

# About Community Legal Services of Mid-Florida (CLSMF)

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

CLSMF is a nonprofit legal aid organization which provides free legal assistance to low-income people with civil legal problems in twelve counties across Central Florida. Since 1966, dedicated CLSMF lawyers, paralegals, legal assistants and advocates have worked diligently to solve civil legal problems for people facing life-changing situations, such as domestic violence, unlawful eviction, or the loss of veterans' health or public benefits. We are committed to delivering the highest quality legal aid, with dignity and respect, for those who are seeking access to justice.

*\*We do not provide legal assistance in criminal or traffic matters*

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 HUD. 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 here in is subject to change.



COMMUNITY  
**LEGAL SERVICES**  
of MID-FLORIDA

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

**CITRUS & SUMTER**

106 N. Osceola Avenue, Inverness, FL 34450

CITRUS: (352) 726-6592

SUMTER: 1-800-984-2918

**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**



COMMUNITY  
**LEGAL SERVICES**  
of MID-FLORIDA

**IF THEY ASK YOU TO  
PAY A FEE UPFRONT TO  
MODIFY A MORTGAGE,  
RUN. RUN FAST.**



**Mortgage Rescue  
Scam Prevention**

Fair Lending Project  
122 E. Colonial Drive, Suite 200  
Orlando, Florida 32801  
p. 407.841.7777  
f. 407.246.1661  
www.clsmf.org  
H-26B 12/14

# 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 their 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 the 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 a reverse mortgage
- Selling a 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 servicers 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 you accept 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.

## Fair Lending Project

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 Orange and Osceola Counties including:

- 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; and
- Referrals of discrimination cases to attorneys for legal representation.

## What To Do If You're A Victim

- 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 related materials.

Contact us at 407.841.7777 x 2106 OR

Florida Commission on Human Relations ° 800.342.8170  
[www.fchrinfo@fchr.myflorida.com](mailto:www.fchrinfo@fchr.myflorida.com) ° [www.fchr.state.fl.us](http://www.fchr.state.fl.us)

HUDs Fair Housing Enforcement Center ° 800.440.8091  
[www.hud.gov/offices/ftheo](http://www.hud.gov/offices/ftheo) ° [fhwebmanager@hud.gov](mailto:fhwebmanager@hud.gov)

## FACING FORECLOSURE?

Foreclosure signs and notices cause fear in people facing the loss of their homes. But there are other signs more dangerous than a “Foreclosed home for sale” sign.

These signs are foreclosure rescue signs. If you are in foreclosure, expect to be bombarded by calls and mail from Realtors, Mortgage Companies, Attorneys and

## RESCUE SCAMMERS!



THE ONLY WAY TO STOP  
MORTGAGE SCAMMERS  
IS TO REPORT THEM.

**1-407-841-7777**  
**EXT. 2106**

**COMMUNITY LEGAL  
SERVICES OF MID-FLORIDA**