

Training in Full Force: Catching Schemers and Aiding Victims

Protecting Homeowners Empowering Victims



BJA
Bureau of Justice Assistance
U.S. Department of Justice



NATIONAL
CRIME
PREVENTION
COUNCIL


JUSTICE FOR VICTIMS
JUSTICE FOR ALL

Office for Victims of Crime
OVC

Session Overview

The Office for Victims of Crime (OVC) and the Bureau of Justice Assistance (BJA) offers training and technical assistance for state/local agencies, victim service providers, and other organizations seeking to help with the efforts of victimization, prevention, investigation, and prosecution of mortgage fraud.



Session Objectives

In this session, participants will learn about the training, technical assistance and resources available from the following organizations:

- National White Collar Crime Center
- National District Attorneys Association
- National Crime Prevention Council

Session Speakers

James Foley

Manager, Curriculum Development and Training
National White Collar Crime Center



David Pendle

Director, White Collar Crime Program
National District Attorneys Association



Charles Sczuroski

Senior Trainer
National Crime Prevention Council



Mortgage Fraud and Vacant Property Crime Training and Technical Assistance Project

National White Collar Crime Center
Mr. James Foley



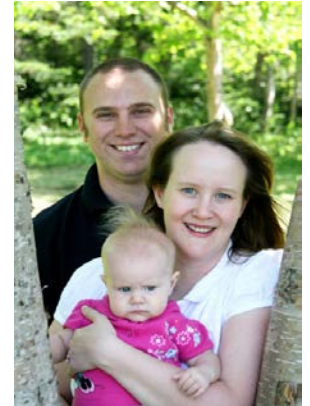
Origin of the Project

Late 2010 – BJA Mortgage Training and Technical Assistance meeting

- National Crime Prevention Council (NCPC)
- National District Attorneys Association (NDAA)
- St. Petersburg College Center for Public Safety Innovation
- National White Collar Crime Center (NW3C)

Four Target Audiences

- NCPC = Consumers
- NDAA = Prosecutors
- St. Petersburg College = Patrol Officers
- NW3C = Investigators





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/ mortgagefraud

BJA Mortgage Fraud & Vacant Property Crimes Project

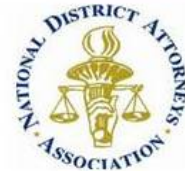
The goal of this project is to match your needs with available training and assistance. Depending on the nature of your request, it will be forwarded to one of the following organizations:

- The National White Collar Crime Center
- The National Crime Prevention Council
- The National District Attorney's Association
- The St. Petersburg College Center for Public Safety Innovation

There is a variety of training, subject matter expertise, and awareness material solutions available. Click on the logo below to access the Request Form.



For more information or questions about the Training and Technical Assistance Project contact mortgagefraud@nw3c.org



This project was supported by Grant No. 2010-BE-BX-K009 awarded by the Bureau of Justice Assistance. The Bureau of Justice Assistance is a component of the Office of Justice Programs, which also include the Bureau of Justice Statistics, The National Institute of Justice, The Office of Juvenile Justice and Delinquency Prevention, the SMART Office, and the Office for Victims of Crime. Points of view or opinions in this document are those of the author and do not represent the official position or policies of the United States Department of Justice.

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Referral

mortgagefraud@nw3c.org

Requests for training or assistance come in and are referred to appropriate partner.



NW3C

The mission of NW3C is to provide training, investigative support and research to agencies and entities involved in the prevention, investigation and prosecution of economic and high-tech crime.



NW3C Mortgage Fraud Training

Focuses on three areas ---

- How the mortgage process *should* work
- The players, transactions, and documents
- Types of scams and indicators of fraud



The Players

Sales Level

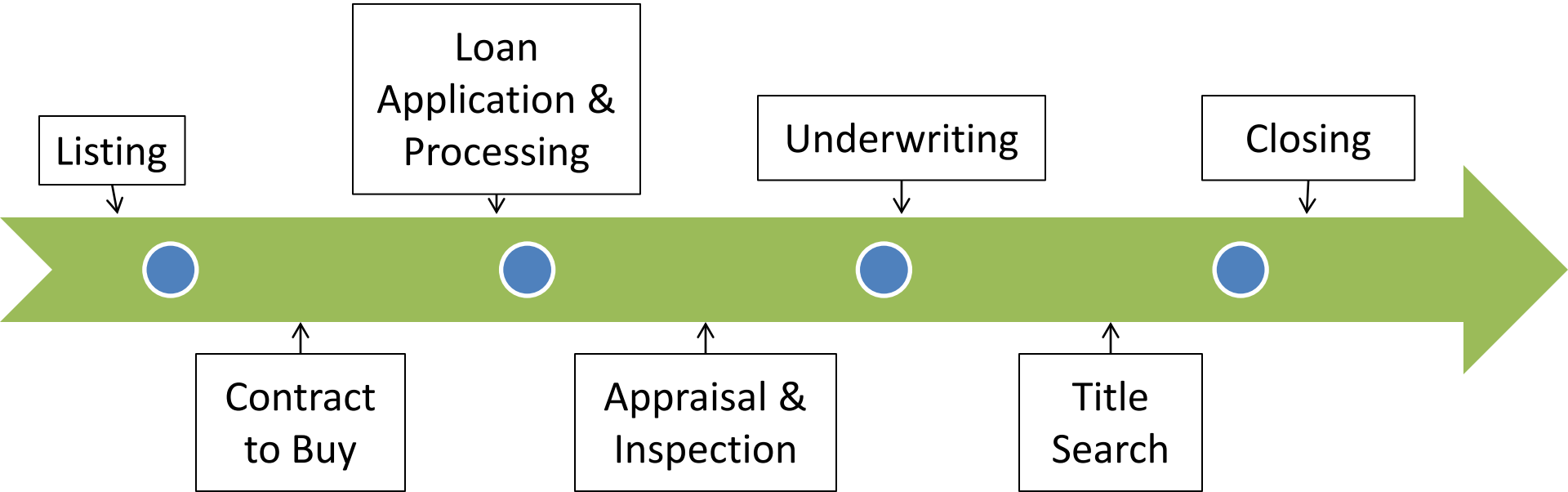
- Seller
- Seller Agent
- Buyer
- Buyer Agent
- Broker

Finance Level

- Loan Officer
- Lender
- Processor
- Appraiser
- Underwriter
- Title Insurer/Agent
- Escrow Agent
- Closing Agent/Attorney



Transactions



Uniform Residential Loan Application

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower," as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower		Co-Borrower			
I. TYPE OF MORTGAGE AND TERMS OF LOAN					
Mortgage Applied for:	<input type="checkbox"/> VA <input type="checkbox"/> FHA	<input type="checkbox"/> Conventional <input type="checkbox"/> USDA/Rural Housing Service	<input type="checkbox"/> Other (explain):		
Agency Case Number		Lender Case Number			
Amount \$	Interest Rate %	No. of Months	Amortization Type: <input type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain): <input type="checkbox"/> GPM <input type="checkbox"/> ARM (type):		
II. PROPERTY INFORMATION AND PURPOSE OF LOAN					
Subject Property Address (street, city, state & ZIP)			No. of Units		
Legal Description of Subject Property (attach description if necessary)					
Purpose of Loan: <input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain):		Property will be: <input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment			
<i>Complete this line if construction or construction-permanent loan.</i>					
Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot		
	\$	\$	\$		
			(b) Cost of Improvements		
			\$		
Total (a + b) \$					
<i>Complete this line if this is a refinance loan.</i>					
Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance		
	\$	\$	Describe Improvements <input type="checkbox"/> made <input type="checkbox"/> to be made		
			Cost: \$		
Title will be held in what Name(s)		Manner in which Title will be held			
Estate will be held in: <input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)					
Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain)					
Borrower		III. BORROWER INFORMATION		Co-Borrower	
Borrower's Name (include Jr. or Sr. if applicable)			Co-Borrower's Name (include Jr. or Sr. if applicable)		
Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School	Social Security Number	Home Phone (incl. area code)
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include <input type="checkbox"/> Separated, <input type="checkbox"/> single, <input type="checkbox"/> divorced, <input type="checkbox"/> widowed)		Dependents (not listed by Co-Borrower) no. _____ ages _____	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include <input type="checkbox"/> Separated, <input type="checkbox"/> single, <input type="checkbox"/> divorced, <input type="checkbox"/> widowed)		Dependents (not listed by Borrower) no. _____ ages _____
Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yes.			Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yes.		
Mailing Address, if different from Present Address			Mailing Address, if different from Present Address		
<i>If residing at present address for less than two years, complete the following:</i>					
Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yes.			Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yes.		
Borrower		IV. EMPLOYMENT INFORMATION		Co-Borrower	
Name & Address of Employer <input type="checkbox"/> Self Employed			Name & Address of Employer <input type="checkbox"/> Self Employed		
Yes, on this job			Yes, on this job		
Yes, employed in this line of work/profession			Yes, employed in this line of work/profession		
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business	
<i>If employed in current position for less than two years or if currently employed in more than one position, complete the following:</i>					



Who are the Perpetrators?

- Real Estate Investors
- Industry insiders
- Borrowers
- Lenders



Origination and Processing

Scheme	Summary
Loan Origination Fraud	Material misrepresentation on loan application or supporting documents.
Identity Theft	Stolen identity is used to obtain a mortgage.
Straw Buyers	Buyer's information is used (with or without consent) to obtain a mortgage on behalf of another person or entity.
Multiple Loans	Multiple applications are made within hours or days of each other with the intent to defraud the lenders.
Deed/Property Theft	Title to property is transferred without the owner's knowledge via quit claim deed.
Appraisal Fraud	Property value is misrepresented on the appraisal.
Silent Seconds	Secondary loan is not disclosed to the primary lender.

Flipping, Short Sales, & Builder Bailouts

Practice or Scheme	Summary
Flipping (Legal)	Rehabilitation or renovation of distressed property for profit.
Illegal Flipping	Renovations are not completed as advertised; appraisal and other documents may be falsified.
Short Sales (Legal)	Property is sold for less than the remaining mortgage. Must be agreed to by the homeowner and the lender.
Short Sale Fraud	Short sale is not at arms-length; original homeowner buys back the property and eliminates negative equity.
Builder Bailout Fraud	Builder arranges for fraudulent sales to eliminate excess inventory and raise capital.

Loan Modification and Foreclosure

Practice or Scheme	Summary
Loan Modification (Legal)	Lender agrees to modify terms of loan to avoid foreclosure.
Loan Modification Fraud	Can involve phony counseling, bait-and-switch, or false “government” modification programs.
Foreclosure (Legal)	A multi-step process starting with default and ending with the sale of the home.
Foreclosure Rescue Fraud	Can involve phony counseling, bait-and-switch, rent-to-buy, or bankruptcy to halt foreclosure.
REO Properties Fraud	Listing agent defrauds the REO company by selling a property multiple times for full commission.

Reverse Mortgages, Section 8, & Bizarre Scams

Practice or Scheme	Summary
Reverse Mortgage (Legal)	Allows senior citizens to access the equity in their homes. Paid off in full when the home is sold.
Reverse Mortgage Fraud	Reverse mortgages can be fraudulently obtained through POA or QCD; proceeds can be stolen.
Section 8 (Legal)	Federal program to assist low-income families with rental housing.
Section 8 Fraud	Can be perpetrated by tenants, landlords, contractors, and others.
Bizarre Scams	Groups attempt to cancel or invalidate mortgage debt through special knowledge of arcane “laws,” bogus liens, or other means.

The Goal of the Training

Reduce the impact of mortgage fraud by increasing law enforcement's knowledge and resources through training and technical assistance.

Upcoming Trainings for Law Enforcement

- Chesterfield, VA April 23-25, 2013
- Nashville, TN May 28-30, 2013
- Fairmont, WV June 11-13, 2013
- St. Paul, MN June 18-20, 2013
- Lincoln, NE July 23-25, 2013

Register at nw3c.org

National District Attorneys Association

White Collar Crime Program

Mortgage Fraud and Property Crime



Mr. David Pendle

David Pendle
Program Director

Brittney Wilson
Project Coordinator

Grace Broughton
Staff Attorney (PT)



NDAAs Mortgage Fraud Program is supported by Grant No. 2010-DG-BX-K062 awarded by the Bureau of Justice Assistance. The Bureau of Justice Assistance is a component of the Office of Justice Programs, U.S. Department of Justice. Points of view or opinions expressed in this training are those of the speakers alone and do not represent the official position or policies of the U.S. Department of Justice or NDAAs.



What is NDAA?

- World's oldest and largest professional organization representing prosecutors
 - Founded in 1950
 - Represents 39,000 prosecutors in U.S.

NDAA headquarters across from D.C. on the Potomac River in Alexandria, Virginia



What is NDAA? *(continued)*

- Four principal components:

1. Train prosecutors and allied professionals
(trained 17,000 in FY 2012)
2. Provide technical assistance
3. Lobby Congress and the White House on behalf of its members
4. Publish resources (monographs, books, newsletters) on novel or complex legal issues facing state and local prosecutors



Scott Burns
Executive Director

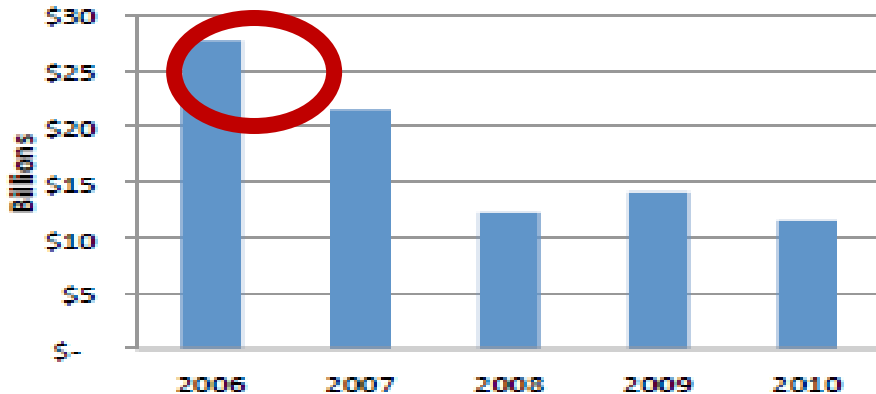
Prosecutors' Response to Mortgage Fraud

- Traditional mortgage fraud (loan origination fraud) exploded by 2006
 - Result of booming housing market and sloppy lending practices
- Law enforcement and prosecutors nationwide created specialty units and task forces
 - NDAA held trainings on mortgage fraud at the National Advocacy Center through 2009

Prosecutors' Response to Mortgage Fraud

(continued)

- Tighter lending restrictions and free-falling economy = declining loan origination losses

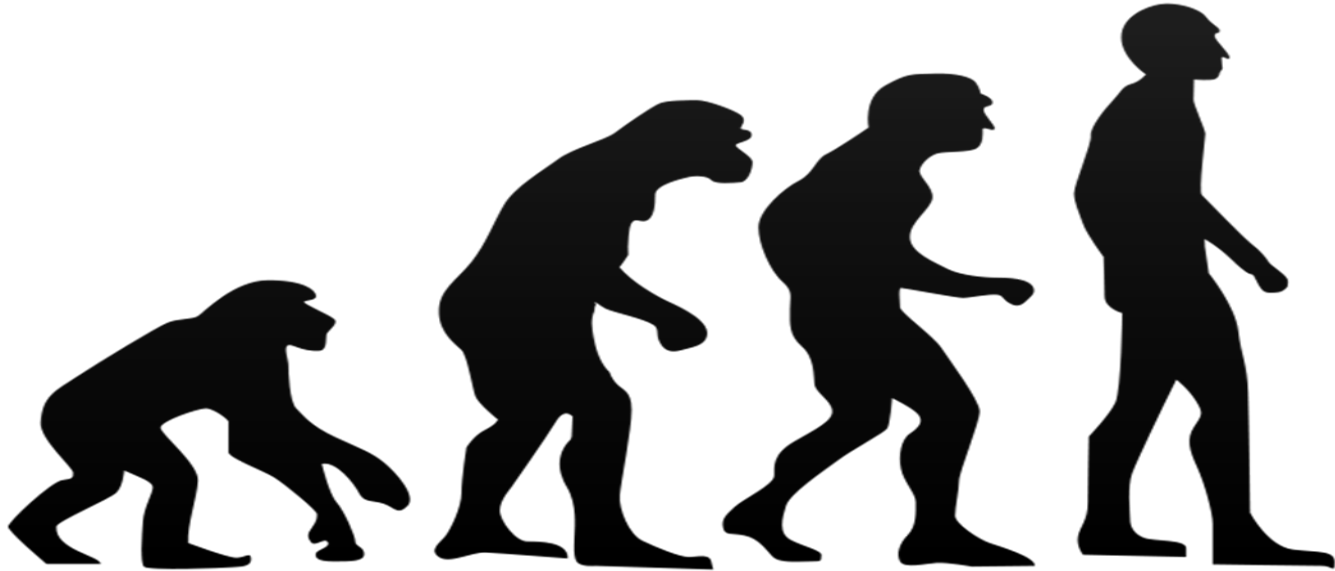


- \$11 billion in 2011
- \$12 billion in 2012
- (Source: CoreLogic)
- Less focus on crime from prosecutors

Figure 1: CoreLogic - Estimated Fraudulent Loans by Origination Year, 2006 through 2010

Source: FBI 2010 Mortgage Fraud Report, released Aug. 2011

Evolving Market, Evolving Scammers



Are we still vulnerable?



GENERAL BUSINESS
BARRIER REVISITED
How long will it take to get back to work after the recession?

SPORTS
LATE BLOOMER
—GAIL ANTHONY, 68, just at 100. Her story: Competition for the 100th birthday cake.

SALE 100 WITH COUPON CODE

THE INDIANAPOLIS STAR

WEDNESDAY, APRIL 24, 2008
[AMSOFT APRIL 24, 2008]

At work, on court, CEO's got game

Opening talks of Community North's negotiations with the Bill Cosby estate

OPEN FOR FRAUD

As regulations failed to keep pace with a changing industry, scams entangled mortgage lenders in metro area, nationwide

A MORTGAGE DEAL GONE BAD

The scammer's story: A mortgage deal gone bad. A mortgage deal gone bad. A mortgage deal gone bad.

THE BUYER
The buyer of the house was a man who had been in the mortgage business for years. He had a good reputation and was known for his honesty.

THE RECRUITER
The recruiter was a man who had been in the mortgage business for years. He had a good reputation and was known for his honesty.

THE PARTNERS
The partners were a man and a woman who had been in the mortgage business for years. They had a good reputation and were known for their honesty.

A HOUSE IN THE MIDDLE
A house in the middle of a mortgage deal gone bad.

THE LENDER
The lender was a man who had been in the mortgage business for years. He had a good reputation and was known for his honesty.

THE INVESTOR
The investor was a man who had been in the mortgage business for years. He had a good reputation and was known for his honesty.

THE FALLOUT
The fallout was a man who had been in the mortgage business for years. He had a good reputation and was known for his honesty.

Chicago set to challenge the world for 2006 Olympics

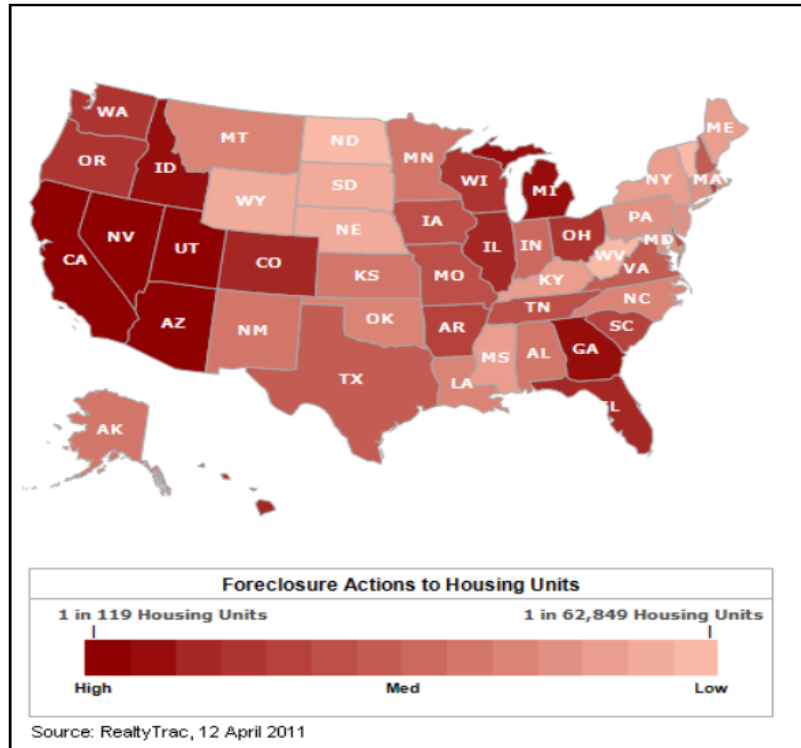
ENGLAND'S BOB HOPE, 76, DIED

SEN BURNS FILE INDY BOUND

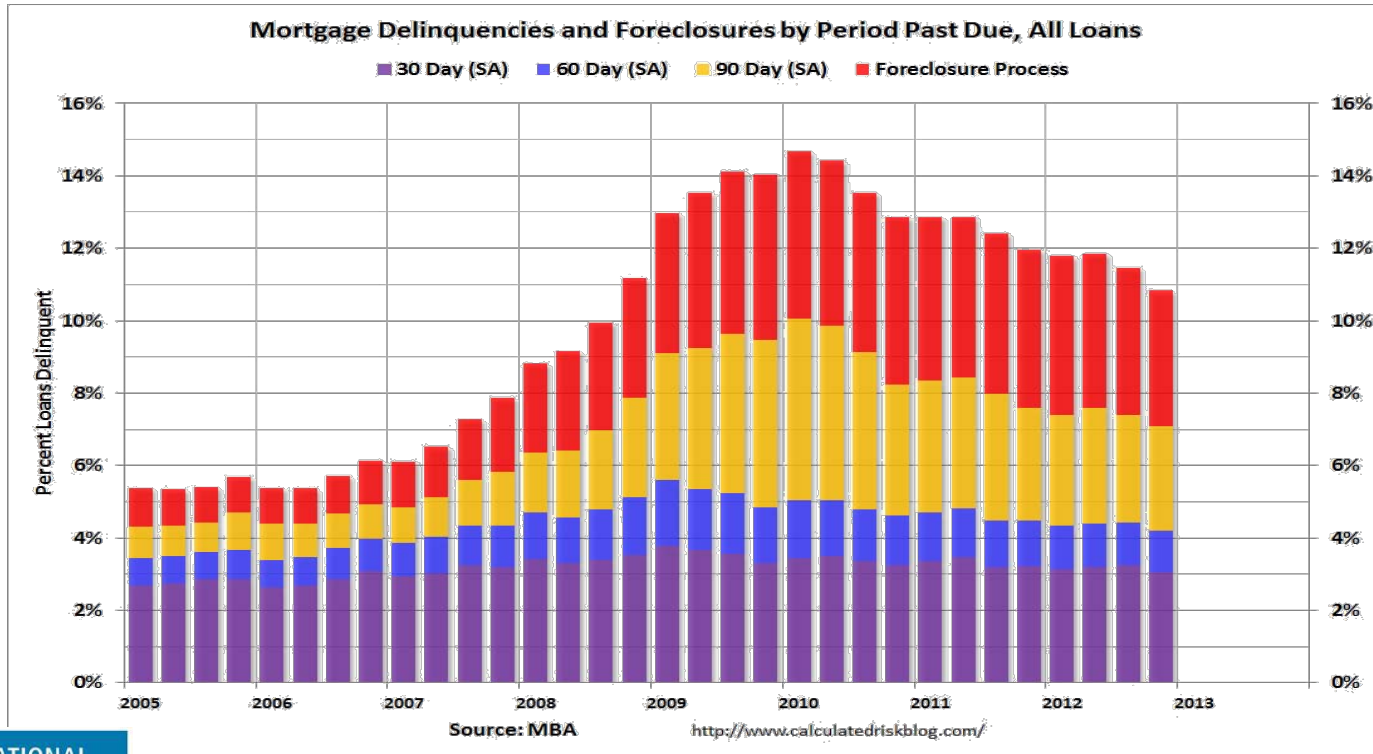
WEATHER INDEX

PALMER HYUNDAI WEST 1-800-4-A-HYUNDAI

Are we still vulnerable? *(continued)*



Are we still vulnerable? *(continued)*



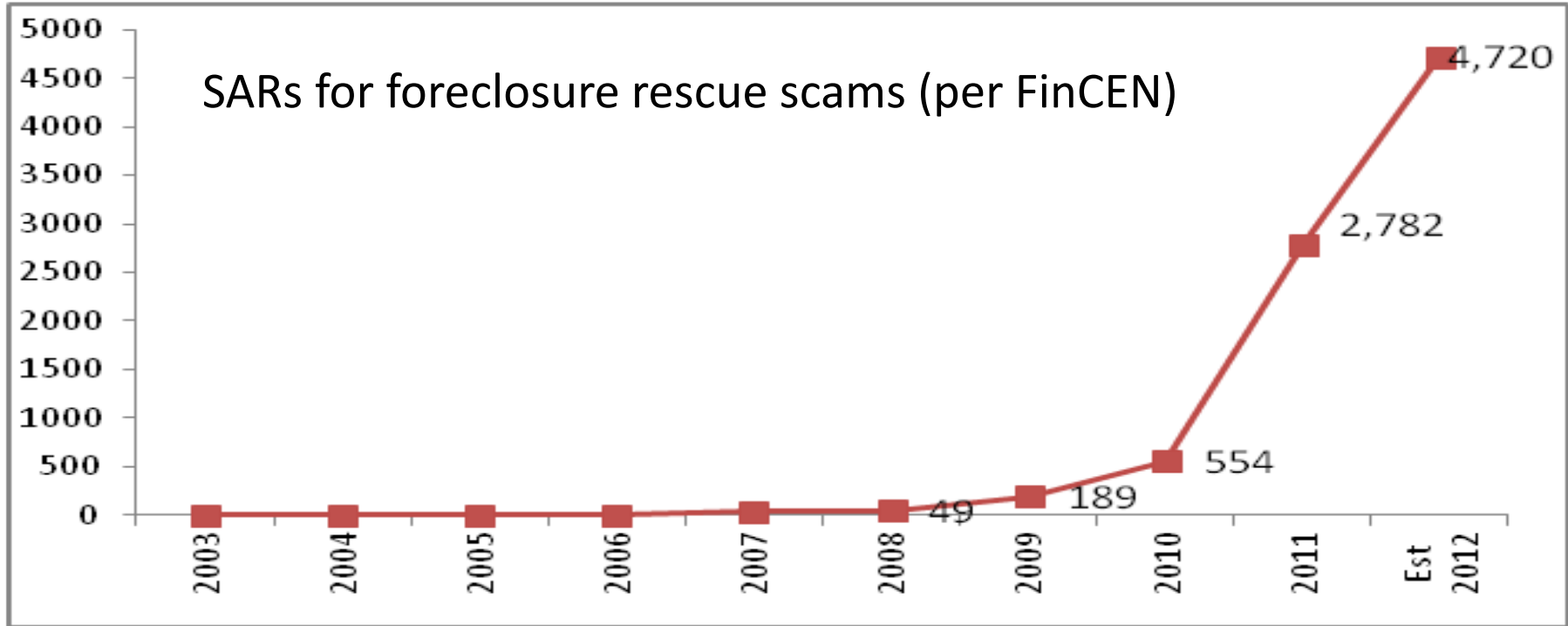
Mortgage Fraud Re-Defined

Real estate fraud now includes scams targeting consumers and distressed homeowners

E.g., foreclosure rescue schemes, short sale fraud, loan modification scams, etc.

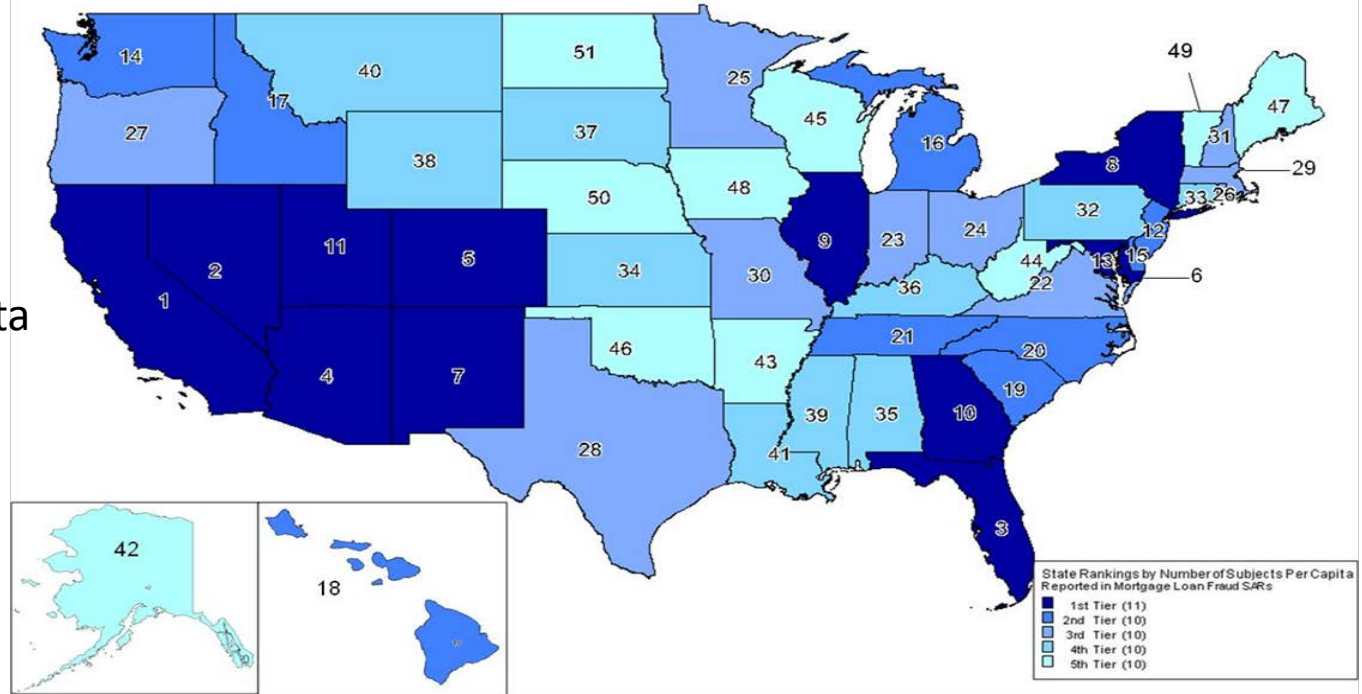


Why we are still vulnerable?



Why we are still vulnerable? *(continued)*

Mortgage Loan Fraud SAR Subjects Per Capita
State Location Ranks, April – June 2012



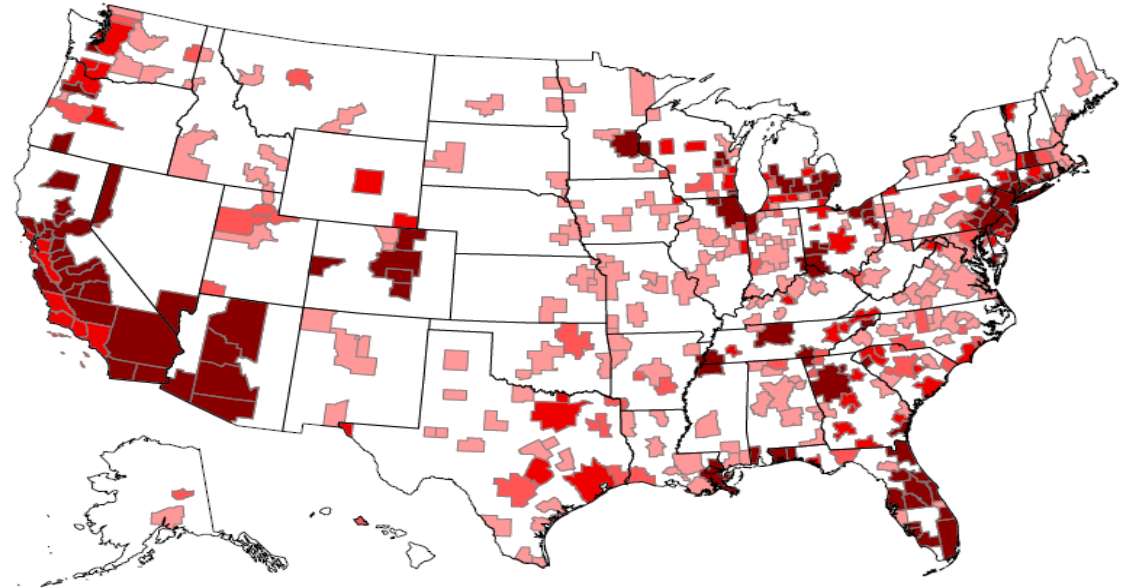
SARs Reports Per Capita
FinCEN June 2012



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Why we are still vulnerable? *(continued)*

Mortgage Fraud Risk
InterThinX 2012 Report



MORTGAGE FRAUD RISK

Low

Moderate

High

Very High

Figure 1: Mortgage Fraud Risk in Q2 2012 by Metropolitan Statistical Area (MSA)



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Why we are still vulnerable? *(continued)*

- Thrives in booming economy
 - Loan originations boom
 - Loan origination fraud, property flips, and equity conversion schemes
- Thrives in sluggish economy
 - Delinquency and foreclosure rates soar
 - Distressed homeowners vulnerable to foreclosure rescue, loan modification, and short sale
- Perpetrators' tenacity and ability to adapt
 - New and hybrid schemes in response to tighter lending practices and law enforcement responses

NDAA's Mortgage Fraud Initiative

Aims to:

- Encourage prosecutors to refocus attention on the emerging fraud in our real estate market
- Enhance skills of investigators and prosecutors in combating mortgage fraud



NDAA's Mortgage Fraud Initiative

(continued)

NDAA activities:

- 23 trainings and 7 webinars
- Comprehensive monograph
- Mortgage Fraud Listserv
- Technical Assistance



NDAA's Mortgage Fraud Initiative

(continued)



2013 Training Schedule

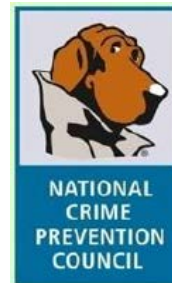


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Mortgage Fraud Initiative

NDAA's Partners

- Bureau of Justice Assistance
 - Provides funding and direction
- National partners
 - NCPC
 - NW3C
 - SPC - CPSI



The Role of the Prosecutor

Prosecutors not always able to charge

- Must determine if a crime was committed
 - Bad consequences \neq crime
 - Bad deeds and acts \neq crime
 - Broken promises \neq crime
- Traditional disputes involving property and money handled in civil courts (e.g., contract disputes)
- Civil court has some advantages (e.g., burden, remedies)

The Role of the Prosecutor

Prosecutors not always able to charge

- If no crime, prosecutors should:
 - Talk to victims
 - Identify counseling resources
 - Attorney Generals' settlement
 - Local non profit organizations
 - Legal aid groups
 - Referral to state bar / civil attorneys

The Role of the Prosecutor *(continued)*

- When there is a crime
 - (1) Defined as a crime by statute
 - E.g., passing a bad check
 - (2) Presence of mens rea
 - Intent to defraud at time of crime
- If one of the above, entire prosecution toolbox is available
 - Mortgage fraud (if available), theft, forgery, perjury, charges unique to case, etc.

For a Successful Initiative . . .

- Increased awareness among prosecutors of mortgage fraud's current varieties
- Increased collaboration between fraud prosecutors and mortgage fraud investigators
- More cases filed
- More defendants in jail
- Fewer future victims



National Crime Prevention Council

The Road to Recovery for Victims of Mortgage Fraud

Mr. Charles Sczuroski



About NCPC – www.ncpc.org

- The National Crime Prevention Council is a private, non-profit 501(c)(3) organization
- Mission Statement – To be the nation’s leader in helping people keep themselves, their families, and their communities safe from crime
- For 30 years, NCPC has successfully promoted and engaged the public in crime prevention efforts through McGruff the Crime Dog[®], various programs, and the support of government agencies, corporations, foundations, and individuals



The Road to Recovery

The Fraud Enforcement and Recovery Act, passed by Congress and signed by President Barack Obama in May 2009, allocates \$490 million over two years to increase the number of Justice Department prosecutors and investigators handling mortgage fraud cases.

It enlarged the department's criminal, civil and tax divisions; and enlarges the FBI mortgage-fraud task forces.

You may find yourself a victim of mortgage fraud if:

- The home buying process seemed slower than normal
- You experienced bad customer service
- You felt a lack of information during the process
- The company/person pressured you to sign papers that you did not have a chance to read and that you expressly did not fully understand

Red Flags Revisited

- Do not respond to offers that promise “No Credit, No Problem” or “No Down Payment.”
- Refuse to falsify your income or make misleading statements on loan documents.
- Never sign a blank document or a document that contains blank lines.



Red Flags Revisited *(continued)*

- Read your contracts thoroughly and understand what you are signing.
- Research the latest mortgage scams and how to avoid them.
- Do not respond to pressure to sign documents before you are ready.



Road to Recovery

Financial Fraud Enforcement Task Force

Website: <http://www.stopfraud.gov/protect-mortgage.html>

Phone: 202-514-2000

Email: ffetf@usdoj.gov



Road to Recovery (continued)

- www.fbi.gov/contactus.htm
Phone: 800-CALLFBI (225-5324)
Online Tips: <https://tips.fbi.gov/>
- To file a complaint with the FBI contact the nearest FBI field office. Locations are listed at www.fbi.gov/contactus.htm or <https://tips.fbi.gov/> or for major cases you can also report information by calling toll-free number 800-CALLFBI (225-5324).

Road to Recovery (continued)

- **HUD Approved Housing Counseling Agencies**

Call: 1-800-347-3735 HUD Office of Inspector General

Website: <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>

- **Consumer Financial Protection Bureau**

Website: www.consumerfinance.gov;

<https://help.consumerfinance.gov/app/mortgage/ask>

Phone: 855-411-CFPB (2372)

Road to Recovery (continued)

- **HOPE NOW Alliance**

Call: 1-888-995-HOPE for free counseling services

Website: www.preventloanscams.org

Email: hotline@hudoig.gov

- **NeighborWorks America**

Website: www.nw.org

NCPC Mortgage Fraud Deliverables

www.ncpc.org/mortgagefraud

- TV and Radio Public Service Announcements
- Audio Podcasts
- Webinars
- Online Video (News Segment)
- Fact Sheets, palm cards, fliers, posters
- Mortgage Fraud Toolkit for Victim Service Advocates

Podcast Interviews Available

- **Mortgage Fraud Scams**
Charles Sczuroski
NCPC senior trainer
- **Foreclosure Scams**
Charles Sczuroski
NCPC senior trainer
- **Preventing Mortgage Fraud**
Reilly Dolan, Assistant Director
Division of Financial Practices
Federal Trade Commission
- **Using Short Sales to Avoid Foreclosure and Mortgage Fraud**
Mary Collins, Prudential Realty
- **Financial Crimes Enforcement Network**
James Fries, past director

Webinars Available for Downloading

- Understanding Mortgage Fraud, *NCPC*
- Help for Victims of Mortgage Fraud
The Financial Fraud Enforcement Task Force, guest presenters representing the Department of Justice, U.S. Trustee's Program, HUD OIG, OIG Federal Housing Finance Agency, OIG Department of the Treasury, FBI
- The Fight Against Distressed Homeowner Fraud
Lawyers' Committee for Civil Rights Under Law
- Unfair and Abusive Mortgage Loan Servicing Practices
National Fair Housing Alliance
- Research Funding on Victims of Mortgage Fraud and the Road to Recovery

Are You a Victim of MORTGAGE FRAUD?

Did you respond to an offer that promised “No Credit, No Problem” or “No Down Payment”?

Was your income or statements on loan documents misleading?

Did you check references to ensure you worked with licensed real estate professionals – agents, lenders, appraisers?

Did you sign a blank document or a document that contained blank lines?

Were you pressured to sign documents you didn’t understand?

You may have been a victim of mortgage fraud. To begin the steps to recovery,

REPORT IT:

www.stopfraud.gov
www.preventloanscams.org
Email hotline@hudoig.gov
1-800-CALLFBI

GET HELP:

HUD Approved Housing Counseling Agencies
Call: 1-800-347-3735 HUD Office of Inspector General
Website: <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>

HOPE Now Alliance
Call: 1-888-995-HOPE
for free counseling services

NeighborWorks America
Website: www.nw.org

To learn more about mortgage fraud, visit www.ncpc.org.



RADIO PSA SCRIPTS

- All Shapes and Sizes (60- and 30-second spots) – warns listeners about loan modification scams
- Homework (60- and 30-second spots) - protect listeners from scammers who claim they want to save victims' homes from foreclosure:



For more information contact:

Michelle Boykins

mboykins@ncpc.org

Chantez Bailey

cbailey@ncpc.org

Mortgage Fraud Toolkit

WHO IS THE AUDIENCE?

- ▶ Victim Service Providers, Attorneys, Law Enforcement Agencies, and Victim Service Advocates

WHAT WILL THE KIT INCLUDE?

- Tips, fliers, and information to share with mortgage fraud victims
- List of credible organizations to refer mortgage fraud victims
- Step-by-step guide to assist mortgage fraud victims through recovery process
- Podcast interviews and webinars
- PPT presentation for VSP and other allied professionals to use during meetings, trainings, and/or conferences relating to mortgage fraud

NCPC Training

- ▶ Mortgage Fraud Overview and Road to Recovery presentation
- ▶ Three day Crime Prevention Through Environmental Design (CPTED) Abandoned Properties and Foreclosed Homes training
 - Includes causes of housing crisis (i.e. mortgage fraud, foreclosure scams)
 - Three-pronged approach to addressing vacant properties

Questions and Answers





For More Information

National Crime Prevention Council

2001 Jefferson Davis Highway
Suite 901
Arlington, VA 22202
202-466-6272
www.ncpc.org

National White Collar Crime Center

5000 NASA Boulevard
Suite 2400
Fairmont, WV 26554
www.nw3c.org

National District Attorneys Association

99 Canal Center Plaza
Suite 330
Alexandria, VA
www.ndaa.org





Don't Forget...

Take the time to visit the Exhibition Hall and Resource Center!

