



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 and get help.

## **FACING FORECLOSURE?**

Get real help, FREE of charge, from a HUD-approved counseling agency

Call **Lighthouse Community Development** to learn how to:

- Spot Loan Modification Scams
- Report Loan Modification Scams
- Deal with Foreclosure

**(248) 972-1496**

