



**Lynchburg Community Action Group, Inc's** Housing Counseling Department maybe able to help you. But it's important to get in touch with your lender as soon as possible when you start having trouble making house payments. In many cases contacting a lender early in the process will make it easier for you to work out a plan to help you get back on track, depending on your situation and how far behind you are.



### Lynchburg Community Action Group, Inc.

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# Beware of Foreclosure Rescue Scams - Help Is Free!

Lynchburg Community Action Group, Inc.  
Housing Counseling Department

**HUD-APPROVED COUNSELING AGENCY**



**Office Location: 915 Main Street  
Galleria, 2nd Floor  
Lynchburg, VA 24504  
(434) 455-1601**

## Beware of Foreclosure Rescue Scams - Help Is Free!



- ◆ Scam artists often target homeowners who are struggling to meet their mortgage commitment or anxious to sell their homes. Recognize and avoid common scams.
- ◆ Assistance from a **HUD-approved housing counselor** is **FREE**. To locate a HUD-approved housing counselor, please call toll free (800) 569-4287 or TTY (800) 877-8339. Housing counselors can help you understand the law and your options, organize your finances and represent you in negotiations with your lender if you need this assistance.

- ◆ Beware of anyone who asks you to pay a fee in exchange for a counseling service or modification of a delinquent loan.



- ◆ Beware of people who pressure you to sign papers immediately, or who try to convince you that they can “save” your home if you sign or transfer over the deed to your house.

- ◆ Do not sign over the deed to your property to any organization or individual unless you are working directly with your mortgage company to forgive your debt.



- ◆ Never make a mortgage payment to anyone other than your mortgage company without their approval.

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