

Account Matching Service

- Lender reports **180,826** entities
- PayNet identifies **141,775** unique business entities from total reported entities
- **39,051** borrowers match with each other
- Unmatched entities skew credit exposures by borrower
- Data cleansing standardizes names, address, phone #

ABC COMMERCIAL LENDER

Name	Address	City	Phone	Total Original Amount	# of Contract	# Times 60+ Days Delinquent	# Times 91+ Days Delinquent
RIARS POINT FARMS	FRIAR POINT ROAD	CLARKSDALE	9017630162	\$209,233.86	4	0	0
WALLFLOWER FARMS	FRIARS POINT ROAD	CLARKSDALE	9017630162	\$163,138.86	3	3	6
TOM MARIS FARMS	1209 PARK CIRCLE	CLARKSDALE	6626277819	\$54,379.62	1	2	9
BRUCE D. COOK	2734 90TH AVE. S.W.	BYRON	5072800347	\$60,895.50	3	0	0
COOK FARMS	2734 90TH AVE SW	BYRON	5072800347	\$211,146.63	10	0	0
J. H. COOK	1444 13TH ST N.W.	BYRON	5072800347	\$40,762.16	2	0	0
B & z FARMS	A PARTNERSHIP 7484 STA	CASSVILLE	6087942338	\$335,922.12	10	0	0
J D BUSCH	RAYMOND A. ECKSTEIN 74	CASSVILLE	6087942338	\$205,479.42	6	0	0
RA, ECELKSTON	JAMES L. & DAVID J. BAUS	CASSVILLE	5613682983	\$119,938.50	4	0	0
RAY ECELKSTON	JAMES L. BAUSCH 7484 ST	CASSVILLE	6087942338	\$35,085.69	1	1	10
FULLIVE FARMS INC	PO BOX 143	DUNCAN	6623952526	\$149,027.97	3	0	0
GRANT FARMS INC	P.O. BOX 143	DUNCAN	6013952526	\$82,742.99	2	0	0
JOHN W GRANT	P.O. BOX 143	DUNCAN	6013952287	\$31,746.00	1	0	0
UTE	BOX 86	MINTER CITY	6016580047	\$107,541.78	3	1	10
LONE STAR INC	PO BOX 126	MINTER CITY	6626584653	\$35,094.69	1	0	0
STURDI ACRES	BOX 86	MINTER CITY	6626580047	\$107,541.78	3	1	10

Total exposure much greater than expected

Affiliated Entities

Split file shows different delinquency picture