

How to spot and avoid foreclosure relief scams

Mortgage assistance and foreclosure relief scams target homeowners whose financial troubles put them at risk of losing their homes.

Criminals often use mail or email with designs, emblems, logos, or names that look or sound like government agencies to convince homeowners they can help.

How to spot a scam

Look for warning signs. You might spot a scam if the mortgage assistance or foreclosure relief scheme:

- Tells you to stop making mortgage loan payments. Doing that can hurt your credit score and limit your options.
- Charges up-front fees.
- Asks you to make your payments to someone other than your lender or servicer.

Foreclosure help facts

- Real government officials **never** ask for payment to help you.
- Companies that offer mortgage assistance or foreclosure help **aren't allowed to collect any fees up front.** They can collect a fee only after they work out a deal you want to accept from your lender.



- Tries to get you to sign over title to your property—this is sometimes called a “rent to buy” scheme.
- Pushes you to sign papers or contracts that you don’t understand.
- Pressures you to act immediately.
- Says they’re doing a “forensic audit” of your loan.

Get real help, fast

If you’re having trouble paying your mortgage, HUD-approved housing counselors are available at no cost to you. The counselor can help you:

- Work with your lender to avoid foreclosure
- Organize your finances
- Understand your mortgage options
- Find a solution that works for you

Visit consumerfinance.gov/mortgagehelp to get started.


Don't make things worse


If you think you've been scammed, report it immediately. A mortgage assistance or foreclosure relief scam could cost you your home.


Submit a complaint

Have an issue with a financial product or service? We'll forward your complaint to the company and work to get you a response—generally within 15 days.

 **Online**
consumerfinance.gov/complaint

 **By phone (180+ languages)**
M-F, 8 a.m. - 8 p.m. ET
(855) 411-CFPB (2372)
(855) 729-CFPB (2372) TTY/TDD

 **By mail**
P.O. Box 2900
Clinton, IA 52733-2900

 **By fax**
(855) 237-2392