

# BEWARE OF SCAMMERS

Unable to make your mortgage payments?

Worried that you might face foreclosure?

Looking for legitimate advice and assistance?



**DON'T BE MISLED.** Scammers are targeting homeowners who are struggling because of unemployment, illness, injuries and excessive debts. These scammers cost consumers thousands of dollars and put them at further risk of losing their homes. According to the U.S. Department of Housing and Urban Development, these are the **SIX RED FLAGS** to indicate you're dealing with a loan modification scammer. **BEWARE OF:**

**UPFRONT FEES** — Advisers who seek payment in advance to work with your lender to address your mortgage issues usually just take your money, disappear, and do little or nothing to help save your home.

**BOGUS GUARANTEES** — Legitimate HUD-approved counselors promise only that they will try their very best to help you. No counselor has the power to modify your loan or stop the foreclosure.

**REDIRECTED PAYMENTS** — Make your mortgage payments only to your lender. Scammers often tell people to pay them instead. They simply take your money and put you even further behind.

**MISLEADING DOCUMENTS** — Know what you are signing before you sign it. If you're pushed to sign something without reading it or understanding it, stop. If you sign, you could be giving away your home.

**TMI (TOO MUCH INFORMATION)** — Do not share financial information online or over the phone with unknown entities. Provide such data only to your lender or to a HUD-approved counseling agency.

**"GOVERNMENT" TAG** — Be cautious with anyone claiming to act for the government. To see if you qualify for the various available government programs, just ask your lender or a HUD-approved counselor.



Publication created  
by Housing  
Opportunities  
Made Equal  
through a grant  
from the U.S.  
Department of  
Housing and Urban  
Development.

## IF YOU NEED HELP, CALL NOW!

Assistance Available for FREE:

- Working in Neighborhoods: 513-541-4109 or [www.wincincy.org](http://www.wincincy.org)
- LifeSpan, Inc.: 513-868-3210 or [www.lifespanohio.org](http://www.lifespanohio.org)
- Apprisen/CCCS of the Midwest: 513-366-4500 or [www.apprisen.com](http://www.apprisen.com)
- Save The Dream Ohio: 888.404.4674 or [www.savethedream.ohio.gov](http://www.savethedream.ohio.gov)
- Protect My Old Kentucky Home: 866-830-7868 or [www.kyhousing.org/protect](http://www.kyhousing.org/protect)
- Indiana Foreclosure Prevention: 877-438-4673 or [www.877gethope.org](http://www.877gethope.org)