FinCEN: Subjects Reported in MLF SARs, by State

		2010 Q2			2010 Q3			2010 Q4			2011 Q1		
State Abbre-viation	State Name	2010 Q2 Activity Before January 1, 2008	2010 Q2 Activity On or after January 1, 2008	2010 Q2 Total Subjects	2010 Q3 Activity Before January 1, 2008	2010 Q3 Activity On or after January 1, 2008	2010 Q3 Total Subjects	2010 Q4 Activity Before January 1, 2008	2010 Q4 Activity On or after January 1, 2008	2010 Q4 Total Subjects	2011 Q1 Activity Before January 1, 2009	2011 Q1 Activity On or after January 1, 2009	2011 Q1 Total Subjects
AK	Alaska	19	1	20	9	14	23	9	4	13	14	0	14
AL	Alabama	102	91	193	112	41	153	89	94	183	178	38	216
AR	Arkansas	69	39	108	125	39	164	40	15	55	80	26	106
AZ	Arizona	779	212	991	955	319	1,274	1161	263	1424	1341	149	1490
CA	California	4,762	1,934	6,696	5,131	2,045	7,176	5933	2050	7983	9656	1807	11463
CO	Colorado	329	113	442	303	107	410	326	116	442	534	99	633
CT	Connecticut	135	66	201	123	70	193	133	76	209	214	44	258
DC	District of Columbia	29	19	48	22	15	37	27	14	41	49	17	66
DE	Delaware	38	23	61	24	9	33	30	13	43	60	19	79
FL	Florida	4,344	1,081	5,425	4,215	1,189	5,404	4182	1055	5237	6340	569	6909
GA	Georgia	785	485	1,270	607	361	968	675	345	1020	1175	248	1423
HI	Hawaii	66	25	91	65	41	106	74	40	114	122	25	147
IA	Iowa	30	15	45	30	33	63	47	23	70	71	18	89
ID	Idaho	72	33	105	96	39	135	93	26	119	135	17	152
IL	Illinois	1,161	552	1,713	1,220	531	1,751	1210	593	1803	1926	354	2280
IN	Indiana	241	90	331	202	65	267	216	76	292	246	57	303
KS	Kansas	94	46	140	102	30	132	47	36	83	84	26	110
KY	Kentucky	61	29	90	69	40	109	66	41	107	69	26	95
LA	Louisiana	72	51	123	70	48	118	71	34	105	62	29	91
MA	Massachusetts	187	97	284	182	119	301	249	114	363	428	108	536
MD	Maryland	422	290	712	350	186	536	443	162	605	742	126	868
ME	Maine	27	11	38	22	11	33	23	9	32	40	10	50
MI	Michigan	519	238	757	547	211	758	515	302	817	954	151	1105
MN	Minnesota	361	97	458	400	116	516	454	112	566	493	52	545
MO	Missouri	167	147	314	202	96	298	175	100	275	318	90	408
MS	Mississippi	50	45	95	52	36	88	42	37	79	81	19	100
MT	Montana	19	19	38	20	8	28	24	12	36	34	6	40
NC	North Carolina	271	212	483	277	150	427	262	187	449	410	143	553
ND	North Dakota	10	4	14	1	1	2	3	3	6	2	0	2
NE	Nebraska	18	26	44	19	15	34	34	18	52	58	16	74

FinCEN: Subjects Reported in MLF SARs, by State

		2010 Q2			2010 Q3			2010 Q4			2011 Q1		
State Abbre-viation	State Name	2010 Q2 Activity Before January 1, 2008	2010 Q2 Activity On or after January 1, 2008	2010 Q2 Total Subjects	2010 Q3 Activity Before January 1, 2008	2010 Q3 Activity On or after January 1, 2008	2010 Q3 Total Subjects	2010 Q4 Activity Before January 1, 2008	2010 Q4 Activity On or after January 1, 2008	2010 Q4 Total Subjects	2011 Q1 Activity Before January 1, 2009	2011 Q1 Activity On or after January 1, 2009	2011 Q1 Total Subjects
NH	New Hampshire	31	10	41	25	18	43	33	10	43	55	19	74
NJ	New Jersey	511	300	811	656	317	973	640	262	902	894	231	1125
NM	New Mexico	37	30	67	49	14	63	48	38	86	66	32	98
NV	Nevada	493	157	650	542	135	677	679	155	834	771	94	865
NY	New York	916	570	1,486	1,057	755	1,812	1000	666	1666	1548	375	1923
OH	Ohio	351	120	471	371	117	488	401	111	512	653	107	760
OK	Oklahoma	53	34	87	63	36	99	64	29	93	88	24	112
OR	Oregon	183	76	259	169	91	260	202	70	272	304	61	365
PA	Pennsylvania	307	127	434	292	123	415	339	141	480	498	99	597
RI	Rhode Island	44	23	67	32	24	56	55	31	86	120	28	148
SC	South Carolina	144	94	238	150	66	216	171	85	256	259	69	328
SD	South Dakota	7	5	12	16	7	23	10	6	16	11	4	15
TN	Tennessee	132	72	204	159	72	231	133	94	227	265	77	342
TX	Texas	572	307	879	694	423	1,117	686	341	1027	907	293	1200
UT	Utah	192	86	278	168	106	274	231	92	323	343	59	402
VA	Virginia	569	227	796	408	157	565	427	181	608	820	159	979
VT	Vermont	9	4	13	9	8	17	6	3	9	2	5	7
WA	Washington	345	221	566	335	204	539	455	188	643	692	146	838
WI	Wisconsin	127	149	276	155	97	252	160	115	275	243	73	316
WV	West Virginia	17	18	35	23	8	31	16	7	23	27	3	30
WY	Wyoming	2	0	2	11	7	18	6	10	16	0	5	5

FinCEN: State Rankings, by Total Subjects in MLF SARs

State Abbre-viation	*STATE*	*2008 Q1*	*2008 Q2*	*2008 Q3*	*2008 Q4*	*2009 Q1*	*2009 Q2*	*2009 Q3*	*2009 Q4*	*2010 Q1*	*2010 Q2*	*2010 Q3*	*2010 Q4*	*2011 Q1*
AK	Alaska	46	45	45	46	49	51	49	48	48	50	42	49	50
AL	Alabama	28	31	27	28	27	28	29	27	28	23	29	22	28
AR	Arkansas	34	38	34	35	35	35	31	35	40	32	32	40	32
AZ	Arizona	8	10	9	9	6	8	6	5	9	12	7	8	10
CA	California	1	1	1	1	1	1	1	1	1	1	1	1	1
CO	Colorado	15	15	16	14	14	15	16	16	16	19	19	16	16
CT	Connecticut	25	27	28	29	28	27	27	29	30	28	25	26	27
DC	District of Columbia	41	38	39	40	38	40	38	42	37	41	40	41	41
DE	Delaware	45	41	42	43	42	40	40	40	36	40	45	42	37
FL	Florida	2	2	2	2	2	2	2	2	2	2	2	2	2
GA	Georgia	7	8	7	6	7	5	5	6	5	5	6	5	6
HI	Hawaii	33	33	36	32	40	37	35	30	32	38	29	30	35
IA	Iowa	39	36	40	34	41	38	42	41	42	44	36	38	40
ID	Idaho	38	32	33	31	31	31	30	28	29	34	32	37	41
IL	Illinois	3	3	4	4	4	4	4	4	4	4	4	4	4
IN	Indiana	18	23	21	22	21	24	23	23	23	24	27	26	25
KS	Kansas	36	42	32	36	34	39	39	34	37	30	37	33	32
KY	Kentucky	30	29	34	38	39	33	34	32	33	36	31	29	32
LA	Louisiana	30	30	29	30	30	29	28	31	27	29	28	34	30
MA	Massachusetts	21	18	18	19	17	22	21	21	26	21	16	18	14
MD	Maryland	11	13	12	12	12	12	13	11	11	8	11	13	13
ME	Maine	43	46	43	44	44	42	44	46	46	45	44	46	44
MI	Michigan	4	6	6	10	8	6	7	8	8	9	9	7	9
MN	Minnesota	9	5	3	3	9	13	12	18	18	20	18	19	26
MO	Missouri	17	21	23	20	24	19	20	20	19	16	22	21	19
MS	Mississippi	35	37	31	33	37	30	36	37	31	31	34	32	37
MT	Montana	44	44	45	47	45	45	43	45	43	42	46	43	45
NC	North Carolina	22	19	19	17	18	18	17	17	13	13	13	11	12
ND	North Dakota	49	51	49	50	51	48	50	50	51	48	51	50	50
NE	Nebraska	42	43	44	42	43	45	45	43	41	37	40	39	43

FinCEN: State Rankings, by Total Subjects in MLF SARs

State Abbre-viation	*STATE*	*2008 Q1*	*2008 Q2*	*2008 Q3*	*2008 Q4*	*2009 Q1*	*2009 Q2*	*2009 Q3*	*2009 Q4*	*2010 Q1*	*2010 Q2*	*2010 Q3*	*2010 Q4*	*2011 Q1*
NH	New Hampshire	40	38	37	41	36	43	41	29	43	46	39	44	37
NJ	New Jersey	12	11	11	7	11	9	9	10	7	7	8	9	7
NM	New Mexico	29	34	38	39	33	33	37	36	37	35	42	31	29
NV	Nevada	13	12	13	13	13	11	11	9	14	14	14	14	18
NY	New York	5	4	5	5	3	3	3	3	3	3	3	3	3
OH	Ohio	14	16	14	16	15	16	15	15	17	18	17	20	15
OK	Oklahoma	37	35	41	36	32	36	33	32	34	33	34	36	36
OR	Oregon	27	26	24	25	25	21	24	22	22	26	23	28	23
PA	Pennsylvania	20	17	17	18	20	17	18	19	21	17	15	15	16
RI	Rhode Island	32	28	30	26	29	32	32	38	35	39	38	35	31
SC	South Carolina	26	25	26	24	23	25	26	26	19	22	26	25	22
SD	South Dakota	48	48	47	47	49	47	48	47	48	47	49	48	48
TN	Tennessee	23	24	20	21	22	23	22	23	25	27	24	22	20
TX	Texas	6	7	8	8	5	7	8	7	6	6	5	6	5
UT	Utah	19	20	22	23	19	20	19	14	24	25	20	24	24
VA	Virginia	10	9	10	11	10	10	10	12	12	10	12	12	8
VT	Vermont	50	49	50	50	46	48	51	50	50	49	46	50	46
WA	Washington	16	14	15	15	16	14	14	13	10	11	10	10	11
WI	Wisconsin	24	22	25	27	26	26	25	25	15	15	21	17	21
WV	West Virginia	47	47	48	45	47	44	46	44	45	43	46	47	49
WY	Wyoming	51	50	50	49	48	48	47	48	47	51	49	44	46

FinCEN: State Subjects Reported in Recent* MLF SARs (Subjects Per Million Population)

State Abbre-viation	*STATE*	*2008 Q1*	*2008 Q2*	*2008 Q3*	*2008 Q4*	*2009 Q1*	*2009 Q2*	*2009 Q3*	*2009 Q4*	*2010 Q1*	*2010 Q2*	*2010 Q3*	*2010 Q4*	*2011 Q1*
AK	Alaska	27.8	30.8	16.0	21.8	1.0	11.6	15.8	17.3	4.3	1.4	20.2	5.8	0.0
AL	Alabama	27.0	20.5	29.1	32.5	3.3	32.7	31.3	37.0	11.3	19.8	8.9	20.5	8.3
AR	Arkansas	31.7	18.3	25.1	26.2	2.0	31.4	33.7	26.4	7.0	13.6	13.6	5.2	9.0
AZ	Arizona	146.0	136.9	122.6	143.2	15.8	158.5	150.2	182.9	36.8	31.9	48.1	39.6	22.4
CA	California	243.0	248.3	230.8	228.9	21.6	191.1	169.3	203.5	42.9	50.8	53.7	53.9	47.5
CO	Colorado	120.8	101.4	70.1	90.6	10.1	94.2	84.2	92.7	24.0	23.4	22.1	24.0	20.5
CT	Connecticut	63.6	49.9	34.3	40.0	4.0	44.5	42.5	37.2	11.5	18.4	19.6	21.2	12.3
DC	District of Columbia	68.2	88.7	81.3	98.3	8.1	84.7	109.5	84.9	39.6	35.9	28.3	26.4	32.1
DE	Delaware	26.6	59.0	30.8	33.1	3.9	57.1	54.3	54.3	24.9	26.0	10.2	14.7	21.5
FL	Florida	262.5	254.8	252.1	283.2	28.6	286.3	263.7	271.3	48.3	56.2	61.8	54.8	29.6
GA	Georgia	128.1	101.1	100.3	125.4	10.5	120.4	118.5	108.0	36.8	50.6	37.6	36.0	25.9
HI	Hawaii	73.6	65.0	48.9	66.0	3.4	66.0	57.4	84.3	26.9	18.6	30.6	29.8	18.6
IA	Iowa	16.5	18.5	15.4	25.7	1.4	19.4	14.0	15.6	6.0	5.0	11.0	7.6	6.0
ID	Idaho	43.4	61.4	51.1	72.0	6.7	75.9	77.8	103.5	27.7	21.7	25.7	17.1	11.2
IL	Illinois	143.7	130.5	119.7	131.4	12.4	116.7	111.6	128.7	35.0	42.7	41.1	45.9	27.4
IN	Indiana	61.5	41.0	47.7	47.9	4.3	38.7	44.0	44.4	15.6	14.1	10.2	11.9	8.9
KS	Kansas	25.2	15.5	29.0	26.1	2.3	19.3	18.5	29.9	7.5	16.4	10.7	12.8	9.3
KY	Kentucky	26.1	25.6	16.8	14.9	1.1	21.7	18.3	24.1	6.3	6.8	9.4	9.6	6.1
LA	Louisiana	25.4	23.8	24.0	28.5	2.6	31.0	31.7	23.8	11.7	11.1	10.4	7.4	6.3
MA	Massachusetts	53.7	56.5	48.9	48.7	5.4	44.9	45.7	52.6	11.7	14.6	17.9	17.1	16.2
MD	Maryland	138.1	122.1	111.2	124.4	11.2	115.9	95.3	118.7	34.7	49.1	31.5	27.4	21.3
ME	Maine	21.3	15.2	15.9	17.4	2.0	34.9	16.9	18.4	7.4	8.1	8.1	6.6	7.4
MI	Michigan	162.4	105.1	113.6	90.3	9.5	108.4	92.5	88.2	23.9	22.8	20.2	29.0	14.5
MN	Minnesota	165.5	283.7	365.5	402.4	16.3	116.6	109.4	74.3	20.3	17.9	21.4	20.7	9.6
MO	Missouri	70.4	52.5	48.9	53.2	4.5	59.3	51.7	62.5	18.2	24.8	16.2	16.9	15.2
MS	Mississippi	25.3	18.5	29.9	28.2	1.8	41.8	23.2	21.9	13.5	15.1	12.1	12.5	6.4
MT	Montana	25.1	29.3	11.4	12.4	1.8	32.0	37.2	26.8	15.5	19.6	8.3	12.4	6.2
NC	North Carolina	38.3	36.4	33.7	43.7	3.4	42.7	85.5	95.1	30.8	47.7	33.7	42.1	32.2
ND	North Dakota	14.1	3.1	6.2	9.4	0.0	14.0	12.6	9.4	0.0	6.3	1.6	4.7	0.0
NE	Nebraska	18.1	17.5	6.7	20.8	1.6	17.4	11.3	23.2	10.7	14.7	8.5	10.2	9.0

FinCEN: State Subjects Reported in Recent* MLF SARs (Subjects Per Million Population)

State Abbre-viation	*STATE*	*2008 Q1*	*2008 Q2*	*2008 Q3*	*2008 Q4*	*2009 Q1*	*2009 Q2*	*2009 Q3*	*2009 Q4*	*2010 Q1*	*2010 Q2*	*2010 Q3*	*2010 Q4*	*2011 Q1*
NH	New Hampshire	34.9	39.5	43.9	34.0	4.0	30.3	31.0	37.5	10.8	7.2	13.0	7.2	13.7
NJ	New Jersey	86.8	94.5	79.4	108.2	8.4	92.3	80.3	85.4	31.0	33.3	35.2	29.1	25.6
NM	New Mexico	60.4	37.1	25.7	31.2	3.3	46.8	33.8	36.4	10.6	15.1	7.1	19.2	16.2
NV	Nevada	281.6	273.4	211.8	234.7	23.9	265.3	221.1	305.1	49.4	58.4	50.2	57.6	34.9
NY	New York	83.9	79.8	64.8	69.8	8.3	88.7	83.0	86.3	27.7	29.3	38.8	34.3	19.3
OH	Ohio	55.3	42.1	35.7	37.7	4.3	34.9	39.3	39.0	9.9	10.4	10.1	9.6	9.2
OK	Oklahoma	19.1	15.8	12.3	20.0	2.5	24.1	25.1	28.7	7.2	9.5	10.0	8.1	6.7
OR	Oregon	50.1	56.5	59.5	66.6	6.2	80.6	71.7	82.3	26.6	20.0	24.0	18.5	16.1
PA	Pennsylvania	30.2	33.9	27.3	31.6	2.2	31.8	30.0	31.6	8.1	10.1	9.8	11.2	7.9
RI	Rhode Island	100.5	160.2	97.8	184.1	12.4	109.2	81.5	56.4	20.6	20.6	21.5	27.8	25.1
SC	South Carolina	44.5	52.7	43.7	56.8	6.0	54.6	47.2	49.7	24.3	21.1	14.8	19.1	15.5
SD	South Dakota	12.5	10.0	11.2	14.9	0.9	16.2	16.5	21.6	3.8	6.4	8.9	7.6	5.1
TN	Tennessee	46.0	40.5	49.4	49.7	4.3	45.2	45.9	45.6	13.2	11.6	11.6	15.1	12.4
TX	Texas	53.6	41.9	35.9	38.3	4.3	43.6	35.5	40.2	12.0	12.5	17.2	13.8	11.9
UT	Utah	144.5	119.8	111.5	111.1	11.4	122.1	127.9	184.2	36.6	33.1	40.8	35.5	22.7
VA	Virginia	104.3	121.6	90.3	109.7	10.7	93.6	75.8	79.4	24.0	28.3	19.6	22.6	19.8
VT	Vermont	11.3	8.1	4.8	9.7	2.1	14.5	9.2	9.2	1.5	6.1	12.3	4.6	7.7
WA	Washington	73.3	77.6	55.7	67.9	6.6	80.1	85.4	92.2	35.9	33.8	31.2	28.7	22.3
WI	Wisconsin	43.2	53.4	37.8	33.1	3.4	29.7	39.1	44.0	22.9	26.0	16.9	20.1	12.7
WV	West Virginia	6.6	9.9	3.3	12.1	0.7	20.9	9.3	18.6	6.6	9.8	4.4	3.8	1.6
WY	Wyoming	11.5	7.6	5.6	20.6	1.9	16.9	28.9	23.1	11.5	0.0	13.5	19.2	9.6

FinCEN: State Rankings, Based on MLF SAR Subjects Per Million Population

State Abbre-viation	*STATE*	*2008 Q1*	*2008 Q2*	*2008 Q3*	*2008 Q4*	*2009 Q1*	*2009 Q2*	*2009 Q3*	*2009 Q4*	*2010 Q1*	*2010 Q2*	*2010 Q3*	*2010 Q4*	*2011 Q1*
AK	Alaska	35	35	41	41	48	51	46	48	48	50	21	47	50
AL	Alabama	36	39	34	33	34	34	36	33	35	24	44	21	38
AR	Arkansas	33	42	38	38	41	37	34	39	44	35	29	48	36
AZ	Arizona	6	6	5	6	5	4	4	5	6	12	4	6	11
CA	California	3	4	3	4	3	3	3	3	3	3	2	3	1
CO	Colorado	11	12	15	14	12	12	14	11	19	18	17	17	15
CT	Connecticut	20	26	30	27	28	27	28	32	34	27	23	19	28
DC	District of Columbia	19	15	13	13	16	16	8	16	4	8	14	16	4
DE	Delaware	37	20	32	31	29	22	22	23	17	16	38	31	13
FL	Florida	2	3	2	2	1	1	1	2	2	2	1	2	5
GA	Georgia	10	13	10	8	11	6	6	8	5	4	8	7	7
HI	Hawaii	16	18	21	20	30	20	21	17	15	26	13	10	18
IA	Iowa	46	41	43	40	46	44	47	49	47	49	35	42	47
ID	Idaho	29	19	19	16	17	19	18	9	14	20	15	28	30
IL	Illinois	8	7	6	7	7	7	7	6	9	7	5	4	6
IN	Indiana	21	29	24	25	25	31	27	27	26	34	39	36	37
KS	Kansas	41	45	35	39	37	45	42	36	41	29	36	33	33
KY	Kentucky	38	37	40	46	47	42	43	40	46	45	43	39	46
LA	Louisiana	39	38	39	36	35	38	35	41	32	38	37	44	44
MA	Massachusetts	24	22	22	24	21	26	26	24	31	33	24	27	19
MD	Maryland	9	8	9	9	9	9	10	7	10	5	11	15	14
ME	Maine	43	46	42	45	40	33	44	47	42	43	48	46	41
MI	Michigan	5	11	7	15	13	11	11	13	21	19	20	12	24
MN	Minnesota	4	1	1	1	4	8	9	20	24	28	19	20	32
MO	Missouri	18	25	23	22	22	21	23	21	25	17	27	29	23
MS	Mississippi	40	40	33	37	43	30	41	44	28	31	33	34	43
MT	Montana	42	36	45	48	44	35	31	38	27	25	47	35	45
NC	North Carolina	31	33	31	26	31	29	12	10	12	6	10	5	3
ND	North Dakota	47	51	48	51	51	50	48	50	51	47	51	49	50
NE	Nebraska	45	43	47	42	45	46	49	42	37	32	46	38	35

FinCEN: State Rankings, Based on MLF SAR Subjects Per Million Population

State Abbre-viation	*STATE*	*2008 Q1*	*2008 Q2*	*2008 Q3*	*2008 Q4*	*2009 Q1*	*2009 Q2*	*2009 Q3*	*2009 Q4*	*2010 Q1*	*2010 Q2*	*2010 Q3*	*2010 Q4*	*2011 Q1*
NH	New Hampshire	32	31	25	30	27	39	37	31	36	44	31	45	25
NJ	New Jersey	14	14	14	12	14	14	17	15	11	10	9	11	8
NM	New Mexico	22	32	37	35	33	24	33	34	38	30	49	24	20
NV	Nevada	1	2	4	3	2	2	2	1	1	1	3	1	2
NY	New York	15	16	16	17	15	15	15	14	13	13	7	9	17
OH	Ohio	23	27	29	29	26	32	29	30	39	39	40	40	34
OK	Oklahoma	44	44	44	44	36	41	40	37	43	42	41	41	42
OR	Oregon	26	21	17	19	19	17	20	18	16	23	16	26	21
PA	Pennsylvania	34	34	36	34	38	36	38	35	40	40	42	37	39
RI	Rhode Island	13	5	11	5	6	10	16	22	23	22	18	14	9
SC	South Carolina	28	24	26	21	20	23	24	25	18	21	28	25	22
SD	South Dakota	48	47	46	47	49	48	45	45	49	46	45	43	48
TN	Tennessee	27	30	20	23	24	25	25	26	29	37	34	30	27
TX	Texas	25	28	28	28	23	28	32	29	30	36	25	32	29
UT	Utah	7	10	8	10	8	5	5	4	7	11	6	8	10
VA	Virginia	12	9	12	11	10	13	19	19	20	14	22	18	16
VT	Vermont	50	49	50	50	39	49	51	51	50	48	32	50	40
WA	Washington	17	17	18	18	18	18	13	12	8	9	12	13	12
WI	Wisconsin	30	23	27	32	32	40	30	28	22	15	26	22	26
WV	West Virginia	51	48	51	49	50	43	50	46	45	41	50	51	49
WY	Wyoming	49	50	49	43	42	47	39	43	33	51	30	23	31

Reference Information for FinCEN's Mortgage Fraud Suspicious Activity for U.S. States and Equivalent

Citation information:

Title: Mortgage Fraud Suspicious Activity for U.S. States and Equivalent

Publisher:

U.S. Department of Treasury,
Financial Crimes Enforcement Network (FinCEN),
Regulatory Policy and Programs Division (RPPD)

Publication:

Quarterly with updates released approximately two months following each quarter, first published March 2011. Last updated June 2011.

Online linkage: http://www.fincen.gov/mlf_sar_data

Description:

Abstract:

The following tables provide quarterly and geographic breakdowns of subjects reported in Suspicious Activity Report (SAR) filings for suspected mortgage fraud, with additional tables ranking States and Territories by total subjects and subjects per capita. Calculations reflect individual persons or entities ('subjects') reported in SARs submitted by depository institutions to FinCEN wherein filers specified 'Mortgage Loan Fraud' as a suspected activity, referenced herein as 'MLF SARs.' Rankings are based on "recent" activities as defined below.

The SAR system is designed to assist the law enforcement community by requiring financial institutions to report transactions that are indicative of possible violations of law or regulation. The filing requirement is triggered simply by suspicion, not proof, of illegal activity. The information contained in SARs constitutes raw allegations of the most sensitive kind, precisely because the reported "suspicions" are unsubstantiated and unproven information. Hence aggregate MLF SAR data are best used in conjunction with other data sources for risk assessments.

Due to the nature of the mortgage market, subject locations generally do not reflect the location of lenders. To facilitate geoanalytics in conjunction with other data sources, spreadsheets include Federal Information Processing Standard (FIPS) codes.

Purpose:

In order to assist threat and trend analyses of mortgage fraud data by lenders, regulators, law enforcement, consumer advocacy groups and others, FinCEN is providing information on geographic hotspots for possible mortgage fraud as reported by depository institutions.

Supplemental information:

Data on historical MLF SAR filings from January 2006 to the present is provided in the attached workbook . For ease of viewing, FIPS and some historic data are hidden. To view hidden columns, highlight multiple surrounding columns, right click and select 'unhide.'

Process description:

In order for others to use SAR data on suspected mortgage fraud, FinCEN releases periodic summaries of subjects reported in connection with mortgage fraud. Subject totals for each region reflect total subjects identified in MLF SARs within individual State or territories. For these tables, totals derive from counts of unique full name variations of subjects reported on the Suspicious Activity Report filed by depository institutions (TD F 90-22.47). Related activities reported on the Suspicious Activity Report by Money Services Business (FinCEN 109) and Suspicious Activity Report by Securities and Futures Industries (FinCEN 101) are not included herein as these forms do not have fixed data fields for mortgage fraud.

Data completeness:

(1) SAR statistical data is continuously updated as additional reports are filed and processed. For this reason, there may be minor discrepancies between the statistical figures contained in various portions of this workbook and other FinCEN reports.

(2) FinCEN first began assessing per capita rankings and breakdowns of "recent" versus "older" activities in December 2010 in a mortgage fraud update for CY 2010 Q1. This workbook likewise provides breakdowns of recent activities and rankings for CY 2010 Q1 forward. This information is unavailable for preceding periods.

(3) MLF SARs are generally filed by depository institutions involved with lending or the secondary housing market. Suspicious loans originated by entities other than depository institutions may not be captured in full within this dataset. Voluntary filings, mergers and portfolio acquisitions, and SARs on loans or related securities instruments acquired by secondary housing market participants may mitigate this limitation to some extent.

(4) Detection and reporting of suspicious mortgage activities often occurs years after loan originations. In addition, not all incidents of, or persons involved in, actual mortgage fraud may appear on a SAR. For this reason, totals of "recent," as yet undetected suspicious activities are understated.

Data quality information:

Data quality information:

(1) FinCEN does not vouch for the accuracy or completeness of information provided by filers. Some data may be inaccurate due to incorrect or incomplete data entry.

(2) The 'Total Subjects' table reflects SAR subjects reported during these periods, rather than the date that incidents occurred. As institutions often detect incidents of suspected mortgage fraud many months, if not years, after loans are granted, the total number of subjects reported in a given period is generally not a reflection of current activities.

*(3) Totals for quarter-over-quarter "recent" activities are not comparable. A relatively low number of MLF SARs reporting suspicious activities less than a year old (only 3% in CY 2010) necessitates a generous nominal definition of "recent" MLF SAR filings. In addition, data processing limitations preclude absolute consistency in this regard. "Recent" activities for purposes of this workbook are defined as all MLF SARs where the reported activity date occurred within the same calendar year or the two preceding calendar years as the date of filing. For example, "recent" activities for MLF SARs submitted in CY 2010 are identified as activities that occurred in calendar years 2008, 2009, or 2010. Consequently, 2010 Q1 "recent" activities draw on a shorter time frame (January 2008 through March 2010) than 2010 Q4 "recent" activities (January 2008 through December 2010).

(4) The SAR form allows filers to specify both an activity start date and an activity end date. In the case of CY 2006 to CY 2010 MLF SARs, 33% to 11%, respectively, did not include end date entries, with steady declines in empty fields annually. To provide more inclusive figures, "recent" activity statistics draw on the start date field rather than the end date. Due to this dependence, tallies of "recent" activities are understated. In particular, for ongoing or otherwise linked activities spanning multiple years, some activities that would otherwise be captured by the end date field are not included in "recent" totals. For example, reports of suspicious activity involving loan modifications often include both dates of the original loan and of the requested modification. If the former occurred three years before a SAR was filed but the latter occurred only three days before a SAR was filed, such instances are nonetheless omitted from "recent" totals.

(5) Where applicable, a filer may report one or more subjects in Part II of the SAR. Subject totals in this file represent total name variations rather than unique individuals, without consideration for alternate spellings, aliases, identically named subjects, or those with multiple addresses.

(6) The number of subjects does not directly correlate with the number of suspicious loans. For instance, a filer may submit a single report on a subject responsible for the preparation of dozens of suspicious loans. Conversely, a filer may submit a report on a single loan indicating several subjects that were parties to the loan.

(7) The location of subjects can only be used as a very rough proxy for the location of underlying properties. In CY 2010, 62% of subjects reported with identifiable geographic locations were classified as borrowers. Based on anecdotal information from filers and SAR data users, underlying properties are commonly reported as addresses for subjects classified as borrowers, making this portion of subject locations a fairly accurate indicator of property locations. Locations of reported subjects other than borrowers, such as industry professionals including loan officers or appraisers, are frequently but not always located in the same or nearby geographical regions.

Data sources:

Suspicious Activity Report by Depository Institutions, Form TD F 90-22.47

Fields for calculations:

Dates

Document Control Number (DCN)

Suspicious Activity Date, Part III, (33)

Subject information

Subject Name, Part II (15), (16), (17)

Subject Address, State Part II (21)

Activity type

Suspicious Activity Characterization, Part III, (35)(p)

Other geographic data

U.S. Department of Commerce, U.S. Census Bureau, Geography Division, 2009, TIGER/Line Shapefile, 2009, nation, U.S., Current State and Equivalent National, http://www.census.gov/geo/www/tiger

Point of contact:

Contact information:

U.S. Department of Treasury,
Financial Crimes Enforcement Network,
Office of Public Affairs

Contact address:

P.O. Box 39
Vienna, VA 22183

Phone: (703) 905-3770

Email: webmaster@fincen.gov