## LOAN MODIFICATION SCAM

Loan modification scammers can take your money and your home if you're not cautious and well-informed. Anyone can be a victim—but you don't have to be.

If you're worried about keeping your home, **AVOID** anyone that:

1. Asks for a FEE IN ADVANCE

- 2. GUARANTEES that they'll stop a foreclosure or modify a loan
- **3.** Tells you to **STOP PAYING** your mortgage company and to pay them instead

Know the signs. Get the facts. Call **1-888-89-LANHS(52647)** for loan modification guidance from a local HUD-approved counseling agency or to report a scam, or visit **www.lanhs.org**.











