



PayNet Credit History Report PLUS

Small Business Credit Reports for Commercial Lenders

BUSINESS PROFILE	
Company Name	NATIONAL SYSTEMS, INC.
Affiliated Entites Trade Names and Individuals	Brian M. Jones NTLS, INC.
Management	B. JONES, PRESIDENT
Address/ Phone	1234 WEST PARK AVENUE NEW YORK, NY 12345 (212) 785-2030
Address Type	Street Address
Metro Area	NEW YORK
PayNet ID	1234567
Business Type	INCORPORATED
Location Type	CORPORATE
Year Started	1990
Years in Business	25
Oldest Contract	MARCH 2000
SIC Codes	2060 Sugar & Confectionery Products 5441 Candy, Nut, & Confection Stores
Primary Equip	CNST - Construction and Mining

CREDIT SCORES	
PayNet MasterScore® v2	612
Percentile	5 (Very Low)
Key Factors in MasterScore v2	Impact on Score
Recent/Frequent Delinquency	negative
Large Business Size with Extensive Borrowings	positive
Defaults and/or Derogatory Public Records	negative

Recent Avg. Days Past Due	14
Historical Avg. Days Past Due	8
Total Outstanding Receivable	\$669,507
Annual Sales	\$8,500,000.00
# of Employees	75
Total Outstanding per Employee	\$113,333
Annualized Scheduled Payments	\$264,215
Losses / Write-Offs Reported	\$1,637

LEGAL NAME(S)			
Company Name	NATIONAL SYSTEMS, INC.	Entity Type	DOMESTIC CORPORATION
Address	1234 WEST PARK AVE. NEW YORK, NY 12345	Filing State - Status	NY - GOOD STANDING
Date Incorporated	1999	Filing#	2742364
Management	BRIAN JONES, PRESIDENT	Tax ID	
Company Name	NATIONAL SYSTEMS, LLC	Entity Type	DOMESTIC L.L.C.
Address	5678 EAST ST. NEW YORK, NY 12346	Filing State - Status	NY - INACTIVE
Date Incorporated	1990	Filing#	12140552
Management	BRIAN JONES WALTER JONES	Tax ID	

PAYMENT SUMMARY					
	Occurrences	Last Time This Delinquent	Outstanding Receivable	Percent of Outstandings	Payment Past Due
Current			\$477,835	71 %	
1 - 30	95	7/15	\$0	0%	\$11,979
31 - 60	47	7/15	\$0	0%	\$11,979
61 - 90	19	7/15	\$0	0%	\$11,979
91 +	9	7/15	\$191,672	29%	\$11,979
Total 31 +	75		\$191,672	29%	\$35,937
All Accounts	Due To Date = 404		\$669,507	100%	

Gross Original Receivable	\$1,372,668	Number of Open Contracts	5
Outstanding/Original Receivable	49%	Number of Closed Contracts	2
High Credit Ever Outstanding	\$549,635	Average High Credit Per Lender	\$366,833
Outstanding/High Credit Ever	40%	Average Terms Months	60

PAYNET CREDIT INQUIRIES						
JUL	JUN	MAY	APR	MAR	FEB	
2	1	2	0	4	0	



TAKING THE RISK OUT OF
SMALL BUSINESS LENDING

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866-825-3400

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PAYMENT DETAIL							
Member Lender 1		Gross Org. Rec.	\$680,168	Payments P.D. 1-30	\$11,979	Last Time 1-30	7/15
		Outstanding	\$191,672	Payments P.D. 31-61	\$11,979	Last Time 31-60	7/15
Primary Industry	GENL	High Credit	\$575,000	Payments P.D. 61-90	\$11,979	Last Time 61-90	7/15
As of	7/31/15	Outstanding/High	33%	Payments P.D. 91+	\$11,979	Last Time 91+	7/15

#	Collat. Contract Guar.	Start Renew Close	Term Freq. Due TD	Last Paid Next Due	Original Amount	Balance Amount	Payment Amount (closed)	Days Past Due (in renewal)				Delinquencies (in renewal)				Status Loss
								Now	Avg.	Max	Max On	1+	31+	61+	91+	
1	CNST Loan Yes	11/12 - -	48 MO 32	7/31/2015 8/31/2015	\$575,000	\$191,672	\$11,979	94	22	94	7/15	22	18	7	4	- \$0
2	TRCK CondSal No	5/03 - 4/08	60 MO 59	4/30/2008 -	\$87,643	\$0	\$1,460	-	15	107	4/08	12	6	6	5	WOFF \$1,637
3	COMP TruLease Yes	12/11 12/14 - -	36 MO 43	7/31/2015 8/31/2015	\$17,525	\$0	\$487	- (8)	2	67	8/14	16 (3)	9 (2)	6 (1)	0 (0)	- \$0
Lender Totals:					\$680,168	\$191,672	\$12,466					50	33	19	9	

Member Lender 2		Gross Org. Rec.	\$575,000	Payments P.D. 1-30	\$0	Last Time 1-30	3/15
		Outstanding	\$423,260	Payments P.D. 31-61	\$0	Last Time 31-60	2/15
Primary Industry	GENL	High Credit	\$450,000	Payments P.D. 61-90	\$0	Last Time 61-90	Never
As of	7/31/15	Outstanding/High	94%	Payments P.D. 91+	\$0	Last Time 91+	Never

#	Collat. Contract Guar.	Start Renew Close	Term Freq. Due TD	Last Paid Next Due	Original Amount	Balance Amount	Payment Amount (closed)	Days Past Due (in renewal)				Delinquencies (in renewal)				Status Loss
								Now	Avg.	Max	Max On	1+	31+	61+	91+	
4	CRE Loan YES	6/09 - -	120 MO 60	7/31/2015 8/31/2015	\$450,000	\$298,260	\$4,971	-	15	31-60	2/15	22	14	0	0	\$0
5	FF&E Revolver No	2/15 - -	12 MO 5	7/31/2015 8/31/2015	\$125,000	\$125,000	\$520	-	0	0		0	0	0	0	\$0
Lender Totals:					\$575,000	\$423,260	\$5,491					22	14	0	0	\$0

Member Lender 3		Gross Org. Rec.	\$117,500	Payments P.D. 1-30	\$0	Last Time 1-30	6/15
		Outstanding	\$54,575	Payments P.D. 31-61	\$0	Last Time 31-60	Never
Primary Industry	GENL	High Credit	\$75,500	Payments P.D. 61-90	\$0	Last Time 61-90	Never
As of	7/31/15	Outstanding/High	0%	Payments P.D. 91+	\$0	Last Time 91+	Never

#	Collat. Contract Guar.	Start Renew Close	Term Freq. Due TD	Last Paid Next Due	Original Amount	Balance Amount	Payment Amount (closed)	Days Past Due (in renewal)				Delinquencies (in renewal)				Status Loss
								Now	Avg.	Max	Max On	1+	31+	61+	91+	
6	RETL Loan Yes	5/15 - -	9 DAY 75	7/29/2015 7/30/2015	\$75,500	\$54,575	\$279	-	4	7	6/15	13	0	0	0	- \$0
7	RECV MCA Yes	11/14 - 5/15	6 WKDY 130	5/5/2015 -	\$42,000	\$0	\$324	-	1	5	1/15	5	0	0	0	- \$0
Lender Totals:					\$117,500	\$54,575	\$279					18	0	0	0	\$0

SPECIFIC ENTITIES			
Business Background Entity Name	Address	Phone	Tax ID #
NATIONAL SYSTEMS, INC.	1234 W PARK AVE, NEW YORK, NY 12345	(212)785-2030	**-***4567

#	Obligor Entity Name	Address	Phone	Tax ID #
1-3	National Systems, Inc.	PO BOX 188, NEW YORK, NY 12345-0188	(212)785-2030	**-***4567
4-5	NLS, INC.	1234 W PARK AVE, NEW YORK, NY 12345	(212)785-2030	**-***4567
6-7	National Systems, Inc.	1234 PARK AVE, NEW YORK, NY 12345	(212)785-2030	**-***0113

BANKRUPTCIES						
Date Filed	Legal Type/ Action	Liability Amount	Name	Address	Document Number	Assets
1/30/1997	CHAPTER 11	\$0	National Systems, LLC	5678 EAST STREET, NEW YORK, NY 12346	0547-7702	\$0

TAX LIENS							
Date Filed	Legal Type/ Action	Liability Amount	Name	Address	Document Number	Filing Location	Description
2/18/2015	LIEN	\$15,461	National Systems, Inc.	1234 W PARK AVE, NEW YORK, NY 12345	013-5768	NEW YORK DISTRICT COURT	

JUDGEMENTS							
Date Filed	Legal Type/ Action	Liability Amount	Name	Address	Document Number	Filing Location	Plaintiff
3/6/2014	FILED	\$219,764	National Systems, Inc.	1234 W PARK AVE, NEW YORK, NY 12345	0112-412B	NEW YORK DISTRICT COURT	AMERICAN HEALTHCARE

UCC DETAIL							
UCCs For:		National Systems, Inc. 1234 W PARK AVE., NEW YORK, NY 12345					
UCC Action:	AMENDED	Date:	2014-01-22	Doc#:	201 4 0376954	Loc:	SEC. OF STATE NEW YORK
UCC Action:	Original Filing	Date:	2009-03-12	Doc#:	2013 42692		
Secured Party:	COMMERCIAL BANK - 8828 STEMMONS FWY., DALLAS, TX 75240						