

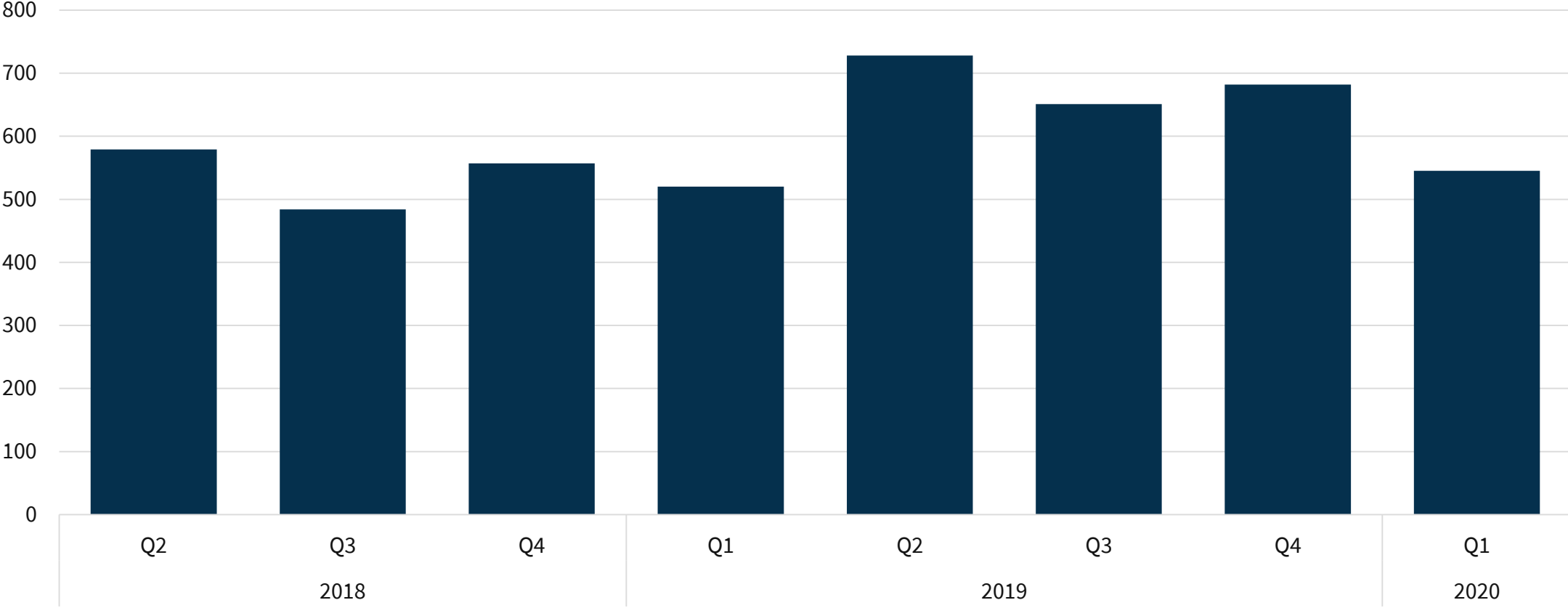


Mortgage Fraud Tip Trends

Mortgage Fraud Investigative
Findings Q2 2018 – Q1 2020

Fraud Tip Volume Has Been Generally Consistent

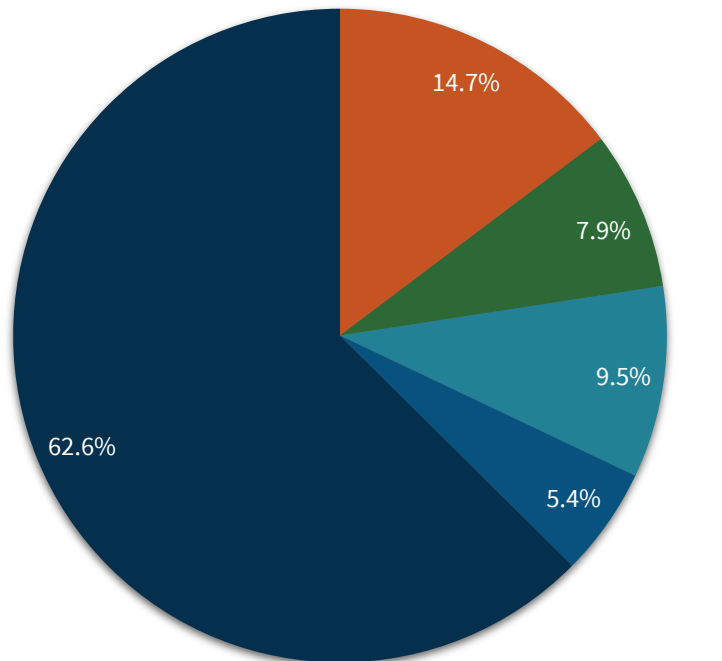
Fraud tips received Q2 2018 – Q1 2020



Lender Self-Reports Comprise the Majority of Fraud Tips

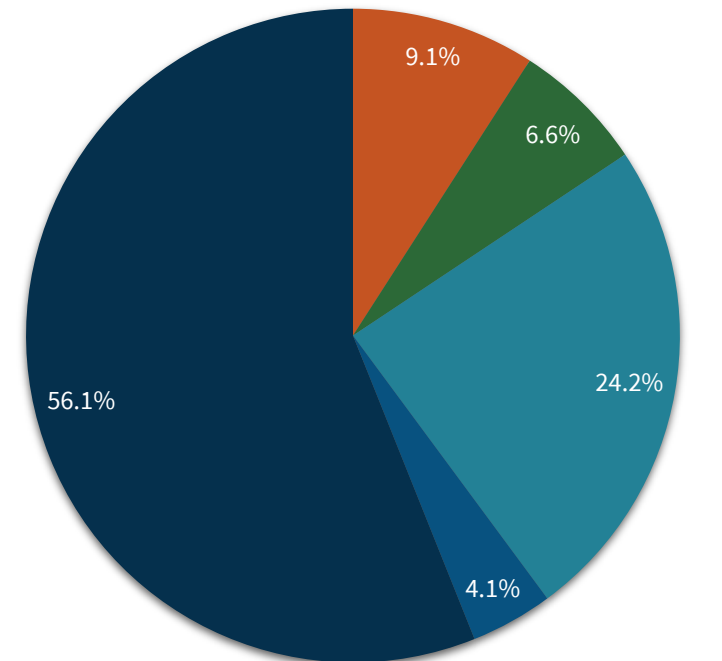
Fraud tips received Q2 2018 – Q1 2020

Q2 2018 – Q1 2019



- Consumer (14.7%)
- External Other (7.9%)
- FNMA Internal (9.5%)
- Law Enforcement (5.4%)
- Lender Self-Report (62.6%)

Q2 2019 – Q1 2020



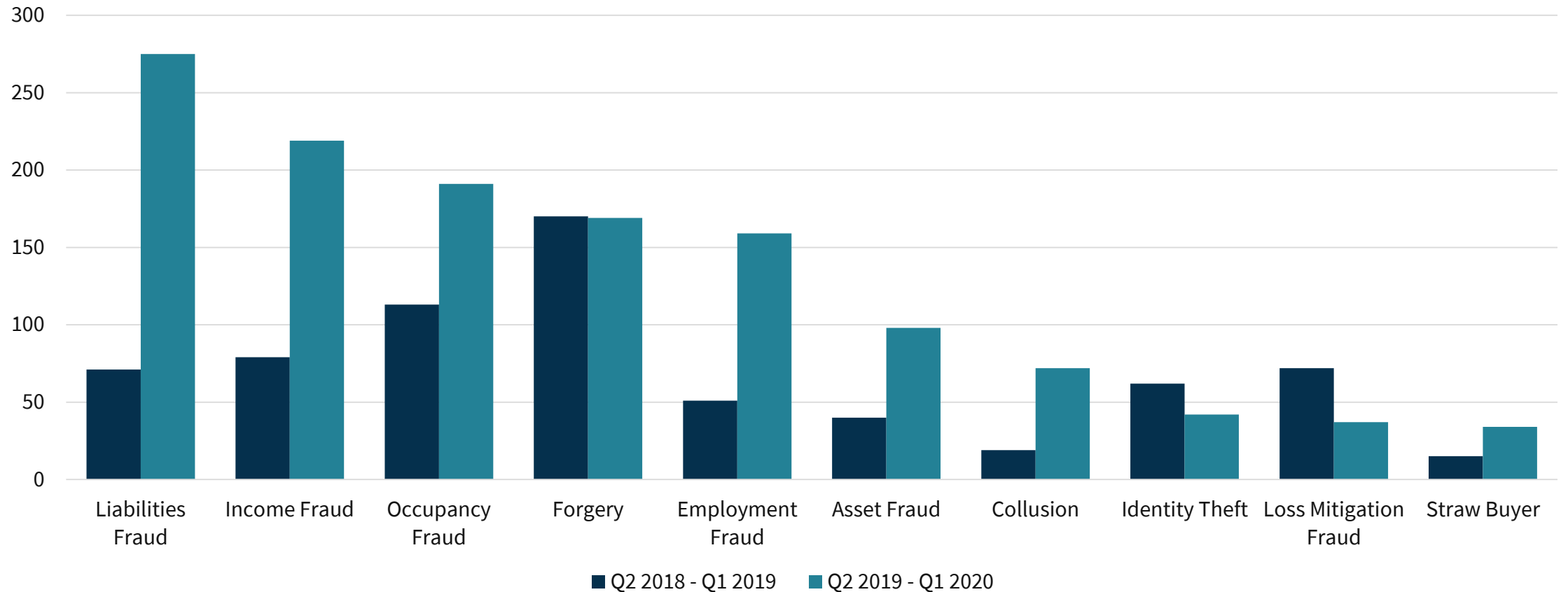
- Consumer (9.1%)
- External Other (6.6%)
- FNMA Internal (24.2%)
- Law Enforcement (4.1%)
- Lender Self-Report (56.1%)



Characteristics in Tips with Mortgage Fraud Investigative Findings

Closed fraud tips with findings Q2 2018 – Q1 2020 (rolling 12-month comparison)

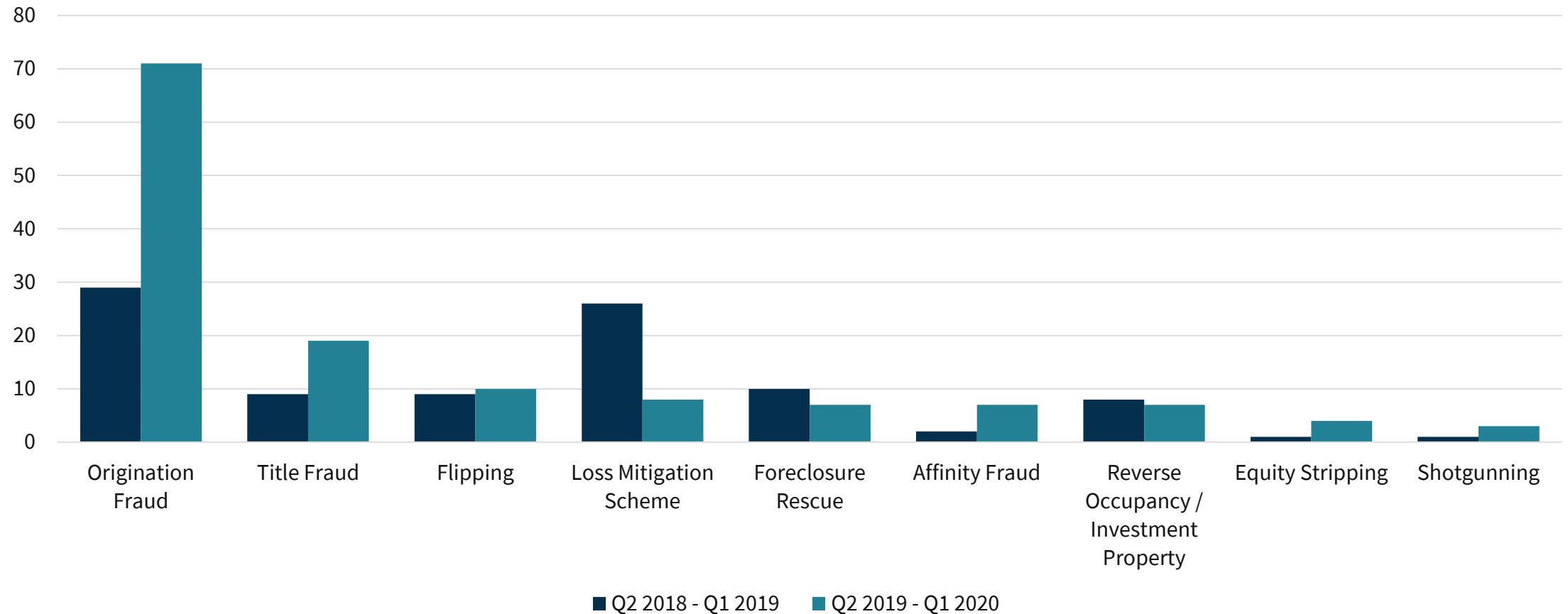
Click [here](#) for more information about Fraud Characteristics



Schemes in Tips with Mortgage Fraud Investigative Findings

Closed fraud tips with findings Q2 2018 – Q1 2020 (rolling 12-month comparison)

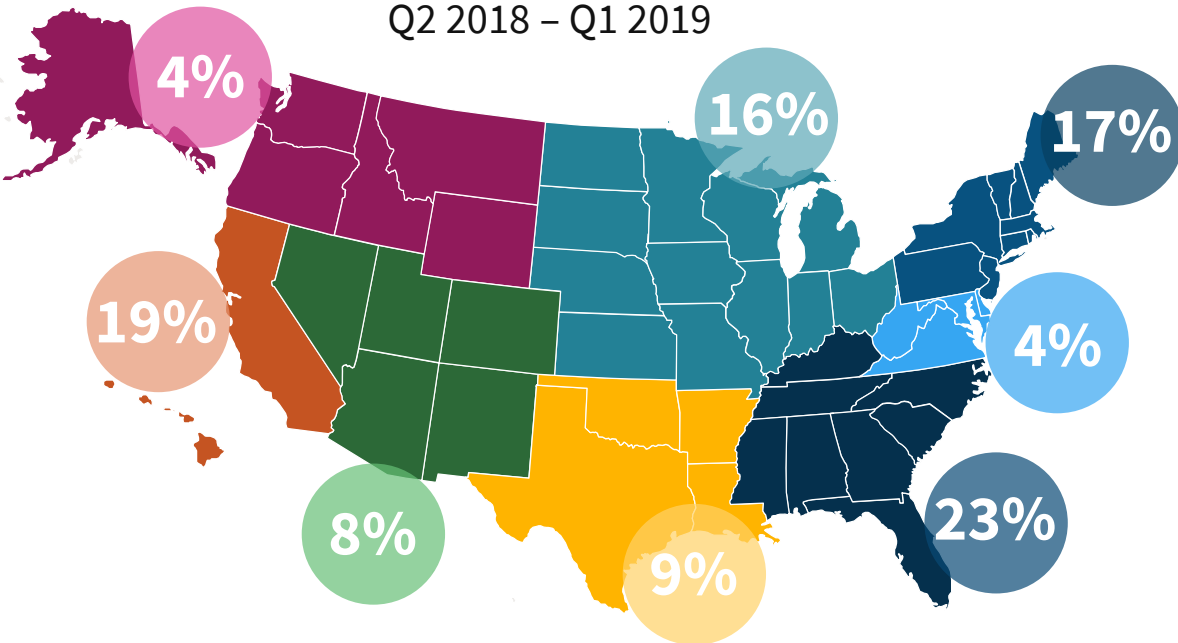
Click [here](#) for more information about Fraud Schemes



Percentage of Mortgage Fraud Investigative Findings by Region

Closed fraud tips with findings Q2 2018 – Q1 2020 (rolling 12-month comparison)

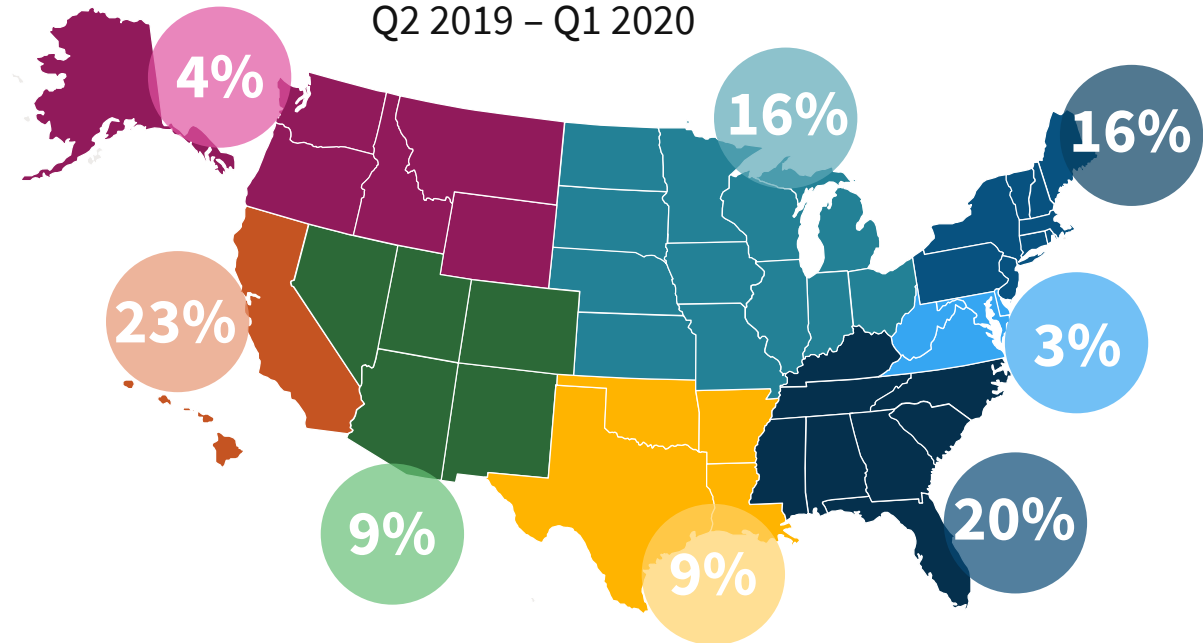
Q2 2018 – Q1 2019



Top Ten States

- | | |
|---------------|-----------------|
| 1. California | 6. Georgia |
| 2. Florida | 7. New Jersey |
| 3. New York | 8. Arizona |
| 4. Illinois | 9. Pennsylvania |
| 5. Texas | 10. Maryland |

Q2 2019 – Q1 2020



Top Ten States

- | | |
|---------------|---------------|
| 1. California | 6. New Jersey |
| 2. Florida | 7. Colorado |
| 3. Texas | 8. Michigan |
| 4. New York | 9. Nevada |
| 5. Illinois | 10. Georgia |

