



The mission of the Fair Housing Law Project is to ensure equal opportunity in housing for all people without regard to their race, color, religion, sex, age, national origin, ancestry, sexual orientation, marital status, source of income, operation of home day care, disability, or whether they have children in their family.

FHLP accomplishes its mission through legal enforcement of fair housing and lending laws and education of the public.

Appointments begin at 5:00 pm, but special appointments during business hours may be made.

If you are a victim of a loan modification scam, you can get help!



You Have Rights!

You may have fallen victim to a scam if:

- You were charged a fee and received no services
- You were promised a loan modification but never received one
- A lawyer told you that he or she would file a predatory lending lawsuit for you and never did
- You were charged an advance fee
- You paid for a “forensic loan audit”
- You were told not to pay your mortgage
- You were told NOT to contact your lender

If you believe you have been scammed by a loan modification provider, contact Fair Housing Law Project at:

**(408) 280-2470 or
nuemig@lawfoundation.org**

You may make an appointment for our convenient **FREE** evening legal advice clinic located in **Downtown San Jose.**

LOAN MODIFICATION SCAM
ALERT[™]
1-888-995-HOPE(4673) www.LoanScamAlert.org

Loan Modification Scammers Can Take Your Money and Cost You Your Home If You Aren't Careful

Many homeowners in distress have paid advance fees to “foreclosure consultants” who “guaranteed” homeowners that they would prevent their foreclosure and get their loan modified, when in fact the person did NOTHING of value for the homeowners. Often, by the time the homeowner finds out that the scammer never contacted the lender or that they have no chance of getting their loan modified, it is too late to prevent the home from being foreclosed. In some cases, the scammer instructed the homeowner not to pay his or her mortgage payments and actually caused the home to go into foreclosure.