



Warning signs that may indicate you are dealing with a loan scammer

- A company/person asks for a fee in advance to work with your lender to modify, refinance or reinstate your mortgage.
- A company or individual guarantees they can stop a foreclosure or get your loan modified.
- A company or individual advises you to stop paying your mortgage company and pay them instead.
- A company or individual instructs you not to contact your lender, lawyer, or credit or housing counselor.
- A company or individual pressures you to sign over the deed to your home
- A company or individual pressures sign any paperwork that you have not had a chance to read or do not fully understand.
- A company or individual tells you to sign documents with blank lines and spaces.
- A company or individual offers to complete paperwork for you.
- A company or individual offers to buy your house for cash at a fixed price that is not set by the housing market at the time of sale.
- A company or individual encourages you to sign over your title in order to "lease" your home now and buy it back over time.
- A company or individual claims to offer "government-approved" or "official government" loan modifications.
- A company/person you do not know asks you to release personal financial information online or over the phone.
- A company/person offers to give you a "second opinion" on a denial of your loan modification application.

Source: Lawyers' Committee for Civil Rights Under Law