

Foreclosure scams



Be careful they are out there!

They want to appear legitimate!



Home Affordable Modification Program

House and Urban Department Guideline Over-view

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[Loan Modification Plan](#)

[Consumer Alert](#)

[Save Your Home](#)

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The Home Affordable Modification program will help up to 3 to 4 million at-risk homeowners avoid foreclosure by reducing monthly mortgage payments. The Treasury Department announced program guidelines that are expected to become standard industry practice in pursuing affordable and sustainable mortgage modifications.

This program will work in tandem with an expanded and improved Hope for Homeowners program. With the information now available, servicers can begin immediately to modify eligible mortgages under the Modification program so that at-risk borrowers can better afford their payments.

[Modification Program Guidelines](#)

Apply for a U.S. Loan Modification Plan to lower your monthly payments now:

What state are you in?

Are you behind on your mortgage payments?: Yes No Will Soon



They will ask you for your personal information!

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[Modification Program Guidelines](#)

Apply for a U.S. Loan Modification Plan to lower your monthly payments now:

What state are you in?

Are you behind on your mortgage payments?: Yes No Will Soon

What is your current Interest Rate? (Estimate is ok)

Has your interest rate adjusted at all? Yes No Will Soon

Who is your lender?

Have you modified your loan within the last 12 months? Yes No Don't Know

Are you employed? Yes No

Your Name:

Your Email Address:

Your Phone Number:



They will ask you to pay in advance and ask you about your bank accounts or credit cards

Xtra Financial LLC

2750 Trenton Rd.
Levittown, PA 19056

Phone: 1-800-218-1990 ex 15 Fax: 1-206-350-0872

Checking Payment Authorization
Check By Phone
Information as it appears on check

| | | | | | | | |
|---|--|-----------|--|---|--|----------------------|------|
| Name (Last, First, Middle Initial) | | | | | | Check # | |
| Address | | | | City: | | State: | Zip: |
| Financial Institution Name (Bank, Savings Institution, Credit Union, etc.) : | | | | | | | |
| Transit Routing Number (Must be 9 numbers) | | | | | | Account Number | |
| <input type="checkbox"/> Checking <input type="checkbox"/> Savings | | | | | | | |
| By my signature, I authorize Xtra Financial LLC to process payments on my account using the above information. | | | | | | | |
| First Payment (amount) _____ Date: _____ | | | | Second Payment (amount) _____ Date: _____ | | | |
| I hereby authorize Xtra Financial LLC to deduct \$ _____ (Total) on the above dates. | | | | | | | |
| Date (Mo/Day/Yr) | | Signature | | | | Daytime Phone Number | |

If you select to have your payment sent to your:

- **Checking account:** Tape a voided or cancelled check to the bottom of this form.

Attach a voided check or photocopy of a check for checking account.

DO NOT ATTACH A DEPOSIT SLIP.

John Smith
Mary Jones
1000 Prairieview Lane
Anyplace, WI 54321

VOID

PAY TO THE ORDER OF _____ \$ _____

ANYOLD BANK
Anyplace, WI 54321

For _____

1250250025 1 2020200086m 1234

1234
15-000000000
DOLLARS

Do not include the check number.

Other types of scams

- **Foreclosure “rescue” and refinance fraud:**

The scam artist offers to act as an intermediary and demand payments in advance and “guarantee” a successful outcome! They do nothing and the house is foreclosed


- **Fake Government modification programs:**

Scammers claim to be affiliated with the government and try to collect money from you to help you. Access to these new programs **are free!** You can do it yourself or with the assistance of a HUD approved nonprofit.

Other types of scams

- **Leaseback/rent-to-buy schemes:**

You are asked to transfer the title of your house to the scammer for a very small amount sometimes for \$1



- **Debt elimination schemes:**

Scammers claim they will “eliminate” your debt.

They talk about “secret laws,” you’ve seen them...



To contact a Housing and Urban
Development (HUD) approved
nonprofit call

1-800- SAFENET

1-800-723-3638

www.211info.org

To file a complaint against a
Foreclosure scammer

Call the **Oregon Department of
Justice**

Toll-free: (1-877) 877-9392

www.doj.state.or.us