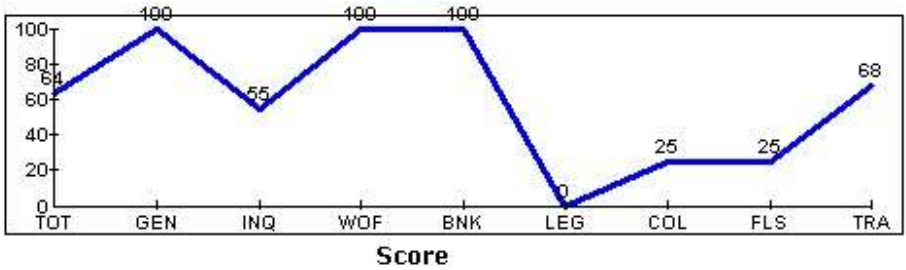
	Report Score	Average Score	Difference	Score History
Trade . . . . .	68	77	9 Below	12/2011 69
Flash . . . . .	25	99	74 Below	01/2012 65
Collections . .	25	98	73 Below	
Legal . . . . .	0	82	82 Below	
Bankruptcy . .	100	98	2 Above	
Writeoff . . .	100	99	1 Above	
Inquiry . . . .	55	99	44 Below	
General . . . .	100	57	43 Above	
Total Score . .	64	87	23 Below	

**- - Scoring Factors - -**

- Increase in Average Days to Pay 19 days
- Trade line with amounts over 30 days beyond terms
- Creditor reporting payments over 60 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
- Creditor reporting payments slow less than 30 days
- NSF check reported
- Judgment granted
- Excessive inquiries within the past 30 days

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