

# Understand Your Legal Issue

Foreclosure Scams

Solve Your Legal Problem

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## Foreclosure Scams

Authored By: Community Legal Services of Mid-Florida

### Information

Scammers often target people having trouble paying mortgages. Some scams claim to be able to "rescue" homeowners from foreclosures, while others promise loan modifications for a fee. This FAQ warns about scams trying to take your money and provides contact information to find free help.

### FAQ

#### Facing foreclosure?

Scammers are targeting people having trouble paying their mortgages. Some claim to be able to "rescue" homeowners from foreclosures, while others promise loan modifications – for a fee. 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!"
- "97% success rate!"
- "Guaranteed to save your home!"

These kinds of claims are the tell-tale signs of a foreclosure rip-off. Steer clear of anyone who offers an easy out.

#### Don't Pay for a Promise

Don't pay any business, organization, or person 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. Some may request hefty fees in advance and then stop returning your calls. Others may string you along before disclosing their charges. Cut off all

dealings if someone insists on a fee.

## **Send Payments Directly**

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

## **Don't Pay for a Second Opinion**

Have you applied for a loan modification and been turned down? Never pay for a “second opinion.”

## **Imitations Equals 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, type the web address directly into your browser and look up any address you aren't sure about. Use phone numbers listed on agency websites or in other reliable sources, like the Blue Pages in your phone directory. Don't click on links or open any attachments in unexpected emails.

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### **Links:**

[Una Guía Para Los Propietarios Frente a la Exclusión - Spanish / Español](#)

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<http://www.floridalawhelp.org/node/231/foreclosure-scams>

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