

Checklist for avoiding mortgage rescue scams *before* you spend your money

- Are they charging a fee in advance of doing work? Yes__ No__
- Did they contact you? Did they start the communication by phone or mail or email? Yes__ No__
- Are they located in another state or outside of Cuyahoga County? Yes__ No__
- Do they guarantee to get results on saving your home? Yes__ No__
- Do they only communicate by phone or email or the web? Yes__ No__
- Have they asked you for credit card or bank account information? Yes__ No__
- Did they tell you not to call your lender? Yes__ No__
- Did they tell you to stop making payments? Yes__ No__
- Did they tell you to start making mortgage payments to them? Yes__ No__
- Did they tell you not to go to a court hearing? Yes__ No__
- Did they ask you to sign your house over (deed it) to them or someone else? Yes__ No__

If you answered any one of these questions with a "yes", STOP! You are probably dealing with a scammer. Call the Cuyahoga County Prosecutor's Office, Mortgage Fraud Predatory Lending Division at 216 443-8099 and report what happened to you!