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Personality Characteristic of Criminals Committing Fraud in Mortgage Lending

The article deals with the problematic issues of committing fraud in mortgage lending, as well as analysis of certain issues relating to forensic characteristics of the person engaged in the commission of these crimes. Identified some features of socio-demographic and moral-psychological component the person committing fraud in mortgage lending, as well as granted and formed his forensic portrait.

The need to study individual rogue relevant that without studying its properties difficult to counteract fraud in mortgage lending as during search operations and in the course of the investigation. Forensic characterization makes it possible to properly address the question of individual responsibility and punishment, to reveal the causes and conditions that contribute to the occurrence of a specified type of crime.

In the article we prove that any fraud is inherently non-violent intentional crime selfish nature because all manifestations of criminal offenses inherent selfish motivation and purpose of fraud. Fraud committed in mortgage lending – is no exception.

This work developed that the persons committing fraud in mortgage lending primarily characterized by a high level of education and intellectual development, the availability of the necessary knowledge in the field of entrepreneurship, law, finance, accounting and more. They are characterized trick, communication skills, ability to communicate and persuade people, creativity, observation, at least – charisma, quick mind and quick adaptation to changing conditions.

In terms of criminal law advice, it should be noted that for fraud committed in the area of mortgage lending is characteristic only deliberate form of fault. Because the majority judgment of conviction was appointed principal penalty of imprisonment, extra – disqualification to hold certain positions or engage in certain activities or confiscation of property.

Keywords: cheat, fraud, mortgage lending, criminological characteristic.