

CREDIT REPORT

Report No 146276

Provided For: GENEVA MORTGAGE CORP.
888 MAIN STREET
SAN FRANCISCO, CA 94123
Acct #: M99998

Date Received 01/29/2004	Date Issued 1/29/2004	Requested By ABE L. LENDER
Loan Type	Job #	Charges \$0.00
Sources XP/TU/EF	Reference # SMITH	

GENERAL INFORMATION			
Borrower Name	SMITH, JOHN	Social Security No	999-99-9990
Age			
Co-Borrower Name		Social Security No	
Age			
Current Address	8003 SAN COSME DR, DANVILLE, CA 94526		Length
Previous Address			Length
Marital Status	MARRIED		
Dependents			

BORROWER		CO-BORROWER	
Employer		Employer	
Position		Position	
Since	Income	Since	Income
Verified By		Verified By	

CREDIT HISTORY											
ECOA	CREDITOR NAME ACCOUNT NUMBER	DATE REPORTED DATE LAST ACTIVITY	DATE OPENED	HIGH CREDIT	BALANCE TERMS	PAST DUE AMOUNT	HISTORICAL STATUS				PRESENT STATUS
							MOS REV	30+	60+	90+	
S C O R E M O D E L S											
6	JOHN SMITH - 999-99-9990 EQUIFAX/BEACON '96			617							
	00038 - SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED										
	00008 - TOO MANY INQUIRIES LAST 12 MONTHS										
	00016 - LACK OF RECENT REVOLVING ACCOUNT INFORMATION										
	00020 - LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT										
2	JOHN SMITH - 999-99-9990 TRANSUNION/EMPIRICA			629							
	040 - DEROGATORY PUBLIC RECORD OR COLLECTION FILED										
	016 - LACK OF RECENT REVOLVING ACCOUNT INFORMATION										
	020 - LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT										
	008 - TOO MANY INQUIRIES LAST 12 MONTHS										
1	JOHN SMITH - 999-99-9990 EXPERIAN/FAIR, ISAAC (VER. 2)			610							
	38 - SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED										
	20 - LENGTH OF TIME SINCE LEGAL ITEM FILED OR COLLECTION ITEM REPORTED										
	16 - INSUFFICIENT OR LACK OF REVOLVING ACCOUNT INFORMATION										
	18 - NUMBER OF ACCOUNTS DELINQUENT										
O P E N A C C O U N T S											
B	KEYBANK USA, NA - 2079539	12/03 12/03	06/03	\$24676 AUTO	\$22776 066 \$373	\$0	6	0	0	0	AS AGREED XP/TU/EF
B	THE DIAMOND CENTER TDCITDCI120013335 INSTALLMENT SALES CONTRACT	12/03 11/03	10/03	\$2153 INST	\$2032 031 \$90	\$0	2	0	0	0	AS AGREED XP/EF
B	JEWELERS 15137383-15	12/95 07/95	08/94	\$379 REV	\$0 \$0	\$0	16	0	0	0	AS AGREED EF
C L O S E D A C C O U N T S											
B	AMERICAN GENERAL F 8940190020853991	08/95 07/95	08/94	\$7378 AUTO	\$0 048 \$0	\$0	13	0	0	0	PAID XP/TU/EF
B	CITIBANK STU 62203252421 CLOSED	05/00 07/99	06/99	\$2790 EDU	\$0 \$0	\$0	02	0	0	0	PAID TU/EF
B	WFFINANCE 110179449480757	05/95 05/95	10/94	\$156 REV	\$0 \$0	\$0	8	0	0	0	PAID XP/EF

ECOA KEY: B=BORROWER; C=CO-BORROWER; S=SHARED; J=JOINT; U=UNDESIGNATED; A=AUTHORIZED USER
The information is furnished in response to an inquiry for the purpose of evaluating credit risks. It has been obtained from sources deemed reliable, the accuracy of which this organization does not guarantee. The inquirer has agreed to indemnify that reporting bureau for any damage arising from misuse of this information, and this report is furnished in reliance upon that indemnity. It must be held in strict confidence and complies with the provisions of Public Law 91-508, the Fair Credit Reporting Act. Reporting bureau certifies that all Residential Mortgage Credit Reports meet the standards prescribed by FNMA, FHMC, FHA, VA & the Farmers Home Administration.

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		DATE LAST ACTIVITY					MOS REV	30+	60+		90+
DEROGATORY ACCOUNTS											
B	BANK OF AMERICA 5489730486324896 Late Dates: 8/03-30,10/00-30	01/04 01/04	11/97	\$6000 REV	\$3485 \$69	\$0	74	2	0	0	CUR WAS 30
B	SOUTHERNOREG 413769 PLACED FOR COLLECTION; ORIGINAL CREDITOR: LARSONS CREDIT CORP	11/97	10/97	\$1646 COLL	\$1646 \$1646	\$1646	-	-	-	-	COLLECTION TU
TRADE SUMMARY											
			COUNT	BALANCE	PAYMENT	PAST DUE					
	MORTGAGE		0	0	0	0					
	INSTALLMENT		4	24808	463	0					
	OPEN		0	0	0	0					
	REVOLVING		3	3485	69	0					
	OTHER		1	1646	1646	1646					
	TOTAL		8	29939	2178	1646					
DEROGATORY SUMMARY											
	CHARGE OFFS	0	DELINQ	30 DAYS	1	INQUIRIES	2				
	COLLECTIONS	1		60 DAYS	0						
	BANKRUPTCY ACCOUNTS	0		90 DAYS	0						
	PUBLIC RECORDS	1		OTHER							
PUBLIC RECORDS											
I	US BKPT CT CA SACRAMEN CHAPTER 7 BANKRUPTCY XP/EF/TU		Ref #: 0322266JDM Amount: - Status Date: 06/03			File Date: 03/03 Plaintiff: Status: DISCHARGED					
INQUIRIES (ONLY LAST 90 DAYS SHOWN)											
TU	01/26/04	FIRSTFRANKLIN-WAL/FAC									
XP/EF	01/26/04	CREDCO									
SOURCE OF INFORMATION											
1	- EXPERIAN 01/29/04 NAME: JOHN B SMITH YOB: 1974 SSN: 999-99-9990 ADDRESS: 1661 FOREST, DUBLIN, CA 94568 03/96 EMPLOYER: COMCAST CABLE// 06/03										
2	- TRANSUNION 01/29/04 NAME: JOHN B SMITH NAME: DOB: 02/01/74 SSN: 999-99-9990										

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		DATE LAST ACTIVITY					MOS REV	TIMES PAST DUE 30+ 60+ 90+		
	ADDRESS: 8003 SAN COSME DR, EMPLOYER: COMCAST CABLE//		DAMVILLE, CA	94526	08/03					
6	- EQUIFAX 01/29/04 NAME: JOHN B SMITH DOB: 02/21/74 SSN: 999-99-9990 ADDRESS: 8003 SAN COSME DR, DANVILLE, CA 94526 EMPLOYER: COM CAST CABLE/FIELD SERVICE/									

C R E D I T O R S										
AMERICAN GENERAL FIN	1950 E 20TH STREET #100, CHICO CA	95928-6369								
CITIBANK	701 E. 60TH ST NORTH, SIOUX FALLS SD	57104								800-967-2400
CREDCO	12395 FIRST AMERICAN WAY, POWAY, CA	92064								800-637-2422
DIAMOND CT	1850 GATEWAY BV 240, CONCORD CA	94520-3277								510-686-9711
DISCOVER CD	PO BOX15316, WILMINGTON DE	19850								MAIL ONLY
FIDELITY FINANCIAL SVC	555 UNIVERSITY AVE STE 1, SACRAMENTO, CA	95825								916-929-0592
FMCC	12110 EMMET, OMAHA NE	68164								800-727-7000
FORD CRED	PO BOX BOX 542000, OMAHA NE	68154								BYMAILONLY
GATEWAY COLLECT AGENCY	696 AZALEA AVE, REDDING, CA	96002								530-222-8166
GOLDEN 1	1108 O STREET, SACRAMENTO CA	95814								916-732-2900
HARRY RITCHIES JEWEL	956 WILLAMETTE ST, EUGENE, OR	97401-3173								541-686-1787
INFO ONE	23622 CALABASAS RD STE 1, CALABASAS, CA	91302								800-487-4887
INFORMATIVE RESEARCH I	1917 S VINEYARD AVE, ONTARIO, CA	91761								909-930-2550
KEY BANK USA, NA-ASF	601 OAKMONT LN STE 350, WESTMONT, IL	60559								708-655-7100
KEYBANK USA, NA - ASF	601 OAKMONT LN, WESTMONT, IL	60559								800-877-2860
MILITARY STAR	3911 S WALTON WALKER BLV, DALLAS TX	75236								BYMAILONLY
NAVY FCU	1 SECURITY PLACE, MERRIFIELD, VA	22116								800-914-9494
NAVY FEDERAL CR UNION	PO BOX 3600, MERRIFIELD, VA	22116								800-914-9494
PARK DANSAN	113 W 3RD AVE, GASTONIA, NC	28052								704-864-4340
US BKPT CT CA SACRAMEN	650 CAPITOL MALL RM 8038, SACRAMENTO, CA	95814								BYMAILONLY
WFFINACPT	106 N SUNRISE AVE STE C4, ROSEVILLE, CA	95661								916-780-1226
WFFINANCE	179 LAKE BLVD, REDDING CA	96003								530-245-0188

D I S C L A I M E R										
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				

*** END OF REPORT 2/27/2004 1:21:24 PM ***