

# Mortgage Fraud



## Curriculum

1. Digital Footprints
2. Identity Theft
3. Money Laundering
4. Mortgage Fraud

### Did You Know?

Mortgage fraud costs tax payers hundreds of millions of dollars each month and leaves whole neighborhoods empty of residents. Many foreclosures are triggered by scam artists who, after some investigation, appear to be hardened criminals and involved in other areas of illegal activities.

### Program Objectives:

- ◆ Understand the basics of mortgage fraud.
- ◆ Understand the tactics used to perpetrate these criminal acts.
- ◆ Understand the use of mortgages as a mechanism to launder money.



## Course Overview

The actual amount of money lost to mortgage fraud each year is unknown largely because no central organization collects mortgage fraud loss data.

However, with the number of ways this criminal act can be accomplished, it has to be very large. Predatory mortgage lending / mortgage fraud drains

wealth from families, destroys the benefits of homeownership, and often leads to foreclosure. The Center for Responsible Lending estimates that predatory mortgage lending / mortgage fraud costs Americans more than \$9.1 billion each year.

Mortgage fraud generally involves material misrepresentation or omission of information with the intent to deceive or mislead a lender into extending credit that would likely not be offered if the true facts were known. The motivation behind mortgage fraud is money. Fraud for profit is often committed with the complicity of industry insiders such as mortgage brokers, real estate agents, property appraisers, and settlement agents such as attorneys and title examiners.

Prepare yourself for the rapid advancement of your professional career by taking Spy-Ops' Mortgage Fraud program. It is designed for professionals who want to stay up-to-date on the latest in the area of mortgage fraud. The program is delivered on CD or electronically, and includes four modules that take approximately 8 hours to complete. Once you pass all four exams, you will receive a Certificate in Mortgage Fraud.

*FACT: According to an FBI report, instances of mortgage fraud related crimes jumped from 3,000 in the year 2000, to nearly 22,000 in 2005. This trend has jumped again and has contributed to the collapse of the sub-prime mortgage industry.*

Protect yourself, your family, and your business by updating your knowledge and skills.

The mortgage crisis was not brought on just by the sub-prime loan issue. Fraud was a significant factor that contributed to the collapse.

**Order Now!**

### CONTACT

#### Spy-Ops

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McMurray, PA 15317

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I [www.spy-ops.com](http://www.spy-ops.com)

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## Quote

“With nearly twenty years of experience in the banking and financial services industry, I would have thought I would have seen about every scam, but I didn’t. Your program gave me a new appreciation for just how clever these criminals are. Now that mortgage fraud and money laundering / terrorism financing are so closely tied, all mortgage professionals need to take this program.”

*Terri F.  
Manager Mortgage  
Department*

### Submit order to:

Spy-Ops  
4017 Washington Rd.  
Mail Stop #348  
McMurray, PA 15317 USA

P 888-650-0800  
F 412-291-1193  
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## Specialty CD Order Form

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___	<b>CD-15 Mortgage Fraud</b>	<b>@</b>	<b>\$39.95 USD</b>
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*Please complete Order Form and mail in with payment. We accept checks, money orders, or PayPal. Alternatively you may fax in the form and we will invoice you.*