



# 2017 Mortgage Fraud Report Highlights

Data Through Q2 2017

**It's Baaack: Fraud Risk  
Returns, Up 16.9 Percent  
Year Over Year**

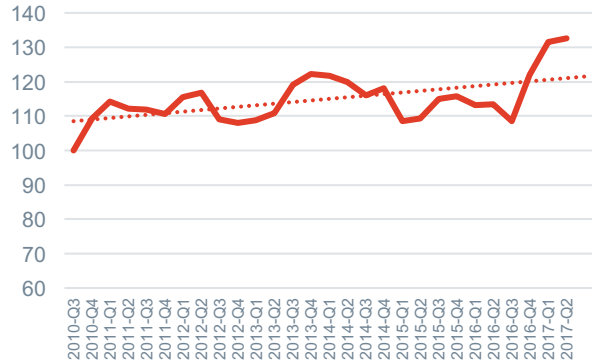


# Mortgage Application Fraud Risk Rises 16.9 Percent YOY... Index Hits New High!

*“This past year we saw a relatively large increase in the CoreLogic National Mortgage Application Fraud Index. If the factors that influenced the increase continue, it is likely that mortgage application fraud risk will continue to rise as well.”*

**Bridget Berg, Principal,  
Fraud Solutions Strategy**

**National Mortgage Application Fraud Index  
Over Time (Q3 2010 – Q2 2017)**



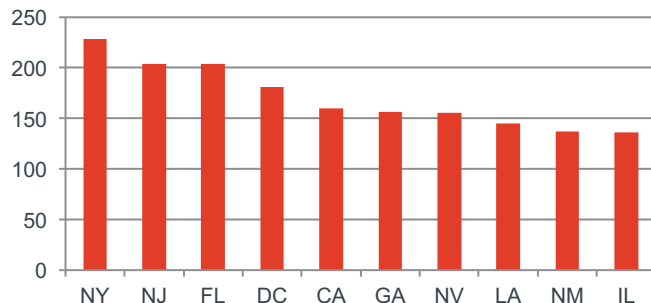
Note: The dotted line is a trend line.

# New York Overtakes Florida as the State with the Highest Overall Fraud Risk

*“New York had the highest level of application fraud risk. Florida, which held the top spot for the last several years, dropped to number 3, thanks to a 3 percent decrease in application fraud risk from 2016.”*

**Bridget Berg, Principal,  
Fraud Solutions Strategy**

## 10 States with the Highest Application Fraud Risk



As of Q2 2017

# Occupancy, Transaction and Income Fraud Risk All Up

*“Income fraud risk decreased at the end of 2016, but increased sharply in the first half of 2017, correlating with overall decreasing application volume and a greater share of purchase transactions.”*

**Bridget Berg, Principal,  
Fraud Solutions Strategy**



**Occupancy Fraud  
Risk Up 7.0%**



**Transaction Fraud  
Risk Up 3.9%**



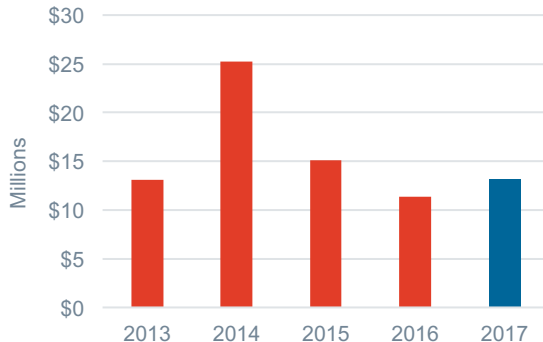
**Income Fraud  
Risk Up 3.5%**

# Growth in Home Equity Expected to Drive Multi-Lien Fraud

*“Multi-lien fraud is an extremely profitable scam that takes advantage of the lag between closing and recording to solicit multiple loans on a single property. In 2015 and 2016, the activity decreased, but 2017 is projected to show an increase.”*

**Bridget Berg, Principal,  
Fraud Solutions Strategy**

**Loan Amounts Averted Through  
Multi-Closing Alert Program**



As of Q2 2017

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