

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