

Foreclosure Scam & Urgent Help Checklist

Protect your home, your money, and your information

Red Flags: Stop Before You Pay or Sign

- Someone guarantees they can stop your foreclosure or guarantee a loan modification.
- Someone asks for upfront payment before providing foreclosure-relief services.
- Someone tells you to stop paying or stop communicating with your mortgage servicer.
- Someone tells you to send your mortgage payment to them instead of your servicer.
- Someone asks you to sign over the title or deed to your property.
- Someone pressures you to sign documents you do not understand.
- A company claims a “forensic audit” will force your lender to change your loan.
- Communications look governmental but the website, email address, or payment instructions are not from an official government source.

Verify Before You Act

- Call your mortgage servicer using the number printed on your mortgage statement or its official website.
- Use .gov websites for federal program information.
- Confirm a housing counseling agency through HUD’s housing counselor search.
- Do not provide bank information, Social Security numbers, or copies of identification to an unverified company.
- Get any proposed mortgage-relief terms in writing and read them before agreeing.

Get Urgent Help When Any of These Apply

- You received a foreclosure sale date.
- You were served with a lawsuit, summons, complaint, trustee notice, or other legal document.
- You believe the servicer made an error that could affect foreclosure.
- You submitted documents but the servicer says they were not received or your application remains incomplete.
- You believe you were targeted by a foreclosure-relief scam.

Who to Contact

Resource	What to Do
Mortgage servicer	Use the number on your mortgage statement. Ask for loss mitigation/home retention and document every call.
HUD-approved housing counselor	800-569-4287. Foreclosure counseling through HUD-approved agencies is free.
HOPE Hotline	888-995-HOPE (4673). Free foreclosure-prevention assistance.
Legal aid	Use the Legal Services Corporation locator at lsc.gov if you need civil legal help and may qualify.
CFPB	855-411-CFPB (2372) or consumerfinance.gov/complaint for mortgage-servicing complaints. Filing a complaint does not automatically stop or delay foreclosure.
Law enforcement / consumer protection	If money, identity information, or title documents were taken through suspected fraud, consider reporting it to appropriate local, state, or federal authorities.

My Immediate Action List

1. _____ Due: _____
2. _____ Due: _____
3. _____ Due: _____
4. _____ Due: _____
5. _____ Due: _____
6. _____ Due: _____