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Q3 The Interthinx 2014 Mortgage Fraud Risk Report

The national Occupancy Risk index is 133, up 4 percent over last quarter and down 10 percent from last year. *see page 14*

The Interthinx Fraud Risk Report represents an in-depth analysis of residential mortgage fraud risk throughout the United States as indicated by the Interthinx Fraud Risk Indices. We hope you find it meaningful to your business endeavors and welcome you to leave comments or pass along to your colleagues.

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Executive Summary

This report highlights some of the most significant mortgage fraud risk trends based on analysis of loan applications processed in Q3 2014 by the Interthinx FraudGUARD® system.

The Fraud Risk indices are influenced by many factors including house price indices, concentrations of defaulted and foreclosed properties, market demand and supply, employment rates, collusion by parties to loan transactions, regulation and changing consumer patterns. By analyzing the data in the Mortgage Fraud Risk Report, it is possible to reach conclusions linked to the overall market experience and gain actionable intelligence to empower risk mitigation in real time.

Here are the highlights this quarter:

- Overall mortgage fraud risk in Q3 is down 2 percent from last quarter and down 9 percent from one year ago.
- At the national level, the impact of the Dodd Frank "Ability to Repay" rule is evident in the lower incidences of Employment/Income Fraud risk.
- The top five states have disproportionately higher levels of foreclosures and distressed sales (short and REO) than markets with lower overall risk levels.
- Fraud risk in Las Vegas – a former perennial in the Mortgage Fraud Risk Index Top 10—has declined substantially as house price increases and investor acquisition activity have leveled off. Despite this improvement, Property Flip issues account for 38 percent of risk characteristics identified when calculating the Property Valuation Fraud Risk Index in the Las Vegas Metro area this quarter, a 32 percent increase from Q1 2013.

Fraud Risk Trends

The National Mortgage Fraud Risk index is 98 for this quarter, down 2 percent from last quarter and down 9 percent from one year ago.

Figure 1 shows the Mortgage Fraud Risk Index for each state, with risk decreasing from left to right. California is once again the riskiest state with a Mortgage Fraud Risk Index of 128, down 6 percent in overall risk. New Jersey returns at number two with an index of 120, down 2 percent from last quarter. Connecticut rises to number three, with an index of 166, up 9 percent from last quarter. Rounding out the top 10 this quarter are Florida, Illinois, Alabama, District of Columbia, Tennessee, New York, and Texas. This quarter, South Dakota is once again the least risky state with an index of 48. Nebraska, West Virginia, North Dakota, Mississippi, Iowa, Idaho, Missouri, Virginia, and Louisiana round out the 10 least risky states.

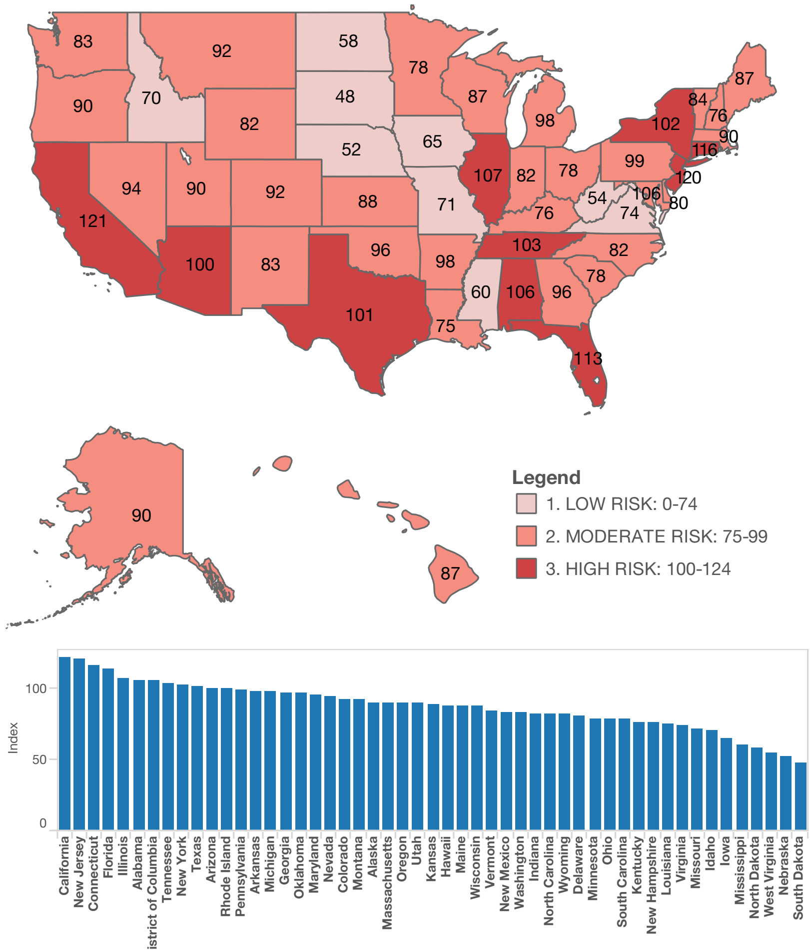


Figure 1: Mortgage Fraud Risk Index Q3 2014 by State

Housing price pressure and home affordability can closely correlate with fraud risk. Analysis of our indices has shown that higher fraud risk is associated with markets that have lower affordability metrics with respect to their borrowers. Qualifying for loans in these markets tends to present greater challenges, and therefore raises the incentive for misrepresentation. When first time or lower income homebuyers face challenges during the qualification of credit, it can open the door to potential risk factors. Conversely, in the most affordable markets – where median income exceeds monthly housing expense, deposits are stronger, and consumer debts are lower, there is less likelihood to misrepresent income and our indices show comparatively lower fraud risk.

Figure 2 below shows the top five riskiest states this quarter and their associated index by fraud type. While each state has a different mix of fraud risk activity, the top five states all have higher indices for Property Valuation Fraud Risk and Occupancy Fraud Risk than the national values. California, New Jersey, and Connecticut all have higher indices than the national values for each of the four fraud types. Although California's Property Valuation Fraud Risk Index exceeds the national level by 1 percent, the Property Valuation Fraud Risk index for the state has dropped by 16 percent since last quarter.

The top five states also see disproportionately higher levels of distressed property sales and investor activity. In dynamic markets where investors are typically more active, flipping and the use of straw buyers occurs more frequently. These factors all contribute to higher incidences of Property Valuation and Occupancy risks

Figure 2: Top 5 States and Risk by Fraud Type Q3 2014

Hot Spots

Mortgage fraud perpetrators take advantage of economic and market opportunities. For the past several years, areas with concentrations of distressed properties and borrowers – California and Florida, for example – have presented a wealth of opportunity. Figure 3 shows that while those states still present high levels of opportunity for fraud and have high index values, risk in the Northeast is also elevated.

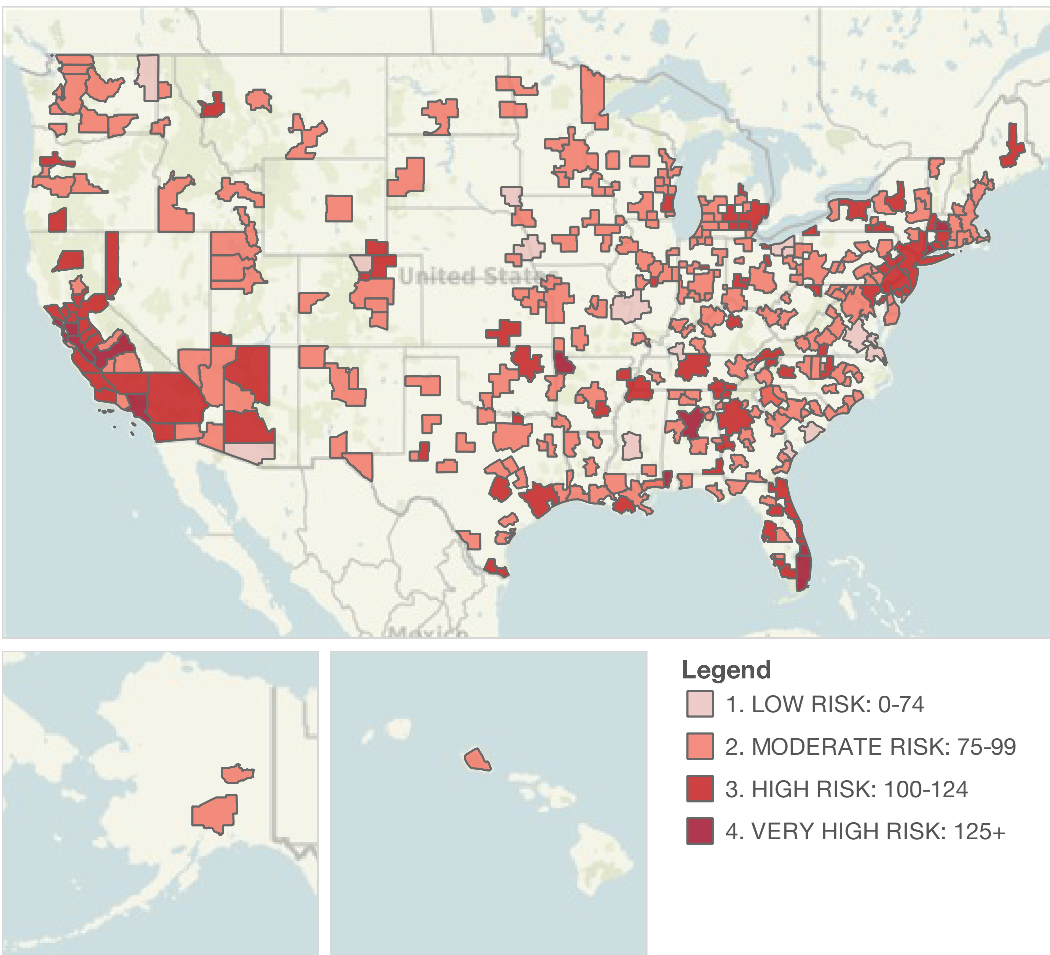


Figure 3: Mortgage Fraud Risk Q3 2014 by MSA

Table 1 lists the 10 Metropolitan Statistical Areas (MSAs) with the highest Mortgage Fraud Risk in the United States. The riskiest MSA this quarter is Fayetteville-Springdale-Rogers Arkansas-Missouri, with an index of 141, down 3 percent from last quarter. This MSA was the second riskiest MSA in Q2 2014. Also returning to the top 10 from last quarter are number three Port St. Lucie Florida, number four Los Angeles-Long Beach-Santa Ana California, and number eight Miami-Fort Lauderdale-Pompano Beach Florida with index values of 134, 133, and 130, respectively.

When reviewing the top 10 MSAs, there are two outliers – Fayetteville Arkansas and Mobile Alabama – which may be surprising to the casual observer. As shown later in this report, a key driver for these higher rankings is increased levels of Identity Fraud risk. Other MSAs on this list, including Los Angeles, Miami and San Francisco, are markets where affordability is an issue.

Rank	MSA	Fraud Risk Index Q3 2014	Pct Change from Q2 2014	Pct Change from Q3 2013
1	FAYATTEVILLE-SPRINGDALE-ROGERS, AR-MO	141	-2.8%	-24.2%
2	BRIDGEPORT-STAMFORD-NORWALK, CT	137	50.6%	15.1%
3	PORT ST. LUCIE, FL	134	4.7%	19.6%
4	LOS ANGELES-LONG BEACH-SANTA ANA, CA	133	-10.7%	-17.9%
5	FRESNO, CA	132	15.8%	9.1%
6	MOBILE, AL	132	46.7%	8.2%
7	SAN JOSE-SUNNYVALE-SANTA CLARA, CA	131	6.5%	-13.3%
8	MIAMI-FORT LAUDERDALE-POMPANO BEACH, FL	130	-1.5%	-15.0%
9	SAN FRANCISCO-OAKLAND-FREMONT, CA	128	10.3%	-22.9%
10	SPRINGFIELD, MA	126	37.0%	16.7%
	UNITED STATES	98	-2.0%	-9.3%

Table 1: MSAs with Highest Overall Fraud Rsk Q3 2014

Table 2 lists the 10 ZIP codes with the highest Mortgage Fraud Risk this quarter. The riskiest ZIP code is 90001 in Los Angeles, California, with an index of 382. Eight of the top 10 riskiest ZIPs are located in California, three of which are in the Los Angeles-Long Beach-Santa Ana MSA (90001, 91107, and 90250), which is the second riskiest MSA this quarter.

Rank	ZIP	City, State	Fraud Risk Index Q3 2014
1	90001	LOS ANGELES, CA	382
2	94804	RICHMOND, CA	365
3	94110	SAN FRANCISCO, CA	336
4	91107	PASADENA, CA	327
5	93505	CALIFORNIA CITY, CA	310
6	89030	NORTH LAS VEGAS, NV	307
7	95008	CAMPBELL, CA	306
8	90250	HAWTHORNE, CA	296
9	85018	PHOENIX, AZ	290
10	95361	OAKDALE, CA	290

Table 2: ZIPs with the Highest Mortgage Fraud Risk Q3 2014

Type-Specific Mortgage Fraud Risks

Interthinx tracks four type-specific fraud risk indices: Property Valuation, Identity, Occupancy, and Employment/Income. Figure 4 shows the quarterly changes in the overall Mortgage Fraud Risk Index as well as the type-specific indices. Overall, Mortgage Fraud Risk is down 2 percent from last quarter. A 5 percent decrease in Property Valuation Fraud Risk as well as a 5 percent decrease in Employment/Income Fraud Risk this quarter both contribute to the decrease in overall fraud risk.

At the national level, the impact of the Dodd Frank "Ability to Repay" rule is evident in the lower incidences of Employment/Income Fraud risk. Given that the rule requires lenders to increase their scrutiny and validation of borrower income, there is less opportunity for misrepresentation during loan origination.

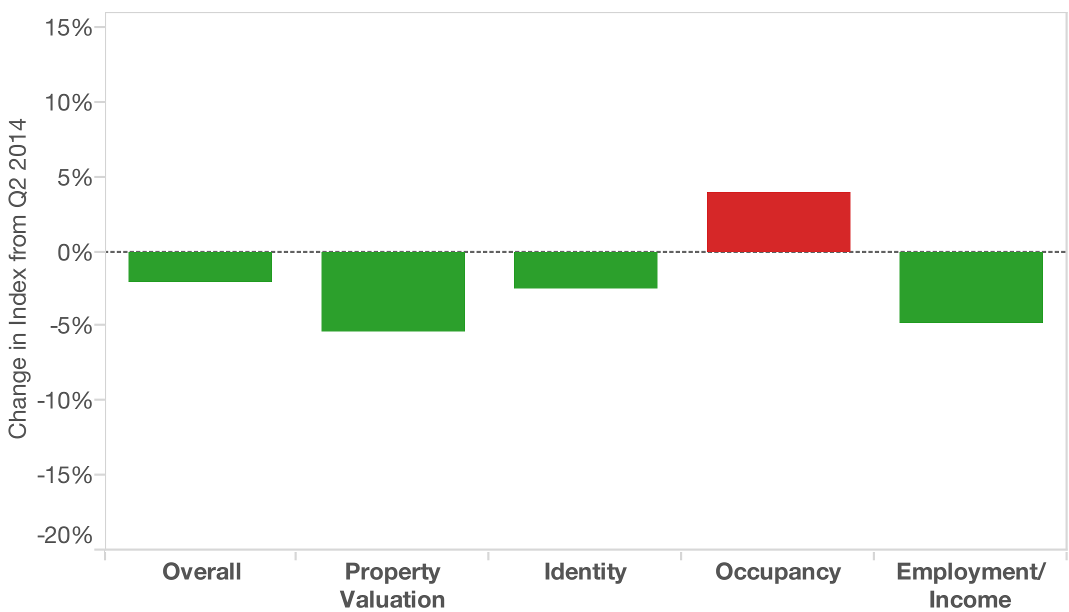


Figure 4: Quarterly Change in Fraud Risk Types

PROPERTY VALUATION FRAUD RISK INDEX

Property Valuation Fraud can occur by manipulating property values to create "equity", which is then extracted from loan proceeds by various means. The Interthinx FraudGUARD platform detects key alerts that identify Property Valuation Fraud Risk in the areas of Ownership, Value (above or below expected values), Property Flipping (by cross-validating borrower information against public and internal databases), and checking appraised values against multiple sets of comparables data.

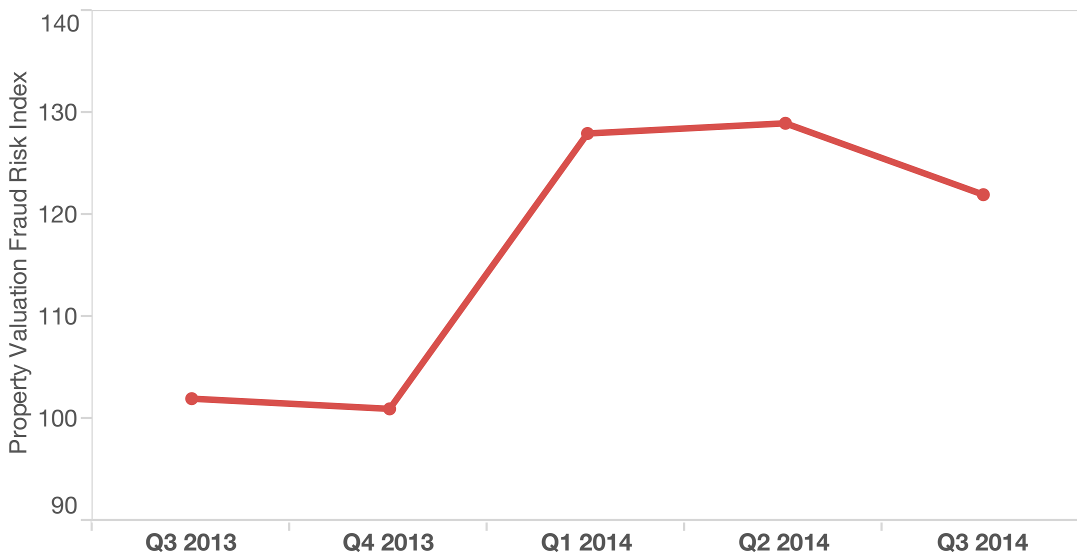


Figure 5: Property Valuation Fraud Risk 5-Quarter Trend

The trend line in Figure 5 describes the 5-quarter movement in the index nationally. The Property Valuation Fraud Risk Index is 122, down 5 percent from last quarter and up 20 percent from one year ago. Decreases in the frequencies in alerts associated with property flipping and valuation fraud (overestimating and underestimating) contribute to the recent decrease in this index. The sharp increase in the national Property Valuation Fraud Risk Index in Q1 2014 may have been driven by indicators suggesting that participants in certain areas were purchasing and listing multiple properties in the same neighborhood. By purchasing a dominant portion of a market, an individual or a group could control market prices in that area by altering comparable listing prices to artificially set sales prices to their advantage.

Table 3 lists the 10 riskiest MSAs for Property Valuation Fraud Risk this quarter. Seven of these are located in Florida. This quarter, Fort Walton Beach-Crestview-Destin, Florida is once again the riskiest MSA for Property Valuation Fraud Risk with an index of 215, despite being down 11 percent from last quarter.

In the markets where the inventory of distressed sales remains elevated due to the judicial foreclosure process, there are more foreclosures, short and REO sales (which are often purchased with cash) and thus, more opportunity for flipping and the manipulation of values.

Rank	MSA	Fraud Risk Index Q3 2014	Pct Change from Q2 2014	Pct Change from Q3 2013
1	FORT WALTON BEACH-CRESTVIEW-DESTIN, FL	215	-11.2%	69.3%
2	BRIDGEPORT-STAMFORD-NORWALK, CT	199	86.0%	76.1%
3	MIAMI-FORT LAUDERDALE-POMPANO BEACH, FL	181	-9.1%	23.1%
4	PENSACOLA-FERRY PASS-BRENT, FL	181	-2.7%	44.8%
5	CAPE CORAL-FORT MYERS, FL	180	13.2%	40.6%
6	PANAMA CITY-LYNN HAVEN-PANAMA CITY BEACH, FL	180	-3.7%	68.2%
7	CHICAGO-NAPERVILLE-JOLIET IL-IN-WI	175	-2.2%	1.7%
8	DETROIT-WARREN-LIVONIA, MI	173	-5.0%	36.2%
9	BRADENTON-SARASOTA-VENICE, FL	169	9.7%	52.3%
10	PORT ST. LUCIE, FL	166	-8.3%	23.9%
	UNITED STATES	122	-5.4%	19.6%

Table 3: MSAs with Highest Property Valuation Fraud Risk Q3 2014

IDENTITY FRAUD RISK INDEX

Identity Fraud is often used in mortgage fraud schemes in order to hide the identity of the perpetrators and/or to obtain a credit profile that meets lender guidelines. Lenders grant loans based on a borrower's credit profile, and fraudsters often use stolen identities as a means of acquiring property illegally. Interthinx cross-references borrower information against numerous data sources in order to identify anomalies in a borrower's Social Security Number (SSN) trace, including Identity Issues, SSN Misuse, Deceased Borrowers and SSN Alerts.

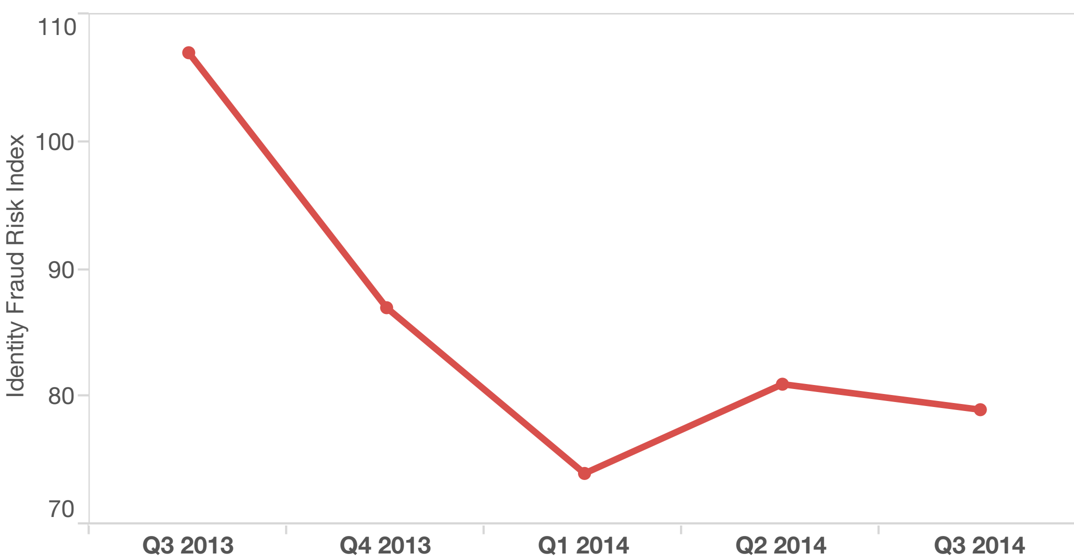


Figure 6: Identity Fraud Risk 5-Quarter Trend

The trend line in Figure 6 shows the 5-quarter movement in the national Identity Fraud Risk Index. While the index is down 3 percent from last quarter after a sharp increase earlier in the year, the overall trend this past year shows a decrease in identity fraud risk that is largely due to decreases in the frequencies of alerts where a borrower's name is not present or does not match the SSN trace

Table 4 describes the 10 riskiest MSAs for Identity Fraud Risk. The national index for Identity Fraud Risk is down 3 percent from last quarter, with an index of 79. Fayetteville-Springdale-Rogers Arkansas-Missouri is the riskiest MSA for the third straight quarter with an index of 221, down 12 percent from last quarter. Also returning to the top 10 from Q2 2014 are number two Hartford-West Hartford-East Hartford, Connecticut, number four Tulsa Oklahoma, number five Vallejo-Fairfield, California, number six Fresno, California, and number eight Montgomery, Alabama, with index values of 165, 135, 132, 131, and 125, respectively.

Rank	MSA	Fraud Risk Index Q3 2014	Pct Change from Q2 2014	Pct Change from Q3 2013
1	FAYATTEVILLE-SPRINGDALE-ROGERS, AR-MO	221	-12.3%	-23.3%
2	HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	165	28.9%	50.0%
3	TRENTON-EWING, NJ	156	22.8%	67.7%
4	TULSA, OK	135	-14.6%	0.8%
5	VALLEJO-FAIRFIELD, CA	132	-18.0%	43.5%
6	FRESNO, CA	131	3.2%	-3.0%
7	SAN JOSE-SUNNYVALE-SANTA CLARA, CA	128	39.1%	-19.0%
8	MONTGOMERY, AL	125	5.0%	-6.7%
9	SANTA ROSA-PETALUMA, CA	118	43.9%	-16.9%
10	EL PASO, TX	117	6.4%	-5.7%
	UNITED STATES	79	-2.5%	-26.2%

Table 4: MSAs with Highest Identity Fraud Risk Q3 2014

OCCUPANCY FRAUD RISK INDEX

Borrowers who occupy a property are less likely to default on a mortgage compared to borrowers who do not occupy the property. Because of this, borrowers who intend to occupy the secured property receive preferential interest rates and lower down payments than borrowers for investment properties. Occupancy Fraud is thus primarily committed by investors who falsely claim the intent to occupy a property in order to obtain a mortgage with a lower down payment and/or lower interest rate. Interthinx searches its proprietary mortgage loan database as well as multiple other databases for “red flags”, including evidence that a borrower has more than one active owner-occupied loan submission on file and indicators of potential straw buyer activity (a straw buyer is a person who, willingly or unwillingly, is used as a nominee to make a purchase for the financial benefit of the scheme orchestrator).

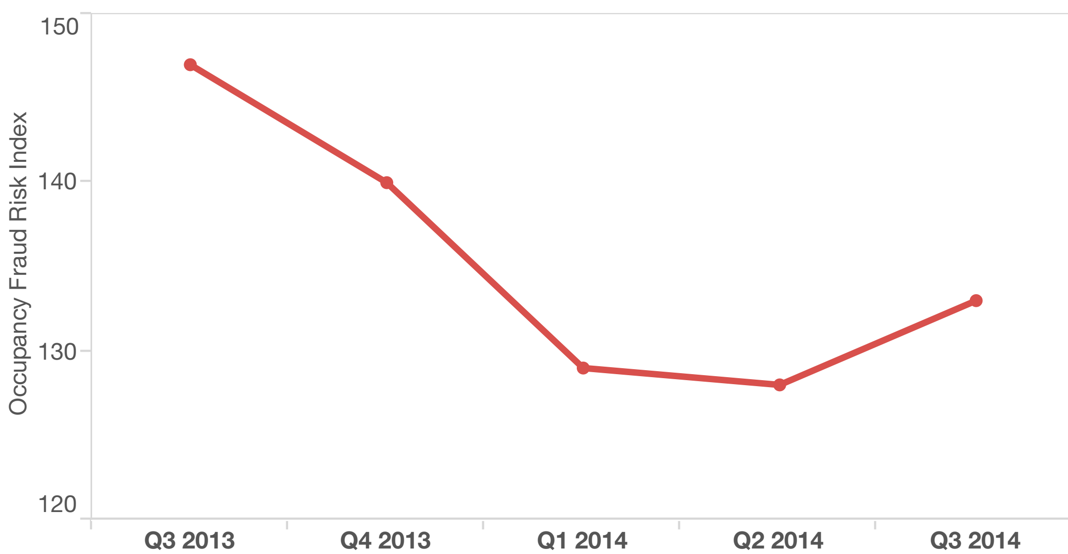


Figure 7: Occupancy Fraud Risk 5-Quarter Trend

The trend line in Figure 7 describes the 5-quarter movement in the national Occupancy Fraud Risk Index. The Occupancy Fraud Risk Index is 133, up 4 percent from last quarter, and down by 10 percent from Q3 2013. This suggests that the slow transition to a purchase-dominated market – which involves more parties, more documents and more variables – is now manifesting in a higher risk than was observed during the refinance-dominated market. The recent small increase in alerts for borrowers having multiple Owner Occupied loan applications may signal increased risk due to investor activity.

Table 5 lists the top 10 riskiest MSAs for Occupancy Fraud Risk. Port St. Lucie Florida moves from number nine last quarter to become the riskiest MSA for Occupancy Fraud this quarter with an index of 142, a 34 percent increase from last quarter. The only other MSA returning to the top 10 from last quarter is Bradenton-Sarasota-Venice, Florida with an index of 188, dropping from number two, last quarter, to being tied for number nine.

Rank	MSA	Fraud Risk Index Q3 2014	Pct Change from Q2 2014	Pct Change from Q3 2013
1	PORT ST. LUCIE, FL	242	33.7%	62.4%
2	MODESTO, CA	236	60.5%	13.5%
3	ANN ARBOR, MI	211	34.4%	51.8%
4	FAYETTEVILLE-SPRINGDALE-ROGERS, AR-MO	205	43.4%	-10.1%
5	MEMPHIS, TN-MS-AR	198	78.4%	94.1%
6	SPRINGFIELD, MA	197	22.4%	20.9%
7	NASHVILLE-DAVIDSON-MURFREESBORO-FRANKLIN, TN	194	20.5%	64.4%
8	DETROIT-WARREN-LIVONIA, MI	189	56.2%	-5.0%
9	BRADENTON-SARASOTA-VENICE, FL	188	-10.9%	70.9%
10	GREENVILLE-MAULDIN-EASLEY, SC	188	27.0%	52.9%
	UNITED STATES	133	3.9%	-9.5%

Table 5: MSAs with the Highest Occupancy Fraud Risk Q3 2014

EMPLOYMENT/INCOME FRAUD RISK INDEX

Income plays a critical role in the loan decision process and is subject to investor guidelines and regulatory requirements relating to the borrower's debt-to-income ratio, the borrower's ability to repay the loan and more. Employment/Income Fraud occurs when an applicant's employment and/or income is misrepresented in order to meet underwriting guidelines and statutory requirements to obtain a loan. Interthinx compares borrower submitted information to public data in order to identify discrepancies in areas such as level of income and self-employment status.

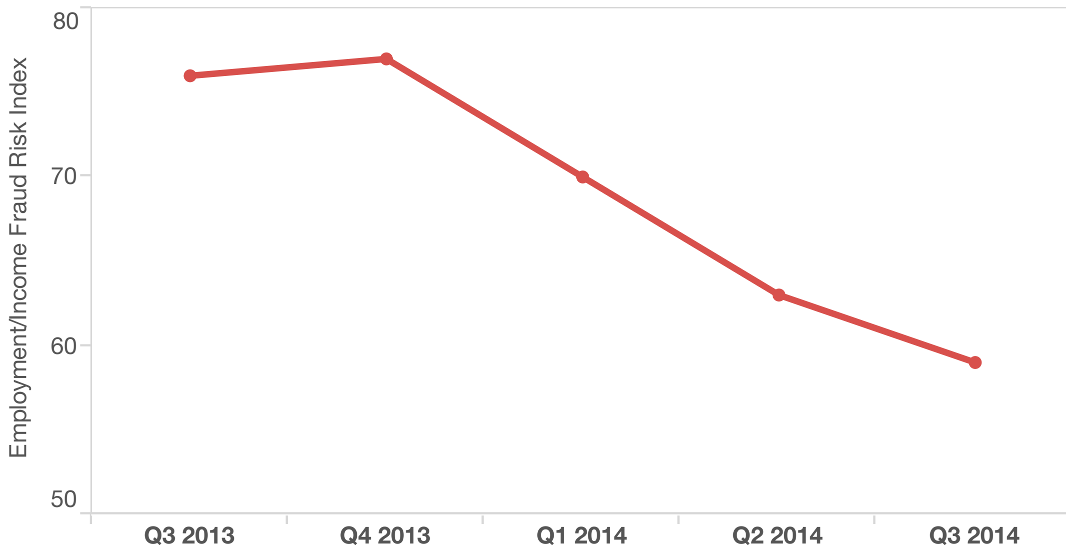


Figure 8: Occupancy Fraud Risk 5-Quarter Trend

The trend line in figure 8 shows the 5-quarter movement in the national Employment/Income Fraud Risk Index. Nationally, the Employment/Income Fraud Risk index is 59, down 5 percent from last quarter. Beginning in Q4 2013, the impact of the Dodd Frank "Ability to Repay" rule is evident in the lower incidences of Employment/Income Fraud risk. Since the rule requires lenders to increase their scrutiny and validation of borrower income, there is less opportunity for misrepresentation during loan origination. The change in the index is due to decreases in the frequencies of alerts that indicate potential fraud related to self-employment issues and income misrepresentation issues.

Table 6 lists the top 10 riskiest MSAs for Employment/Income Fraud Risk. Eight of the 10 riskiest MSAs for Employment/Income Fraud Risk are located in California, five of which return to the top 10 this quarter: San Jose-Sunnyvale-Santa Clara, San Francisco-Oakland-Fremont, Los Angeles-Long Beach-Santa Ana, Santa Cruz-Watsonville, and San Diego-Carlsbad-San Marcos. The riskiest MSA for Employment/Income Fraud Risk is Fresno, California, with an index of 133.

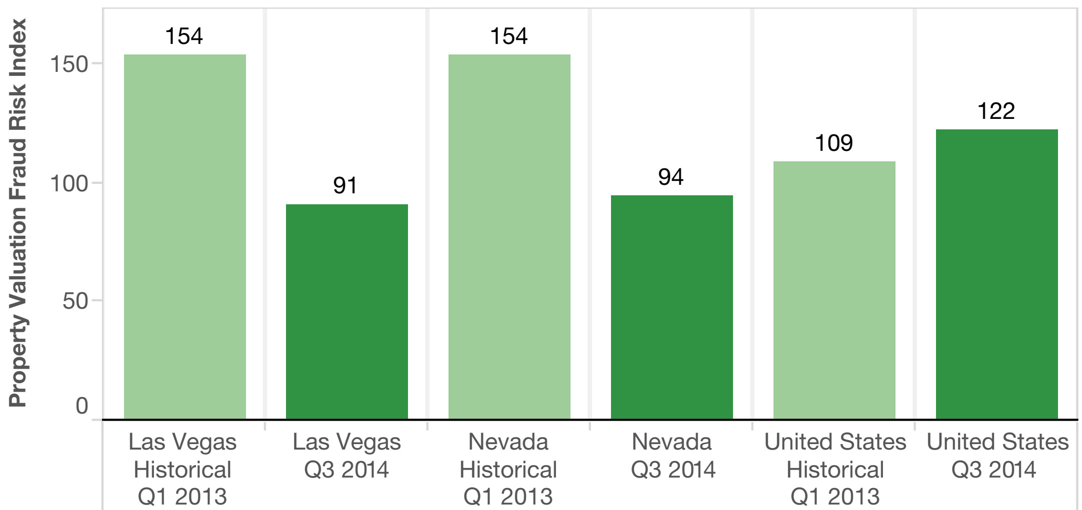
Rank	MSA	Fraud Risk Index Q3 2014	Pct Change from Q2 2014	Pct Change from Q3 2013
1	FRESNO, CA	133	54.7%	35.7%
2	BOULDER, CO	123	80.9%	19.4%
3	SAN JOSE-SUNNYVALE-SANTA CLARA, CA	115	-8.0%	-6.5%
4	SANTA BARBARA-SANTA MARIA-GOLETA, CA	113	19.0%	28.4%
5	SAN FRANCISCO-OAKLAND-FREMONT, CA	112	-5.1%	-20.0%
6	LOS ANGELES-LONG BEACH-SANTA ANA, CA	109	-12.8%	-26.4%
7	REDDING, CA	107	17.6%	5.9%
8	SANTA CRUZ-WATSONVILLE, CA	107	-12.3%	10.3%
9	SAN DIEGO-CARLSBAD-SAN MARCOS, CA	105	-3.7%	-27.6%
10	VALLEJO-FAIRFIELD, CA	105	56.7%	-10.3%
	UNITED STATES	59	-4.8%	-22.4%

Table 6: MSAs with Highest Employment/Income Fraud Risk Q3 2014

Previous issues of the Mortgage Fraud Risk Report have identified a correlation between home affordability and median household income. This relationship is noticeable when observing the higher rates of Employment/Income fraud risk in these markets. For the MSAs in figure 8, the pressure to inflate income to qualify is likely to be higher, as the average homebuyer has difficulty competing with investors, particularly in markets with lower overall inventories of homes.

Special Interest: Property Valuation Fraud Risk Over Time in the Las Vegas MSA

Figure 9 illustrates the change in Property Valuation Fraud Risk from Q1 2013 to Q3 2014 for the Las Vegas metro area, the state of Nevada, and for the US. Figure 9 also shows the percentage of the characteristics used when calculating the Property Valuation Fraud Risk Index in the Las Vegas metro area. These characteristics include: Ownership issues, Property Flipping issues, and Valuation issues. In the interactive online version, the drop down menu lets you select the quarter (Q1 2013 to Q2 2014) for comparison against Q3 2014.



Historical Property Valuation Fraud Risk Index

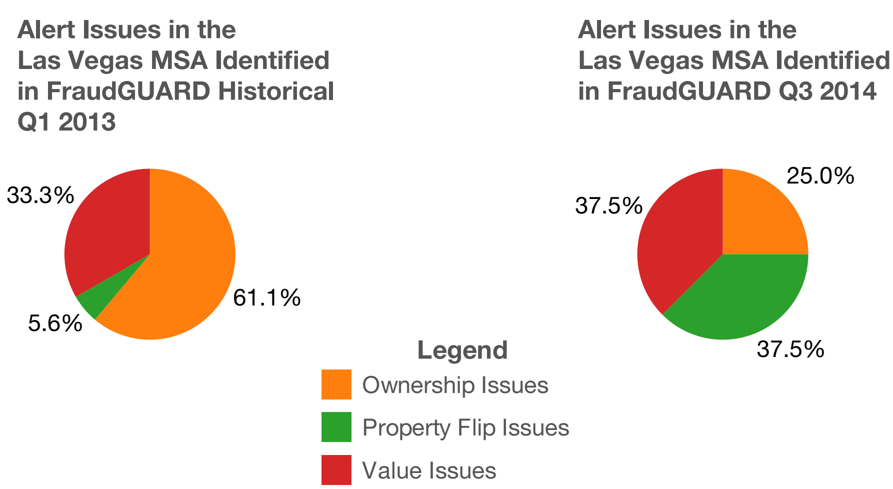


Figure 9: Property Valuation Risk in Las Vegas, Nevada, and Unites States Historical Comparison (Q1 2013 to Q3 2014)

The decline in Property Valuation Fraud Risk in Las Vegas over the last seven quarters is striking, especially when considering that Las Vegas – and Nevada — was a nearly perpetual occupant of the top 10 lists for MSAs and states for several consecutive years. The decline in Property Valuation Fraud risk is at pace with the stabilization of the Las Vegas market as investor activity and price increases have leveled off. While the factors associated with Property Valuation Fraud Risk in the area are the same, the proportions of these characteristics change over time. In Q1 2013, Ownership Issues made up for 61 percent of the characteristics identified when calculating the index. In Q3 2014, however, only 25 percent of the issues that factor into the Property Valuation Fraud Risk Index are Ownership Issues, while Property Flip Issues make up 38 percent, a 32 percent difference from Q1 2013. Identifying the increase in Ownership Issues and decrease in Property Flip Issues over time, with respect to the Property Valuation Risk Index in the Las Vegas area, may add further insight into the front-end/back-end activity associated with property flipping schemes here.

About the Report

The Interthinx Mortgage Fraud Risk Report is an effective tool for the interpretation of data aggregated from original loan submissions to the FraudGUARD system. In combination with data sourced from forensic reviews, industry reports and indices provided by regulators, it empowers proactive credit risk policies to help reduce mortgage lending risk.

ABOUT THE INTERTHINX FRAUD RISK INDICES

The Fraud Risk Indices are calculated based on the frequency with which indicators of fraudulent activity are detected in mortgage applications processed by the Interthinx FraudGUARD® system, a leading loan-level fraud detection tool available to lenders and investors.

The Interthinx Fraud Risk Indices consist of the:

- Property Valuation Fraud Risk Index which considers indicators that the subject property value has been manipulated. The index is based on the percentage of loans that have these indicators and is calibrated so that the national index based on all loans in Q1 2012 equals 100.

- Identity Fraud Risk Index which considers indicators that the borrower's identity has been changed in order to obtain a credit profile that meets lender guidelines. The index is based on the percentage of loans that have these indicators and is calibrated so that the national index based on all loans in Q1 2012 equals 100.

- Occupancy Fraud Risk Index which considers indicators that the borrower is an investor who falsely claims the intent to occupy the property in order to obtain a lower down payment and/or interest rate. The index is based on the percentage of owner-occupied loans that have these indicators and is calibrated so that the national index based on all owner-occupied loans in Q1 2012 equals 100.

- Employment/Income Fraud Index which considers indicators that the applicant's income is misrepresented in order to meet lender underwriting guidelines for a loan. The index is based on the percentage of loans that have these indicators and is calibrated so that the national index based on all loans in Q1 2012 equals 100.

- Overall Mortgage Fraud Risk Index which is calculated as the average of the four type-specific indices.

Interthinx recognizes the adaptations that fraudsters make in a changing market, and proactively strives to identify and report the latest patterns it finds in the fraud community. In an effort to capture these changes in fraud activity, Interthinx has made major changes and enhancements to the Mortgage Fraud Risk Index beginning with the report for Q1 2013. Due to the comprehensive nature of these enhancements, index values published prior to Q1 2013 may not be directly comparable to index values published in Q1 2013 or thereafter.

ABOUT THE INTERTHINX MORTGAGE FRAUD RISK REPORT

The Interthinx Fraud Risk Report represents an in-depth analysis of residential mortgage fraud risk throughout the United States as indicated by the Interthinx Fraud Risk Indices. Published quarterly, as part of the Fraud Risk Report, Interthinx will report on the geographic regions with the highest Mortgage Fraud Risk Index as well as those with the highest Property Valuation, Identity, Occupancy, and Employment/Income Fraud Risk Indices. The Interthinx Fraud Risk Indices track these risks in all States, Metropolitan areas, Counties and county equivalents, and ZIP code throughout the United States. Starting in Q1 2013 all this information is available based on all loans, as well as on purchases only, and refinances only.

About Interthinx

Interthinx®, a subsidiary of First American Financial Corporation (NYSE: FAF), provides essential products and services to mitigate risk in the mortgage lending marketplace. Interthinx offers solutions in mortgage fraud and verification, property valuation, compliance, quality control, loss mitigation and capital planning that are used by the nation's top financial institutions. Interthinx helps its clients minimize risk, increase operational efficiencies, satisfy regulator demands, manage data verification, and remain compliant. For more information, visit www.interthinx.com or call 1-800-333-4510.

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