

HOW TO READ THE EQUIFAX CREDIT REPORT

EQUIFAX

BUSINESS CREDIT INDUSTRY REPORT PLUS 2.0 September 3, 2010 • 12:27 p.m. EDT

Customer Ref: SW1224 EFX ID: Company Profile:	BEST MATCH FOR INQUIRY 277878278 TJ PAPER AND SUPPLIES 321 PEACHTREE STREET ATLANTA, GA 30303-3209	HEADQUARTERS SITE 879963258 TOM JONES BOXES Legal Business Name: TOM JONES MANUFACTURING COMPANY 5000 TRUMAN DRIVE DECATUR, GA 30035-4565 (404) 333-4500 589632587
Telephone: Tax ID/SSN: Business Type: Liability Type: Established: Ownership: Location Type: Employees: Annual Sales: SIC: NAICS: Ultimate Parent: EFX ID:	(404) 222-2121 589632587 2004 Private Branch 10 to 24 \$500,000 - \$999,999 5113, Industrial and Personal Service Paper 424130, Industrial and Personal Service Paper, Merchant Wholesalers TEY Holding Company, Chicago, IL 564962785	Corporation 2000 Private Headquarters 250 - 499 \$10,000,000 - \$24,999,999 2853, Comugated and Solid Fiber Boxes 322211, Comugated and Solid Fiber Box Manufacturing

COMPANY PROFILE

- Provides the business name and address that most closely matches your inquiry information

BUSINESS FAILURE SCORE

- Predicts the likelihood of a business incurring a 90 days severe delinquency or charge-off over the next 12 months

Alert(s): None to Report

Inquiry Information: TJ Paper & Supply, 321 Peachtree St, Atlanta, GA, SSN 658798546

MATCH RESULTS	NAME	DELIVERY LINE	CITY, STATE, ZIP	TAX ID/ SSN	TELEPHONE	CLI
Matched Data Elements for Business	TJ Paper	312 Peachtree Street	30303	584937587		9
Match Quality Indicator						0
Matched Data Elements for Principal Guarantor	Tom Jones		Atlanta, GA, 30318	XXXXXXXXXX		
Match Quality Indicator						8

Type	Number	Dollar	Most Recent Date Filed
Bankruptcies	0	\$0	None Reported
Judgments	1	\$416	02/15/2009
Satisfied	1	\$416	
Liens	1	\$18,530	10/01/2010
Released	1	\$18,530	



BUSINESS DELINQUENCY SCORE 473
BUSINESS FAILURE SCORE 1346



RECENT TREND
40 days beyond terms

PAYMENT INDEX
Account: 100 Industry: 87

PAYMENT INDEX

- Provides a dollar-weighted index of a business's current and past payment performance based on all payment experiences in the Equifax Commercial database

REPORT HIGHLIGHTS

- The report highlights summarizes credit data on the legal entity into financial and non-financial metrics. The graph allows you to quickly assess the risk level of the business by providing 52 key metrics.
- Activity Since section:** This section highlights credit-related activity which has occurred within the 3 months prior to the date of inquiry
- As of Section:** This section provides a snapshot of how the business is performing today based on accounts reported or closed within 24 months of inquiry
- Open Account Analysis Section:** This section summarizes credit performance on open accounts reported within 24 months of inquiry date

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REPORT HIGHLIGHTS

	Financial	Non-Financial
Credit Active Since	03/29/06	04/10/2004
Activity Since: 06/01/2010		
Accounts Updated	5	10
New Accounts Opened	0	0
Recent Account Closures	0	1
New Delinquencies (Non Charged-Off)	0	6
New Charge-Offs	0	1
Charged-Off Amount	\$0	\$12,311
Number of Inquiries	0	7
Most Severe Status	Slow 121+	Charge-Off
Single Highest Credit Extended	\$5,966	\$21,516
As of: 09/03/2010		
Number of Accounts	8	20
Open	6	16
Closed	2	4
Charged-Off	0	2
Charged-Off Amount	\$0	\$12,311
Total Past Due	\$241,464	\$408,438
Most Severe Status	Slow 121+	Charge-Off
Total Current Credit Exposure	\$2,987	\$881,754
Single Highest Credit Exposure	\$225,966	\$715,591
Open Account Analysis		
Total Balance	\$37,958	\$881,754
Median Balance	\$4,640	\$1,721
Average Balance	\$43,987	\$55,109
Current Portion of Balance Due	(\$5,606)	\$473,316
Delinquent (Non Charged-Off)	1	8
Total Past Due	\$241,464	\$408,438
At Risk Balance	\$225,966	\$873,646

NR = None reported or insufficient data available to compute

OPEN FINANCIAL ACCOUNTS

- Access summarized open financial accounts by account type, with a date reported within 24 months of inquiry

CLOSED FINANCIAL ACCOUNTS

- Access summarized closed financial accounts, by account type, with a closed date within 24 months of inquiry

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SUMMARY - OPEN FINANCIAL ACCOUNTS BY ACCOUNT TYPE														
Account Type	# of Accounts	SINGLE (Budget/Asset occurrence)	Most Severe Status	Highest Credit Exposure	Highest Total Past Due Amount	Balance	At Risk Balance	Past Due Amount	SUM OF (total of all occurrences)					
									Slow Up to 30	Slow Up to 60	Slow Up to 90	Slow Up to 120	Slow 121+	
Commercial Card	3	Slow Up to 30	\$4,500	\$33	\$8,714	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Open End Credit Line	1	Slow Up to 30	\$1,037	\$33	\$1,378	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Term	2	Slow Up to 121+	\$225,966	\$241,464	\$225,966	\$225,966	\$241,464	\$48,232	\$48,232	\$48,232	\$48,232	\$48,232	\$48,232	
GRAND TOTALS	6													

SUMMARY - CLOSED FINANCIAL ACCOUNTS BY ACCOUNT TYPE									
Account Type	Single Highest Credit Ever	Closed in Current Standing			Closed in Delinquent Status			Closed in Charge-Off Status	
		Total High Credit	# of Accounts	Most Recent Date Closed	# of Accounts	Most Recent Date Closed	# of Accounts	Most Recent Charge-Off Date	
Commercial Card	\$12,000	\$12,000	2	08/22/2010	0		0		
GRAND TOTALS	\$12,000	\$12,000	2		0		0		

BALANCE TRENDS

- An overview of accounts receivable data on open accounts which have been reported by the creditor within the most recent 24 months

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OPEN NON-FINANCIAL ACCOUNT BALANCE TRENDS										
BALANCE TRENDS FOR OPTICAL MFG, NON-FINANCIAL ACCOUNT #1										
Date Reported	Balance	Current Portion of Balance Due	Total Past Due	Aging Cat 1	Aging Cat 2	Aging Cat 3	Aging Cat 4	Aging Cat 5	Last Payment Date	Last Disputed Amount
09/31/2009	\$921	\$921	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
05/31/2009	\$921	\$921	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
04/31/2009	\$921	\$921	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
02/28/2009	\$921	\$921	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
02/03/2009	\$921	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,361
										01/16/2009
12/31/2008	\$1,341	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
11/29/2008	\$567	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
10/31/2008	\$786	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
09/31/2008	\$345	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

BALANCE TRENDS FOR OPTICAL MFG, NON-FINANCIAL ACCOUNT #2										
Date Reported	Balance	Current Portion of Balance Due	Total Past Due	Aging Cat 1	Aging Cat 2	Aging Cat 3	Aging Cat 4	Aging Cat 5	Last Payment Date	Last Disputed Amount
09/30/2009	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$12,696
07/30/2009	\$25,861	\$12,596	\$12,566	\$0,911	\$2,685	\$0	\$0	\$0	\$0	\$0
06/29/2009	\$12,569	\$2,658	\$2,658	\$2,685	\$0	\$0	\$0	\$0	\$0	\$0
05/30/2009	\$32,696	\$30,203	\$30,203	\$0	\$0	\$0	\$0	\$0	\$0	\$0
04/30/2009	\$48,666	\$16,395	\$16,395	\$16,395	\$0	\$0	\$0	\$0	\$0	\$0
03/30/2009	\$16,395	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

BALANCE TRENDS FOR ENGINEERING, ACCOUNTING, RESRCH, LEGAL, BUSINESS, OTHER SVCS, NON-FINANCIAL ACCOUNT #3										
Date Reported	Balance	Current Portion of Balance Due	Total Past Due	Aging Cat 1	Aging Cat 2	Aging Cat 3	Aging Cat 4	Aging Cat 5	Last Payment Date	Last Disputed Amount
12/31/2008	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
09/31/2008	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$150
										08/27/2008

BALANCE TRENDS FOR TRANSPORTATION BY AIR, NON-FINANCIAL ACCOUNT #4										
Date Reported	Balance	Current Portion of Balance Due	Total Past Due	Aging Cat 1	Aging Cat 2	Aging Cat 3	Aging Cat 4	Aging Cat 5	Last Payment Date	Last Disputed Amount
08/02/2010	\$6,430	\$3,210	\$3,211	\$0	\$0	\$0	\$0	\$0	\$0	\$0
07/01/2010	\$3,211	\$3,211	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
06/02/2010	\$3,269	\$3,132	\$138	\$0	\$32	\$32	\$32	\$32	\$0	\$0
05/01/2010	\$6,438	\$3,140	\$3,298	\$5,200	\$32	\$32	\$32	\$32	\$0	\$0
04/01/2010	\$3,243	\$5,200	-\$1,957	\$32	\$32	\$32	\$32	\$0	-\$2,053	\$0
03/03/2010	\$11,044	\$3,162	\$7,282	\$32	\$32	\$0	\$32	\$7,186	\$0	\$0
02/01/2010	\$9,997	\$2,715	\$7,282	\$32	\$0	\$32	\$7,186	\$32	\$0	\$0
01/01/2010	\$6,606	\$2,716	\$6,790	\$0	\$32	\$2,694	\$32	\$32	\$0	\$0
12/01/2009	\$8,199	\$2,715	\$5,484	\$2,694	\$32	\$32	\$32	\$32	\$0	\$0

DECISIONING DETAIL

- Displays the definition, the numeric value and reason codes for each score appended to the business folder
- Includes Delinquency and Failure Scores

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DECISIONING DETAIL	
BUSINESS DELINQUENCY SCORE™	473
<p>The Business Delinquency Score predicts the likelihood of severe delinquency (91 days or greater), charge-off or bankruptcy within the next 12 months. The score is built using both financial services and trade payment data, providing a higher degree of predictability.</p> <p>Reason Codes</p> <ul style="list-style-type: none"> • Years Firm Has Been in Business in Database Suggests Lower Risk • Evidence of Lien(s) or Judgment(s) • Length of Time Since Oldest Financial Account Opened Suggests Higher Risk • 45 Percent Revolving Trade Utilization <p>Score range is 101 – 662, with a lower score indicating higher risk. A 0 indicates a bankruptcy on file. Up to four reason codes may be returned indicating the top factors influencing the score.</p> <p>Click here for Performance Projection Table.</p>	
BUSINESS FAILURE SCORE SUMMARY REPORT	
BUSINESS FAILURE SCORE™	1346
<p>(Score Range 1000 - 1604, with 1000 indicating the highest risk of failure. "0" indicates bankruptcy on file)</p> <p>Reason Codes</p> <ul style="list-style-type: none"> • Length of Time Since Oldest Financial Account Opened Suggests Higher Risk <p>Click here for Performance Projection Table.</p>	
BUSINESS FAILURE RISK CLASS™	2
<p>(Class of 1 indicates lowest risk of failure, Class of 5 indicates highest risk of failure)</p> <p>Business Failure Risk Class™</p> <p>The Business Failure Risk Class is a high-level representation of the Equifax Business Failure Risk Scoring System. Businesses are grouped into 5 risk classes ranging from 1 to 5. It is based on the Business Failure Risk Score.</p>	
BUSINESS FAILURE NATIONAL PERCENTILE	20
<p>(Percentile of 1 represents the highest risk of failure, 100 represents the lowest risk)</p> <p>National Percentile - based on Business Failure Risk Score</p> <p>National Percentile is a rank ordering of the Business Failure Risk Score universe. It indicates where a company ranks compared to other businesses in the Equifax Commercial database.</p>	
BUSINESS FAILURE SCORE INCIDENCE SUMMARY	
<p>The Business Failure Score Incidence Summary provides the failure rate over the past 12 months based on historical data from the Equifax Commercial database.</p>	
FAILURE RATE WITHIN BUSINESS FAILURE RISK CLASS	2.1%
<p>(Corresponds to a Business Failure Risk Class of 2)</p> <p>Failure Rate within Failure Risk Class</p> <p>This percentage indicates that 212 out of 10,000 businesses in this Business Failure Risk Class are expected to fail.</p>	
FAILURE RATE - NATIONAL AVERAGE	2.4%
<p>Failure Rate - National Average</p> <p>This percentage indicates that 246 out of 10,000 businesses are expected to fail.</p>	

The Equifax Credit Report offers valuable and extensive information helpful for managing business credit decisions and minimizing risk