



Commercial Credit Report

ABC HOMES LTD

12345 FORGE RD SE
 CALGARY, AB
 T2H 0S9

Telephone : 403-555-0581
 Fax : 403-555-1284

Report date : Feb 05, 1999
 File opened : Dec 31, 1979
 File Number : 0000199943
 Subject Number : A13999
 Reference Number : New Business
 Requestor ID : John Test

Primary SIC number - 1521 - (Gen Con, Home Improvement)

*** * * SUMMARY * * ***

					Credit Info	Scores	Payment
9	Trade Suppliers	Owed	220K		* 23	Current	12 *
	3rd Period Past Due	Owed	9,006 or 4%		* 12	4Q1998	14 *
	Current	Owed	160K or 72%		* 5	4Q1997	16 *
	Highest Credit Limit	Rptd	116K		* 15	4Q1996	11 *
Returned Cheques		1 for	275	Last Returned Cheque ..	Dec 01, 1998		
Collection Claims		1 for	500	Last Claim	Jan 12, 1998		
Legal Suits		2 for	492K	Last Legal Suit	Feb 26, 1998		
Judgments		1 for	0	Last Judgment	Jun 12, 1998		
Other Items		1 for	0	Last Other Item	Jul 31, 1998		

*** * * TRADE ITEMS * * ***

Supplier's Name/Industry		Terms	Amount/Comments/Habits			Past Due/Pay	Period	
Rptd Date	Open Date	High Credit	Total Owing	Current \$		1st	2nd	3rd
Mfr-Auto & Parts:		DLA-1998/10/01,	839					
Jan*	Jun/1997	30,211	20,520	20,520		0	0	0
REVELSTOKE HOME CTRE:		604-899-5555						
Nov*		36,150	36,150	19,521	16,629		0	0
Retail-Bldg/Hardware:								
Nov*		57,347	6,144	553	5,591		0	0
P.I. = 12		90 Days Reported	123K	62,814	40,594	22,220	0	0
Mfr-Fabricated Mtl:								
Nov*		116K	116K	90,495	21,488	1,681	3,106	
Contr, Masonry, Stone:								
Oct*		33,955	33,955	23,769	3,396	1,019	5,771	
SHELL CANADA (WEST):		403-691-2622						
Oct*		2,724	2,724	2,724		0	0	0
Mfr-Paint, Varnishes:								
Oct*		2,000	919	680	110	0	129	
Services-Employment:								
Aug*		707	707	707		0	0	0
CANADIAN TURBO INC:		403-294-6431						
Mar*		5,154	3,007	1,594	1,413		0	0
P.I. = 12		Total Reported	285K	220K	160K	48,627	2,700	9,006

Note: * Indicates the data was supplied by an accounts receivable submission.

Note: # indicates Long Term Secured Debt which is NOT included in the PI and CI calculation.

*** * * PAYMENT TRENDS * * ***

Quarters	Payment Index	C.I. Score	Number Of Suppliers	Total Owing	Current	- \$ Overdue -		
						1st	2nd	3rd
4 Qtr/1998	14	12	7	483,240	326,251	130,191	8,737	18,061
3 Qtr/1998	12	15	8	483,583	352,171	100,601	19,906	10,905
2 Qtr/1998	15	20	4	305,839	171,552	130,204	1,468	2,615
1 Qtr/1998	17	17	6	173,488	120,544	33,907	4,055	14,982
4 Qtr/1997	16	5	5	495,333	321,001	134,057	13,521	26,754
3 Qtr/1997	15	15	4	237,619	178,573	34,266	3,802	20,978
2 Qtr/1997	17	23	8	311,722	172,597	128,078	0	11,047
1 Qtr/1997	58	25	4	5,134	1,849	513	0	2,772
4 Qtr/1996	11	15	5	25,566	22,498	256	0	2,812

*** * * RETURNED CHEQUES * * ***

Sys. Date	Bank date	Amount	Reason Returned	Status
Feb 05, 1999	Dec 01, 1998	275.00	NSF	Not Replaced

*** * * COLLECTION CLAIMS RECEIVED * * ***

Debtor	ABC HOMES LTD	Date Placed	Jan 12, 1998
Creditor	ABC Publishing	Amount Placed	500
Agency	Equifax Accounts Receivable	Amount Paid	0
Comment	In Collection		

*** * * LEGAL INFORMATION SECTION * * ***

Statement of Claim:

Defendant	ABC HOMES LTD	Date	Feb 26, 1998
Plaintiff	SMART, WARREN	Court	Queen's Bench
Amount	16,364	Location	Calgary
Reason	Damages	File Number	960324546

Statement of Claim:

Defendant	ABC HOMES 1997 LTD	Date	Oct 05, 1995
Plaintiff	VAN SMITH HOMES	Court	Queen's Bench
Amount	476,000	Location	Calgary
Reason	Damages	File Number	970312904

Judgment, Order:

Defendant	ABC HOMES LTD	Date	Jun 12, 1998
Plaintiff	JONES, MARK	Court	Queen's Bench
Amount	0	Location	Calgary
Reason	Damages	File Number	970345568

*** * * OTHER LEGAL INFORMATION * * ***

Notice of Discontinuance:

Defendant	ABC HOMES 1997 LTD	Date	Jul 31, 1998
Plaintiff	123658 ALBERTA INC	Court	Queen's Bench
		Location	Calgary

*** * * BANKING INFORMATION * * ***

Reported on: ABC HOMES LTD
Date: 1999/02/05

File Number: 0000199943
Subject Number: A13999

CANADIAN IMPERIAL BANK OF COMMERCE
628-8TH AVE S.W.
CALGARY, ALBERTA, T2P1G4
Branch: 010, Transit: 00019
Ref. Phone: (403) 544-1234

Ref. Fax: (403) 544-0988

Account Information:

Number of Accounts: 2, Current account, US account,
Opened: For more than 3 years
Total Balance: Low 6 figures

*** Returned Cheque Details:

Quantity: None, Frequency: In the last 3 months

Line of Credit Details:

Opened: 1980/12/03
Authorized Amount: Low 7 figures
Utilized: 80%
Rating: Paid as agreed
Secured: yes, Equipment, Mortgage

Loan Details:

Term loan, Opened: 1980/12/04
Authorized Amount: \$ 180,000
Balance Owing: \$ 25,000
Terms: Monthly, \$ 1,280
Rating: Paid as agreed
Secured: yes, Mortgage, Inventory

Signing officer(s):

WILSON JOHN, WILSON WILMA, WILSON SAMANTHA
2 signatures required

*** * * COMPANY INFORMATION * * ***

Incorporation Number: 12345667, Effective Date: 1978/05/01
Provincial Charter / Alberta

1999/02/05, ALBERTA CORPORATE REGISTRY:REGISTERED OFFICE AND RECORDS
ADDRESS:12345 FORGE RD SE,CALGARY,AB,T2H0S9.LAST ANNUAL REPORT
1998-12-01.

Premises: Owned, Land Only (Reported: 1999/02/26)
12345 FORGE RD SE CALGARY AB T2H0S9
Valuation Srce: Municipal Evaluation, Value: \$ 500,000

Number Employees: Full Time: 25, (Reported: 1999/02/05)
Part Time: 25, (Reported: 1999/02/05)

Finances: Sales: \$ 1,500,000, (Reported: 1999/02/05)
Net Worth: \$ 2,500,000, (Reported: 1999/02/05)
A/R Amount: \$ 75,000, (Reported: 1999/02/05)
A/P Amount: \$ 50,000, (Reported: 1999/02/05)

Officers/Owners: (Reported: 1999/02/05)

- WILSON, JOHN, President/Shareholder/Administrator
- WILSON, SAMANTHA, Secretary Treasurer/Administrator
- WILSON, WILMA, Vice President/Administrator

*** * * ADDITIONAL COMMENTS * * ***

1996/03/26, ABC HOMES LTD

PREVIOUS ADD: 11 GREENBRIER CRES, SHERWOOD PARK, AB, T8A1A2

*** * * OTHER FILES INCLUDED IN THIS REPORT * * ***

A B C HOMES LTD.
11 GREENBRIER CRES
SHERWOOD PARK, AB T8A1A2

File Number : 0032589944
Subject Number : ZZ9980

ABC HOMES LTD
206, 2 ATHABASCA AVENUE
SHERWOOD PARK, AB T8A4E3

File Number : 0085299943
Subject Number : ZX1668

*** * * RECENT INQUIRIES * * ***

Jan 27, 1999 Publisher-Magazine
Dec 04, 1998 Jacks Lumber
Aug 21, 1998 The Great Hardware Store
Nov 3, 1997 Lending Institution
Mar 10, 1996 Pipe Depot

(416)555-1234

*** * * CREDIT INFORMATION SCORE * * ***

The current CREDIT INFORMATION SCORE is the TOTAL of the following factors:

Years on File	0-1	1.1-2	2.1-4	4.1-9	9.1+		
Score	10	8	6	4	0	=	0
Current Payment Index	51+	41-50	31-40	21-30	0-20		
Score	10	7	5	4	0	=	0
Number of Trade Payment References	0-1	2-3	4-6	7-10	11+		
Score	10	8	5	3	0	=	3
Last Qtr, PI vs same Qtr, Last Year	41+	21-40	11-20	6-10	0-5		
Score	10	8	6	4	0	=	0
Number of Negative Occurrences	10+	8-9	5-7	2-4	0-1		
Score	10	8	5	3	0	=	5
Last Negative Occurrence (months)	1-2	3-4	5-6	7-12	12+		
Score	10	7	4	3	0	=	10
Amt. Neg. Occ, as % of current owed	100%	51-99%	11-50%	1-10%	0%		
Score	10	8	5	2	0	=	5

CREDIT INFORMATION SCORE = 23

END OF REPORT