



**MIKE DEWINE**  
★ OHIO ATTORNEY GENERAL ★



# FACING FORECLOSURE?

## LOOK OUT FOR SCAMS!

**Some homeowners are being targeted by scammers promising loan modifications, lower interest rates, and foreclosure relief. You shouldn't believe their claims.**

In exchange for a fee, scam artists might promise to save your home from foreclosure. But if you do business with them, you risk losing your money and your home.

### **DON'T TRUST COMPANIES THAT:**

- Charge upfront fees
- Promise help that sounds too good to be true
- Promise you "special bailout funds" or hint they work for or are affiliated with the government
- Use high-pressure tactics or say you must act now
- Say they can help you regardless of your financial situation
- Tell you not to call your lender or the court
- Tell you not to make your mortgage payment
- Promise an attorney will look over your loan, but won't give you a name or phone number
- Give you a lengthy agreement you must sign before they will help
- Brag how they are faster than nonprofit counseling agencies

***Don't pay for foreclosure prevention assistance.***

Real help is available for free. Call **Save the Dream Ohio** at **888-404-4674** to be connected to an approved housing counselor or legal aid.

**[www.OhioAttorneyGeneral.gov](http://www.OhioAttorneyGeneral.gov)**



# IF YOU'RE IN FORECLOSURE DON'T PANIC

## Take charge of your situation by immediately following these steps:

- Call your lender and ask for the loss mitigation department. Be honest about your situation. If your lender doesn't help you, call Save the Dream Ohio at 888-404-4674.
- Stay in your home. If you leave, you may lose some of your rights. Vacancy also can lead to vandalism, and you could be responsible for any damage.
- Open your mail. Government and nonprofit agencies may send you information to help you keep your home.
- Beware of scams. Companies are prohibited from charging up-front fees for foreclosure rescue services.
- Contact your county common pleas court and ask for foreclosure mediation. If it's available, the court will arrange a meeting with you and your lender to help save your home.

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For more information, to report a scam, or to schedule a speaker to discuss consumer issues, contact Ohio Attorney General Mike DeWine's office at **800-282-0515** or **[www.OhioAttorneyGeneral.gov](http://www.OhioAttorneyGeneral.gov)**.



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