



ATTENTION MEMBERS: DON'T GET SCAMMED!

**BEWARE OF LOAN MODIFICATION COMPANIES
THAT CHARGE HEFTY UPFRONT FEES WITH THE
PROMISE OF LOWERING YOUR INTEREST RATE
AND MONTHLY PAYMENTS.**

**SCAMMERS ARE TRYING TO TAKE ADVANTAGE OF
PEOPLE THAT HAVE COME UNDER HARD TIMES DURING
THE HOUSING CRISIS. DON'T BE A VICTIM!**

TIPS to avoid this kind of scam:

**Work directly with your
financial institution to adjust your
loan during these difficult times.**

**Check with your credit union or
mortgage broker before paying
an unknown company to act as
the middle man.**

**Only work with companies
who specifically mention that
there won't be any upfront fees
until your loan modification is
approved by your lender.**

**Never submit your mortgage
payments to anyone other than
your mortgage company.**

