



Misrepresentation Data

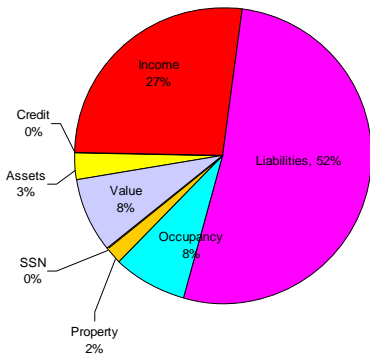
Based on Fannie Mae loan reviews completed through the end of May 2017

The following charts categorize loans identified by Fannie Mae as containing misrepresentation. The information reflected here is identified through a variety of processes, and consequently this information is not reflective of Fannie Mae's book of business.

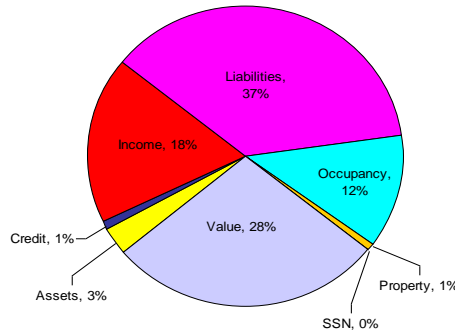
Distribution of Misrepresentation Findings by Type

The following pie charts depict the distribution of significant misrepresentation findings by type.

2016+ Originations



2015 Originations



Types of Misrepresentation Findings

Credit = The borrower's identity and/or credit history was/were misrepresented.

SSN = There is a significant discrepancy in the SSN(s) used to qualify the borrower(s).

Liabilities = The borrower's liabilities were misrepresented.

Value = The property value was inflated and there was non-property-related misrepresentation in the loan transaction.

Property = A specific material fact about the property and/or the comparable sales was misrepresented.

Assets = The borrower's asset information was inflated or fabricated.

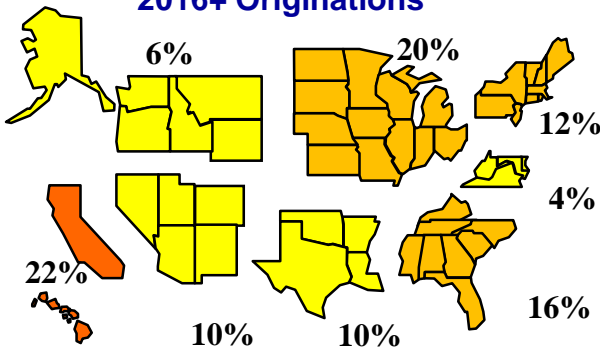
Income = The borrower's income/employment information was inflated or fabricated.

Occupancy = The borrower's intent to occupy the subject property was materially misrepresented.

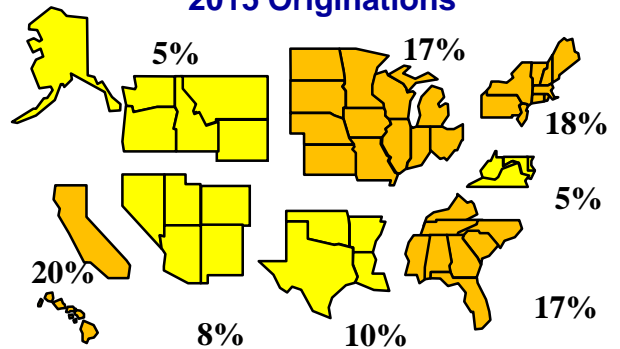
Distribution of Misrepresentation Findings by Geography

The following maps and charts depict the distribution of loans with significant misrepresentation findings by region, and by the top "zip3" areas (first three zip code digits and a representative city).

2016+ Originations



2015 Originations



- 840 Herriman, UT
- 925 Riverside, CA
- 945 Livermore, CA
- 770 Houston, TX
- 913 Agoura Hills, CA
- 980 Bellevue, WA
- 604 Hometown, IL
- 917 Baldwin Park, CA
- 900 Los Angeles, CA
- 928 Corona, CA

- 113 Flushing, NY
- 917 Covina, CA
- 913 Reseda, CA
- 956 Elk Grove, CA
- 923 Fontana, CA
- 945 Fremont, CA
- 112 Brooklyn, NY
- 925 Riverside, CA
- 802 Denver, CO
- 850 Phoenix, AZ

For More Fraud Findings Information

Please consult the Fannie Mae Preventing Mortgage Fraud website at <https://www.fanniemae.com/singlefamily/mortgage-fraud-prevention>