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## METHODS OF SWINDLE AT THE REAL ESTATE MARKET

The whole range of methods of swindle actions can be classified according to different criteria. The first one is a sphere of activity of swindlers. The second is the object of the offence which may be money or property rights stated in corresponding (entitlement) documents which, as a result of swindle, come to the possession of a criminal. The method of realization of swindle in the field of the real estate necessarily contains five characteristic elements: receipt of documents that give a right to own or dispose the apartment; receipt of documents that certify personality of victim, keys from an apartment; possession of an apartment; registration of sale; an extract of victim from an apartment. General scheme of swindle at the real estate market is the following: I. 1. Search of victim. 2. "Treatment" of victim. 3. First-time alienation. 4. Final alienation. II. "Building frauds." A company gets land plot in the use and imitates beginning of building works. Money of citizens, received from such sales, is used for personal enriching of leaders of companies, but not for house construction, but when a certain sum is already collected, a building company simply disappears. One of variants of realization of this scheme is the use of organizations of co-investors. III. The use of the fictitious contracts considering the real estate. Such schemes are only parts of more complex ones and are used on the first stage of money laundering – placing of dirty money and granting them a legal status. An obligatory condition is falsification of documents in relation to

the object of agreement. Laundering of money of criminal origin takes place by realization of simulated sale of objects of the real estate. IV. Use of complex loans and credit resources. The widespread method of company's replenishment of its turnover is involvement of credit resources. However, a popular mean is a receipt of loan from other company. It is also desirable to pay attention to methods of swindle at the real estate market: 1. Intentional concealment of information, which allows breaking the already concluded transaction at a loss to the customer of apartment. 2. Falsification of documents. 3. Swindle under instructions. 4. Sale of apartment on the plot of a few persons. 5. Default in payment for the apartment. 6. Making false death certificates on living men. 8. Sale of apartment on a clearly erroneous warrant. 9. Operation of purchase and sale of the real estate that can be easily broken. 10. False registration. 11. An apartment is sold together with an owner. 12. One apartment for many owners. 13. Revision requiring payment. 14. Swindles considering with privatizing.

Illegal acquisition of property rights, which allows a guilty person to dispose other person's real estate to a full degree, must be examined as an independent property crime. That is why it seems useful to distinguish such a type of criminal trespass as "swindle in the field of the real estate" into separate part and to complement Art. 190 of the CC of Ukraine with the term: "Swindle by acquisition of right on the other person's real estat".