

AVOID LOAN MODIFICATION SCAMS

Loan modification scams are changing every day. Here are some of the most common scams today:

Phony Counseling or Foreclosure Rescue - the scam artist poses as a counselor and tells you he can negotiate a deal with your lender to save your house - if you pay him a fee first.

Fake "Government" Modification Programs - the scam artist may claim to be affiliated with, or approved by, the government. The scam artist's company name and website may sound like a real government agency.

Bait-and-Switch - the scam artist convinces you to sign documents for a "new loan modification" that will make your existing mortgage current.

Rent-to-Own or Leaseback Scheme - the scam artist urges you to surrender the title of your home as part of a deal that will let you stay in your home as a renter and then buy it back in a few years.

Bankruptcy to Avoid Foreclosure - the scam artist may promise to negotiate with your lender or get refinancing on your behalf if you pay a fee up front.

If you or someone you know has been contacted from a Foreclosure Rescue Company, please contact Tampa Bay CDC for assistance. For more information, please go to:

www.LoanScamAlert.org
www.pinellascounty.org/foreclosure



**Ignoring the problem will
NOT make it go away!**

**DON'T DELAY -
CALL TODAY!**



**TAMPA BAY
COMMUNITY
DEVELOPMENT
CORPORATION**

HOUSING COUNSELING SERVICES

2139 N.E. Coachman Road, Suite 1
Clearwater, FL 33765
Phone: (727) 446-6222
(813) 849-1121
(866) 608-3220
Fax: (727) 446-8727
www.tampabaycdc.org

A non-profit 501(c)(3) organization

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COMMUNITY
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HOUSING COUNSELING SERVICES

A non-profit, HUD-approved agency

**NATIONAL
FORECLOSURE
MITIGATION
COUNSELING
(NFMC)
PROGRAM**

As part of the NFMC program, Tampa Bay CDC is able to provide foreclosure counseling services to residents of the following counties:

Hernando, Hillsborough, Lee, Manatee,
Pinellas, Pasco, Polk and Sarasota



Tampa Bay Community Development Corp.
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***Our goal is to assist
Florida residents
from losing their
homes to
foreclosure.***

Our services include:

- ❖ Counseling
- ❖ Education
- ❖ Problem identification
- ❖ Budgeting
- ❖ Review of possible resolutions
- ❖ Direct intervention with your lender
- ❖ Referral to local assistance programs

Please contact us at:

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About our program:

Our program offers homeowners guidance, assistance, education and intervention in an effort to avoid foreclosure and retain ownership of their homes.

The homeowner is provided the opportunity to meet individually with a Foreclosure Counselor to assess their current and future situations.

We will discuss various options that may be available for resolution of the problem.

There is no cost to any homeowner wanting to participate in this program.

All of our counseling services are

FREE

The National Foreclosure Mitigation Counseling Program is sponsored by the Florida Housing Finance Corporation through a grant from NeighborWorks America.

How do you get started?

Call us between the hours of 8:30am and 5:00pm Monday through Friday. We will mail you an application that will need to be filled out **completely** and returned to us along with the **required** documentation.

OR

You can go to our website **www.tampabaycdc.org** and download our online application.

Once we receive your completed application, we will call to schedule a time for you to meet with or talk to one of our Foreclosure Counselors.

PLEASE NOTE

Incomplete applications will result in delaying the scheduling of your appointment.