

About FloridaLawHelp.org

FloridaLawHelp.org is administered by Florida Legal Services, Inc. and is produced in cooperation with Pro Bono Net and the legal services organizations and government agencies throughout Florida and the United States.

This brochure is for general education only. It is not intended to be used to solve *individual problems*. If you have specific questions, see an attorney.



The Florida Bar Foundation, with Interest on Trust Accounts program funding, provides support for this service.

FloridaLawHelp.org

To locate your local legal aid or legal services office, please visit us on the web at

www.floridalawhelp.org

Your local legal aid or legal services office can be located through either the “Find Local Help” or “Directory” links at the top of the page.

If you don’t have access to the internet, consult your local Directory Assistance for the number of the legal aid or legal services office nearest to you.

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FloridaLawHelp.org

Mortgage Rescue Scam Prevention



Facing Foreclosure?

Foreclosure signs and notices cause fear in people facing the loss of their homes. But there are other signs more dangerous than a foreclosed home for sale sign.

Have you seen foreclosure rescue signs? If you're in foreclosure, expect to be bombarded by calls and mail from:



Realtors

Mortgage Companies

Attorneys

and rescue scammers

Common Mortgage Rescue Scams

Equity Stripping

Investors sometimes take properties from foreclosed homeowners in exchange for allowing the homeowner to stay in the property as a tenant. Because of the complexity of the transaction and false assurances given by rescue scammers, victims are often unaware that they are giving away their property and equity. Do not sign the deed to your home over to a mortgage rescue company unless you are sure that you want to give up ownership of your home!

Bogus Counseling

Some groups calling themselves "counseling agencies" may approach you and offer to stop the foreclosure for a large fee. These could well be services you could do for yourself or available for free, such as:

- Refinancing your mortgage
- Negotiating a payment plan
- Requesting a forbearance
- Filing an insurance claim
- Entering into a reverse mortgage
- Selling the home

Under new rules, mortgage relief companies may not collect any fees until they have provided consumers with a written offer from their lender or servicer that the consumer decides is acceptable, and a written document from the lender or servicer describing the key changes to the mortgage that would result if the consumer accepts the offer. A list of free HUD-approved housing counseling agencies is available at www.hopenow.com or by calling 888-995-HOPE.

Bogus Attorneys

A non-lawyer cannot help you with your legal problem. Only a licensed member of The Florida Bar can give you legal advice. If someone else helps you with your legal problem, they may be prosecuted for the unlicensed practice of law and your case may be affected. Attorneys may be exempt from the advance fee ban outlined above if they are following state law and if they place the fee in a client trust account.

What to do if you experience mortgage rescue fraud?

Keep a written record of all attempted and actual contacts and conversations with the lender, real estate agent, mortgage broker, appraiser, loan servicer or title company.

Keep all documents, including loan applications, letters of denial and other materials related to the discriminations.

You may contact :

Florida Commission on Human Relations
800-342-8170
Email:fchrinfo@fchr.myflorida.com
Website: www.fchr.state.fl.us

HUD's Fair Housing Enforcement Center
800-440-8091
Email:fhwebmanager@hud.gov
Website:www.hud.gov/offices/fheo

Filing a complaint does not affect your current mortgage loan.

