WHO CAN I TRUST TO HELP ME KEEP MY HOME?

Spot Foreclosure Rescue Scams

If you're at risk of losing your home, check out anyone offering to help because they might really be offering new problems.

AVOID SCAMS DISGUISED AS OFFERS FOR HELP:

Lease-Back or Repurchase Scams begin with **a con artist's promise** to pay your mortgage and lease it back to you, if you sign over the deed—and all of your rights. This gives them the power to evict you, raise your rent, sell the house, or steal the equity you have in your home.

Refinance Fraud may happen if a con artist tricks you into signing over the ownership of your home by saying that you are signing documents for a new loan to lower your payments.

Bankruptcy Schemes abuse the laws meant to protect you and can actually prevent you from getting help with your problems. A con artist claiming to stop foreclosure and file bankruptcy for you may be getting you into deeper trouble.

PROTECT YOURSELF:

Check credentials, reputation and experience of people or businesses offering foreclosure rescue services, such as the ones identified here.

Know what you're signing, get promises in writing, and don't accidentally sign over the deed to your home!

Make payments directly to your lender or mortgage servicer.

Report suspicious activity to the Federal Trade Commission and to your state and local consumer protection agencies.

If you fall behind on your mortgage payments, contact your lender—or a legitimate financial counselor—as soon as possible to help you find options for avoiding foreclosure.

Learn more about avoiding foreclosure scams by visiting www.occ.gov

These tips are provided by The Office of the Comptroller of the Currency. For more information, questions, or complaints about a national bank, visit **www.helpwithmybank.gov.**