

## Resources to Help Avoid Mortgage Relief Scams

If you are behind on your mortgage, beware of mortgage relief scams. There is free foreclosure help. If anyone tries to charge you in advance for help or guarantees that they can stop your foreclosure, they're not legitimate.

Here are some red flags that can help you spot and avoid mortgage relief scams:

- You're asked to pay up front for help.
- The company guarantees it will get the terms of your mortgage changed.
- The company guarantees you won't lose your home.
- You're instructed to send your payment to someone other than your mortgage company or servicer.
- You're told to stop paying your mortgage.
- The company says they're affiliated with the government or uses a logo that looks like a government seal but is slightly different.

If you see one of these warning signs, take your business elsewhere. The CFPB has information on how you can avoid foreclosure and tips for working with your mortgage servicer.

Knowing your rights under the CARES Act and guidance from the US Department of Housing and Urban Development also can help you avoid mortgage relief scams. If you experience financial hardship due to the COVID-19 pandemic, you may have a right to temporarily pause or reduce your monthly mortgage payments through a forbearance. Servicers also may not be allowed to foreclose on your home. For more information on COVID housing protections and important deadlines, visit [consumerfinance.gov/housing](https://www.consumerfinance.gov/housing).

<https://www.consumerfinance.gov/coronavirus/mortgage-and-housing-assistance/>