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.

authorities and	pursues individ	luals conspiring or	colludii	ng to defraud Mortgage Lenders f	or civil damages.
	Sellers Loan Numb	er			
	Buyer/Co-Buyer Name (Please Print)			Buyer Agent Name (Please Print)	
	Buyer Signature Co-Buyer Signature Buyer Address Date Seller/Co-Seller Name (Please Print) Seller Signature Co-Seller Signature Seller Address			Buyer Agent Signature	
				License Number	
				Date	
				Agency	
				Seller Agent Name (Please Print)	
				Seller Agent Signature	
				License Number	
				Date	
				Agency	
information for sale approval, f	all indirect par ailure to provid	ticipants in the sho	rt sales	ing parties above, please prov transaction. All data must be pro n short sale request being suspend	vided prior to shor
Participant:	_	Name:		Address:	
Listing Bro Buyer's len				-	
institution	umg				
Title Company					_
Settlement Agency					
Closing At					
Short Sale	Assistance				
Firm					