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State of New York
DIVISION OF CRIMINAL JUSTICE SERVICES
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JOHN BILICH
DEPUTY COMMISSIONER
OFFICE OF PUBLIC SAFETY

To: **New York State Criminal Justice Executives**

From: **Office of Public Safety, James Hogencamp**

Date: **September 4, 2009**

Subject: **Mortgage Fraud Investigation Training Course**

Mortgage Fraud is defined as "... the intentional misstatement, misrepresentation, or omission by an applicant or other interested parties, relied on by a lender or underwriter to provide funding for, to purchase, or to insure a mortgage loan." Mortgage fraud is a relatively low-risk, high-yield criminal activity. It is very often a conspiracy between those inside and outside the mortgage or lending industry. Although no single agency collects a comprehensive accounting of dollar amounts stolen, in 2007 the banking industry reported over \$813 million dollars related to mortgage fraud in Suspicious Activity Reports (SAR) alone!

Much has been written about the sub-prime mortgage problem. Sub-prime mortgages are made to borrowers with either a lesser quality lending history, or an inadequate history. What has not been well published is this effort to help first-time home buyers created an entry point for criminal enterprises, and often involved industry insiders. This training helps an officer better answer requests for assistance by loan makers, borrowers, and other victims of mortgage fraud.

In a partnership with the New York State Banking Department, the Division of Criminal Justice Services, Office of Public Safety is pleased to announce the availability of a Mortgage Fraud Investigation Course. On day one your officers can learn how the mortgage lending process works, and how criminals and organized crime enterprises can take advantage of financial centers. They can learn how to investigate this type of crime, and resources they can use. Day two will include an in depth case study of a mortgage fraud case.

Those officers who attended last year's initial one-day mortgage fraud investigation course are encouraged to sign up for day two to experience the case study in this year's course.

Course topics include:

Application Process
Appraisals and Closings
Stolen Identity

Loan Origination and Processing
Underwriting and Loan Approval
Available Law Enforcement Resources

Equity Stripping
Deed Theft
Property Flipping

To register, complete the attached registration form and fax it to (518) 457-0145. Only registrations received at DCJS will be considered. Please register by the date listed on the registration form as seating is limited.

For additional information or if you have any questions, please contact Senior Training Technician Scott Neff at the address in the letterhead, by email at scott.neff@dcjs.state.ny.us or by telephone at (518) 485-7542.

Enclosure.



Mortgage Fraud Investigation Training Application

<p>Agency Name (Do Not Abbreviate): _____ _____</p> <p>Address: _____ _____ _____</p> <p>Phone Number: () _____</p> <p style="text-align: center;">** One officer per application**</p> <p>**Incomplete applications will be returned**</p>	<p>Person Attending (one per application):</p> <p>Name: _____</p> <p>SS#: _____ or DOB: _____</p> <p>E-Mail: _____</p> <p>Position: <input type="checkbox"/> Police Officer. Rank: _____ <input type="checkbox"/> Peace Officer. Type: _____ <input type="checkbox"/> Other _____</p> <p>Status: <input type="checkbox"/> Full-time <input type="checkbox"/> Part-time <input type="checkbox"/> Volunteer <input type="checkbox"/> Other _____</p> <p><small>* Information is required to register for classes, and to update the training record in the peace and police officer registry. Employees of criminal justice agencies may appear in the registry, depending upon statute. Paper record is later destroyed to protect your privacy.</small></p>								
<table style="width: 100%; border: none;"> <tr> <td style="width: 50%; text-align: center;"> <input type="checkbox"/> Rochester October 6 - 7 Pre-Registration required by September 26 </td> <td style="width: 50%; text-align: center;"> <input type="checkbox"/> Capital District October 13 - 14 Pre-Registration required by October 2 </td> </tr> <tr> <td style="text-align: center;"> Full Course _____ Day 2 Only _____ </td> <td style="text-align: center;"> Full Course _____ Day 2 Only _____ </td> </tr> <tr> <td colspan="2" style="text-align: center;"> <input type="checkbox"/> Downstate Late October Date TBD </td> </tr> <tr> <td colspan="2" style="text-align: center;"> Full Course _____ Day 2 Only _____ </td> </tr> </table>		<input type="checkbox"/> Rochester October 6 - 7 Pre-Registration required by September 26	<input type="checkbox"/> Capital District October 13 - 14 Pre-Registration required by October 2	Full Course _____ Day 2 Only _____	Full Course _____ Day 2 Only _____	<input type="checkbox"/> Downstate Late October Date TBD		Full Course _____ Day 2 Only _____	
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Full Course _____ Day 2 Only _____									
<p>Note: You MUST have attended last year's training to register for "Day 2 Only!"</p>									
<p>Confirm attendance to:</p> <p>Name/Rank: _____</p> <p>Fax: () _____</p> <p>E-Mail: _____</p> <p><i>Note: Staff may e-mail notices if time permits. You must provide a fax number. PRINT clearly!</i></p>	<p>Commanding Authorization:</p> <p>Name/Rank: _____</p> <p>Telephone: () _____</p> <p>E-Mail: _____</p>								

Please return or FAX this application (No cover sheet necessary) to:

Scott Neff, Senior Training Technician Phone: (518) 485-7542, e-mail: Scott.Neff@dcjs.state.ny.us
 NYS Division of Criminal Justice Services
 4 Tower Place, 4th Floor FAX: (518) 457-0145
 Albany, NY 12203-3764

****Please complete and return no later than the dates indicated above****
****Incomplete applications will be returned****