

Date: 17/07/2024
Our ref: 01/FOI/24/012904/M

FREEDOM OF INFORMATION REQUEST REFERENCE NO: 01/FOI/24/012904/M

I write in connection with your request for information dated 08/07/2024, received by Greater Manchester Police (GMP) for the following information:

***** Revised 01/FOI/24/012871/U *****

The CPS would not hold the following:

To clarify, mortgage fraud is a crime In January 2007 the Fraud Act 2006 became law and repealed much of the previous fraud legislation.

The Home Office require the National Fraud Intelligence Bureau via Action Fraud to record fraud for statistical purposes, under the new legislation, also the police are obliged to forward reports of fraud to the National Fraud Investigation Bureau.

The Action Fraud platform is used to compile statistics for:

Definition - Mortgage Fraud

"Where an individual(s) generally involves one or more associates to fraudulently obtain one or more mortgages for profit and/or to assist in money laundering".

Also through fraudulent conveyancing a property freeholder would suffer the consequential loss of his property by actions of fraudulent brokers/intermediaries (estate agents), conveyancing lawyers and accountants.

"Mortgage fraud spans a wide spectrum of deceit from simple overstatement of income, through to systemic abuses by Organized Crime Groups. It can involve the work of fraudulent brokers/intermediaries (estate agents), conveyancing lawyers and accountants".

Please provide the information recorded for property fraud by Manchester Police:

1a) Where victims contact police to report a property fraud, also referred to as POLICE CALL FOR SERVICE.

b)) And cases presented to the CPS having met the criteria of the Fraud Act 2006 for property fraud/mortgaged property registered with HMLR (HM Land Registry)

I have not included a request for information regarding the actions required by the police of informing victims to contact the Action Fraud service, at this time, but if this information comes into view I would be grateful if you would forward the details.

Result of Searches

Following receipt of your request searches were conducted within Greater Manchester Police (GMP) to locate the requested information and I can confirm the information requested is not held by GMP.

GMP do not hold information for this request. Action Fraud are responsible for recording all fraud crimes and therefore you will need to redirect this request to them for a response.

You can contact them via their website on www.actionfraud.police.uk or call them on 0300 123 2040.

These links might also be useful:

Action Fraud | Police.uk (www.police.uk)

<https://www.actionfraud.police.uk/guide-to-reporting>