



Enhanced Commercial Credit Report

REPORT SUMMARY

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BUSINESS IDENTIFICATION INFORMATION

Business	JAM INDUSTRIES LTD	Inquiry on	Nov 19, 2008
		File Number	0068125901
Address	21000 AUT TRANSCANADIENNE BAIE-D'URFE, QC H9X4B7	Subject Number	VW7383
		Telephone	(514) 457-2555
		Fax	(514) 457-0055

Active in Equifax Database since:

Apr 19, 2002

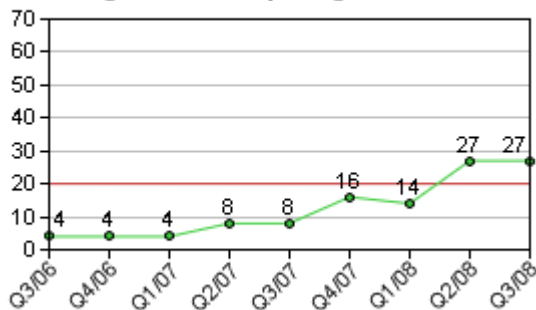
CREDIT INFORMATION SCORE

24

Answers the question: Will I get paid? The overall Risk Level associated with this business relative to others in the database is

Above average risk

Credit Information Score trend.
Higher scores equal higher risk



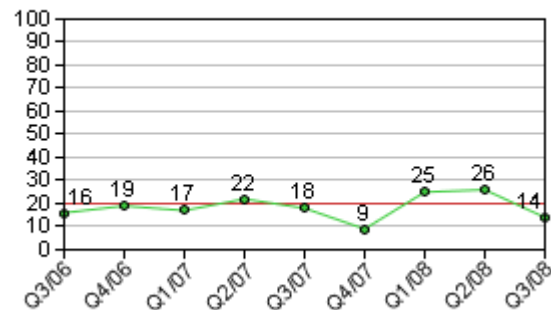
PAYMENT INDEX

11

Answers the question: When will I get paid? Based on supplier information provided to Equifax, this business is paying invoices on average

11 days past due

Average Days Beyond Terms Trend



Long Term Secured Debt is NOT included in the PI and CI calculation.

IMPORTANT REPORT HIGHLIGHTS

Recent Activity since Jul 01, 2008

No. of Accounts 3rd Period Past Due	2
% dollars - 3rd Period Past Due	1.24%
Derogatory Items - Number	1
Derogatory Items - Amount	\$203
Inquiries on this Account	5

Most recent Derogatory item: Jul 2008

What are Derogatory items?

Returned Cheques, Collection Claims, Legal Suits, Judgments or Information from the Office of the Superintendent of Bankruptcy

OVERALL REPORT CONTENTS

Derogatory Items on File (up to 5 years)	Number	Amount	Most Recent
Returned Cheques	0	\$0	
Collection Claims	4	\$14,816	Jul 2008
Legal Suits	0	\$0	
Judgments	0	\$0	
Bankruptcies	0	NA	
Overall Supplier Information		Financial Suppliers	Trade Suppliers
No. of Suppliers		3	21
Amount 3rd Period Past Due		\$0	\$6,263
Total Credit Exposure		\$11,802	\$273,219
Single Highest Credit Exposure		\$206,280	\$300,000
Average Credit Exposure		\$3,934	\$13,010
Inquiries on the Account		NA	31

DECISION

Com Delinquent Score (40200-A-1) Score: 00313

00011	Percentage of Period 3 Accounts Suggests Higher Risk
00002	Industry Suggests Lower Risk
00007	Percentage of Satisfactory Accounts Suggests Higher Risk
00017	Current Balance Trend Suggests Higher Risk

 DETAILS (Click on "+" or "-" to view or close the full detailed information on this business.)

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CREDIT INFORMATION SCORE HISTORY AND TRENDS

The overall Risk associated with this business - Will I get paid?

This business has a current Credit Information Score of **24**

Risk Score	The Credit Information Score ranges from a low risk of 0 to a high risk of 70
0-9	Lowest risk
10-20	Average risk
21-30	Above average risk
31-40	High risk
41-69	Highest risk
70	Information has been reported to Equifax from the office of the Superintendent of Bankruptcy

The Credit Information Score for THIS BUSINESS was determined based on the following:

ITEM (Lower score = Lower risk; Higher score = Higher risk)	SCORE
1. Active in Equifax credit database for 6 years	4
2. Current Payment Index is 11	0
3. Number of supplier references on file is 6	5
4. On Sep 30, 2008 the Payment Index was 0 points higher than Sep 30, 2007	0
5. Number of derogatory items on file in the past 2 years is 4	3
6. The most recent derogatory item was recorded 4 months ago	7
7. Derogatory item amounts as a % of dollars owed suppliers is 14%	5

TOTAL Current Credit Information Score -> 24

Credit Information Score is calculated using the following matrix

Active in Equifax database for (years)	0-1	1.1-2	2.1-4	4.1-9	9.1+
Score	10	8	6	4	0
Current Payment Index	51+	41-51	31-40	21-30	0-20
Score	10	7	5	4	0
Number of trade payment references in last 90 days	0-1	2-3	4-6	7-10	11+
Score	10	8	5	3	0
Last quarter Payment Index vs. same quarter last year (point difference)	41+	21+40	11+20	6-10	0-5
Score	10	8	6	4	0
Number of derogatory items in last 2 years	10+	8-9	5-7	2-4	0-1
Score	10	8	5	3	0
How recent was last derogatory item (months)	1-2	3-4	5-6	7-12	12+
Score	10	7	4	3	0
Amount derogatory items as a % of dollars now owed to suppliers	100%	51-99%	11-50%	1-10%	0%
Score	10	8	5	2	0

The Risk Trend Numbers over the last three years

Quarters	Credit Information Score	Number of Suppliers	Total Owing	Current \$	1st	Overdue Periods 2nd	3rd
3rd Qtr/2008	27	7	\$40,549	\$25,860	\$13,352	\$883	\$454
2nd Qtr/2008	27	14	\$105,020	\$47,983	\$40,238	\$10,692	\$6,107
1st Qtr/2008	14	17	\$103,547	\$49,490	\$40,935	\$12,074	\$1,048
4th Qtr/2007	16	17	\$402,959	\$306,505	\$89,009	\$6,044	\$1,401

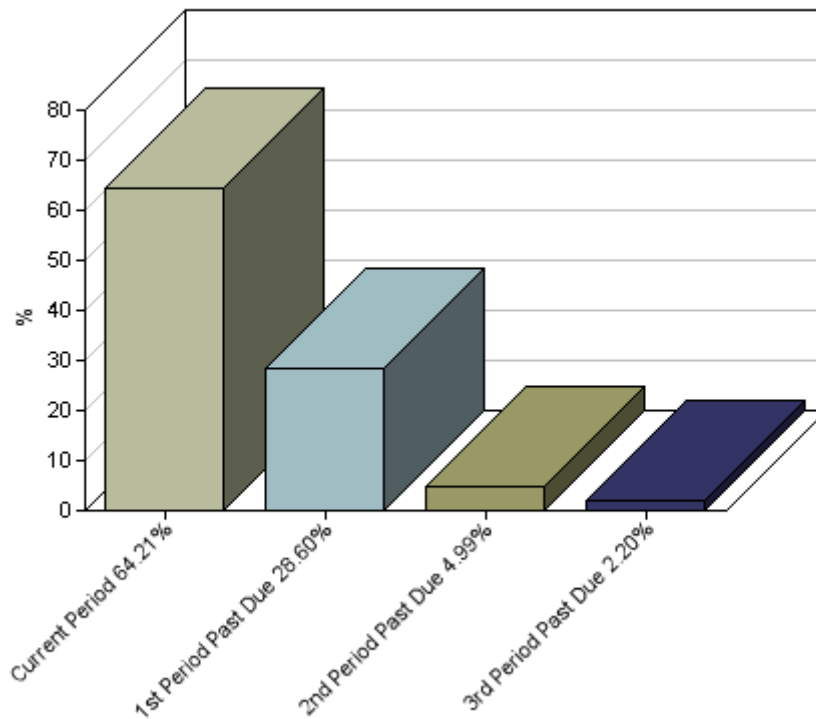
3rd Qtr/2007	8	16	\$585,601	\$356,255	\$169,469	\$37,415	\$22,462
2nd Qtr/2007	8	13	\$318,662	\$167,120	\$110,929	\$35,228	\$5,385
1st Qtr/2007	4	17	\$587,129	\$339,685	\$199,739	\$37,077	\$10,628
4th Qtr/2006	4	15	\$469,860	\$256,009	\$163,851	\$42,068	\$7,932
3rd Qtr/2006	4	15	\$320,967	\$183,353	\$126,940	\$8,703	\$1,971

* Refer to graph in **Report Summary** section.

PAYMENT INDEX HISTORY AND TRENDS

What are the suppliers to this business telling us?

All Suppliers on file



This business has a current **Payment Index** of **11**

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

Payment Index	% of database	The Payment Index ranges from fast paying 0 to slow paying 100
0	65	All trade suppliers are reporting being paid within terms
1-10	8	Average days to pay is slightly beyond terms
11-20	6	Average days to pay is 10 to 20 days beyond terms
21-30	5	Average days to pay is 20 to 30 days beyond terms
31-40	6	Average days to pay is 30 to 40 days beyond terms
41-90	5	Only 5% of businesses in Equifax's database fall into that range
91-100	3	All trade suppliers are reporting being paid in the third period past due or not at all
NA	NA	No trade suppliers reported to Equifax in the indicated time period

The Payment Trend Numbers over the last three years

Quarters	Payment Index	Number of Suppliers	Total Owing	Current \$	1st	Overdue Periods 2nd	3rd
3rd Qtr/2008	14	7	\$40,549	\$25,860	\$13,352	\$883	\$454
2nd Qtr/2008	26	14	\$105,020	\$47,983	\$40,238	\$10,692	\$6,107
1st Qtr/2008	25	17	\$103,547	\$49,490	\$40,935	\$12,074	\$1,048
4th Qtr/2007	9	17	\$402,959	\$306,505	\$89,009	\$6,044	\$1,401
3rd Qtr/2007	18	16	\$585,601	\$356,255	\$169,469	\$37,415	\$22,462
2nd Qtr/2007	22	13	\$318,662	\$167,120	\$110,929	\$35,228	\$5,385
1st Qtr/2007	17	17	\$587,129	\$339,685	\$199,739	\$37,077	\$10,628
4th Qtr/2006	19	15	\$469,860	\$256,009	\$163,851	\$42,068	\$7,932
3rd Qtr/2006	16	15	\$320,967	\$183,353	\$126,940	\$8,703	\$1,971

* Refer to graph in **Report Summary** section.

CREDIT REFERENCES

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.

Twenty-five most RECENT Credit References*							
Supplier	Date Reported	High Credit	Total Owing	Current	1st	Past Due Periods 2nd	3rd
# Lending Institution	Nov 2008	\$0	\$0	\$0	\$0	\$0	\$0
Wholesale-Elec Appls	Nov 2008	\$6,000	\$3,459	\$3,459	\$0	\$0	\$0
Retail-Establishment	Nov 2008	\$15,000	\$668	\$668	\$0	\$0	\$0
Business Services	Nov 2008	\$3,684	\$474	\$474	\$0	\$0	\$0
Transportation Serv	Nov 2008	\$43,330	\$43,330	\$42,221	\$0	\$0	\$1,109
# FORD CREDIT	Oct 2008	\$8,930	\$1,488	\$1,488	\$0	\$0	\$0
# Lending Institution	Oct 2008	\$206,280	\$10,314	\$10,314	\$0	\$0	\$0
Arrg Transp of Freight & Cargo	Oct 2008	\$60,096	\$60,096	\$26,052	\$33,661	\$0	\$383
Whlsl-Electronic Pts	Sep 2008	\$30	\$30	\$0	\$0	\$30	\$0
Trucking	Jun 2008	\$471	\$471	\$0	\$0	\$0	\$471
Arrg Transp of Freight & Cargo	May 2008	\$109	\$109	\$0	\$0	\$109	\$0
Personal Services	May 2008	\$1,972	\$1,972	\$1,972	\$0	\$0	\$0
Transportation Serv	May 2008	\$2,068	\$2,068	\$1,799	\$164	\$0	\$105
Transportation Serv	Apr 2008	\$500	\$500	\$0	\$0	\$0	\$500
Oil & Gas Extraction	Apr 2008	\$952	\$951	\$595	\$356	\$0	\$0
Arrg Transp of Freight & Cargo	Apr 2008	\$23	\$23	\$0	\$0	\$0	\$23
Transportation Serv	Apr 2008	\$289,660	\$41,917	\$17,658	\$20,587	\$3,672	\$0
Trucking	Apr 2008	\$289,660	\$12,536	\$868	\$7,806	\$190	\$3,672
Services-Computer	Mar 2008	\$12,872	\$12,872	\$413	\$12,459	\$0	\$0
Business Services	Feb 2008	\$15,264	\$15,264	\$0	\$5,247	\$10,017	\$0
Services-Employment	Feb 2008	\$3,045	\$3,045	\$3,045	\$0	\$0	\$0
Trucking (APTA)	Jan 2008	\$1,500	\$80	\$0	\$80	\$0	\$0
Transportation Serv	Nov 2007	\$300,000	\$72,200	\$72,000	\$0	\$200	\$0
Transportation Serv	Nov 2007						

		\$1,154	\$1,154	\$0	\$1,154	\$0	\$0
Total		\$1,262,600	\$285,021	\$183,026	\$81,514	\$14,218	\$6,263

- Indicates Long Term Secured Debt, which is NOT included in the PI and CI calculation.

*If less than 25 on file, they will all display.

Ten LARGEST Credit References*							
Supplier	Date Reported	High Credit	Total Owing	Current	1st	Past Due Periods 2nd	3rd
Transportation Serv	Nov 2007	\$300,000	\$72,200	\$72,000	\$0	\$200	\$0
Arrg Transp of Freight & Cargo	Oct 2008	\$60,096	\$60,096	\$26,052	\$33,661	\$0	\$383
Transportation Serv	Nov 2008	\$43,330	\$43,330	\$42,221	\$0	\$0	\$1,109
Transportation Serv	Apr 2008	\$289,660	\$41,917	\$17,658	\$20,587	\$3,672	\$0
Business Services	Feb 2008	\$15,264	\$15,264	\$0	\$5,247	\$10,017	\$0
Services-Computer	Mar 2008	\$12,872	\$12,872	\$413	\$12,459	\$0	\$0
Trucking	Apr 2008	\$289,660	\$12,536	\$868	\$7,806	\$190	\$3,672
# Lending Institution	Oct 2008	\$206,280	\$10,314	\$10,314	\$0	\$0	\$0
Wholesale-Elec Appls	Nov 2008	\$6,000	\$3,459	\$3,459	\$0	\$0	\$0
Services-Employment	Feb 2008	\$3,045	\$3,045	\$3,045	\$0	\$0	\$0
Total		\$1,226,207	\$275,033	\$176,030	\$79,760	\$14,079	\$5,164

- Indicates Long Term Secured Debt, which is NOT included in the PI and CI calculation.

*If less than 10 on file, they will all display.

BANKING INFORMATION

This **Bank Report** was obtained on: **Aug 12, 2008**

Bank Name: HSBC BANK CANADA
MONTREAL MAIN
Address: SUITE 150 2001 MCGILL COLLEGE AVE
MONTREAL, QUEBEC, H3A1G1
Branch: 016, Transit: 10001
Reference: CREDIT DEPARTMENT
Phone: (514) 288-8858
Fax: (514) 285-8657

Account Type(s): Deposit account
Account Opened: For more than 3 years
Account Balance: High 6 figures
Returned Cheques: None, In the last 3 months

Line of Credit Details

Credit Line Type(s): Line of credit
Line of Credit Date: Not available
Line of Credit authorized: Medium 8 figures
Utilization of Line of Credit: Low 8 figures
Rating on Line of Credit: Paid as agreed
Secured? By what?: Not available

Loan Details

No Loans

Signing Officer(s): Not available

This **Bank Report** was obtained on: **Nov 13, 2007**

Bank Name: HSBC BANK CANADA
RENE LEVESQUE OUEST
Address: 500 RENE LEVESQUE OUEST
MONTREAL, QUEBEC, H2Z1W7
Branch: 016, Transit: 10251
Reference: CREDIT DEPARTMENT
Phone: (514) 866-2841

Fax: (514) 866-3181

Account Type(s): Deposit account
Account Opened: For more than 3 years
Account Balance: Fluctuates with line of credit
Returned Cheques: None, In the last 3 months

Line of Credit Details

Credit Line Type(s): Line of credit
Line of Credit Date: Not available
Line of Credit authorized: Medium 8 figures
Utilization of Line of Credit: Low 8 figures
Rating on Line of Credit: Paid as agreed
Secured? By what?: Not available

Loan Details

Loan Type(s): Term loan
Loan Date: Not available
Loan Amount: Medium 7 figures
Still Owing: Medium 7 figures
Terms: Not available
Rating: Paid as agreed
Secured? By what?: Not available

Signing Officer(s): Not available

This **Bank Report** was obtained on: **Apr 18, 2002**

Bank Name: THE TORONTO-DOMINION BANK
 PLACE VERTU MALL
Address: 3131 BOUL DE LA COTE-VERTU
 SAINT-LAURENT, QUEBEC, H4R1Y8
 Branch: 004, Transit: 42961
Reference: JOANNA/JL/AP
 Phone: (514) 956-5200
 Fax: (514) 956-0436

Line of Credit Details

No Line of Credit

Loan Details

No Loans

Signing Officer(s): Not available

Other files included in this report

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 locations 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.

JAM INDUSTRIES LTD, 21000 RTE TRANS CANADA, BAIE-D'URFE, QC, H9X4B7
 JAM INDUSTRIES LTD, 21000 AUT TRANSCANADIENNE, BAIE-D'URFE, QC, H9X4B7
 JAM INDUSTRIES LTD, 21000 AUT TRANSCANADIENNE, BAIE-D'URFE, QC, H9X4B7
 JAM INDUSTRIES LTD, 21000 AUT TRANSCANADIENNE, BAIE-D'URFE, QC, H9X4B7

DEROGATORY ITEMS

This report limits the display of Derogatory items to a maximum of 10 in each category: returned cheques, collection claims, legal suits, judgment and other (non-derogatory) legal items.

Collection Claims Reported			
Debtor	JAM INDUSTRIES	Date Placed	Jul 22, 2008
Creditor	CANADIAN FREIGHTWAYS	Amount Placed	\$203
Closed		Amount Paid	\$203
Agency	GENERAL CREDIT SERVICES		
Status	Claim Collected	Last Payment	

Debtor	JAM INDUSTRIES INC.	Date Placed	Mar 07, 2008
Creditor		Amount Placed	\$1,133
Closed	Jul 07, 2008	Amount Paid	\$0
Agency	ACCESS CREDIT	Last Payment	
Status	Close out Letter Snt		
Debtor	JAM INDUSTRIES LTD	Date Placed	Oct 09, 2007
Creditor		Amount Placed	\$6,740
Closed	Dec 03, 2007	Amount Paid	\$0
Agency	COLLECTION GROUP OF CANADA INC	Last Payment	
Status	Close out Letter Snt		
Debtor	JAM INDUSTRIES LTD	Date Placed	Oct 09, 2007
Creditor		Amount Placed	\$6,740
Closed	Dec 03, 2007	Amount Paid	\$0
Agency	COLLECTION GROUP OF CANADA INC	Last Payment	
Status	Close out Letter Snt		

Other Legal Information - These are not considered Derogatory

Type of Action	Declar. - Settled out of Court	Date Filed	Dec 01, 2003
Plaintiff	ABX LOGISTICS INC	Court	Provincial Court
Amount	\$15,918	Court Location	Montreal
Reason	Contract	Court File Number	082313035
Defendant name as it appears in Court Document	JAM INDUSTRIES LIMITED		

INQUIRIES ON THIS FILE

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. Equifax does not use this information to compute its risk scores.

However, you may want to consider the following in your review:

- Do 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	Inquirer's Name/Industry	Telephone Number
Nov 03, 2008	Factoring Company	
Oct 06, 2008	OLD DOMINION FREIGHT	(336) 822-5318
Aug 14, 2008	Printer-Commercial	
Aug 11, 2008	Printer-Commercial	
Jul 18, 2008	A N DERINGER INC	(802) 524-8110
Jun 19, 2008	B AND B ELECTRONICS	(780) 439-3901
May 14, 2008	Transportation Serv	
Apr 22, 2008	Business Services	
Apr 22, 2008	BQUE DE DEV DU CDA	(514) 496-0726
Apr 11, 2008	INSIGHT CANADA	(514) 324-4350
Apr 10, 2008	CARMICHAEL ENGINEERI	(514) 735-4361
Mar 25, 2008	Business Services	
Jan 16, 2008	Business Services	
Jan 14, 2008	ROYNAT LEASE FINANCE	(514) 744-2770
Nov 26, 2007	ROE LOGISTICS	(514) 396-0000
Nov 01, 2007	Transportation Serv	
Oct 30, 2007	Services-Employment	
Oct 05, 2007	Lending Institution	
Sep 17, 2007	Transportation Serv	
Sep 10, 2007	Services-Employment	
Aug 02, 2007	Business Services	
Jun 05, 2007	Telephone Resellers	
Mar 06, 2007	BUS SUPPORT CENTRE	(888) 855-1234
Feb 07, 2007	Whlsl-Electronic Pts	
Jan 24, 2007	FORD CR CDA LEASING	(514) 356-6021

Jan 24, 2007	FORD CR CDA LEASING	(514) 356-6021
Jan 24, 2007	FORD CR CDA LEASING	(514) 356-6021
Dec 04, 2006	Services-Employment	
Nov 22, 2006	Whlsl-Drug Supplies	
Nov 22, 2006	Business Services	
Nov 21, 2006	Arrg Transp of Freight & Cargo	

CUSTOMER SERVICE

If you have any questions about this report, please call our customer service center at **1-877-227-8800** or **416-227-8800**.

If you are concerned about the content of this report, please contact Equifax Commercial Relations department by email at commercial.disclosure@equifax.com

End of Report