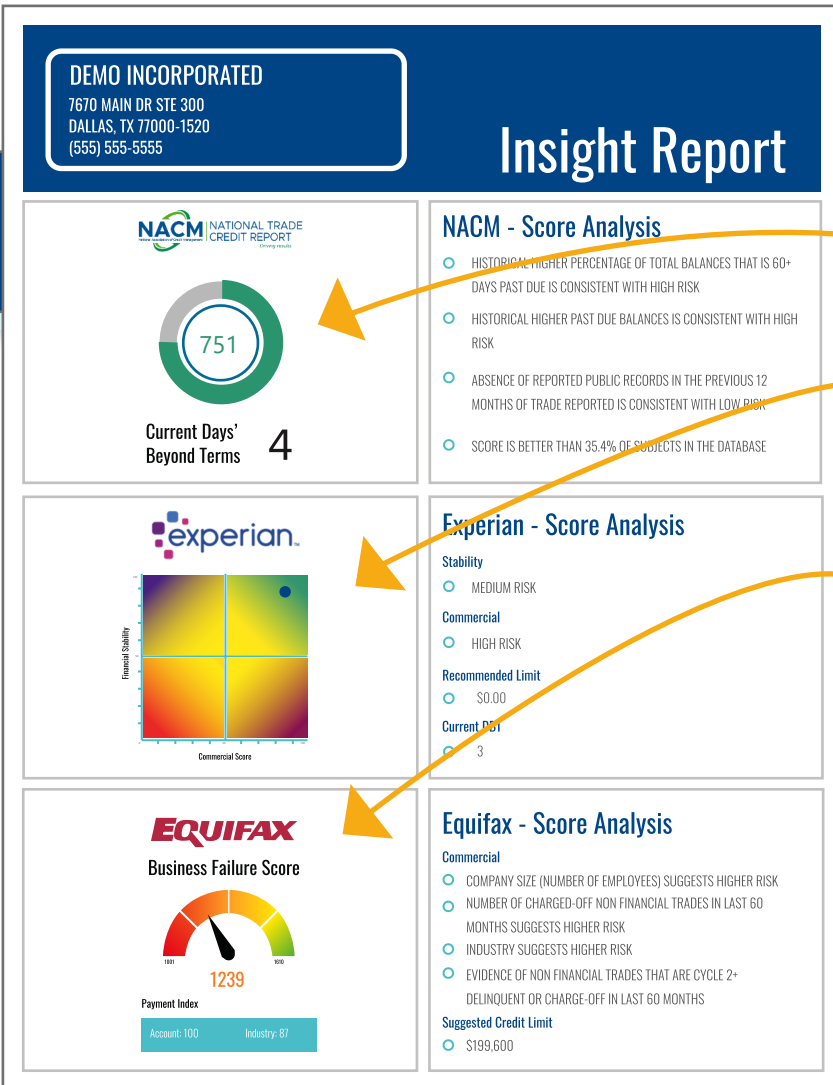


HOW TO READ THE NACM INSIGHT REPORT



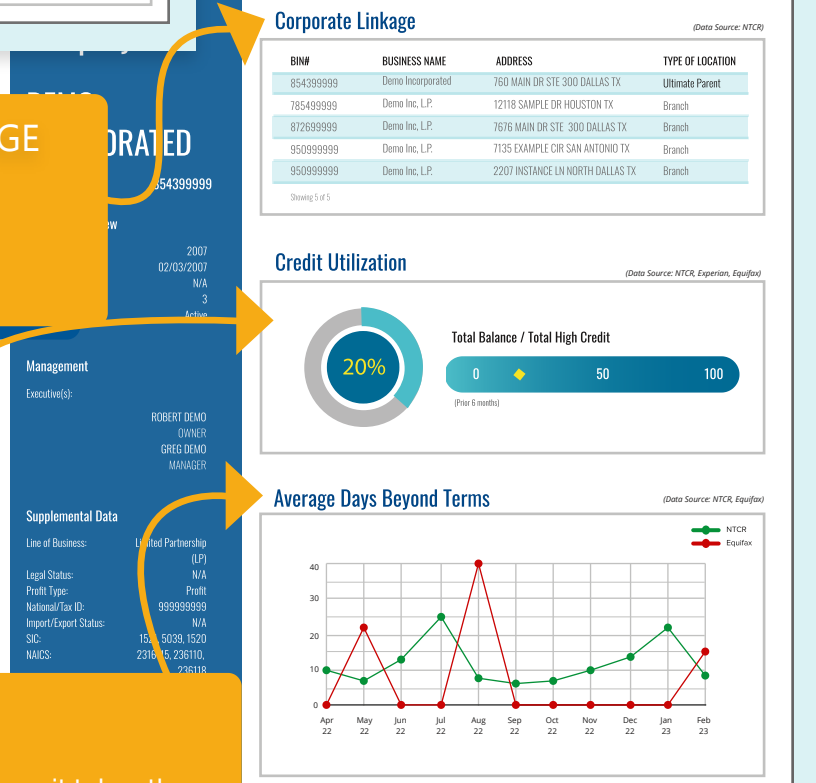
- ### SCORE ANALYSIS
- The NTCR gives a predictive score between 450 and 900 that helps illuminate the likelihood that the account will go bad in the next 6 months
 - The Experian score gives two ratings: The Commercial Score (likelihood of serious delinquency) and the Stability (likelihood of severe delinquency or bankruptcy) These ratings recommend a maximum credit limit for a company.
 - The Equifax Business Failure Score depicts the likelihood of a company ceasing business within the next 12 months. The score gives you the predictive power you need, to make informed decisions.
 - Also included is the suggested credit limit, which is designed to be used as a guideline by lenders to determine the appropriate credit limit extended

Company Profile

- ### CORPORATE INFORMATION & LINKAGE
- Review company corporate information including management, company size and sales
 - View related entities to the subject company

- ### CREDIT UTILIZATION
- Credit Utilization graphically depicts how much available credit the company is currently using

- ### DAYS BEYOND TERMS
- Days Beyond Terms graphically shows how long it takes the company to pay its bills, past the due date



TRADE SUMMARY

- Office of Foreign Assets Control (OFAC) screens the business name and address for possible matches
- Summary of trade information
- Summary of Equifax open and closed financial accounts with valuable information on status, charge off, and exposure risk

Trade Summary

Trade Summary

(Data Source: Experian)

Active Date:	-
Total Exposure:	\$2,168,400
Total Past Due:	\$195,372
Number of Charge-offs:	0
Most Severe:	0-30
Trade Status:	91.0% Current
Total Trade:	

Fraud Summary

(Data Source: Experian)

OFAC Match:	No Match
Business Victim Indicator:	Yes
Business Risk Indicator:	No
Name/Address Verified:	Yes

Business Trade Summary

(Data Source: Experian)

CB:	19
CE:	\$2,168,400.00
CF:	14
CG:	\$2,166,900.00

Public Record Summary

(Data Source: Experian)

Legal Items:	0
Legal Balance:	\$0.00
Derogatory Legal Items:	0
Bankruptcies Reported:	0

Trends

Payment Summary

(Data Source: Experian)

Highest Credit Amount: \$3,184,500
Percent current (PE): 58%

Ref PE	Aging Balance	Category	Aging Percent
11	\$1,973,028	Current	91%
6	\$131,510	1-30 Days Overdue	6%
2	\$28,833	31-60 Days Overdue	1%
1	\$16,102	61-90 Days Overdue	1%
3	\$18,927	91-120 Days Overdue	1%
0	\$0	121-180 Days Overdue	0%
0	\$0	181+ Days Overdue	0%

Six Month DBT Trends

(Data Source: Experian)

Quarterly DBT Trends

(Data Source: Experian)

Monthly Trend Analysis

Date Reported	Payment Trends Analysis			Days Beyond Terms		
	DBT	Balance	Current	1-30	31-60	61-90
Jun '21	29	\$14,075	\$739	\$7,147	\$5,410	\$5,410
May '21	29	\$14,075	\$739	\$7,147	\$5,410	\$5,410
Apr '21	29	\$14,075	\$739	\$7,147	\$5,410	\$5,410
Mar '21	0	\$0	\$0	\$0	\$0	\$0
Feb '21	0	\$0	\$0	\$0	\$0	\$0
Jan '21	0	\$0	\$0	\$0	\$0	\$0

Quarterly Payment Trends

Quarter	Payment History Quarterly Averages			Days Beyond Terms			
	Months	DBT	Balance	Current	1-30	31-60	61-90
Q1-2018	Jan-Mar	4	\$2,15M	\$1,80M	\$257,616	\$64,404	\$0
Q4-2017	Oct-Dec	4	\$3,19M	\$2,59M	\$478,145	\$95,829	\$31,943
Q3-2017	Jul-Sep	2	\$3,45M	\$3,04M	\$378,643	\$34,513	\$0
Q2-2017	Apr-Jun	4	\$3,69M	\$3,21M	\$252,105	\$36,015	\$36,015

TRENDS

- Historical Days Beyond Terms over the past 6 months
- Quarterly Days Beyond Terms trending

Additional Trade Experiences

Tradelines

(Data Source: NTRC)

Industry	Date			Rept Dct	High Credit	Balance	Current	Days Beyond Terms			
	Rept	Open	Last					1-30	31-60	61-90	91+
	0621	0418	0521	29	\$14,075	\$14,075	\$740	\$7,148	\$5,411	\$743	\$33

Tradelines

(Data Source: Experian)

Industry	Date		Terms	High Credit	Balance	Current	Days Beyond Terms				
	Rept	Last					1-30	31-60	61-90	91+	
ACCT SVCS	0221	0221	NET 10	784,700	\$11,700	\$06,583	\$,117	0	0	0	0
LUMBR&WOOD	0221	0121	VARIED	3M	429,400	412,224	12,882	0	0	0	4,384
BLDG MATRL	0321		NET 30	578,700	234,000	201,240	28,080	4680	0	0	0
CONSTRUCTION	0321			822,800	109,700	0	0	0	0	0	6,582
CONTRACTOR	0221	2/10K30		268,400	66,700	0	10,672	0	0	0	0
BLDG MATRL	0221	2/10K30		20,800	9,200	0	0	0	0	0	0
0318		CONTRACT		1,500	1,500	1,500	0	0	0	0	0
0321	0221	VARIED		1,900	0	0	0	0	0	0	0
0121	0121	OTHER		8,400	0	0	0	0	0	0	0
0321		N10PROX		100	0	0	0	0	0	0	0
0321		N10PROX		1,200	0	0	0	0	0	0	0
0319		N10PROX		0	0	0	0	0	0	0	0
0318		N10PROX		60,400	0	0	0	0	0	0	0
0319	0817	N10PROX		0	0	0	0	0	0	0	0
0318	1117	REVOLVE		0	0	0	0	0	0	0	0

Financial Accounts By Type

(Data Source: Equifax)

Acct	Most Severe	High Credit	High Past Due Balance	At Risk	Past Due	Slow 60	Slow 90	Slow 120	Slow 120+
Current	\$47,800	\$0	\$388	\$0	\$0	\$0	\$0	\$0	\$0

ADDITIONAL TRADE EXPERIENCES

- Tradelines - National Trade Credit Report trade data and Experian trade details
- Open Financial Accounts - Open financial accounts (credit cards, lines of credit, etc.)
- Public Records - Public Records from the best data feed
- UCC Filings - Uniform Commercial Code filings from the best data feed
- Bankruptcies - Bankruptcies from the best data feed