

## What is a mortgage assistance scam?

Mortgage assistance and foreclosure relief scams target homeowners whose financial troubles put them at risk of losing their homes. Criminals will often use mail or email with designs, emblems, logos, or names that look or sound like government agencies to convince homeowners they can help.

## Contact us



### Website

[consumerfinance.gov](http://consumerfinance.gov)



### General inquiries

Consumer Financial Protection Bureau  
1700 G Street NW  
Washington DC 20552



### Submit a complaint by phone

855-411-CFPB (2372);  
TTY/TDD 855-729-CFPB (2372)



### Submit a complaint online

[Consumerfinance.gov/complaint/](http://Consumerfinance.gov/complaint/)



### Submit a complaint by mail

Consumer Financial Protection Bureau  
P.O. Box 4503  
Iowa City, Iowa 52244



### Find answers to frequently asked consumer questions

[www.consumerfinance.gov/askcfpb/](http://www.consumerfinance.gov/askcfpb/)

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## Don't get scammed

How to spot and avoid mortgage assistance or foreclosure relief scams

## How to spot a scam

Don't be fooled. Look for these warning signs:

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.
- Tries to get you to sign over title to your property.
- 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.

### 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 only collect a fee after they work out a deal you want to accept from your lender. of your loan.

## Get real help, fast

Call the CFPB toll-free at 855-411-CFPB (2372); TTY/TDD 855-729-CFPB (2372) from 8 a.m. to 8 p.m. Eastern Time, Monday through Friday.

If you're having trouble paying your mortgage, the CFPB can connect you with a HUD-approved housing counselor 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.

## 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 your complaint to the CFPB at [consumerfinance.gov/complaint/](https://consumerfinance.gov/complaint/)

## About the CFPB

The CFPB is focused on making the consumer financial markets work for families by empowering consumers to take more control over their financial lives. We are working to foster a marketplace:

- Where customers can see prices and risks up front and where they can easily make product comparisons.
- In which no one can build a business model around unfair, deceptive, or abusive practices.
- That works for American consumers, responsible providers, and the economy as a whole.