

# Dual Enforcement is Key to Home Ownership 2004-2005

- Household Finance: \$484 Million Settlement with State AGs;
- Ameriquest: \$325 Million Settlement with State AGs;  
-- \$50 Million Settlement of State-Based Class Action;
- ABN AMRO: \$41 Million Settlement with HUD;  
-- ABN AMRO: Parent Company fined \$80 Million for money laundering by the Federal Reserve
- Fairbanks: \$40 Million Settlement with FTC & HUD;
- OCWEN: \$11.5 Million Jury Verdict in a state law Action
- EMC: \$6 Million Punitive Damages Award base on State Law  
-- 12/08/05: FTC opens probe of EMC, a Bear Stearns Subsidiary