

Beware of Foreclosure Rescue Scams!

Scam artists have stolen millions of dollars from distressed homeowners by promising immediate relief from foreclosure, or demanding cash for counseling services. HUD-approved counseling agencies provide the same services for FREE. If you receive an offer, information, or advice that sounds too good to be true, it probably is. If you have any doubts, contact your mortgage servicer. Don't let scammers take advantage of you, your situation, your house, or your money. Keep in mind, your mortgage servicer is not responsible for paying damages resulting from a scam. **Remember, help is FREE.**

How to Spot a Scam – beware of a company or person who:

- ♣ Asks for a fee in advance to work with your mortgage servicer to modify, refinance, or reinstate your mortgage.
- ♣ Guarantees they can stop a foreclosure or get your mortgage modified.
- ♣ Advises you to stop paying your mortgage servicer and pay them instead.
- ♣ Pressures you to sign over the deed to your home or sign any paperwork that you haven't had a chance to read, and you don't fully understand.
- ♣ Claims to offer "government-approved" or "official government" mortgage modifications.
- ♣ Asks you to release personal financial information online or over the phone and you have not been working with this person and/or do not know them.

How to Report a Scam – do one of the following:

- ♣ Go to <https://www.consumerfinance.gov/complaint/> to submit a complaint and get information on how to fight back.
- ♣ Call (888) 995-HOPE (4673) and tell the counselor about your situation and that you believe you were scammed or know of a scam.