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## **Mortgage Fraud – Employment Misrepresentation**

**EFFECTIVE DATE: 02-03-2020**

Fannie Mae has issued a Fraud Alert regarding misrepresentation of borrower employment in California. The Agency has identified several employment entities that appear to be fictitious based on the inability to confirm their existence. The [Fraud Alert](#) provides a list of those employers as well as Red Flags and other tools to aid in identifying apparent employment misrepresentation.

First Guaranty Mortgage Corporation follows Fannie Mae's guidance with respect to proper due diligence and expects the same from our lending partners.

As always, thank you for your continued business and partnership.