

BEWARE OF PREDATORY LENDERS



WE CAN HELP YOU AVOID THE TRAPS

Predatory lenders will hunt you down. Don't get trapped by these con artists. No matter how desperate you are to refinance or buy a home, you must beware. Here are a few of the telltale signs:

- ✓ The mortgage broker quotes one interest rate but tries to charge you another
- ✓ There are unusual and unexpected fees
- ✓ The mortgage broker says your credit score requires a higher interest rate
- ✓ The loan is tied to a prepayment penalty
- ✓ Right before closing, the lender throws unexpected changes at you
- ✓ The mortgage broker asks you to sign blank forms

Find out how to spot and stop predatory lenders today. We'll give you the information you need to help protect yourself.

DON'T GET TRAPPED. DON'T GIVE UP!

Visit www.hud.gov/fairlending



A public service message brought to you by the U.S. Department of Housing and Urban Development in partnership with the National Fair Housing Alliance.

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