

- **No lawyer contact:** Be wary of any plan that promises to represent you in court without any personal contact with the lawyer who will represent you.
- **“Guaranteed”:** Foreclosure rescue scam artists make promises to save houses from foreclosure even when they know the chances of rescue are highly unlikely. No one can erase debt immediately.
- **Upfront fees:** Scam artists often require large deposits, such as one month’s mortgage payment or “processing fees” paid by money order or credit card. Be wary of these fees. In most cases, the business disappears after the victim pays.

TIPS TO AVOID SCAMS:

- **Don't panic.** Get detailed information about the deadlines you face in resolving your problems. Pay special attention to the date on which you would lose legal right to ownership of your home.
- **Communicate with your lender.** As soon as you have trouble making payments, contact your lender. You may be able to negotiate a payment schedule.
- **Don't pay a large down payment.** Under Ohio law, debt settlement companies may not charge more than \$75 for an initial consultation or to set up a debt management plan. Be wary of any claim to stop foreclosure for a fee. Do not make a down payment that is more than 10 percent of the total cost. Always ask for written information before you pay.
- **Take your time.** Never sign a contract under pressure. Consult a lawyer or trusted family member before you sign. Don't sign anything with blank spaces—information could be added without your knowledge or consent.
- **Pay your lender only.** Never make your mortgage payments to anyone other than your lender. If you can't pay, do not ignore warning letters. Contact your lender immediately and try to work out payment arrangements.
- **Get all promises, cancellation agreements and refund policies in writing.** Many scam artists make lofty verbal promises but never put them in writing. Always make sure oral agreements are included in a written contract. Otherwise, they are not guaranteed.
- **Check companies' reputations.** Before doing business with companies, research their reputations with the Ohio Attorney General's Office and the Better Business Bureau to see if other consumers have filed complaints against them.

For foreclosure assistance, contact the **SAVE THE DREAM Hotline** at 1-888-404-4674 or www.savethedream.ohio.gov.

To report consumer fraud call the **Attorney General's Consumer Protection Hotline** at 1-800-282-0515. For more information, please visit our website www.speakoutohio.gov.