

BUSINESS CREDIT REPORT

Business information

Company name	EQUIFAX-PRD TEST FILE 8	Requestor ID	GTREM
Legal name		Reference number	
Address	8888888 NOTAREALADDRESS KIMMIRUT JAPAN X0A0N0	Report date	2015-04-01
Phone	(514) 493-7590	File in database since	2012-09-14
Fax	(514) 493-7590	File-number	0105766807
		Subject number	EFF284

Reported Date	Owner/Principal Name	Reported Date	Owner/Principal Name
2015-03-27	ROBERT BRENNAN	2014-02-13	ELSTON JOHN GREG AMORLIAN

Additional business information and firmographics

Other known tradestyles

EQUIFAX-PRD TEST FILE 6

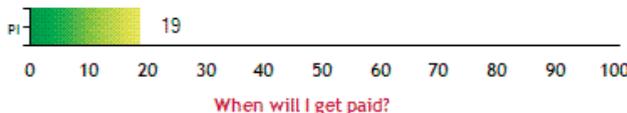
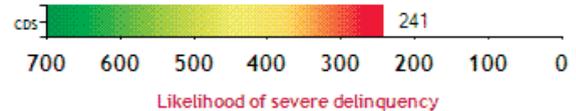
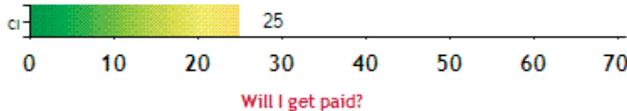
Additional information may be included in the "Other files included" section.

Reported	Business contact/title	Incorporation number/ Effective date
2015-03-31		1010101 2010-12-28

Reported	Employee size	Reported	Sales volume
2015-03-27	Full Time 1000	2015-03-27	Sales \$10.00B

SIC	NAICS
79960000-Amusement Parks	71311000-Amusement & Theme Parks

Score summary



Report Highlights and Alerts

Number of Accounts Reporting	Financial 4	Non Financial 4	# of Collections 1
Number of Delinquencies	1	3	Total Amount \$223,333
Delinquency Amount	\$1,000	\$101,500	Most recent date 2013-09-09
Most Severe Status	Period 2 Past Due Am	Bad Debt	# of Legal items 1
Date	2015-03-27	2015-02-27	Total Amount \$50,000
Single Highest Credit			Most recent date 2011-11-11
			# of Judgments 1

90 Day Single Highest Credit	\$20.00M	\$500,000	Total Amount	\$50,000
13 Month Single Highest Credit	\$20.00M	\$500,000	Most recent date	2012-12-12
All Lines Single Highest Credit	\$20.00M	\$500,000	# of Returned cheques	1
Credit Limit			Total Amount	\$50,000
90 Day Credit Limit	\$20,000	\$1.03M	Most recent date	2014-03-03
13 Month Credit Limit	\$38,000	\$1.03M	# of Liens	1
All Lines Credit Limit	\$38,000	\$1.03M	Total Amount	\$10,000
Charge Offs			Most recent date	2015-04-01
Number of accounts charged off	0	1	Bank report on file	2014-12-12
Total amount charged off	\$0	\$4.00M	Corporate search on file	2015-03-31
Largest charge off amount	\$0	\$4.00M	# of inquiries on file	0
Date	-	2014-12-31	# financial lines guaranteed	2
Total Current Credit Exposure	\$50,200	\$411,000	Excess of limits financial line	0
Total Outstanding	\$1.01M	\$411,000	% Utilization of Revolving financial lines	13%
Total Current Balance	\$1.00M	\$309,500	% Utilization Fixed Financial Lines	5%
Total Past Due	\$1,000	\$101,500		

Principal/Guarantor Associated Businesses

Principal(P)/Guarantor(G)	Subject Number	Company Name	Address	Date In Database Since
ELSTON JOHN GREG AMORLIAN(P)	EFF284	EQUIFAX-PRD TEST FILE 2	CE2222222 NOTAREALADDRESS KIMMIRUTJAPAN XOA0N0	2012-09-14

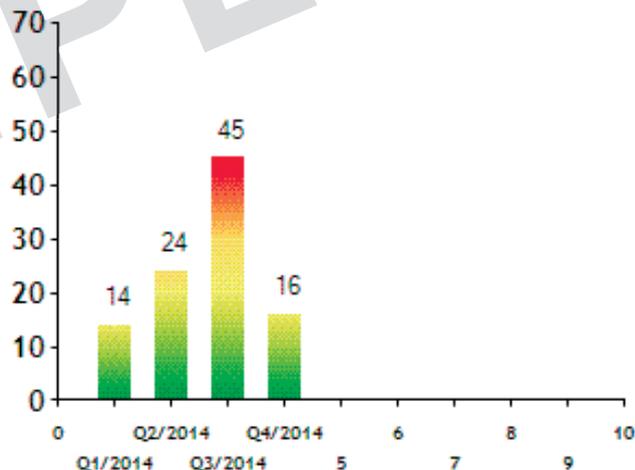
Score detail

CI 25

Long-term secured debt is NOT included in the Credit Information calculation.

The Credit Information score for this business was determined based on the following*:

	Score
Active in Equifax credit database for 03 years	6
Current Payment Index is 19	0
Number of Supplier references on file is 2	8
On 2015-04-01 the Payment Index was 0 points higher than 2014-04-01	0
Number of derogatory items on file in the past 2 years is 2	3
The most recent derogatory item was recorded 13 months ago	0
Derogatory item amounts as a % of dollars owed suppliers is 88	8

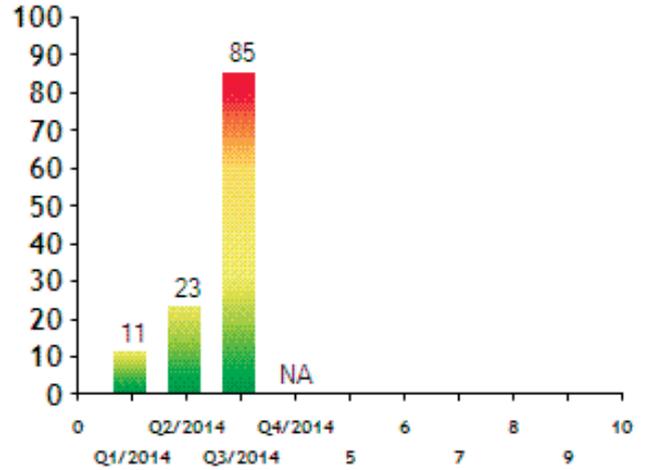


PI 19

Long-term secured debt is NOT included in the Payment Index calculations.

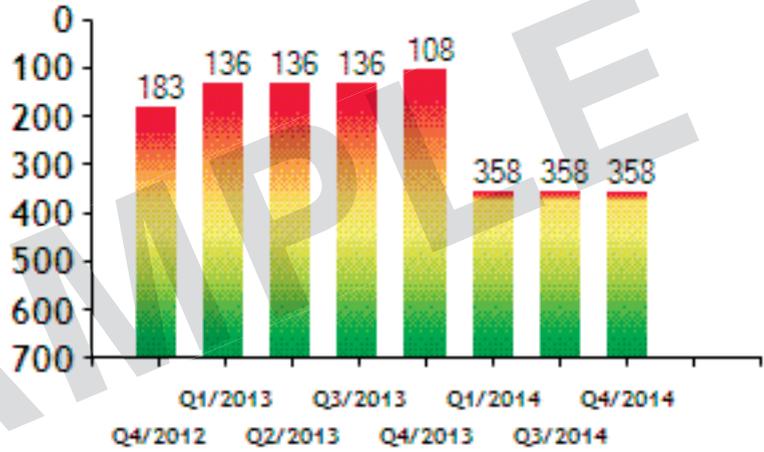
The Payment Index is similar to "days beyond terms." The following ranges were calculated as benchmarks:

	Payment index	% of database
All suppliers reported being paid within terms	0	62
Average to pay is slightly beyond terms	1-10	11
Average pay is 10 to 20 days beyond terms	11-20	8
Average pay is 20 to 30 days beyond terms	21-30	5
Average pay is 30 to 40 days beyond terms	31-40	6
Only 1% of businesses fall into this range	41-90	5
All suppliers reported being paid in the third period past due or not at all	91-100	3
No suppliers reported in this time period	NA	NA



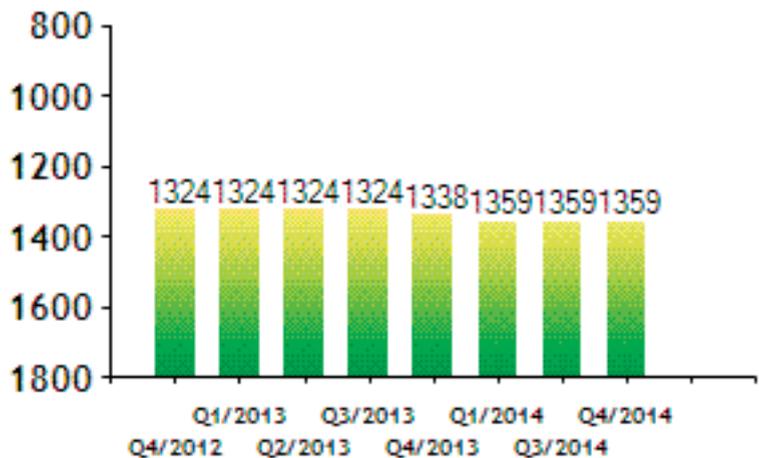
CDS 241

- 11 Percentage of Period 3 Accounts Suggests Higher Risk
- 5 Evidence of Returned Cheque(s)
- 7 Percentage of Satisfactory Accounts Suggests Higher Risk
- 17 Current Balance Trend Suggests Higher Risk



BFRS 1318

- 31 All Lines Period 3 Amount Suggests Higher Risk
- 4 Evidence of Suit(s) or Judgment(s)
- 5 Evidence of Derogatory Items
- 45 Number of Inquires in Last 12 Months Suggests Higher Risk



Industry trade summary

	PI score	Number of credit references	High credit	Total owing	Current	Period 1	Period 2	Period 3
90 Day	19	2	\$525,000	\$310,000	\$209,000	\$51,000	\$25,000	\$25,000
13 Month	19	3	\$526,000	\$311,000	\$209,500	\$51,100	\$25,200	\$25,200
All References	14	4	\$726,000	\$411,000	\$309,500	\$51,100	\$25,200	\$25,200

Industry trade detail

Tabular View

In some situations, payments beyond terms can be a result of misplaced invoices or disputed accounts. Equifax reports trade items as they are received and as such they represent an historical experience. An outstanding amount on this report is not necessarily still outstanding today.

indicates long term secured debt, which is NOT included in the Payment Index and Credit Information Score calculation.

Date Reported	SIC	73000000-Business Services						
2015-02-27	Terms	Net 60 Days		Account opened				2010-12-28
	Pay habits	Bad Debt		Total past due				\$100,000
	Status	Written Off		Write off amount/ date				\$4.00M
		Takes Discount						2014-12-31

Original credit limit/date	High credit/ date	Total balance	Current balance	Period 1	Period 2	Period 3
\$1.00M	\$500,000	\$300,000	\$200,000	\$50,000	\$25,000	\$25,000
2010-12-28						

Date Reported	SIC	60000000-Deposit Institutions					
2015-01-01	Terms	Net 30 Days		Account opened			2003-01-01
	Pay habits	Slow 1		Total past due			\$1,000
	Status	Account Secured					

Original credit limit/date	High credit/ date	Total balance	Current balance	Period 1	Period 2	Period 3
\$0	\$25,000	\$10,000	\$9,000	\$1,000	\$0	\$0

Date Reported	SIC	73000000-Business Services					
2014-03-27	Supplier	EQUIFAX INDUSTRY GRP		Account opened			2013-03-20
	Phone	(514) 493-7894		Total past due			\$500
	Terms	Net 30 Days					
	Pay habits	Satisfactory					

Original credit limit/date	High credit/ date	Total balance	Current balance	Period 1	Period 2	Period 3
\$0	\$1,000	\$1,000	\$500	\$100	\$200	\$200

Date Reported	SIC	73000000-Business Services					
2012-03-27				Total past due			\$0

Original credit limit/date	High credit/ date	Total balance	Current balance	Period 1	Period 2	Period 3
\$0	\$200,000	\$100,000	\$100,000	\$0	\$0	\$0

Quarterly industry payment trend

Year/ quarter	Payment index	Credit information score	Number of references	Total amount	Current amount	Trend amount		
						Period 1	Period 2	Period 3
2014/4	NA	16	0	\$0	\$0	\$0	\$0	\$0
2014/3	85	45	3	\$5,000	\$0	\$0	\$2,000	\$3,000
2014/2	23	24	2	\$1,000	\$0	\$1,000	\$0	\$0

2014/1	11	14	1	\$1,000	\$1,000	\$0	\$0	\$0
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Financial Trade Details

#	SIC# / Supplier Name / Guarantor indicator	Date Reported	Date Opened	Credit Limit	Schd Pymnt Amt	Balance	Account Type	Payment Type	30/60/90
	DLA	Date Closed	High Credit	Actual Pymnt Amt	Past Due	Rating		Freq 1, Freq2	Trade Pymnt Profile
1	73000000 / Business Services / 1								
		2015-03-27	2014-03-20	\$20,000	\$0	\$4,000	CREDIT CRD		00001/00000/ 00000
		2015-03-20	2015-03-27	\$10,000	\$200	\$1,000	R2	Mthly, -	2BBBBBBBBBBBB BBBBBBBBBBBB BBBBBBBBBBBB
2	73000000 / Business Services / 2								
		2015-02-01	2014-01-03	\$0	\$50,000	\$1.00M	Secured		00000/00000/ 00000
		2015-01-30		\$20.00M	\$50,000	\$0	I1	BWkly, -	*BBBBBBBBBBBB BBBBBBBBBBBB BBBBBBBBBBBB
3	61000000 / Lending Institution / 0								
		2014-10-16	2003-03-31	\$10,000	\$0	\$0			00000/00000/ 00000
				\$0	\$0	\$0	R1	Mthly, -	*****1BBBBBB BBBBBBBBBBBB BBBBBBBBBBBB
4	60000000 / Deposit Institutions / 0								
		2014-10-16	2008-04-17	\$8,000	\$0	\$0	Overdraft		00000/00000/ 00000
				\$0	\$0	\$0	R1	Mthly, -	*****1BBBBBB BBBBBBBBBBBB BBBBBBBBBBBB

Total	Credit Limit	Schd Pymnt Amt	Total Balance
	High Credit	Actual Pymnt Amt	Past Due
	\$38,000	\$50,000	\$1.01M
\$20.01M	\$50,200	\$1,000	
% Utilization – revolving credit			13%
% Utilization – fixed credit			5%

Guarantor Information

Financial Trade #	Number of the Guarantor	Guarantor	Additional Names	Address Information
1	1.1	JOHN P GEORGE		
2	2.1	TEST REALLY TES T EQUIFAX		
2	2.2	EQUIFAX PRD TES T GUARANTOR	EFX CA TEST	

Returned cheque details

The data presented here represents returned cheque information as reported by the creditor. If you are interested in submitting your returned cheque data, you may do so by contacting 1-877-227-8800 or 416-227-8800.

Bank date	Cheque amount	Bank	Creditor name	Reason	Status	Comment
2014-03-03	\$50,000	BANQUE ROYALE		NSF	Not Replaced	

Collection detail

The data presented here represents collection information as reported by the collection agency noted. In some situations, accounts are sometimes placed for collection even though the account is disputed.

Reported	Creditor		Collection agency	EQUIFAX CANADA TEST
2015-03-27	Debtor	EQUIFAX-PRD TEST FILE 8	Status update	2013-09-09
Claim placed	Claim amount	\$223,333	Date paid	2013-02-08
2013-09-09	Amount paid	\$22	Closed	
	Account balance	\$223,311		
	Status	Disputed Account		

Legal details

Legal Information - suits

Reported	Counter Claim		Court	Court of Appeal
2015-03-27	Defendant	EQUIFAX-PRD TEST FILE 8		Calgary
Claim date/number	Plaintiff	JON'S LUNCH		NUNAVUT
2011-11-11	Amount	\$50,000	Security	
08121212	Reason	Breach of Agreement		

Legal Information - judgments

Reported	Calculation-Deficiency Judg.		Court	Bank of Canada
2015-03-27	Defendant	EQUIFAX-PRD TEST FILE 8		Calgary
Claim date/number	Plaintiff	JON'S LUNCH		NUNAVUT
2012-12-12	Amount	\$50,000	Security	
3323423	Reason	Agreement		

Other legal information

Reported	Affidavit of Deficiency		Court	Court of Appeal
2015-03-27	Defendant	EQUIFAX-PRD TEST FILE 8		Abitibi
Claim date/number	Plaintiff	NUB'S BOATS		NUNAVUT
2015-03-20	Amount	\$9.00M	Security	
3232323	Reason	Agreement of Sale		

Corporate search and additional business information

Verified	Registration number/type	Jurisdiction location/type	Effective date
2015-03-31	1010101 Incorporation	Nunavut Provincial Charter	2010-12-28

Reported	Registration number/type	Jurisdiction location/type	Effective date
2015-03-31	6756343 Incorporation	Quebec Provincial Charter	2014-02-14

Reported	Business contact	Title	Shares owned
2015-03-27	ROBERT P BRENNAN SR	President	100

Reported	Business contact	Title	Shares owned
2014-02-13	ELSTON JOHN ELSTON JOHN GREG AMORLIAN MR	President	100

Reported	Ownership/source	Property covered/address	Property value/ evaluation date
2015-03-27	Owned Officer of Company	Buildings and Land 284 DALLAS,KIMMIRUT, NU	500000 2015-02-20

Date	Employee size	Date	Sales volume
2015-03-27	(R) Full Time 1000	2015-03-27	(R) Net Worth \$10,000 (R) Sales \$10.00B

(R) Total Liabilities \$33,234
 (R) Account Receivable \$3.25M
 (R) Accounts Payable \$354,233
 (R) Total Assets \$3,412
 (R) Net Income \$3,223
 (R) Net Income \$2,312
 (R) Revenue \$3.22M
 (R) Budget \$2.13M
 (R) Subsidy \$134,123
 (R) Information Declined \$123,341
 (R) New Business \$321,421
 (R) Not Available \$23,123

Banking report detail

Reported 2014-12-12	Name	ROYAL BANK OF CANADA HALIFAX NS ALMON ST BR Branch:003 Transit:02533	Last change date	2015-03-27		
	Address	5805 ALMON ST HALIFAX, NOVA SCOTIA, B3K1T7 CANADA	Reference phone	(902) 332-3333		
	Phone Fax		Reference fax Signing officer/special comment	(902) 222-2222		
Open date 2013-12-28	Number of accounts		Account type	Canadian account		
	Balance	Number of returned cheques	Frequency	Reason		
	\$400,000 to \$1.00M					
Open date 2010-12-12	Number of credit lines		Credit line type	Credit letter		
	Secured by	Rating	Authorized amount	Utilization		
	Farm	Paid as agreed	\$1.00M to \$2.00M	5%		
Open date 2010-12-12	Number of loans					
	Loan type	Rating	Terms	Secure by	Authorized amount	Balance owing
	Alberta farm development loan	11		Assignment of accounts receivable Assets	\$1.00M to \$2.00M	\$500,000 to \$2.00M

*** Bank Information Updates are available at a reasonable cost – Tel. 1-877-254-3263

Liens detail

Reported 2015-04-01	Lien number	54589796	Date registered	2015-04-01
	Caution filing	None Reported	Amendment date	
	Principal amount		Maturity date	
	Lien period	20	Renewal period	20
	Collateral class/ description	Consumer Goods		
	Debtor name	EQUIFAX DQ TEST	Secured party	EQUIFAX TEST
	Address	5689 GALERIE D'ANJOU KIMMIRUT NUNAVUT CANADA	Address	7100 JEAN TALON ANJOU QUEBEC H1M0A3

VIN Year/make/body type
S59687X5689R754 2010/KIA CANADA INC/SEDAN

Other files included

Equifax has received information that the following names and addresses are related to this business. These could be: Different spelling of the business name, former addresses or names, branch location whose invoices are paid from on central locations, PO Box addresses, etc. Regardless of which address you've chosen to pull this report for, the information is identical.

Company number	Subject number	Company name	Address
0105766785	EFF282	EQUIFAX-PRD TEST FILE 6	6666666 NOTAREALADDRESS KIMMIRUT X0A0N0 JAPAN

Inquiries

An inquiry is registered when a report on this business is ordered by an Equifax Customer. Few or no inquiries may indicate that a business is not an active credit seeker. Numerous inquiries indicate that the business is an active credit seeker. However, you may want to consider the following in your review:

- Does the number of inquiries seem appropriate for a business that size?
- Is this business shopping around for better supplier arrangements?
- Are they having problems paying their current suppliers and looking for credit from others unaware of their problems?
- Are they expanding, moving locations or opening another office?
- Are their current suppliers not meeting their current needs?

The most recent inquiries in the past 24 months are listed here:

Inquiry date	Requestor SIC	Company name	Phone
2015-04-01	73000000-Business Services	EQUIFAX INDUSTRY GRP	514-493-7894

Customer service If you have any questions about this report, please call Equifax Business Service at **1-877-227-8800** or **416-227-8800**. If you are concerned about the content of this report, please contact the Equifax Commercial Disclosure department by email at commercial.disclosure@equifax.com.