

Beware Of Scams and Predators!

**FRESNO COUNTY
DISTRICT ATTORNEY
REAL ESTATE
FRAUD UNIT
(559) 262-4251**

Scam artists posing as foreclosure consultants are targeting people in this area.

Don't become their next victim!

Safeguard your home and your future:



**REAL ESTATE
FRAUD,
SCAMS &
PREDATORS—
PROTECT
YOURSELF!!**

- ◆ Know your options
- ◆ Ask questions
- ◆ Get advice from licensed real estate agents and attorneys
- ◆ Read and understand contracts before you sign them
- ◆ Get copies of signed contracts.

Need to know more?

Use the Real Estate Fraud Unit of the District Attorney's Office as a resource.

Call (559) 262-4251.

**NATIONAL
FORECLOSURE
HOTLINE
888-995-HOPE**

WWW.995HOPE.ORG

The **MISSION** of the No Homeowner Left Behind initiative is to ensure that homeowners have access to timely, accurate, unbiased information and reputable professionals to help them preserve home ownership when feasible, and to minimize loss of equity and other adverse impacts when retention of homeownership is not possible.



WWW.NOHOMEOWNERLEFTBEHIND.ORG

Local Point of Contact:

Community Housing Council of Fresno

WWW.CHCFRESNO.ORG

Manchester Mall, Fresno, CA

Phone: 559-221-6919

Fax: 559-221-6923

E-mail: info@nohomeownerleftbehind.org

**TROUBLE PAYING
YOUR MORTGAGE??**

NHLB™

**NO
HOMEOWNER
LEFT BEHIND™**



LOCAL HOTLINE

(559) 234-1492

TIPS ON SAVING YOUR HOME

DO CONTACT your mortgage lender when you first detect financial troubles caused by a lost job, divorce, illness or other problems. Lenders can best help homeowners pay their mortgage after one or two missed payments.

DON'T IGNORE mail or phone calls from your lender. Most lenders will start the legal process toward foreclosure if you don't respond.

DO CONTACT a HUD-approved housing counseling agency, which will help you negotiate with your lender, work out a monthly budget plan and tell you what financial and legal options are available.

DO CONTACT a nonprofit consumer credit counseling agency to help you restructure credit payments. Many of the agencies' services are free or low-cost. Avoid credit counseling agencies that require a large upfront fee or donation.

DON'T SIGN any document you did not read or understand.

DO BEWARE of unscrupulous lenders, especially those who deal with high-risk second mortgages. Some lenders engage in predatory practices, such as giving a mortgage loan to someone who doesn't have the income to repay it and charging excessive interest.

DO CONTACT the National Community Reinvestment Coalition for assistance with a predatory loan.

SOURCE: The U.S. Department of Housing and Urban Development, the Federal Housing Administration, the Department of Veterans Affairs, the Department of Labor.

NHLB LOCAL RESOURCES

HUD-APPROVED HOUSING COUNSELING AGENCIES (HCAs)

ByDesign Financial Solutions (559) 455-5525
Fresno Housing Authorities (559) 443-8435
ACORN Housing (559) 221-0217
California Rural Legal Assistance (559) 441-8721
Self-Help Enterprises (559) 651-1000 x630

GOVERNMENT / INDUSTRY COMPLAINTS

Americans for Fairness in Lending (866) 45-AFFIL
CA Department of Corporations (866) 275-2677
CA Department of Real Estate (559) 445-5009
Federal Trade Commission (877) FTC-HELP
CA Department of Fair Housing (800) 233-3212

ABUSE / FRAUD HELP

Adult Protective Services 24hr Hotline
(559) 255-3383
Homeowner-Borrowers Assistance Network
(559) 228-8500
Fresno District Attorney Real Estate Fraud Unit
(559) 262-4251
FraudCore.com
(800) 328-0834

WWW.NOHOMEOWNERLEFTBEHIND.ORG

RESCUE REFINANCE RESOURCES

NCRC's Rescue Fund (202) 628-8866
NACA's Refinance Product (510) 652-6622
ACORN's "HELP" (888) 409-3557
PMI's "SHARP" (800) 288-1970
FHA*Secure* (800) CALL-FHA

LEGAL NETWORK RESOURCES

Central California Legal Services
(559) 570-1200
California Rural Legal Assistance
(559) 441-8721
Attorney Referral & Information Service
(559) 264-0137

CRISIS INTERVENTION / OUTREACH

Fresno Metro Ministries
(559) 485-1416

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