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Prepared For: Clover Pointe (ABC Realty)

Company Information

Business Name:	XYZ COMMUNICATIONS CORPORATION	Federal ID:	999078988
Current Address:	2101 MAIN STREET 313		
City/State/Zip:	SIOUX CITY, IA 51111		

Property Information

Account #:	0000A	Proofed By:	SUSAN
Date Ordered:	09/03/2013	Project Name:	CLOVER POINTE
Completed:	09/17/2013	Project #:	ABC123
File #:	10B247	Lease Start Date:	11/01/2013
Phone:	612-555-4000	Report Type:	CUSTOM
Fax:	612-555-4001	Applicant Type:	COMMERCIAL
Delivery:	INTERNET ONLY		
Entered By:	TESTER/RHR		
Site Decision:	***		

OFAC Terrorist & Drug Trafficker Alert Search

A search has been made of the following designations which are compiled in the OFAC database.

Specially Designated Narcotics Traffickers - NO RECORDS
Specially Designated Global Terrorists - NO RECORDS
Weapons of Mass Destruction Proliferators - NO RECORDS

Foreign Terrorist Organizations - NO RECORDS
Specially Designated Terrorists - NO RECORDS
Specially Designated Nationals - NO RECORDS

Secretary of State Business Verification

Rental History Reports has performed a search with the Secretary of State for business information on the commercial applicant.

State:	IA	Status:	ACTIVE
Incorporation Date:	05/27/1977	Status Date:	12/31/2014
Type of Business:	CORPORATION		

Trade References

Only data fields that have been verified by Rental History Reports are displayed.

1. Business Name:	SANDRA DEE BILLING	Open Date:	03/2008
Contact Name/Title:	JOAN	High Credit:	\$7,159.00
Phone:	513-555-7062	Current Balance:	\$7,159.00
Account Type:	CHARGE	Past Due Balance:	\$0.00

Bank References

Only data fields that have been verified by Rental History Reports are displayed.

1. Bank Name:	BANK OF IOWA	Account Type:	CHECKING
Contact Name/Title:	KIMBERLY/OFFICER	Open Date:	11/07/2012
Phone:	619-555-7537	Current Balance:	26,113.88
Account Number:	12051212	NSFs:	0

Intelliscore Plus and Business Profile Commercial Credit Report

The following commercial credit report was obtained from Experian.

Identifying Information

This information is the primary name and address for the business you inquired on. All data in this report pertains to the business.

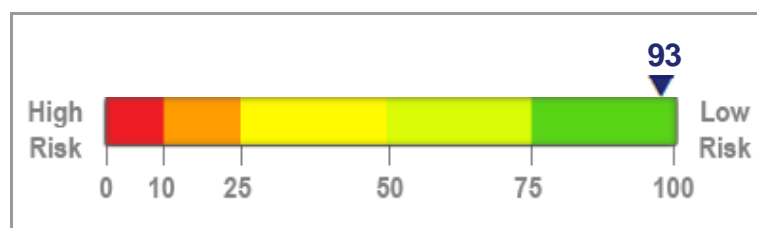
XYZ COMMUNICATIONS CORP
2101 MAIN ST STE 313
SIOUX CITY, IA 51111

Business ID Number: 999416865
Years on File: 36+ (BUSINESS WAS ADDED PRIOR TO JAN 1977)
Date of Incorporation: 05/27/1977
SIC Code: RADIO & TV BROADCASTING EQUIPMENT - 3663

Commercial Model

Current Intelliscore Plus Score: 93

Risk Class: 1



The risk class groups scores by risk into ranges of similar performance. Range 5 is the highest risk, range 1 is the lowest risk.

LOW RISK

This category is based on your company's action or risk threshold.

This score predicts the likelihood of serious credit delinquencies for this business within the next 12 months. Payment history and public record along with other variables are used to predict future risk. Higher scores indicate lower risk.

Factors Lowering the Score

1. NUMBER OF COMMERCIAL ACCOUNTS THAT ARE CURRENT
2. PERCENT OF DELINQUENT COMMERCIAL ACCOUNTS
3. PRESENCE OF COMMERCIAL ACCOUNT DELINQUENCY IN THE PAST
4. COMMERCIAL ACCOUNT DELINQUENCY IN PRIOR 6 MONTHS

Industry Risk Comparison

92% OF BUSINESSES INDICATE A HIGHER LIKELIHOOD OF SEVERE DELINQUENCY THAN THIS BUSINESS.

Business Information

Business Credit Information

Current Days Beyond Terms (DBT):	4
Monthly average DBT:	2
Highest DBT previous 6 months:	4
Highest DBT previous 5 quarters:	3
Total continuous trades:	37
Current continuous trade balance:	\$343,600
Trade balance of all trades:	\$1,177,600
Average balance previous 5 quarters:	\$284,360
Highest credit amount extended:	\$245,000
6 month balance range:	\$245,300-\$343,600

Business Legal Filings and Collections

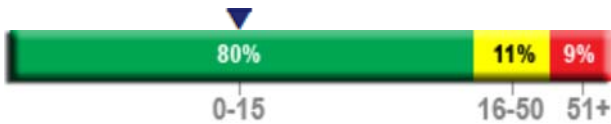
Bankruptcy filings:	0
Tax lien filings:	0
Judgment filings:	SATISFIED
Total collections:	0
Sum of legal filings:	\$0
UCC filings:	29
Cautionary UCC filings present?*	NO

** 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.

Current DBT range compared to all industries*

4 DBT
(\$343,600 Balance)

GOOD RISK. 80% OF BUSINESSES FALL INTO THIS RANGE.



DBT Norms:

ALL INDUSTRIES: **9 DBT** SAME INDUSTRY: **7 DBT**

* 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.

Performance Analysis

Predicted DBT for 10/30/2013: 3 DBT

Payment Trend Indication:

STABLE

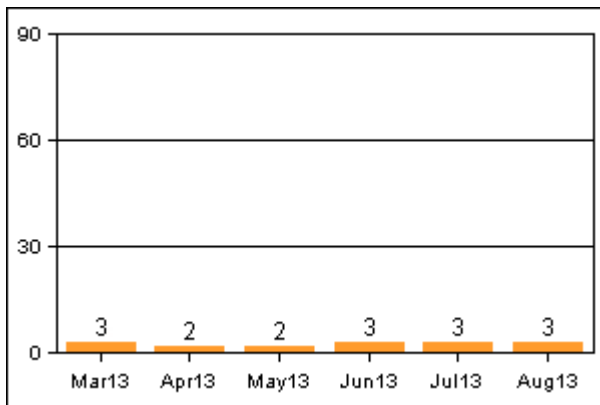
Business's 6 Month DBT Trend compared to the Industry DBT:

PAYS SOONER THAN 50% OF SIMILAR FIRMS

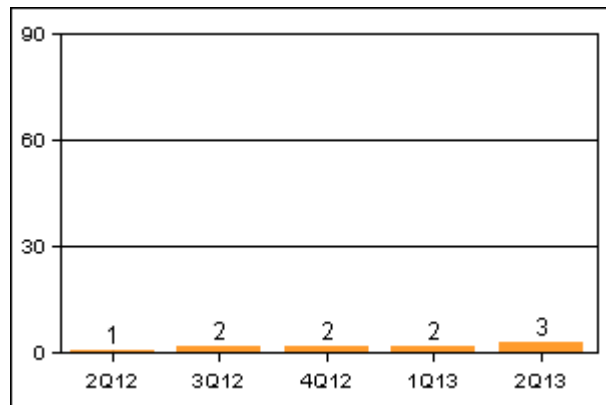
Most Frequent Industry Purchasing Terms:

NET 30
CONTRCT
REVOLVE

6 month DBT trends



Quarterly DBT trends (previous 5 quarters)



Legal Filings and Collections

Judgments

File Date	Filing Type	Status	Amount	Plaintiff	Filing Number	Jurisdiction
03/24/2008	JUDGMENT	SATISFIED	\$1,275	DEF CREDIT SERVICES	GHV116444	MAYBERRY COUNTY COUR

Trade Payment Information

Trade Payment TradePymt					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
ACCT SVCS	07/2013		VARIED	\$6,200	<\$100		100%				
AIR TRANS	08/2013		OTHER	\$6,600	\$1,500	100%					
AUTOMOTIVE	08/2013	07/2013	CONTRCT	\$98,200	\$98,200	100%					
BLDG MATRL	06/2013	06/2013	CREDIT	\$11,500	\$8,400	100%					ACCTCLOSED
COMMUNICTN	07/2013		VARIED	\$245,000	\$3,100	100%					
COMPUTERS	07/2013		NET 30	\$16,800	\$9,800	99%	1%				

CONST MACH	07/2013		MULTI	\$17,200	\$17,200	100%		
DISTRIBUTR	08/2013	07/2009	NET 30	\$300	\$0			
DP SERVCS	06/2013		NET 30	\$2,100	\$0			
ELEC DISTR	08/2013		OTHER	\$14,500	\$1,800	75%	25%	
ELEC DISTR	08/2013		VARIED	\$0	\$0			
ELEC DISTR	08/2013	07/2013	NET 30	\$1,500	\$1,500	78%	22%	
FACTOR	08/2013	06/2013	NET 15	\$28,800	\$0			
FACTOR	08/2013	03/2012	VARIED	\$500	\$0			
FACTOR	06/2013		NET 30	\$0	\$0			
FINCL SVCS	08/2013	07/2013	VARIED	\$45,700	\$38,700	100%		SATSFTRY
FINCL SVCS	08/2013	07/2013	NET 30	\$3,100	\$500	100%		
FINCL SVCS	08/2013	06/2013	VARIED	\$11,300	\$10,300	100%		
FREIGHT	08/2013	07/2013	VARIED	\$16,500	\$4,000	100%		
FRGHT FWRD	08/2013		OTHER	\$33,400	\$6,700	85%	15%	
GENERAL	05/2013		REGULAR	\$57,000	\$35,200		100%	
GENERAL	08/2013		N10PRXO	\$900	\$0			
INDUS MACH	08/2013		NET 30	\$61,100	\$61,100	100%		
INDUS MACH	08/2013		NET 30	\$0	\$0			
MANUFCTRNG	08/2013		VARIED	\$6,500	\$6,500		100%	
MANUFCTRNG	08/2013		VARIED	\$800	\$0			
MANUFCTRNG	08/2013		VARIED	\$6,400	\$6,400		100%	
METAL WORK	08/2013		OTHER	\$0	\$0			
OFFC EQUIP	08/2013	06/2013	REVOLVE	\$3,000	\$0			
PACKAGING	08/2013		NET 30	\$11,200	\$11,000	48%	52%	CUST 13 YR
PERSNL SVCS	08/2013	08/2013	ROI	\$12,700	\$12,700	63%	37%	
PLBG EQUIP	07/2013		N25PRXO	<\$100	<\$100	100%		
RENTALS	08/2013		NET 10	\$1,800	<\$100		100%	
RETL TRADE	08/2013	06/2013	CREDIT	\$100	<\$100	100%		
TRANSPORTN	08/2013		NET 15	\$67,700	\$4,500	35%	44%	21%
TRANSPORTN	07/2013		OTHER	\$1,300	\$1,300	100%		
WAREHOUSE	08/2013	07/2013	CREDIT	\$6,300	\$2,800	100%		

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	37	\$796,100	\$343,600	80%	17%	3%			DBT: 4
NEWLY REPORTED	0								DBT: 0
TRADE LINES TOTALS	37	\$796,100	\$343,600	80%	17%	3%			DBT: 4

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
CHEMICALS	05/2011		NET 30	\$1,400	\$1,000		100%				
CRED CARD	07/2013		REVOLVE		\$0						
DISTRIBUTR	03/2013		NET 30	\$26,300	\$13,300	94%	6%				
ELEC DISTR	02/2013		NET 30	\$41,600	\$2,000	89%	6%			5%	CUST 17 YR
ELEC DISTR	10/2011		NET 30		\$0						PROMPT
FACTOR	07/2011	12/2002	NET 30		\$0						
GENERAL	05/2011		CONTRCT	\$1,000	\$0						
INDUS SUPL	04/2011	04/2011	NET 30	\$6,600	\$2,600	36%	64%				CUST 8 YR
INDUS SUPL	02/2011	01/2011	NET 30	\$31,000	\$25,900	31%	69%				CUST 7 YR
INDUS SUPL	02/2011	01/2010	NET 30	\$200	\$0						CUST 2 YR
IRON&STEEL	06/2011	05/2011	.5/10PX	\$576,900	\$194,700	100%					
LEASING	08/2013		CONTRCT	\$5,500	\$5,000	100%					
LEASING	08/2013	08/2013	CONTRCT	\$81,900	\$45,100	100%					
LEASING	08/2013		CONTRCT	\$531,200	\$531,200	100%					
LUMBR&WOOD	06/2012	10/2009	NET 30		\$0						CUST 3 YR
LUMBR&WOOD	08/2011	07/2011	NET 10	\$400	\$300	100%					
PLUMBING	12/2012	11/2012	NET 10	\$12,900	\$12,900	1%	99%				
SAFTY PROD	07/2012		NET30		\$0						CUST 1 YR
TRANSPORTN	04/2013		NET 15		\$0						ACCTCLOSED
TRANSPORTN	09/2010		NET 30		\$0						CUST < 1 Y

Monthly Payment Trends

Payment Trends Analysis RADIO & TV BROADCASTING EQUIPMENT SIC: 3663					Account Status — Days Beyond Terms				
Date Reported	Industry Cur	Industry DBT	Business DBT	Balance	Cur	1-30	31-60	61-90	91+
AUG-13	86%	7	3	\$292,500	79%	20%	1%		
JUL-13	85%	8	3	\$249,600	79%	21%			
JUN-13	86%	8	3	\$246,300	80%	19%	1%		
MAY-13	85%	8	2	\$286,600	86%	14%			
APR-13	85%	8	2	\$251,000	90%	8%	1%	1%	
MAR-13	84%	8	3	\$245,300	94%	3%	1%	1%	1%

Quarterly Payment Trends

Payment History — Quarterly Averages				Account Status — Days Beyond Terms				
Quarter	Months	DBT	Balance	Cur	1-30	31-60	61-90	91+
Q2 - 13	APR - JUN	3	\$257,800	83%	17%			
Q1 - 13	JAN - MAR	2	\$260,000	92%	6%	1%	1%	
Q4 - 12	OCT - DEC	2	\$335,000	90%	10%			
Q3 - 12	JUL - SEP	2	\$287,600	87%	13%			
Q2 - 12	APR - JUN	1	\$281,400	92%	8%			

Inquiries

Business Category	AUG-13	JUL-13	JUN-13	MAY-13	APR-13	MAR-13	FEB-13	JAN-13	DEC-12
ASSOC			1						
BUREAU				1				1	
CONST MACH		1							
ELEC SUPLR				1					
EQUIPMENT	1	1	1						
FACTOR			1						
FRGHT FWRD					1				
GENERAL		1		1		1			
INSURANCE	1								
LEASING			1						
MANUFCTRNG				1					
RENTALS				1					
TRANSPORTN							1		
TOTALS	2	3	4	5	1	1	1	1	

UCC Profile

The UCC Filings are summarized and listed below.

UCC Summary		Filings				
Date Range	Year	Cautionary UCCs**	Total Filed	Released / Termination	Continuous	Amended / Assigned
Jul - PRESENT	2013					
Jan - Jun	2013		6			
Jul - Dec	2012		4			
Jan - Jun	2012		7	1		
Jul - Dec	2011		3			
PRIOR TO Jul	2011		9	3	1	1
TOTALS		0	29	4	1	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.

Commercial Finance Relationships

Banking Relationships

Financial Institution: GREATER NATIONAL BANK
Address: 345 S. SESAME STREET COLUMBUS OH43215
Phone: (317) 555-2518
Account Type: UNDISCLOSED
Date Opened: 08/31/2012
Account Rating: NO COMMENT AS OF 08/17/2013

Company Background Information

Corporate Registration

State of Origin: IA
Date of Incorporation: 05/27/1977
Current Status: ACTIVE
Business Type: PROFIT
Charter Number: 99914
Agent: JOHN C. DOE
Agent Address: 2101 MAIN ST SIOUX CITY, IA

Operating Information

Primary SIC Code: RADIO & TV BROADCASTING EQUIPMENT - 3663
Secondary SIC Code: FABRICATED STRUCTURAL METAL - 3441
Additional SIC Code: 4812 - 8711
Years in Business: 36
Number of Employees: 321

***** End of Report *****

Please be advised that the information provided should not be the sole determining factor in evaluating the individual. Rental History Reports shall exercise good faith in obtaining information from sources deemed to be reliable but cannot guarantee the accuracy of the information reported. Human error in compiling this information is possible. This report is being provided to you in strict confidence, and except where required by law, no information provided in this report may be revealed directly or indirectly to any person except those authorized to do so in connection with performing their duties.
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