

# Fraud Prevention Tips

## Protect Yourself From Loan Modification Scams:

If you're looking for foreclosure prevention help, avoid any business that:

- Collects a fee before providing you with any services.
- Guarantees to stop the foreclosure process – no matter what your circumstances.
- Instructs you not to contact your lender, lawyer, or credit or housing counselor.
- Accepts payment only by cashier's check or wire transfer.
- Encourages you to lease your home so you can buy it back over time.
- Tells you to make your mortgage payments directly to it, rather than your lender.
- Tells you to transfer your property deed or title to it.
- Offers to buy your house for cash at a fixed price that is not set by the housing market at the time of sale.
- Offers to fill out paperwork for you.
- Pressures you to sign paperwork you haven't had a chance to read thoroughly or that you don't understand.
- If you're having trouble paying your mortgage or you have gotten a foreclosure notice, contact your lender immediately.
- If you think you've been a victim of foreclosure fraud, contact:
  - Federal Trade Commission at the website <http://www.ftc.gov>.
  - State of Wisconsin, Consumer Protection at <http://www.datcp.state.wi.us>
  - The Better Business Bureau at <http://wisconsin.bbb.org>
  - To learn more about mortgages and other credit-related issues, visit <http://www.ftc.gov/credit> and <http://www.MyMoney.gov>, the U.S. government's portal to financial education.



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