

A note to Homeowners

Scammers are targeting people having trouble paying their mortgages. The Federal Trade Commission, the nation's consumer protection agency, wants you to know how to avoid scams that could make your housing situation go from bad to worse.

Don't Get Hit by a Pitch.

"We can stop your foreclosure!"

"Guaranteed to save your home!" *"97% success rate!"*

Claims like this are the signs of a foreclosure rip-off. Steer clear of anyone who offers an easy out.

Don't Pay for a Promise.

Don't pay anyone who promises to prevent foreclosure or get you a new mortgage. These so-called "foreclosure rescue companies" claim they can help save your home, but they're out to make a quick buck. Cut off all dealings if someone insists on a fee.



Imitations = Frustrations.

Some con artists use names, phone numbers, and websites to make it look like they're part of the government. If you want to contact a government agency, look up the web address or use a phone number listed on the agency website or in other reliable sources, like the Blue Pages of the phone book.

Send Payments Directly.

Some scammers offer to handle financial arrangements for you, but just pocket your payment. Send your mortgage payments only to your mortgage servicer.

Talk to a HUD-Certified Counseling Agency – For Free.

If you're having trouble paying your mortgage, free help is a phone call away. Call **1-888-995-HOPE**, a national hotline open 24/7, operated by the Homeownership Preservation Foundation, a nonprofit member of the HOPE NOW Alliance. Or visit **www.hopenow.com** or **www.makinghomeaffordable.gov** for free help online.