



Fannie Mae®

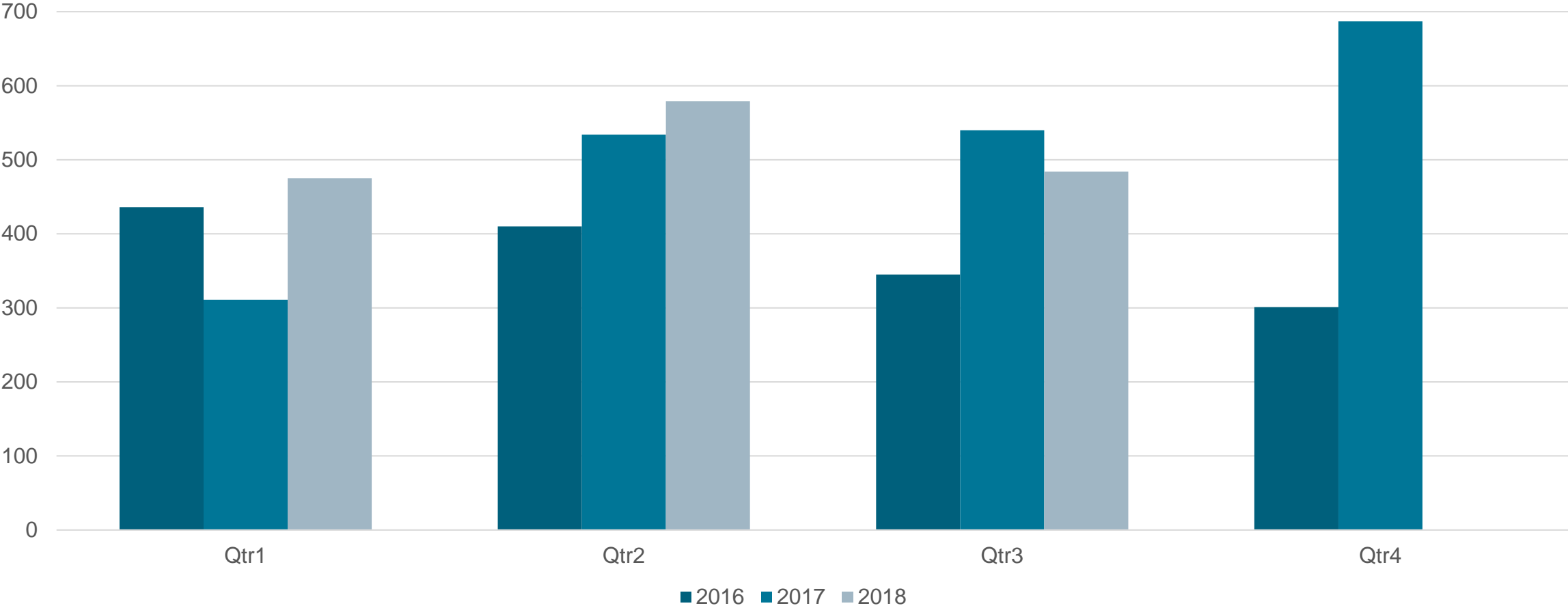
Mortgage Fraud Trends

Based on Mortgage Fraud Program data from 2016 –
2018 YTD (Q3)



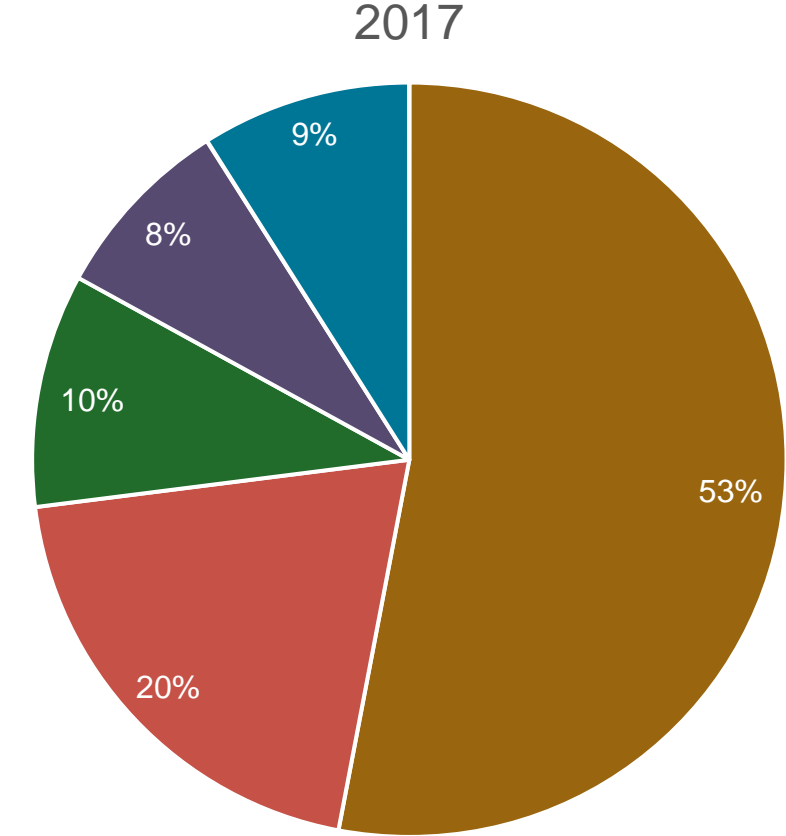
Fraud Tips Received Are Increasing

Source: Opened tips 2016 – 2018 YTD (Q3)

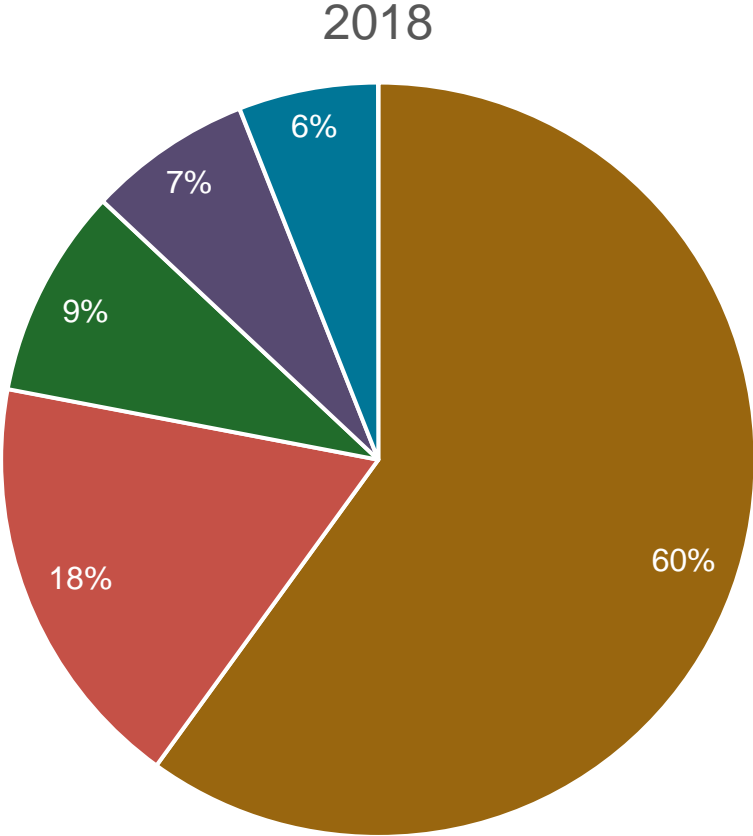


Increase Driven by Uptick of Lender Self Reports

Source: Opened tips 2017 – 2018 YTD (Q3)



- Lender Partner (53%)
- Consumer (20%)
- FNM Internal (10%)
- Law Enforcement (8%)
- Other External (9%)



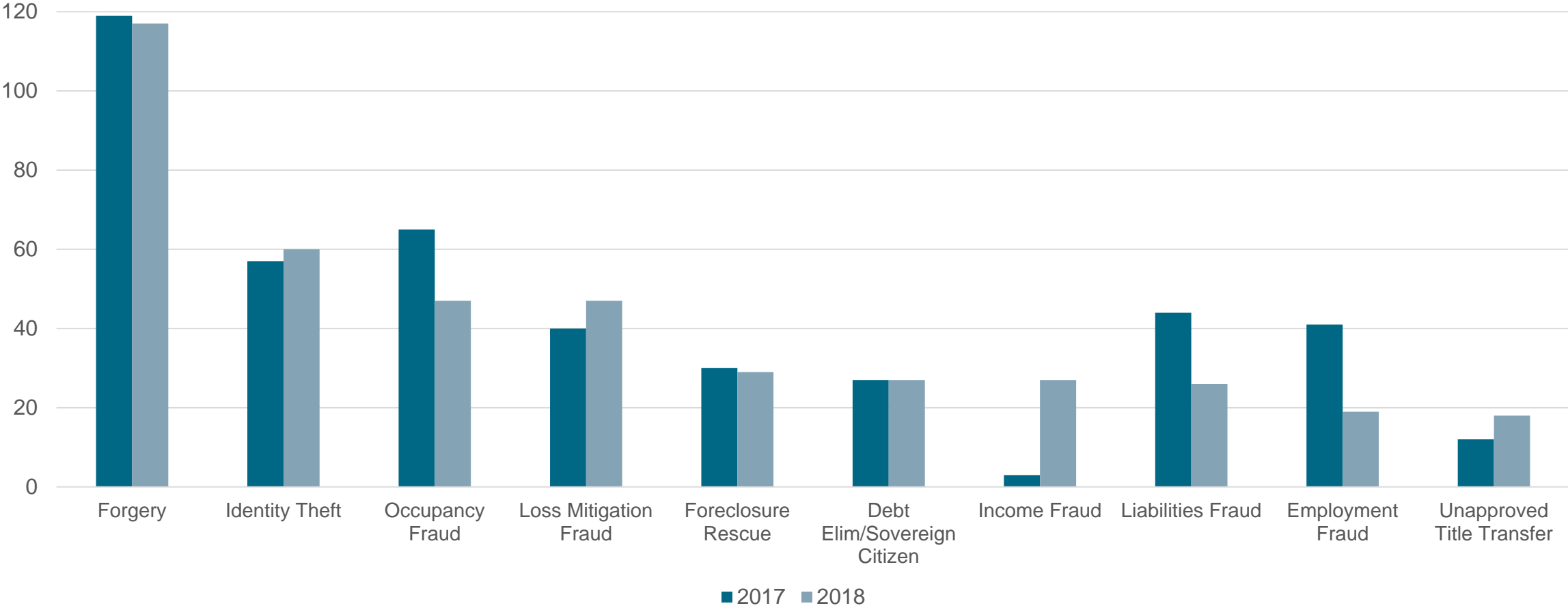
- Lender Partner (60%)
- Consumer (18%)
- FNM Internal (9%)
- Law Enforcement (7%)
- Other External (6%)



Fraud Characteristics in Tips With Fraud Found

Source: Closed tips with fraud found 2017 – 2018 YTD (Q3)

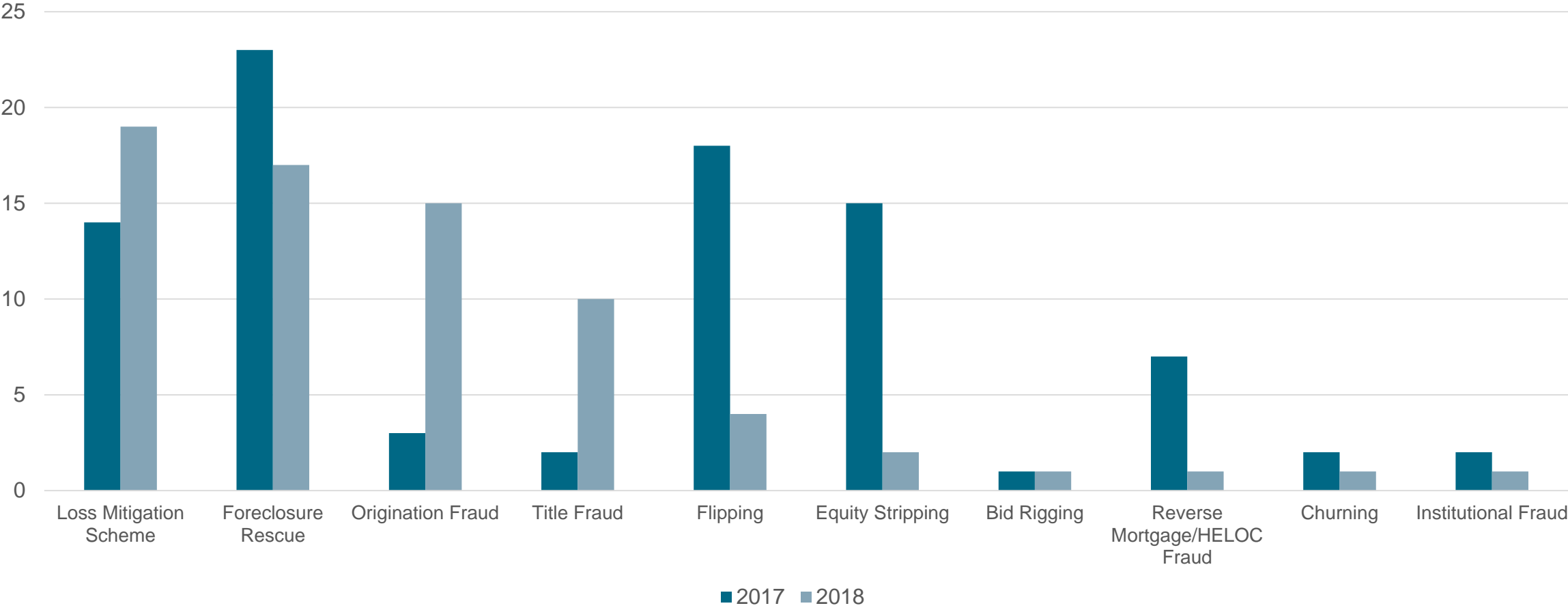
Click [here](#) for more information about Fraud Characteristics



Fraud Schemes in Tips With Fraud Found

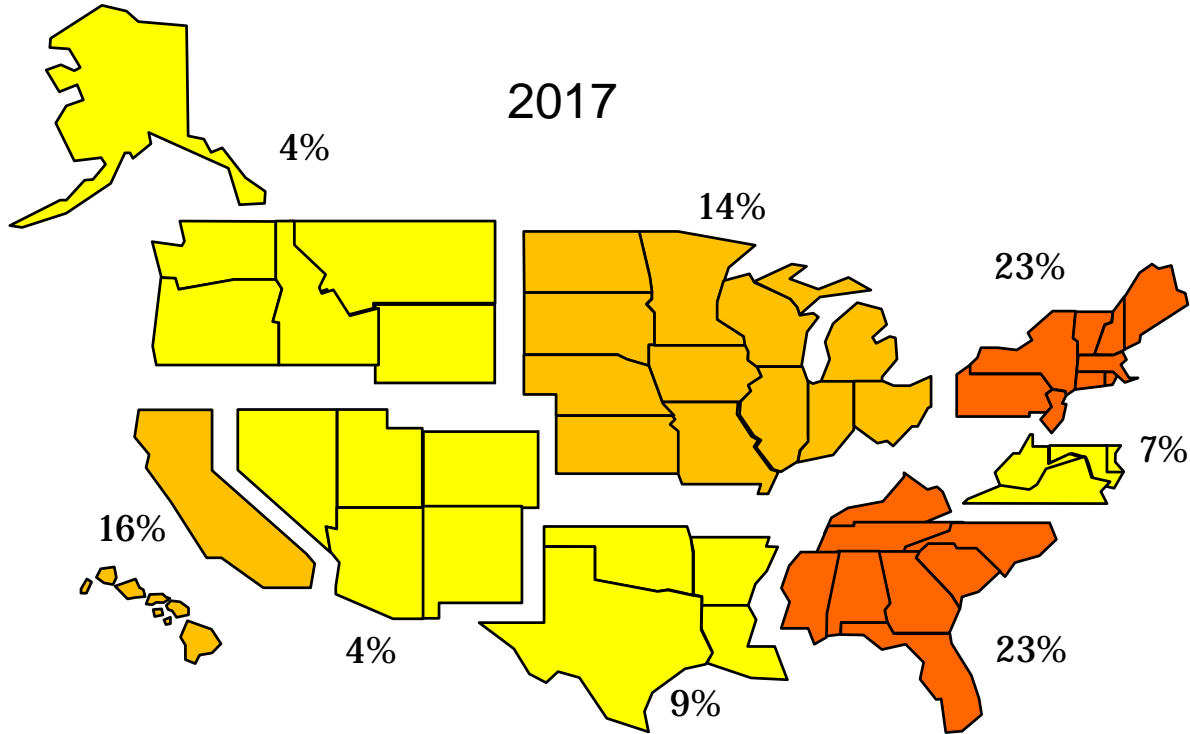
Source: Closed tips with fraud found 2017 – 2018 YTD (Q3)

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



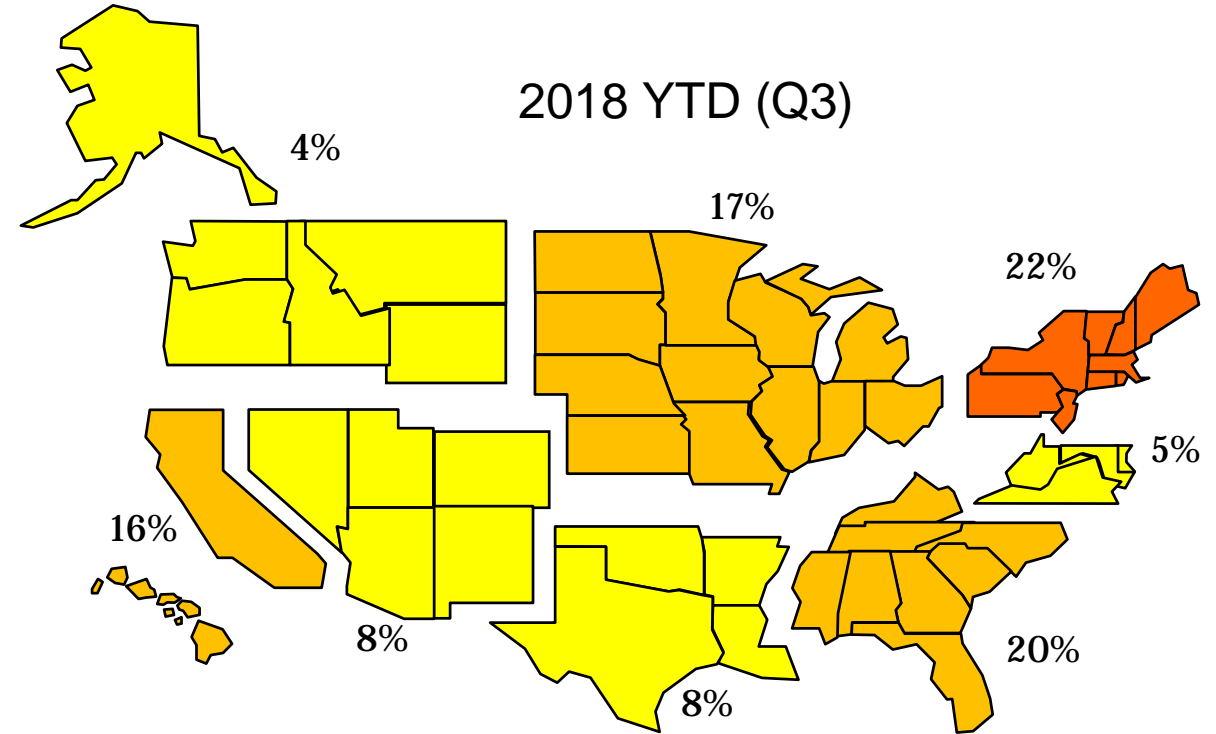
Percentage of Fraud Found by Region

Source: Closed tips with fraud found 2017 – 2018 YTD (Q3)



Top Ten States

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



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