

**If you are behind on  
your mortgage,  
loan modification  
scammers are after you.**

**Protect yourself,  
and your community.  
Learn the signs of a loan  
modification scam.**

### **What to look for:**

- Phantom Help Schemes
- Lease-Back, Refinancing  
or Repurchasing Schemes
- Forensic Loan Audit Schemes
- Partial Interest Bankruptcy Schemes
- Internet and Phone Schemes
- Short Sales

Knowing what a scam is,  
truly is your best defense.

**Where To Get Help**  
**1-888-995-HOPE (4673)**  
or visit  
**[www.hud.gov/preventloanscams](http://www.hud.gov/preventloanscams)**



*Know it. Avoid it. Report it.* is a Department of  
Housing and Urban Development campaign.



**Problems with your mortgage?  
Be careful where you turn for help.**



**Know it. Avoid it. Report it.**

**In just one year, American homeowners have  
lost more than \$31,000,000 to home loan  
modification scammers and con-artists.**



## Know it.

Walk away from any person or company that:

- Asks for a fee in advance.
- Guarantees they can stop a foreclosure.
- Promises they can modify your loan.
- Advises you to stop paying your mortgage.
- Pressures you to sign any document you have not read or do not understand.
- Claims they can offer you a "government approved" or "official" loan modification.
- Requests personal financial information over the phone.

## Avoid it.

If you have missed a mortgage payment, do not wait to get help. Talk to a HUD-approved counselor today.

These trusted experts will help you plot the best course for you and your family. They can also provide foreclosure advice. And their help is free.

Finding a HUD-approved expert is easy.  
Call 1-888-995-HOPE or visit  
[www.hud.gov/preventloanscams](http://www.hud.gov/preventloanscams)  
and learn more about the free services  
available to help you.

## Report it.

Any successful mortgage scam hurts more than the intended victim. It damages communities by reducing property values and shattering the bonds of trust.

You have the ability to protect your home, your neighborhood, and your community. How?

- If you think you have been scammed, report it.
- If you see a person or company claiming to be affiliated with government agencies, report it.
- If you see ads promising to "Stop foreclosure now!" or to "Cut your monthly payments in half," or offering "100% money-back guarantees"...report it.

**Stop a loan scam, call  
1-888-995-HOPE (4673) or visit [www.hud.gov/preventloanscams](http://www.hud.gov/preventloanscams)**