

**Merchants Credit Bureau**

955 Greene Street, Augusta, GA. 30901  
 Tel: 706.823.6246 Fax: 706.823.6253

**PREQUAL CREDIT REPORT**

Reporting Bureau certifies compliance contractual requirements governing check of public records with these results.

Public Records Found For:  Applicant  Spouse

<b>SEND TO</b>	ABC BANK CORP	REPORT #	6543	FNMA #	
	12345 MAIN STREET	LOAN TYPE		REF. #	GREG SOUTHER
	AUGUSTA, GA 30901	REPOSITORIES	XP/TU/EF	ORDERED	9/18/2003 BY
	PROPERTY ADDRESS	COMPLETED	9/18/2003	PRICE	

**BORROWER**

**CO-BORROWER**

BORROWER	CARNOTE, JOE	CO-BORROWER	
SOC SEC #	111-11-1111 AGE	SOC SEC #	AGE
MARITAL STATUS		DEPENDENTS	
CURRENT ADDRESS	999 AUTOZONE RD, AUGUSTA, GA 30901	LENGTH	
PREVIOUS ADDRESS		LENGTH	

**EMPLOYMENT**

EMPLOYER		EMPLOYER	
POSITION		POSITION	
SINCE	INCOME	SINCE	INCOME
VERIFIED	BY	VERIFIED	BY

E C C O A	W H O S E	CREDITOR ACCOUNT NUMBER	DATE REPORTED	DATE OPENED DATE LAST ACTIVITY	HIGH CREDIT	BALANCE	PAYMENT TERM	STATUS	HISTORICAL STATUS			AMOUNT PAST DUE
									TIME PAST DUE	MOS	REV	
									30+	60+	90+	

**S C O R E M O D E L S**

BORROWER'S AVERAGE SCORE **591**

- 1 JOE CARNOTE - 1111111111  
 EQUIFAX/BEACON **597**  
 00038 - SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED  
 00034 - AMOUNT OWED ON DELINQUENT ACCOUNTS  
 00010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS  
 00014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
- 2 JOE CARNOTE - 1111111111  
 TRANSUNION/EMPIRICA 98 **565**  
 038 - SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED  
 020 - LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT  
 010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS  
 002 - LEVEL OF DELINQUENCY ON ACCOUNTS
- 3 JOE CARNOTE - 1111111111  
 EXPERIAN/FAIR, ISAAC (VER. 2) **611**  
 38 - SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED  
 20 - LENGTH OF TIME SINCE LEGAL ITEM FILED OR COLLECTION ITEM REPORTED  
 10 - PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS  
 18 - NUMBER OF ACCOUNTS DELINQUENT

**P U B L I C R E C O R D S**

B B BALDWIN SU JUDGMENT TU	Ref #: 993795 Amount: \$336 Status Date: 09/95	File Date: 09/95 Plaintiff: EATONTON VET SERVICE Status: NOT SATISFIED
I B BALDWIN CO MAGISTRATE JUDGMENT XP/TU/EF	Ref #: 99MAG1352 Amount: \$154 Status Date: 08/99	File Date: 08/99 Plaintiff: M & R COLL Status: NOT SATISFIED
I B MACON GA CHAPTER 13 BANKRUPTCY XP/TU/EF	Ref #: 9554083 Amount: - Status Date: 05/99	File Date: 11/95 Plaintiff: BANKRUPTCY Status: DISCHARGED

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									TIME PAST DUE	MOS REV		
									30+	60+	90+	

**TRADE SUMMARY**

	COUNT	BALANCE	PAYMENT	PAST DUE
MORTGAGE	1	0	0	0
AUTO	1	8667	348	0
EDUCATION	0	0	0	0
OTHER INSTALLMENT	6	720	80	0
OPEN	1	360	360	360
REVOLVING	3	0	0	0
OTHER	2	341	341	341
<b>TOTAL</b>	<b>14</b>	<b>10088</b>	<b>1129</b>	<b>701</b>

SECURED DEBT	HIGH CREDIT	13308
UNSECURED DEBT	DEBT/HIGH CREDIT	76%

**DEROGATORY SUMMARY**

CHARGE OFFS	1	DELINQ 30 DAYS	2	INQUIRIES	0
COLLECTIONS	2	60 DAYS	1		
BANKRUPTCY ACCOUNTS	0	90 DAYS	1		
PUBLIC RECORDS	3	OTHER			

**REAL ESTATE ACCOUNTS**

B B	VANDBLT MTG	09/95	11/86	\$15551	\$0	\$0	PAID	-	-	-	15	\$0
	984073		02/95		MTG	15	TU/EF					
	CLOSED											

**NON-DEROGATORY ACCOUNTS**

B B	WORLD FINANCE CORP	12/01	11/01	\$800	\$720	\$80	AS AGREED	0	0	0	02	\$0
	2504796301		12/01		INST	010	XP/TU/EF					

A B	CITI	04/96	08/87	-	\$0	\$0	PAID	0	0	0	99	\$0
	4128002190685441		10/91		REV		XP					
	CREDIT LINE CLOSED-CONSUMER REQUEST-REPORTED BY SUBSCRIBER											

P B	MBGA/JC PENNEY	04/96	09/88	\$298	\$0	\$0	INACTIVE	0	0	0	92	\$0
	1787698172		10/90		REV		XP					

B B	WORLD FIN	12/01	02/01	\$800	\$0	\$0	PAID	0	0	0	10	\$0
	2504646301		11/01		INST	10	XP/TU/EF					
	REFINANCED											

B B	WORLD FIN	03/01	06/00	\$800	\$0	\$0	PAID	0	0	0	08	\$0
	2504509801		01/01		INST	10	XP/TU/EF					
	REFINANCED. ;											

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ABC BANK CORP  
 12345 MAIN STREET  
 AUGUSTA, GA 30901

REPORT # 6543 FNMA #  
 LOAN TYPE REF. # GREG SOUTHER  
 REPOSITORIES XP/TU/EF  
 ORDERED 9/18/2003 BY  
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PROPERTY ADDRESS

**BORROWER**

**CO-BORROWER**

BORROWER CARNOTE, JOE  
 SOC SEC # 111-11-1111 AGE  
 MARITAL STATUS  
 CURRENT ADDRESS 999 AUTOZONE RD, AUGUSTA, GA 30901  
 PREVIOUS ADDRESS

CO-BORROWER  
 SOC SEC # AGE  
 DEPENDENTS  
 LENGTH  
 LENGTH

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									TIME PAST DUE			MOS REV		
									30+	60+	90+			
B	B	WORLD FIN 2504348501 REFINANCED. ;	07/00	09/99 05/00	\$800	\$0 INST	\$0 10	PAID XP/TU/EF	0	0	0	09	\$0	
B	B	WORLD FIN 2503081401 CLOSED	04/95	07/94 03/95	\$350	\$0 INST	\$0 7	AS AGREED XP/TU/EF	0	0	0	08	\$0	
B	B	WORLD FIN 2502954901 REFINANCED	08/94	12/93 07/94	\$324	\$0 INST	\$0 7	AS AGREED TU/EF	-	-	-	02	\$0	

**DEROGATORY ACCOUNTS**

B	B	AMER INVST 181977826 Late Dates: 5/01-30, 1/01-30 AUTO. ;	01/02	09/99 01/02	\$11534	\$8667 AUTO	\$348 60	CUR WAS XP/TU/EF	30	4	0	0	26	\$0
B	B	CINGULAR WIRELESS 1605728400116 CHARGED OFF ACCOUNT. ;	01/02	06/99 11/99	\$360	\$360 OPEN	\$360 UNK	CHARGE OFF XP/TU/EF	0	0	0	24	\$360	
B	B	379955 ORIGINAL CREDITOR: ADVANCE BUREAU ASSIGNED ON: 11/20/00	01/02	11/00 09/98	\$181	\$181 COLL	\$181	COLLECTION EF	-	-	-		\$181	
B	B	ADVANCE BUREAU OF 1133560 Late Dates: LAST LATE DATE 10/98 ORIGINAL CREDITOR: KALLAY II DR. E. WYNN	11/00	08/00 09/98	\$160	\$160 COLL	\$160 UNK	COLLECTION XP/TU/EF	0	0	0	26	\$160	
J	B	BELK 7176312577 Late Dates: 11/95-90, 10/95-60, 9/95-30, 5/95-30	12/95	12/88 12/95	\$300	\$0 REV	\$0	CUR WAS TU	90	2	1	1	08	\$0

**INQUIRIES ( ONLY LAST 90 DAYS SHOWN )**

\*\*\* NO RECORD FOUND \*\*\*

**CREDITORS**

ADVANCE COLL	135 LAMAR, MACON, GA 31204	912-742-7581
AIB AUTO LN	200 E SO TEMPLE, SALT LAKE CITY, UT 84111	800-882-4059
BALDWIN SU	PO DRAWER 987, MILLEDGEVILLE, GA 31061	
BELK	POB 190080, CHARLOTTE, NC 28219	704-357-1500
CINGULAR	5600 GLENRIDGE, ATLANTA, GA 30342	
FNB SOUTH	P O BOX 1087, MILLEDGEVILLE, GA 31061	912-454-1000

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REPORT KEY: B=BORROWER; C=CO-BORROWER; S=SHARED; J=JOINT; U=UNDESIGNATED; A=AUTHORIZED USER

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									30+	60+	90+	

MACON GA	P.O. BOX 1957, MACON, GA 31202	912-752-3506
STANDARD FIN	P O BOX 2364, GULFPORT, MS 39505	228-832-1422
STUDENT FIN	170 LUKENS DRIVE, NEW CASTLE, DE 19720	302-467-4000
VANDBLT MTG	500 ALCOA TRAIL, MARYVILLE, TN 37804	865-380-3000
WORLD FIN	102 W MARION ST, EATONTON, GA 31024	706-485-8501

**DISCLAIMER**

This is a report containing information supplied by the repositories listed above. The merge process is automated and the report may include some duplications and/or omissions. Inquiries regarding any disputed items should be directed to the creditor reporting the item, or to the appropriate repository service center(s) listed below.

EXPERIAN (XP) P.O. Box 2104 Allen, TX 75013 888-397-3742 www.experian.com	TRANS UNION (TU) P.O. Box 2000 Chester, PA 19022 800-916-8800 www.transunion.com	EQUIFAX (EF) P.O. Box 740256 Atlanta, GA 30374 800-685-1111 www.equifax.com
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\*\*\* END OF REPORT 9/17/2003 10:18:32 AM \*\*\*