

U.S. Department of Housing and Urban Development

TOOLKIT on Foreclosure Prevention & Scam Awareness for Faith-Based and Community Organizations



Center for Faith-Based and
Neighborhood Partnerships



Center for
Faith-Based
and
Neighborhood
Partnerships

The Center for Faith-Based and Neighborhood Partnerships serves as a resource center for secular and faith-based non-profit organizations seeking to partner with HUD to address the housing and community development needs of the neighborhoods in which they operate. The Center builds partnerships and serves as a liaison between the grassroots and federal government, ensuring that groups have the latest information about HUD opportunities and programs as well as other federal resources available to their communities. The Center also convenes outside partners, practitioners and organizations from the non-profit and faith communities along with policy makers and government officials to more effectively identify and meet the needs of some of the nation's most vulnerable citizens.



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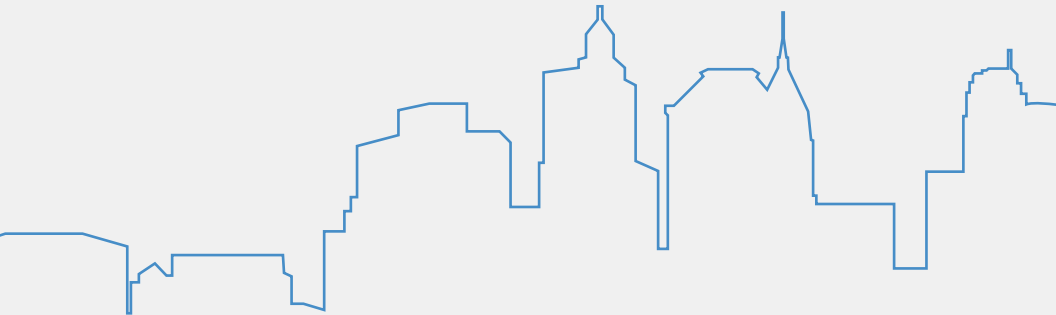
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**FORECLOSURE
SCAMS**

FORECLOSURES & SCAMS



WHAT YOU CAN DO *for* MEMBERS *of* YOUR COMMUNITY



Ideas on how you can inform members of your community about Foreclosure Prevention and Scam Awareness:

DISTRIBUTE brochures, pamphlets or flyers at meetings, gatherings, and church services.

A full list of Government resources can be found in the Resources Section of this Guide/Toolkit.

HUD TIPS FOR AVOIDING FORECLOSURE

[www.hud.gov/foreclosure/foreclosuretips.cfm](http://www.hud.gov/foreclosure/foreclosuret看ps.cfm)

ARE YOU AT RISK OF FORECLOSURE AND LOSING YOUR HOME?

www.hud.gov/foreclosure/fctimeline.cfm

FDIC BEWARE OF FORECLOSURE RESCUE AND LOAN MODIFICATION SCAMS

www.fdic.gov/consumers/loans/prevention/rescue/images/foreclosurescam.pdf

OCC CONSUMER ADVISORY

<http://www.occ.treas.gov/ftp/ADVISORY/2009-1.pdf>

PUBLICIZE AND PROMOTE the brochures and pamphlets in your church or organization's office reception area, newsletters, bulletins and church weekly announcements

ORDER FREE MATERIALS (brochures, flyers and pamphlets) in English and Spanish from government agencies (see Resources Section)

PROMOTE homeowner events in your area:

- **Making Home Affordable events:**
http://www.makinghomeaffordable.gov/homeowner_events.html
- **Hope Now events:**
<http://www.hopenow.com/upcoming-events.php>

ADVERTISE by posting a web hyperlink to the Making Home Affordable or Hope Now website on your church or organization's website



Ideas on how you can enlist other church and non-profit leaders in your community to raise awareness:

PUBLICIZE AND PROMOTE this Toolkit to your church ministry leaders, organization department heads, or at community leaders meetings

ORGANIZE an informational workshop for members of your church or community by partnering with a local city or county government Foreclosure Prevention program, the local HUD office, a Housing Counseling Agency and/or other Federal Agency (see Resources Section)

SEEK OUT your local city or county government's law enforcement office and make them aware if your members have been victimized and or approached by scammers

CALL your local or closest HUD Field Office (www.hud.gov) to assist you in gathering additional resources and information

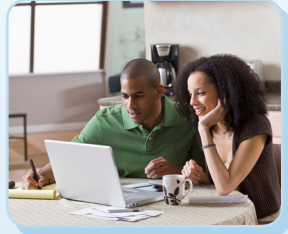


FORECLOSURE PREVENTION

10 Tips

for Avoiding Foreclosure

1. Don't ignore the problem. The further behind you become, the harder it will be to reinstate your loan and the more likely that you will lose your house.



2. Contact your lender as soon as you realize that you have a problem. Lenders do not want your house and want to work with you to resolve the problem.

3. Open and respond to all mail from your lender. Your failure to open the mail will not be an excuse in foreclosure court.



4. Know your mortgage rights. Find your loan documents and read them so you know what your lender may do if you can't make your payments.

5. Understand foreclosure prevention options. Valuable information about foreclosure prevention (also called loss mitigation) options can be found on the internet at www.hud.gov/foreclosure.



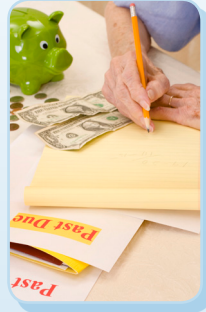


Are you having trouble keeping up with your mortgage payments?

Have you received a notice from your lender asking you to contact them?

6. Contact a HUD-approved housing counselor. Housing counselors can help you understand the law and your options, organize your finances and represent you in negotiations with your lender if you need this assistance.

To find a local agency search the web at <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or call (800) 569-4287 or TTY (800) 877-8339.



7. Prioritize your spending. After healthcare, mortgage payments should be your first priority. Review your finances and see where you can cut spending (cable TV, eating out, memberships).

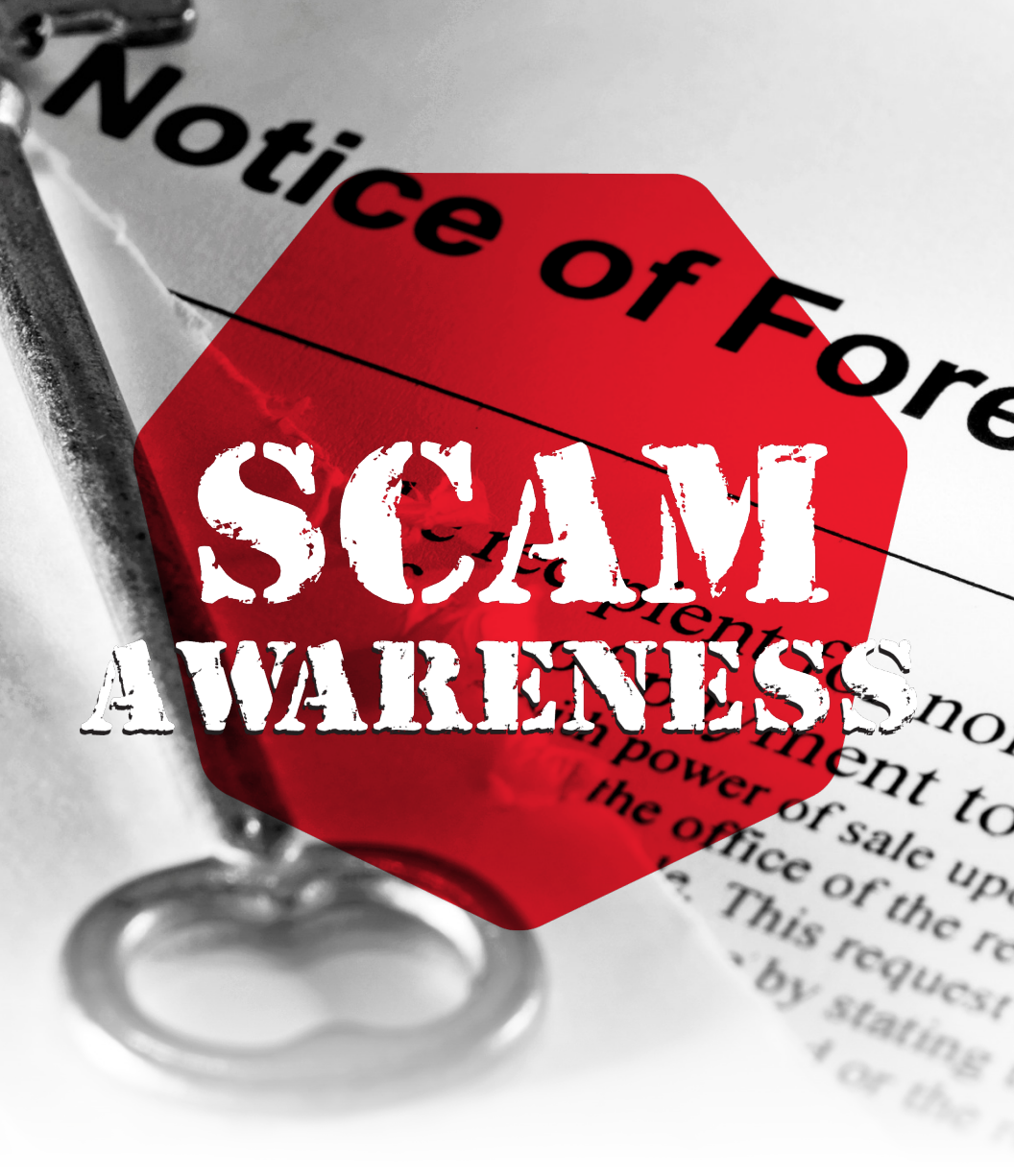


8. Use your assets. Do you have assets—a second car, jewelry, a whole life insurance policy—that you can sell for cash to help reinstate your loan?

9. Avoid foreclosure prevention companies. You don't need to pay high fees for foreclosure prevention help. Your lender or a HUD approved housing counselor will provide FREE assistance.



10. Don't lose your house to foreclosure recovery/rescue scams! Don't be a victim of scam artists who are taking advantage of people at risk of foreclosure. Talk to your lender or a HUD approved housing counselor.



SCAM AWARENESS





HOW TO IDENTIFY SIGNS *of a* MORTGAGE MODIFICATION SCAM



Beware *of* Foreclosure Rescue Scams!

SCAM ARTISTS often target homeowners who are struggling to meet their mortgage payment or are anxious to sell their homes.

BEWARE of anyone who asks you to pay a fee up front in exchange for a counseling service or modification of a delinquent loan or who “guarantees” that they can stop the foreclosure process. Assistance from a HUD approved housing counselor is FREE.

BEWARE of people who pressure you to sign papers immediately, or who claim they can “save” your home if you sign or transfer over the property deed.

DO NOT sign over the deed to your property to any organization or individual unless you are working directly with your mortgage company/lender to forgive your debt.

NEVER make a mortgage payment to anyone other than your mortgage company/lender without their approval.

FOR HOMEOWNERS age 62 or older who are thinking about a Reverse mortgage (Home Equity Conversion Mortgage/HECM) beware of scam artists who charge thousands of dollars for

information that is FREE from a HUD approved housing counseling agency.

- http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/hecm/hecmhome
- www.ftc.gov/bcp/edu/pubs/consumer/homes/rea13.shtm

BE CAUTIOUS of companies who are willing to make a donation to your church or non-profit as they could potentially use their donation as a means to promote themselves as “affiliated” or “endorsed by your church.”



Additional Resources

PREVENT LOAN SCAMS – Stop Loan Modification Scams!

- http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/prevent_loan_scams

PREDATORY LENDING – Don't Be a Victim of Loan Fraud

- http://portal.hud.gov/hudportal/HUD/program_offices/housing/sfh/buying/loanfraud



RESOURCES AND ADVERTISING





Foreclosure & Scam Web Resources



MAKING HOME AFFORDABLE.gov



Are you eligible?

Call the Homeowner's
HOPE™ Hotline or visit
MakingHomeAffordable.gov

888-995-HOPE
Homeowner's HOPE™ Hotline

English: <http://www.makinghomeaffordable.gov/index.html>

Spanish: <http://www.makinghomeaffordable.gov/spanish/index.html>



1-877-622-8525 or 1-800-CALL-FHA

NATIONAL MORTGAGE SETTLEMENT

<http://www.nationalmortgagesettlement.com/>



U.S. DEPARTMENT OF HOUSING & URBAN DEVELOPMENT

English: http://portal.hud.gov/portal/page/portal/HUD/topics/avoiding_foreclosure

Spanish: <http://espanol.hud.gov/foreclosure/>

HUD-APPROVED HOUSING COUNSELING AGENCIES

<http://www.hud.gov/offices/hsg/sfh/hcc/fc/>

Call: 1-800-569-4287; TDD 1-800-877-8339

U.S. DEPARTMENT OF VETERANS AFFAIRS

<http://benefits.va.gov/homeloans/>

1-877-827-3702

CONSUMER FINANCIAL PROTECTION BUREAU

<http://www.consumerfinance.gov/mortgagehelp/>

1-855-411-2372

U.S. DEPARTMENT OF AGRICULTURE RURAL HOME LOAN

<http://rdhomeloans.usda.gov/fcls.html>

1-800-793-8861

MILITARY PERSONNEL, RESERVISTS & GUARDSMEN

http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/nsc/qasscra1

HOPENOW – SUPPORT AND GUIDANCE FOR HOMEOWNERS

www.hopenow.com

FREDDIE MAC: FORECLOSURE & SCAMS

English: <http://www.freddiemac.com/avoidforeclosure/>

Spanish: http://www.freddiemac.com/corporate/buyown/spanish/avoiding_foreclosure/

FANNIE MAE: FORECLOSURE & SCAMS

English: <http://www.knowyouroptions.com/>

Spanish: <http://www.knowyouroptions.com/es/home>

HOMEOWNERSHIP PRESERVATION FOUNDATION: FORECLOSURE

<http://www.995hope.org/>

FEDERAL TRADE COMMISSION: SCAMS

English: <http://www.ftc.gov/bcp/edu/microsites/moneymatters/your-home.shtml>

Spanish: <http://www.ftc.gov/bcp/edu/microsites/moneymatters/espanol/your-home.shtml>

FEDERAL RESERVE BOARD: FORECLOSURE

<http://www.federalreserve.gov/consumerinfo/foreclosure.htm>

OFFICE OF THE COMPTROLLER OF THE CURRENCY

http://www.occ.treas.gov/consumernews_foreclosure.htm

FEDERAL DEPOSIT INSURANCE CORPORATION: FORECLOSURE & SCAMS

<http://www.fdic.gov/consumers/loans/prevention/index.html>

NEIGHBORWORKS - LOAN MODIFICATION SCAM ALERT

English: <http://www.loanscamalert.org/>

Spanish: <http://www.alertafraudedehipoteca.org/>

Chinese: <http://www.loanscamalert.org/chinese.aspx>

Korean: <http://www.loanscamalert.org/korean.aspx>

Vietnamese: <http://www.loanscamalert.org/vietnamese.aspx>



Downloadable Audio, Video & Other Print Materials

MAKING HOME AFFORDABLE

Videos:

www.makinghomeaffordable.gov/learning-center/videos/

Outreach materials:

www.makinghomeaffordable.gov/for-partners/informing-homeowners/Pages/default.aspx

U.S. DEPARTMENT OF VETERANS AFFAIRS

http://www.benefits.va.gov/homeloans/target_video.asp

<http://www.benefits.va.gov/homeloans/alt-foreclosure.asp>

FEDERAL DEPOSIT INSURANCE CORPORATION

<http://www.fdic.gov/consumers/loans/prevention/toolkit.html>

FREDDIE MAC: FORECLOSURE

Toolkit:

http://www.freddiemac.com/service/msp/avoid_foreclosurekit.html

FEDERAL TRADE COMMISSION: SCAMS

English: www.ftc.gov/multimedia/video/credit/mortgage/hope-now.shtm

Spanish: www.ftc.gov/multimedia/video/credit/mortgage/hope-now_es.shtm

English: www.ftc.gov/bcp/edu/microsites/moneymatters/audio.shtml



Where to Report Mortgage, Foreclosure, Consumer and Scam Fraud

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT OFFICE OF INSPECTOR GENERAL

Fraud Hotline: 1-800-347-3735

www.hudog.gov/hotline/index.php

FEDERAL BUREAU OF INVESTIGATION – MORTGAGE FRAUD

www.fbi.gov/hq/mortgage_fraud.htm

U.S. DEPARTMENT OF JUSTICE: UNITED STATES TRUSTEE PROGRAM

www.justice.gov/ust/eo/public_affairs/consumer_info/foreclosure_scams.htm

www.justice.gov/ust/eo/public_affairs/consumer_info/hamp/video.htm

U.S. DEPARTMENT OF THE TREASURY: FINANCIAL CRIMES ENFORCEMENT NETWORK

www.fincen.gov/foreclosurerescue.html

FINANCIAL FRAUD ENFORCEMENT TASKFORCE

www.stopfraud.gov/

CONSUMER FINANCIAL PROTECTION BUREAU

<http://www.consumerfinance.gov/complaint/>

FEDERAL TRADE COMMISSION

English: <https://www.ftccomplaintassistant.gov/>

Spanish: https://www.ftccomplaintassistant.gov/Consumer_HomeES.htm

U.S. GENERAL SERVICES ADMINISTRATION: CONSUMER PROTECTION

English: www.consumeraction.gov/

Spanish: www.consumidor.gov/

PREVENT LOAN SCAMS – A PROJECT OF THE LAWYERS' COMMITTEE FOR CIVIL RIGHTS UNDER LAW

www.preventloanscams.org/

SPREAD THE WORD *with* EDUCATION MATERIALS



Save Your Home

To order copies:
(800) 767-7468
Reference 8519

http://portal.hud.gov/hudportal/documents/huddoc?id=fha_saveyourhome.pdf



Is Foreclosure Knocking at Your Door?

To order copies, visit:

<http://vcart.velocitypayment.com/fdic/index.php?cPath=123>

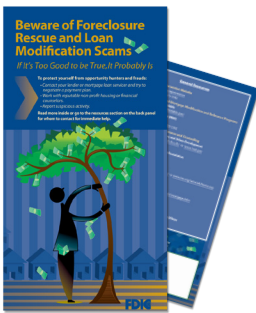
<http://www.fdic.gov/consumers/loans/prevention/modification/printable.pdf>



How to Avoid Foreclosure

To order copies:
 (800) 767-7468
 Reference 4344

<http://www.hud.gov/offices/adm/hudclips/forms/files/pa426h.pdf>



Beware of Foreclosure Rescue Scams

To order copies, visit:
<http://vcart.velocitypayment.com/fdic/index.php?cPath=123>

<http://www.fdic.gov/consumers/loans/prevention/rescue/images/rescue.pdf>



Making Home Affordable

<https://www.mhastorefront.com>

www.makinghomeaffordable.gov/for-partners/informing-homeowners/Pages/default.aspx



***Center for Faith-Based
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Fax: 202-708-1160**

**www.hud.gov/offices/fbci
email: partnerships@hud.gov**



**EQUAL HOUSING
OPPORTUNITY**

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