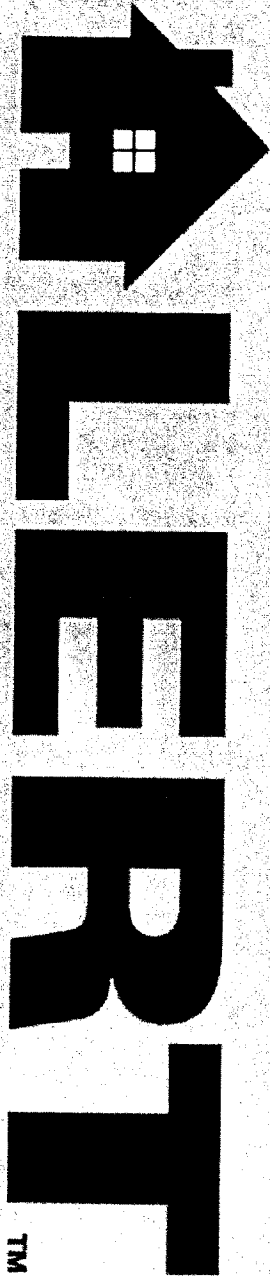


LOAN MODIFICATION SCAM



1-888-995-HOPE(4673) www.LoanScamAlert.org

CAMPAIGN OVERVIEW

- Launched in late October 2009
- National and local partners
- Targets areas with high foreclosures
- Media outreach, tools and collateral
- Campaign runs through 2010

LOAN MODIFICATION SCAM

 **ALERT**

1-888-888-NOTICE(6473) www.LoanModificationAlert.org

CAMPAIGN GOALS

- Awareness that scams exist
- Educate homeowners about signs
- Report scams to authorities

Campaign to focus on African American, Asian, Hispanic/Latino and Senior at-risk homeowners

LOAN MODIFICATION SCAM

ALERT

1-888-888-HOPE(4673) www.LoanModificationAlert.org

AWAWARENESS

- Materials in English, Spanish, Chinese, Korean and Vietnamese
- Two web sites: LoanScamAlert.org and AlertaFraudeDeHipoteca.org
- 319 media placements reaching more than 339.2 million people
- Radio PSAs in five languages have aired over 16,216 times since December

LOAN MODIFICATION SCAM

ALERT

1-888-895-4099 (4473)

www.LoanScamAlert.org



EDUCATE



Signs of a loan modification scam

- Asks for a fee in advance
- Guarantees they will stop a foreclosure or get a loan modification
- Asks homeowners to stop paying the mortgage lender and pay the company or person instead

LOAN MODIFICATION SCAM

 **ALERT**

1-888-886-4085(4072) www.LoanModification.com

EDUCATE

Signs continued

- Pressures homeowners to sign paperwork they haven't read or don't understand
- Claims to offer "official government" or "government-approved" modifications
- A company the homeowner doesn't know asks for financial information over the phone or online

LOAN MODIFICATION SCAM

ALERT

1-888-886-4HOME (4473) www.LendOnAlert.org

REPORT

Where to report scams

1. Call the HOPE Hotline at 1-888-995-HOPE (4673).
2. Visit LoansScamAlert.org to report online.
3. Call the Federal Trade Commission at 1-877-FTC-HELP (382-4357).
4. Contact the Attorney General in your state.

LOAN MODIFICATION SCAM

ALERT

1-888-995-HOPE(4673)

www.LoansScamAlert.org



LOANSCAMALERT.ORG



- Learn more about the campaign
- Partner Toolkit Resources

Go to web site at www.LoanScamAlert.org

LOAN MODIFICATION SCAM
ALERT
1-888-698-4078 (4078) www.LoanScamAlert.org

CONTACTS NEAR YOU

Great Lakes District: *Indiana, Kentucky, Michigan, Ohio, Tennessee*
Contact: Jennifer Kibby, 513-569-5888, jkibby@nw.org

Mid-Atlantic District: *Delaware, Maryland, North Carolina, Pennsylvania, Virginia, Washington, D.C., West Virginia*
Contact: Linda Skelton, 410-962-5292, lskelton@nw.org

New England District: *Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, Vermont*
Contact: Chris Harper-Fahey, 617-585-5031, cfahey@nw.org

Northeast District: *New Jersey, New York, Puerto Rico, Virgin Islands*
Contact: Susan Jouard, 212-269-6553, x25, sjouard@nw.org

LOAN MODIFICATION SCAM

ALERT

1-888-996-4629(4673)

www.LoanModificationAlert.org

CONTACTS NEAR YOU

North Central District: Illinois, Iowa, Kansas, Minnesota, Missouri, Nebraska, North Dakota, Oklahoma, South Dakota, Wisconsin
Contact: Steve Hermes, 816-714-1223, shermes@nw.org

Pacific District: Alaska, California, Hawaii, Oregon, Washington
Contact: Richard Castro, 714-940-0144, x25, rcastro@nw.org

Rocky Mountain District: Arizona, Colorado, Idaho, Montana, Nevada, New Mexico, Texas, Utah, Wyoming
Contact: Celine Thomasson, 210-256-8479, cthomasson@nw.org

Southern District: Alabama, Arkansas, Florida, Georgia, Mississippi, Louisiana, South Carolina
Contact: Hillary Rowe, 404-526-1272, hrowe@nw.org

LOAN MODIFICATION SCAM

ALERT

1-888-886-4407#149731

www.LoanModificationAlert.org

WEBINAR

LOAN MODIFICATION SCAM
ALERT

1-888-886-4071(4873) www.Lend.com/Alert.org