



P O Box 60626/ Oklahoma City, OK 73146
 (405) 235-1341/ 1-800-593-0907
 Fax (405) 232-5567
 E-Mail: assn@nacmservices.com
 Web Site: www.nacmservices.com

CONFIDENTIAL REPORT **

"CREDIT SOLUTIONS YOU CAN TRUST"

REPORT ON 035205 DATE 7/26/05 For Member 30-00990

PROFIT AND CHANCE INC
 1986 BROADWAY
 ANYWHERE U S A US 12345

Data Design Inc.
 Attn: Nina Jones
 P O Box 697
 Norman, Ok. 73070-0697

ON FILE SINCE 1/86 PH. 405-123-4567
 Fax # Email :
 Fed ID# Web Page:

TO:

-- Cross References --

AKA- TAKE A CHANCE COMPANY

Business Category	Date Rept	Date Open	Last Sale	Terms	High Credit	Total Due	Current Due	** Days Beyond Terms **				Comments	
								1-30	31-60	61-90	Over90		
OKLAHOMA													
00002	SERV	3/05	1204	3/05	NET 30	1000	256	256					TOO NEW TO RATE BUT HAS PAID ON TIME EVERY MONTH
00105	BLWO	5/05	0302	4/05	NET10TH	2000							SLOW PAY ACCOUNT
00112	PETR	5/05	1YEAR	4/05	NET 60	342944	41197	20443	20754				
00117	CNSP	6/05	0101	5/05	NET10PX	14956	10989	7946	1899	1144			NEVER HAD ANY PROBLEMS PAYING, BUT A LITTLE SLOW, NEVER OVER 70 DAYS PAST DUE
00266	CONC	3/05	1095	6/04	2%10N15		1508						1508 ACCOUNT CLOSED BY SUPPLIER, PLACED FOR COLLECTIONS
00321	COEQ	5/05	1999	5/05	N10THPX	17973	93020	4966		86360			1694 60/90
00330	BLWO	6/05	0900	4/05	NET 25		280000	167000	91000	19000	2000	1000	ACCOUNT CLOSED, NO ORDERS UNTILL ALL DEBTS ARE PAID OFF
00369	INDS	6/05	0302	6/05	NET 30	45000	5709	1356	1422	1465	1466		ON CREDIT HOLD, NEVER BEEN PAST 30 AND IS NOW 90 DAYS OUT
00372	PETR	6/05	2002	4/05	COD								COD PER OUR REQUEST
00446	CONC	6/05	0698	5/05	COD								ACCOUNT CLOSED, COD ONLY



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00461	PLWH	5/05	0/00										NOA NO OPEN ACCOUNT, PAYS WITH CASH EACH ORDER
00473	INDS	6/05	0497	5/05	NET10TH	525392	262696	99753	75352	74991	12600		ACCOUNT CLOSED, PLACED FOR COLLECTIONS
00500	MACH	5/05	0497	5/05	NET10TH	249659	262696	99753	75352	74991	12600		USUALLY A LITTLE SLOW BUT ALWAYS PAYS, WHEN HE GETS PAID BY HIS CONTRACTORS, HE COMES IN AND PAYS US, NEVER HAD ANY PROBLEMS WITH HIM.
00530	TRUC	3/05	0604	3/05	1%10N30	2500	9483	4611	1546	3326			PAYS 60 DAYS SLOW BUT ALWAYS PAYS
00539	TIRE	5/05	2003	0/00									NOA OPENED ACCOUNT, HAS NEVER USED
00562	RFSP	3/05	0189	3/05	COD								ACCOUNT ON CREDIT HOLD, COD ONLY
00564	BANK	3/05	0395	3/05	NET 30	14000	1300	1300					DIS PWD GREAT PAY, EXCELLENT ACCOUNT
00600	MOTR	6/05	0505	5/05	SPECIAL								NEW ACCOUNT, CASH IN ADVANCE OR COD ON ORDERS UNTILL ACCOUNT IS ESTABLISHED
00623	INDS	6/05	0303	12/04	NET 30	12000							NRE NO RECENT EXPERIENCE
00990	DPSV	3/05	0697	3/05	N10THPX	1000	500	500					SLOW PAY
09999	XXXX	3/05	0199	2/05	30 DAYS	15000	6312	1462	1365	156	1655	1674	ON CREDIT HOLD
13526	BANK	3/05	0304	2/05	NET10PX	10000	1400	1400					NEW CUSTOMER BUT PAYS ON TIME EVERY MONTH, EXCELLENT ACCOUNT
16553	MISC	6/05	1096	12/04	NET 30	3500	126	126					



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Business Category	Date Rept	Date Open	Last Sale	Terms	High Credit	Total Due	Current Due	** Days Beyond Terms **				Comments
								1-30	31-60	61-90	Over90	
PROMPT												
51034	6/05	0197	4/05	NET 60	28900	108	108					
PROMPT, DISCOUNTS												
55600	INSU	6/05	0405	5/05 ONRECPT	1000							
TOO NEW TO RATE, HAVE 6 MONTHS BILLING, THEN CREDIT IS ESTABLISHED AT HIGHER RATE												
60025	CONS	6/05	2001	5/05 COD								
COD PER THEIR REQUEST												

-- Trade Line Totals --

TRADE LINE TOTAL	19	Accounts			1240M	573923	293091	261794	92712	18476		
ADP =	43					46.3	23.6	21.1	7.5	1.5	%	
TRADE CURR TOTAL	12	Accounts			1219M	564394	290180	258312	91057	15294		
ADP =	43					46.3	23.8	21.2	7.5	1.3	%	

The AVERAGE DAYS PAID (ADP) score is calculated on amounts due in each column using weighted values. It will display as a numerical over all average day value. If comments codes Disputed (DIP) or Retention (RET) are present, these amounts are not included in the above calculation.

-- Trending --

6 / 05	16	Accounts	ADP =	43	1240M	573923	293091	261794	92712	18476		
						46.3	23.6	21.1	7.5	1.5	%	
5 / 05	10	Accounts	ADP =	50	417672	134691	99017	164833	14255	4876		
						32.2	23.7	39.5	3.4	1.2	%	
4 / 05	7	Accounts	ADP =	55	20759	9529	2911	3482	1655	3182		
						45.9	14.0	16.8	8.0	15.3	%	
3 / 05	7	Accounts	ADP =	55	20759	9529	2911	3482	1655	3182		
						45.9	14.0	16.8	8.0	15.3	%	
2 / 05	1	Accounts	ADP =	15	500	500						
						100.0					%	
1 / 05	1	Accounts	ADP =	15	500	500						
						100.0					%	
12 / 04	1	Accounts	ADP =	15	500	500						
						100.0					%	
11 / 04	1	Accounts	ADP =	15	500	500						
						100.0					%	
10 / 04	1	Accounts	ADP =	15	500	500						
						100.0					%	



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PROFIT AND CHANCE INC

-- Trending --

9 / 04	1	Accounts	ADP =	15	500	500	
					100.0		%

-- Flash Information --

- 5/20/05 1 Return to Maker 05/20/05 319.28
RECEIVED 2 NSF CHECKS AND HAVE BEEN MOVED TO CASH IN ADVANCE.
- 5/24/05 1 Return to Maker 05/24/05 150.00
CHECK DIDN'T CLEAR
- 6/08/05 1 Cash In Advance 06/08/05
MOVED TO CASH IN ADVANCE, 3 NSF CHECKS IN 6 MONTHS.
- 6/08/05 1 Placed for Collection 06/08/05 12465.00
PLACED FOR COLLECTIONS ON NSF CHECKS, NOT ABLE TO GET AHOLD OF THE PRINCIPALS, LEFT MESSAGES. IF NO RESPONSE WITH COLLECTIONS, WILL BE SENDING TO ATTORNEY.
- 6/20/05 1 Return to Maker 06/20/05 5000
- 6/10/05 1 Return to Maker 06/10/05 350.00
- 6/10/05 1 Return to Maker 06/10/05 150.00 REF#: 03299
- 7/12/05 1 Return to Maker 07/12/05 2546
- 5/20/05 1 Return to Maker 05/20/05 233.02
- 6/21/05 1 Return to Maker 06/21/05 5386

-- Accounts Placed for Collection --

DATE	4/01	AMT	10,000.00	REF #	2	C	UNCOLLECTIBLE	5/02
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-- Accounts Written Off by Members --

00001 2005-05-20 Amount: \$6,320 Year: 2005
 Write Off 05/20/05 6320.03

-- General Information --

7/93 FEDERAL TAX ID: 12-345678
 7/93 KIND OF BUSINESS: ANYTHING PROFITABLE



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REPORT ON 035205 DATE 7/26/05 For Member 30-00990

PROFIT AND CHANCE INC

-- General Information --

7/93 BUSINESS START DATE: MARCH 1, 1985
7/93 CORPORATE: INCORPORATED MARCH 1, 1985 IN OKLAHOMA
7/93 PRINCIPALS: DON DOE, PRESIDENT
7/93 J P DOE, VICE PRESIDENT

-- Principals --

PRINCIPALS - DOEBAGS, DANNY

-- Registered Business as Reported by the Secretary of State --

Registered Name: PROFIT AND CHANCE HIGH ROLLERS 0195
File #: 1995112233 TYPE: DOMESTIC LIMITED LIABILITY PARTNERS
Status: ADMINISTRATIVELY DISSOLVED
Registered Agent: DANNY BIGBUCKS
Address 1: 1234 A STREET
Cty/St/Zip: ANYWHERE OK 73111
Fed Id #: 73-1122334
Date Incorporated: 01 - 01 - 1995
Original Inc Date: 01 - 01 - 1995
State Of Orig Inc: OKLAHOMA
Incorporators:
Name: DENNY SMALLBUCKS
Cty/St/Zip: 000000000
Officers:
PRESIDENT
Name: SALLY DINGLEBERRY
Cty/St/Zip: 000000000

-- Secretary of State UCC Records

UCC FILED - SEC STATE / 05/09/00 / # 0001683
SECURED PARTY - CATERPILLAR FINANCIAL SERVICES CORP
COLLATERAL - ONE CATERPILLAR HYDRAULIC EXCAVATOR WITH 55 BUCKET AND ADDIT
IONAL ACCESSORIES AND PROCEEDS.
UCC FILED - SEC STATE / 01/01/00 / # 0012345
SECURED PARTY - BANK OF OZ
COLLATERAL - EVERYTHING & ANYTHING WE CAN GET OUR HANDS ON
UCC FILED - SEC STATE / 07/26/00 / # 0016434
SECURED PARTY - DARR EQUIPMENT OPERATING CO LP
COLLATERAL - ONE CATERPILLAR USED TRUCK
UCC FILED - SEC STATE / 05/05/00 / # 0022222
SECURED PARTY - FIRST NATIONAL OF OZ
COLLATERAL - WHATEVER BANK OF OZ DOESN'T GET
UCC FILED - SEC STATE / 12/03/01 / # 0336521



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PROFIT AND CHANCE INC

-- Secretary of State UCC Records

SECURED PARTY - JOHN DEERE CONSTRUCTION & FORESTRY CO IN JOHNSTON, IA
COLLATERAL - JOHN DEERE WHEELER LOADER
UCC FILED - SEC STATE / 01/23/02 / # 0961424
SECURED PARTY - UNITED BANK, DEL CITY OKLAHOMA
COLLATERAL - ACCOUNTS, INVENTORY, FURNITURE, FIXTURES, EQUIPMENT, CONTRAC
T RIGHTS, GENERAL INTANGIBLES.
UCC FILED - SEC STATE / 02/11/02 / # 1823927
SECURED PARTY - ARVEST BANK OF OKLAHOMA CITY OK
COLLATERAL - CONTRACT #34D013131 IN THE AMOUNT OF \$1,611,041.00 BETWEEN
PROFIT AND CHANCE INC AND VMS INC CONTRACT # 035D10535 IN TH
E AMOUNT OF \$935,500.00 BETWEEN PROFIT AND CHANCE AND VMS
INC
UCC FILED - SEC STATE / 11/11/02 / # 4003921
SECURED PARTY - CATERPILLAR FINANCIAL SERVICE CENTER
COLLATERAL - 1 CAT INTEGRATED TOOL CARRIER
UCC FILED - SEC STATE / 04/17/02 / # 4766633
SECURED PARTY - DEERE AND COMPANY OF JOHNSTON, IA
COLLATERAL - JOHN DEERE SKID STEER LOADER

-- Inquiries --

Table with 7 columns: SERV, Date, INQUIRY, ID, TRUC, Date, INQUIRY, ID. Rows include SERV 7/12/05, RFSP 11/10/04, and DPSV 7/26/05.

Page 6 CONFIDENTIAL - DO NOT DISCLOSE TO SUBJECT

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 ANYWHERE U S A US 12345

Data Design Inc.
 Attn: Nina Jones
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Credit Report at a Glance

Total Accounts Reported19
Total Current Accounts Reported12
Average Days to Pay.43
Highest High	\$ 342,944
# Accounts Taking Discounts	1
# Account Paying Promptly	1
# Bank lines Reported	0
# Of Inquiries	6
# Accounts Placed for Collections	1
Flash Items Reported10
# Suits Filed.	0
# Judgements Granted	0
# Liens Filed.	0
# Bankruptcies	0
# Ucc Filings	9
# Accounts Written Off by Members	1
Years on File.19

CORPORATE NAME: PROFIT AND CHANCE HIGH ROLLERS
 AKA: TAKE A CHANCE COMPANY
 PRINC: DOEBAGS, DANNY

Risk Factors

- 7 Trade Lines with Amounts Over 60 Days Pastdue
- ** Increase in Trending of 28 days
- 10 Flash Items Reported
- 1 Accounts Placed for Collections
- 1 Accounts Written Off by Members

Page 7 **CONFIDENTIAL - DO NOT DISCLOSE TO SUBJECT**

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