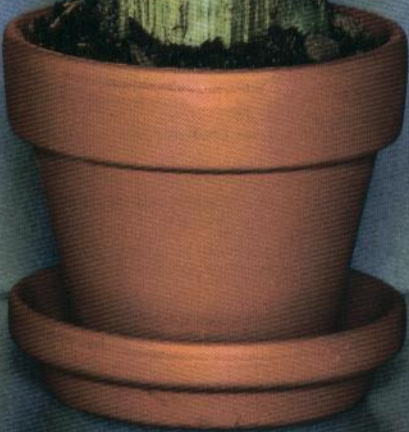


SPECIAL ISSUE THE 20TH ANNUAL INC 500

**Inc 500**

**Carteret  
Mortgage  
#129**

**The Inc500**  
AMERICA'S FASTEST-GROWING PRIVATE COMPANIES



October 30, 2001

COMPANY BUSINESS DESCRIPTION	SALES GROWTH			PROFIT		NO. OF		2000 RANK	YEAR FOUNDED
	'96-'00 (% INCREASE)	'00 SALES (\$000)	'96 SALES (\$000)	RANGE*	'96	EMPLOYEES '00	'96		
<b>111. Integra Telecom</b> Beaverton, OR <i>www.integratelecom.com</i> Provides telecommunications svcs.	2,154%	\$40,681	\$1,805	F	D	599	12	—	1983
<b>112. Pragmatech Software</b> Amherst, NH <i>www.pragmatech.com</i> Develops sales software	2,127	7,304	328	E	E	73	9	—	1993
<b>113. Case Engineered Lumber</b> Suwanee, GA <i>www.caselumber.com</i> Distributes engineered wood products	2,125	6,387	287	D	F	33	5	—	1996
<b>114. Demark</b> Joliet, IL <i>Web address N/A</i> Provides consulting svcs. to the nuclear-power industry	2,122	4,778	215	E	F	22	3	—	1996
<b>115. Granite Systems</b> Manchester, NH <i>www.granite.com</i> Designs telecommunications software	2,103	16,504	749	F	D	141	3	77	1993
<b>116. Systech Solutions</b> Glendale, CA <i>www.systechusa.com</i> Provides IT consulting svcs. & develops software	2,091	13,016	594	A	F	135	7	79	1993
<b>117. Lenel Systems International</b> Pittsford, NY <i>www.lenel.com</i> Develops integrated security svcs.	2,075	32,335	1,487	A	F	100	20	39	1990
<b>118. Flash Electronics</b> Fremont, CA <i>www.flashelec.com</i> Provides contract electronics manufacturing	2,060	125,624	5,816	C	C	700	150	19	1994
<b>119. Radiant Systems</b> South Plainfield, NJ <i>www.radiants.com</i> Provides software development & consulting svcs.	2,058	14,499	672	A	B	195	15	—	1995
<b>120. STI Knowledge</b> Atlanta, GA <i>www.STIKnowledge.com</i> Offers help-desk & customer-support svcs.	2,048	24,275	1,130	F	D	373	23	14	1995
<b>121. GDI Infotech</b> Ann Arbor, MI <i>www.gdii.com</i> Provides IT svcs., products, & consulting	2,036	17,597	824	D	D	200	9	32	1993
<b>122. TRX</b> Atlanta, GA <i>www.trx.com</i> Provides fulfillment & technology svcs. to the travel industry	2,030	58,412	2,742	F	F	1,300	35	224	1988
<b>123. Flake-Wilkerson Market Insights</b> Little Rock, AR <i>www.mktinsights.com</i> Provides market-research svcs.	2,010	6,561	311	D	F	179	25	—	1996
<b>124. Florida Family Insurance Services</b> Naples, FL <i>www.fffamily.com</i> Sells property & casualty insurance	1,987	12,709	609	B	C	39	5	—	1996
<b>125. NovaSoft Information Technology</b> Lawrenceville, NJ <i>www.novasoftinfo.com</i> Develops & integrates software svcs.	1,986	33,792	1,620	F	F	370	35	16	1993
<b>126. Keystone RV</b> Goshen, IN <i>www.keystone-goshen.com</i> Mfrs. recreational vehicles	1,961	246,548	11,963	D	D	850	126	2	1995
<b>127. MHF Logistical Solutions</b> Zelienople, PA <i>www.mhfls.com</i> Provides packaging & transportation svcs.	1,932	39,822	1,960	D	D	39	8	72	1994
<b>128. Painted Word</b> Cambridge, MA <i>www.paintedword.com</i> Provides business-analysis consulting svcs.	1,921	7,073	350	B	F	50	6	—	1996
<b>129. Carteret Mortgage</b> Centreville, VA <i>www.carteretmortgage.com</i> Operates a network of mortgage brokers	1,915	6,789	337	E	E	450	1	—	1991
<b>130. Techmar Communications</b> Canton, MA <i>www.techmar.com</i> Provides marketing & customer-relationship-mgmt. svcs.	1,904	20,841	1,040	D	D	400	10	—	1995
<b>131. Alternative Business Systems</b> Lincoln, NE <i>www.abs-llc.com</i> Sells, supplies, & svcs. office equipment	1,893	12,876	646	D	F	80	16	—	1996
<b>132. Cardtronics</b> Houston, TX <i>www.cardtronicsatm.com</i> Sells & svcs. automated-teller & cash-ticket machines	1,874	26,201	1,327	D	C	55	6	—	1989
<b>133. TechBooks</b> Fairfax, VA <i>www.techbooks.com</i> Facilitates translation of written content into Internet format	1,871	45,226	2,294	F	C	1,650	350	173	1988
<b>134. Pacific Consultants</b> Mountain View, CA <i>www.pacificconsultants.com</i> Provides product engineering & analysis svcs.	1,871	17,617	894	C	A	48	13	—	1996
<b>135. Personnel Consultants</b> Tulsa, OK <i>www.personnel-consultants.com</i> Provides staffing svcs.	1,863	12,385	631	B	F	25	3	—	1995

\*A. 16% or more; B. 11% to 15%; C. 6% to 10%; D. 1% to 5%; E. Breakeven; F. Loss