

Global Acceptance Credit Corporation
Seller's Survey

Seller's Name: _____ **Portfolio Name:** _____

Date Completed: _____ **Completed by:** _____

Account History

Type of accounts

Credit Card _____
Consumer Loan _____
Lines of Credit _____
Auto Deficiency _____
Other _____
Mixed _____

If Mixed, what percentage of each:

Credit Card _____ %
Consumer Loan _____ %
Lines of Credit _____ %
Auto Deficiency _____ %
Other _____ %

What is the quality of the paper at origination?

Prime (A) _____
Mid-Prime (B) _____
Mid-Prime (C) _____
Sub-Prime (D) _____
Mixed _____

If Mixed, what percentage of each:

Prime (A) _____ %
Mid-Prime (B) _____ %
Mid-Prime (C) _____ %
Sub-Prime (D) _____ %

Are credit scores available on the accounts?

Yes No

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What was the credit score guidelines used for account approval?

Placement status

Fresh/Zeros _____
Primary _____
Secondary _____
Tertiary _____
Warehouse _____
Mixed _____

If Mixed, what percentage of each:

Fresh/Zeros _____ %
Primary _____ %
Secondary _____ %
Tertiary _____ %
Warehouse _____ %

Was there an Early-out agency used prior to charge-off? Yes No

What agencies worked the paper, from what dates and for how long each?

<u>Agency</u>	<u>Begin Date</u>	<u>End Date</u>	<u>Time (in Months)</u>
Early-Out			

Agency 1

Agency 2

Agency 3

Agency 4

What was the amount of days beyond Last Pay Date before charge-off?

90 _____
180 _____
360 _____
Other _____
Mixed _____

If Mixed, what percentage of each:

90 _____ %
180 _____ %
360 _____ %
Other _____ %

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Was your institution the original issuer of the accounts? If not, what date did you acquire the accounts and from whom?

Yes No

Date Acquired: _____

From: _____

What companies owned the portfolio from what dates? (or attach a Bill of Sale).

<u>Company</u>	<u>Begin Date</u>	<u>End Date</u>
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Company 1

Company 2

Company 3

Company 4

Are the accounts currently placed with any agency or have they all been recalled? If recalled, what was the date of the last recall?

Yes No Date Recalled: _____

Have the accounts ever been scored and or graded by any internal or external scoring/grading methodology?

Yes No

How were the accounts selected for sale? (Check all that apply)

Scoring _____

Skips _____

Refuse to Pay _____

Random _____

Other _____

If Other, please describe:

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What was the solicitation process for account acquisition? (Check all that apply).

Telemarketing _____
Storefront _____
Direct Mail _____
Other _____

If Other, please describe:

Have any of these accounts been the subject of a lawsuit or a party to litigation against the Original Creditor (or any subsequent owner) via class action lawsuit or otherwise?

Account Collection and Settlement Guidelines

What settlement guidelines were used in working the accounts?

Were any mass (more than 20% of the accounts) settlement offers made?

Yes No

If yes, describe the settlement offer:

What was the approximate ratio of collectors to accounts?

Were the accounts worked internally (post charge-off) prior to any placement and after any recalled placement?

Yes No

If yes, outline the dates the accounts were worked internally:

Was any portion of the accounts in the portfolio placed with an attorney?

Yes No

If yes, what percentage of the portfolio was sent to attorneys?

Have the accounts been recalled from the attorney?

Yes No

What date were the accounts recalled? _____

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Media

What type of documents are available (check all that apply):

	Available	% Available
Applications with signature	_____	_____%
Automated applications with no signature (e.g. Internet application, application by phone, etc.)	_____	_____%
Monthly billing statements	_____	_____%
Terms & Conditions Statement	_____	_____%
Cardmember Agreements	_____	_____%
Final statement	_____	_____%
Transaction lists	_____	_____%
Pay Histories	_____	_____%
Loan Agreement	_____	_____%
Correspondence	_____	_____%
Other _____	_____	_____%

Is the price charged for media per account or per account document (e.g. app, monthly statement, loan agreement, final statement, etc) or per account page?

Where media does not exist, are Affidavits available from the Originator or from the Seller?

Yes No
 What is the cost of a single Affidavit? _____

How long will you service the media ordering process?

Once a file is ordered, how long will it take for us to receive it?

Is there a limit to how many files can be ordered?

Yes No Limit: _____

If we have special requests (rush orders) can this be accommodated?

Yes No

Can you provide examples of the files available?

Yes No

Is there anything in the Terms & Conditions, Cardmember Agreement or contract that requires arbitration rather than litigation?

Yes No

Briefly describe the media ordering and fulfillment process:

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Recourse

Are you willing to repurchase accounts that, prior to the closing date, were documented bankrupt (all statuses), deceased, fraud or otherwise legally uncollectible?

Yes No

Have these accounts been scrubbed for bankruptcy and deceased in the past 60 days?

Yes No Date last scrubbed: _____

Are you willing to repurchase accounts which are aged beyond the statute of limitations?

Yes No

How long will you accept accounts for recourse beyond the closing date of the sale/purchase transaction?

General

Since charge-off, have interest and late fees been accrued to the accounts?

Yes No

Are these amounts included in the sale price?

Yes No

How was the sale price calculated? (For example, Principal + Interest + Fees at charge-off minus all payments received post charge-off).

What is the name of the field in the data file provided that describes the balance used for calculating the sale price?

Is resale permitted?

Yes No

Are there any restrictions on resale such as time before resale or approval processes that must take place?

Yes No

If yes, list those restrictions:

Are you willing to sell the accounts by state or region?

Yes No

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Credit Reporting

Have these accounts been reported to credit reporting agencies?

Yes No

What credit reporting agencies have they been reported to?

Were co-signers reported to credit reporting agencies?

Yes No

Once sold, how will you be reporting these accounts to the credit reporting agencies?

The person completing this form is an authorized representative of the seller noted on page 1, has full knowledge and authority to complete this document and represents and warrants that the information contained herein is true and accurate to the best of the seller's knowledge. Additionally, authorized representative of seller and seller understand that this document becomes a part through Exhibit of the Sale Agreement that governs the sale/purchase transaction.

Authorized Representative: _____ (Please print)

Signature: _____

Date: _____