

ANTI-FRAUD AGREEMENT

ALL PARTIES TO THIS SHORT SALE MUST EXECUTE THIS AGREEMENT

The signatories hereunder (“Borrower and Related Parties”) acknowledge that the lender, servicer and/or owner of the loan(s) (collectively, the “Mortgagee”) have relied on their representations relating to the subject transaction. Borrower and Related Parties attest that all material and relevant facts relating to the subject transaction have been disclosed to the Mortgagee and that the entire financial transaction shall be reflected on a Mortgagee approved Settlement Statement. Borrower and Related Parties have read attached FBI warning and understand that Mortgage Fraud is a crime. Borrower and Related Parties confirm they are not engaged in any act that would constitute Mortgage Fraud or are otherwise attempting to defraud the Mortgagee.

The Mortgagee investigates and reports occurrences of suspected mortgage fraud to the FBI or local police authorities and pursues individuals conspiring or colluding to defraud Mortgage Lenders for civil damages.

_____	_____
Sellers Loan Number	
_____	_____
Buyer/Co-Buyer Name (Please Print)	Buyer Agent Name (Please Print)
_____	_____
Buyer Signature	Buyer Agent Signature
_____	_____
Co-Buyer Signature	License Number
_____	_____
Buyer Address	Date
_____	_____
Date	Agency
_____	_____
Seller/Co-Seller Name (Please Print)	Seller Agent Name (Please Print)
_____	_____
Seller Signature	Seller Agent Signature
_____	_____
Co-Seller Signature	License Number
_____	_____
Seller Address	Date
_____	_____
Date	Agency

In addition to the attestation by the selling and buying parties above, please provide the following information for all indirect participants in the short sales transaction. **All data must be provided prior to short sale approval, failure to provide information will result in short sale request being suspended.**

<u>Participant:</u>	<u>Name:</u>	<u>Address:</u>
Listing Broker	_____	_____
Buyer's lending institution	_____	_____
Title Company	_____	_____
Settlement Agency	_____	_____
Closing Attorney	_____	_____
Short Sale Assistance Firm	_____	_____