



# SCAM ALERT

## Scam: Mortgage Modification Offers Target: All Seniors

Scammers are contacting homeowners and pretending to be associated with the government or a non-profit agency and offering to modify their home loans regardless of the homeowners' circumstance.

These companies are attempting to scam senior homeowners since they typically charge high upfront fees for a loan modification and then disappear with the homeowner's money, bank account information, social security number and other sensitive identifiable information.

If you are interested in a loan modification or are struggling to pay your mortgage, there are legitimate programs that can help. Speak to your lender to find out more.

**Scammers target senior homeowners with loan modification offers!**

Some tips to avoid a mortgage relief scam:

- ⚠️ At no time should you pay an upfront fee to get help with a mortgage modification. It is against the law for companies that provide mortgage relief services to charge you before they have given you a written offer from your lender and you have accepted the offer.
- ⚠️ Never send your mortgage payment to anyone other than your lender. Some fraudulent companies may ask you to send your mortgage payment to them while they negotiate. If your lender doesn't get your payment, you could lose your home!
- ⚠️ Do not stop making your mortgage payments! If a company tells you to stop paying your mortgage, it could cause you to lose your home and damage your credit!
- ⚠️ Be cautious of official sounding names. Some shady organizations try to make themselves sound legitimate with names that include words associated with the government.
- ⚠️ Do not do business with a company that guarantees to get you a loan modification. The law requires that companies inform you that your lender may not agree to change your loan.

**If you think you may be a victim of a scam, contact  
San Bernardino County Adult Protective Services (APS) at  
877-565-2020, or your local police department.**