



## Risks Associated with Lending: Loans & Mortgages

**Risks Associated with Lending: Loans & Mortgages** is designed to provide information to reporting entities under the *Proceeds of Crime (Money Laundering) and Terrorist Financing Act* and non-reporting companies operating under provincial legislation about the risks associated with loans and mortgages for money laundering and terrorist financing.

This training program identifies various types of lending transactions and activities that may indicate potential money laundering and/or terrorist financing. Learn to recognize the risk indicators for the various types of fraud typi-

cally associated with lending and mortgage products and services, and the procedures used to mitigate these risks.

**Spot the signs of fraud and money laundering to protect your organization from becoming a victim**

- Module One: Introduction
- Module Two: The Risks Associated with Loans
- Module Three: The Risks Associated with Mortgages



(613) 283-9659

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PO Box 427  
Merrickville, Ontario  
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### Module One: Introduction

- Provide a definition for money laundering and terrorist financing;
- Discuss the money laundering cycle and provide some techniques;
- Define risk, mitigation, and risk mitigation; and
- Discuss suspicious transactions and a process for recording and reporting (required or voluntary) to the Financial Transaction and Reports Analysis Centre of Canada.

### Module Two: Risks Associated with Loans

- Recognize some money laundering lending red flags; and
- Identify the importance of client identification (KYC) rules.

### Module Three: Risks Associated with Mortgages

- Identify some money laundering lending red flags associated with mortgages;
- Identify some risk indicators associated with mortgage fraud;
- Describe the differences between a syndicated mortgage and a mortgage-backed security; and
- Identify some money laundering lending red flags associated with syndicated mortgages.



### Upon successful completion of Risks Associated with Lending: Loans & Mortgages, you will receive:

- a certificate of program completion documenting your understanding of the potential risks for money laundering and terrorist financing associated with loans and mortgages;
- 4 CAMLI Continuing Education (CE) hours that can be used for qualification or maintenance of CAMLI designations.

### Risks Associated with Lending: Loans & Mortgages includes:

- 24/7 access to all training program materials via your CAMLI user account;
- fact sheets, legislative/regulatory updates, and support documents;
- the flexibility to complete the online final exam at a time that fits within your busy schedule.



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# The Canadian Anti-Money Laundering Institute

## Order Form : Risks Associated with Lending: Loans & Mortgages

<b>Name of Company</b>			
<b>Delegate Name</b>			
<b>Email Address</b>			
<b>Phone Number</b>		<b>Fax Number</b>	
<b>Street Address</b>			
<b>City/Town/Province</b>		<b>Postal Code</b>	

<b>Register online or Via: Phone, Fax, Email, or Mail</b>	<b>Province/Territory</b>	<b>Full price \$150+taxes</b>	<b>CAMLI member price \$125+taxes</b>
	15% NB, NL, NS, PEI	\$172.50	\$143.75
	13% ON	\$169.50	\$141.25
	5% AB, BC, MB, NT, NU, QC, SK, YT	\$157.50	\$131.25

1. Amount Authorized \_\_\_\_\_ [Please Print]
2. Card Type:  MasterCard  VISA  American Express  Discover
3. Name on Card: \_\_\_\_\_
4. Number on Card: \_\_\_\_\_
5. Billing Address: \_\_\_\_\_
6. Expiry Date (month/year): \_\_\_\_\_
7. Signature: \_\_\_\_\_

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