

## FAIR LENDING PROJECT

### COMMUNITY LEGAL SERVICES OF MID-FLORIDA (CLSMF)

Our mission is to create equal opportunity in lending for all persons through education, investigation, and enforcement. CLSMF provides a full range of fair lending services in the following counties: Brevard, Citrus, Flagler, Hernando, Lake, Marion, Orange, Osceola, Putnam, Seminole, Sumter, Volusia.

- Community education presentations which explain the rights and responsibilities of renters and home buyers under fair lending laws;
- Investigations of discriminatory lending practices;
- Assistance with processing fair lending complaints;
- Referrals of discrimination cases to attorneys for legal representation.

This brochure is a publication of CLSMF's FAIR LENDING / MORTGAGE RESCUE PROJECT, made possible by a Fair Housing Initiative Program grant from the US Department of Housing and Urban Development. The information in this brochure is for general education only, and is not intended to be used to solve individual problems, nor should it replace the advice of an attorney.

The law which supports conclusions contained herein is subject to change.

The mission of CLSMF is to provide access to justice through high quality legal assistance to low-income persons.



COMMUNITY  
**LEGAL SERVICES**  
of MID-FLORIDA

**\*BREVARD:** 1-866-469-7444

#### **CITRUS & SUMTER**

106 N. Osceola Avenue, Inverness, FL 34450

(352) 726-6592 — CITRUS

1-800-984-2918— SUMTER

**FLAGLER:** 1-800-405-1417

**HERNANDO:** 1-866-801-5566

**LAKE:** (352) 343-6351

226 West Main Street, Tavares, FL 32778

**MARION:** (352) 629-6257

1610 SE 36th Avenue, Ocala, FL 34471

**\*ORANGE** (407) 841-7777

122 E. Colonial Drive, Suite 200, Orlando, FL 32801

**OSCEOLA:** (407) 933-1791

800 North Main Street, Kissimmee, FL 34744

**PUTNAM:** (386) 385-0928

216 S. 6th Street, Palatka, FL 32177

**\*SEMINOLE:** (407) 322-6673

315 Magnolia Ave., Sanford, FL 32771

**VOLUSIA :** (386) 258-5600

128 Orange Avenue, Daytona Beach, FL 32114

**Client toll-free number:** 1-800-363-2357

**ADMINISTRATIVE OFFICE:** (386)523-9181

*\*Certain legal services not offered*

info@clsmf.org

**Apply for help online at:**

**www.clsmf.org**



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# Mortgage Rescue Scam Prevention



## Common Mortgage Rescue Scams

### Equity Stripping

Investors sometimes take properties from foreclosed homeowners in exchange for allowing the homeowner to stay in the property as a tenant. Because of the complexity of the transaction and false assurances given by rescue scammers, victims are often unaware that they are giving away their property and equity.

**Do not sign the deed to your home over to a mortgage rescue company unless you are sure that you want to give up ownership of your home!**

### Bogus Counseling

Some groups calling themselves "counseling agencies" may approach you and offer to stop the foreclosure for a large fee. These could well be services you could do for yourself or available for free, such as:

- Refinancing your mortgage
- Negotiating a payment plan
- Requesting a forbearance
- Filing an insurance claim
- Entering into a reverse mortgage
- Selling the home

Under new rules, mortgage relief companies may not collect any fees until they have provided consumers with a written offer from their lender or servicer that the consumer decides is acceptable, and a written document from the lender or servicer describing the key changes to the mortgage that would result if the consumer accepts the offer. A list of free HUD-approved housing counseling agencies is available at [www.hopenow.com](http://www.hopenow.com) or by calling 888-995-HOPE

### Bogus Attorneys

A non-lawyer cannot help you with your legal problem. Only a licensed member of The Florida Bar can give you legal advice. If someone else helps you with your legal problem, they may be prosecuted for the unlicensed practice of law and your case may be affected. Attorneys may be exempt from the advance fee ban outlined above if they are following state law and if they place the fee in a client trust account.

### What to do if you experience mortgage rescue fraud?

Keep a written record of all attempted and actual contacts and conversations with the lender, real estate agent, mortgage broker, appraiser, loan servicer or title company.

Keep all documents, including loan applications, letters of denial and other materials related to the discriminations.

### You may contact:

Community Legal Services of Mid-Florida

407-841-7777 x 2106

Email: [fairlending@clsmf.org](mailto:fairlending@clsmf.org)

Florida Commission on Human Relations

800-342-8170

Email: [fchrinfo@fchr.myflorida.com](mailto:fchrinfo@fchr.myflorida.com)

Website: [www.fchr.state.fl.us](http://www.fchr.state.fl.us)

HUD's Fair Housing Enforcement Center

800-440-8091

Email: [fhwebmanager@hud.gov](mailto:fhwebmanager@hud.gov)

Website: [www.hud.gov/offices/fheo](http://www.hud.gov/offices/fheo)