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Was Fraud a Force in the Financial Crisis?”**

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Because of my early work on credit rating agencies, I was asked to be a consultant for the U.S. DOJ on a more than four-year investigation which ultimately led to a \$1.375 billion dollar settlement of the U.S. DOJ against S&P. From that contract, a company (Integra FEC) developed that primarily assists government entities in fraud investigations. I am an owner/CEO of Integra FEC LLC and Integra REC LLC. Data used in most of my papers related to RMBS securities was purchased by Integra FEC LLC, a Texas LLC.

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Griffin is an owner/CEO of Integra FEC LLC and Integra REC LLC.

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I am not aware of any close relatives who consult on issues related to this paper.

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