

Early findings include:

Highly organised, multiple actors, including professional enablers

Macro factors, including competition in mortgage markets

Crime adaptation, variance and displacement patterns

Poly-criminals- OCG involvement

Varied effectiveness in reducing mortgage fraud

Rational choice and routine activity theory



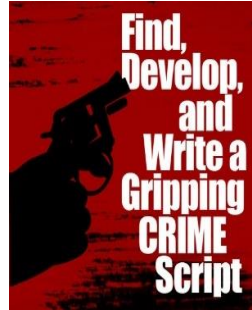
Actor v Organisational explanation for crime

Victim targeting

Role of professional enablers

# The organisation of mortgage fraud and the regulation of financial services in England and Wales

Crime script analysis



- Distal contexts- remote settings
- Offender agency- scenes
- Proximal conditions- situational settings

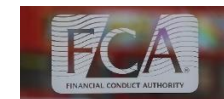
Underreporting victimisation

Arms race between organisers and preventers

Regulatory intervention

## Methods

- Interviews with offenders, regulators, victim lenders and law enforcement
- Case study analysis of 3 multi-million-pound frauds involving multiple actors
- Collection and analysis of regulatory enforcement proceedings
- Auto ethnographic and biographic – a new role for Convict Criminology?



Law enforcement response

