



OREGON DEPARTMENT OF JUSTICE

ATTORNEY GENERAL
JOHN KROGER



DEPARTMENT OF JUSTICE

OFFICE OF THE ATTORNEY GENERAL

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Dear Rebecca,

Oregon's foreclosure rate spiked 236% in April. Current trends in the real estate market are not likely to reverse course anytime soon. Please share this important information with your friends, family and neighbors - you may be able to help someone in danger of losing their home.

Get help right away. If you receive a foreclosure notice or are having a hard time making your mortgage payments, seek help right away. You may be able to obtain forbearance or a loan modification. Call 1-888-995-HOPE or visit www.hopenow.com to get connected with free counseling or assistance contacting your mortgage company. The [FTC's mortgage website](#) also provides lots of important information for homeowners facing foreclosure.

Make sure your counselor is HUD-approved. If you decide to work with a foreclosure counselor, make sure they are HUD-approved. Scammers may contact you by mail, on the phone, online or in person, and sometimes try to appear associated with your lender or the government. Ask your counselor if their agency is HUD-approved, and then double

check for yourself. Visit the [HUD website](#) or call 1-877-483-1515 to confirm that your counselor is HUD-approved.

Never agree to pay up-front fees for foreclosure counseling. Up-front fees are illegal under Oregon law. Charging excessive up-front fees is one of the most common foreclosure relief scams.

Keep a record of everything you do. When working with your mortgage company, keep excellent records. Note the times and days that you call and the name of the representative who you speak with. Make copies of every document you sign or provide to your lender during the loan modification process. Write down the confirmation number and dates of every transaction. If problems develop, your notes and records will help you reach a resolution faster.

Don't get scammed. Those who are facing foreclosure are particularly vulnerable to scams. That is why DOJ aggressively pursues mortgage and foreclosure fraud. Mortgage-related scams can include phony offers of counseling or help, cons where homeowners unknowingly sign away their home, and lease-to-own schemes where a scammer purports to sell a house and pockets all the payments. [Learn to spot the signs of a scam.](#)

If you think you have been victimized, or want to notify DOJ about an individual, company or agency that may be engaging in mortgage or foreclosure rescue scams, complete a [Consumer Complaint Form](#) or call the Attorney General's Consumer Hotline at 1-877-877-9392.

Quick Links

[DOJ Web Site](#)

[Sign Up for the Scam Alert Network](#)

[File a Consumer Complaint](#)

[Forward email](#)



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