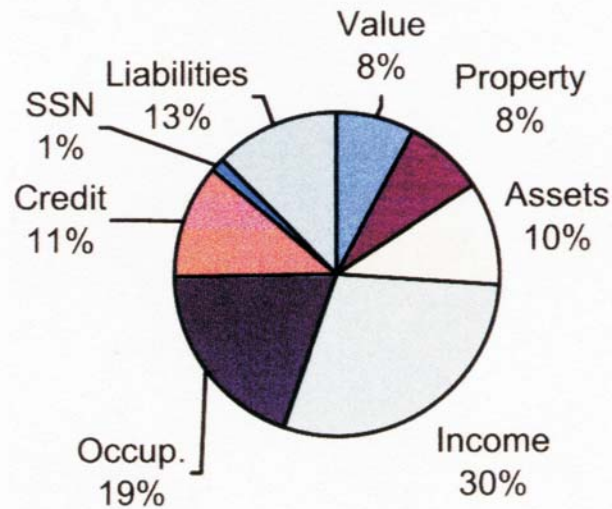


Types of Misrepresentations in Mortgage Applications

FLORIDA 2000-2006



Definitions:

- **Credit** = Borrower's identity and/or credit history misrepresented.
- **SSN** = Discrepancy in SSN(s) used to qualify the borrower(s).
- **Liabilities** = Borrower's liabilities misrepresented.
- **Value** = Property value inflated and non-property-related misrepresentation in the loan transaction.
- **Property** = Specific material fact about property and/or the comparable sales misrepresented.
- **Assets** = Borrower's funds information inflated or fabricated.
- **Income** = Borrower's income/employment information inflated or fabricated.
- **Occupancy** = Borrower's intent to occupy subject property materially misrepresented.

TOP FIVE ZIP CODES FOR FRAUD LOANS IN FLORIDA 200-2006

1. 33147 - Miami
2. 34202 - Bradenton
3. 33177 - Miami
4. 33055 - Miami
5. 33142 - Miami