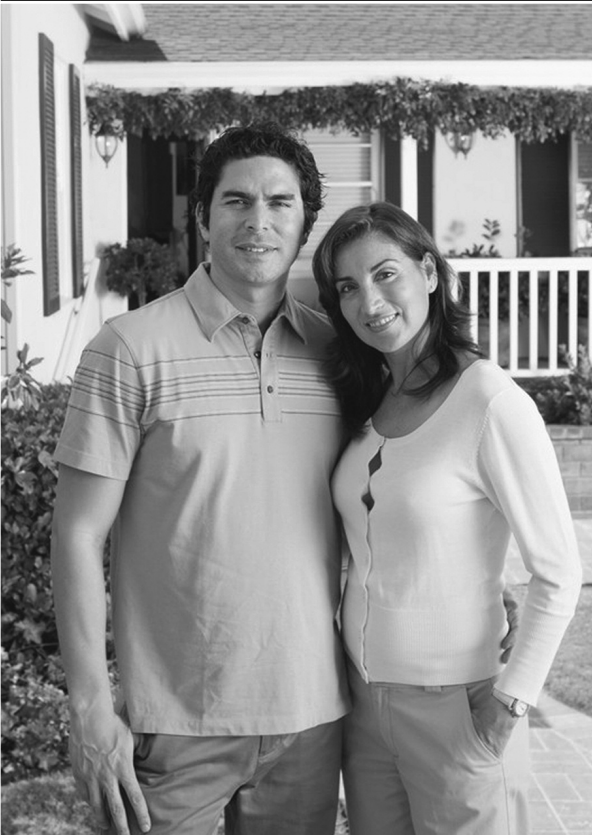


IF THEY ASK YOU TO PAY A FEE UPFRONT TO MODIFY A MORTGAGE, **RUN. RUN FAST.**



LOAN MODIFICATION SCAMMERS MAKE PROMISES THEY CAN'T KEEP. BE AWARE AND KNOW THE TACTICS THEY USE:

- ✓ **ASKING FOR FULL OR PARTIAL PAYMENT UPFRONT.**
- ✓ **GUARANTEEING TO STOP A FORECLOSURE OR SAVE YOUR HOME.**
- ✓ **SAYING THEY HAVE A HIGH SUCCESS RATE.**
- ✓ **TELLING YOU TO STOP MAKING MORTGAGE PAYMENTS.**

WE CAN HELP YOU RECOGNIZE AND AVOID COMMON SCAMS. GET THE FACTS BEFORE YOU ACT. ASSISTANCE FROM A HUD-APPROVED HOUSING COUNSELOR IS **FREE** AND TRUSTWORTHY.

**THE ONLY WAY TO STOP SCAMMERS
IS TO REPORT THEM.**

**Local
Member
Logo**

Local Member Name

Local Member Phone