

**AMENDMENT TO THE VIEWS AND ESTIMATES OF  
THE COMMITTEE ON FINANCIAL SERVICES ON  
MATTERS TO BE SET FORTH IN THE CONCURRENT  
RESOLUTION ON THE BUDGET FOR FISCAL  
YEAR 2010  
OFFERED BY MR. HENSARLING**

Under the heading "FORECLOSURE PREVENTION", after the last item insert the following new item:

1                                    "COMBATING MORTGAGE FRAUD  
2     According to the Financial Crimes Enforcement Network (FinCEN), reports  
3     of mortgage fraud increased by more than 1,600 percent from 2000 to 2008,  
4     and almost doubled since June 2006. Despite heightened concerns and a  
5     depressed real estate market, the report found that the total number of  
6     suspected mortgage fraud reports filed in 2008 was 62,084, a 44 percent  
7     increase over 2007. FinCEN also reports that mortgage loan fraud remained  
8     the third most prevalent type of suspicious activity reported in 2008. The  
9     committee recognizes that while most homeowners work hard and play by  
10    the rules, some have resorted to mortgage fraud to purchase their homes.  
11    Accordingly, to reduce the likelihood that such individuals might benefit  
12    from their fraudulent actions, the committee supports the exclusion from any  
13    taxpayer-funded foreclosure prevention plan those individuals who obtained  
14    a mortgage without providing documentation of their income."