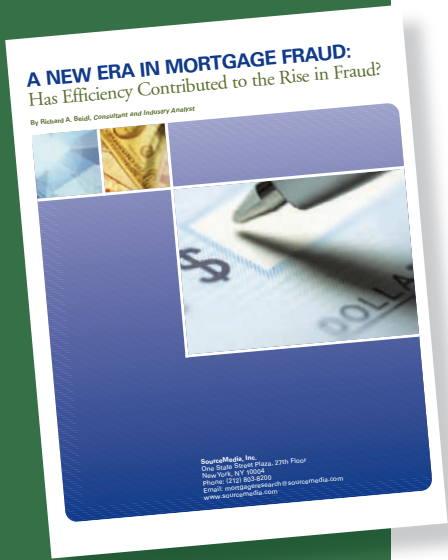


# 2007 TECHNOLOGY AWARDS

## PARTY SHOTS

Photography by Steve Dunwell





*Richard Beidl is a Nationally Recognized Consultant & Industry Analyst with over 20 years of experience in consumer banking, securitization, securities risk management and mortgage lending. Widely recognized in the mortgage and financial services industry Richard has published over 50 industry research papers and more than 20 articles.*

## A NEW ERA IN MORTGAGE FRAUD: *Has Efficiency Contributed to the Rise in Fraud?*

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#### Who are the perpetrators?

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**BONUS:** Add Richard's paper *Credit Risk & The New Housing Market* and gain background knowledge of how risk exposure has contributed to the fraud epidemic.

