

**For additional information about preventing foreclosure, avoiding fraud scams and accessing approved counseling at no cost to you.**

- Call us at (888) 255-7372 or 269-659-1308 Direct Line to Collections Department
- Email at [sbt@sturgisbank.com](mailto:sbt@sturgisbank.com)
- Visit Freddie Mac's My Home web site at <http://myhome.freddiemac.com> or Fannie Mae's [www.KnowYourOptions.com](http://www.KnowYourOptions.com)
- For help exploring your options, the Federal government provides contact information for housing counselors, which you can access by contacting the Consumer Financial Protection Bureau at [www.consumerfinance.gov](http://www.consumerfinance.gov), Call the HOPE Hotline, open 24 hours a day, seven days a week, at (888) 995-HOPE (4673) , or the department of housing and Urban Development at [www.hudexchange.info/programs/housing-counseling](http://www.hudexchange.info/programs/housing-counseling) or by calling (800)-569-4287. HUD-approved housing counselors provide foreclosure prevention counseling free of charge.

**Beware Of Foreclosure Rescue Scams!**

Scam artists have stolen millions of dollars from distressed homeowners by promising immediate relief from foreclosure, or demanding cash for counseling services when HUD-approved counseling agencies provide the same services for FREE. If you receive an offer, information or advice that sounds too good to be true, it probably is. Don't let them take advantage of you, your situation, your house or your money. **Remember, help is FREE.**

**How to Spot a Scam** – beware of a company or person who:

- Asks for a fee in advance to work with your lender to modify, refinance or reinstate your mortgage.
- Guarantees they can stop a foreclosure or get your loan modified.
- Advises you to stop paying your mortgage company and pay them instead.
- Pressures you to sign over the deed to your home or sign any paperwork that you haven't had a chance to read, and you don't fully understand.
- Claims to offer "government-approved" or "official government" loan modifications.
- Asks you to release personal financial information online or over the phone and you have not been working with this person and/or do not know them.

**How to Report a Scam** – do one of the following:

- Go to [www.preventloanscams.org](http://www.preventloanscams.org) and fill out the Loan Modification Scam Prevention Network's (LMSPN) complaint form online and get more information on how to fight back. Note: you can also fill out this form and send to the fax number/e-mail/address (your choice!) on the back of the form.
- Call 1(888)995-HOPE (4673) and tell the counselor about your situation and that you believe you got scammed or know of a scam.

# HAVING TROUBLE CATCHING UP WITH YOUR HOUSE OR TAX PAYMENTS?



## STEP FORWARD MICHIGAN CAN HELP YOU AVOID FORECLOSURE.

It's easy to fall behind on mortgage or property tax payments. A costly hospital stay, a few months of unemployment or other unexpected events can let payments get away from you. Step Forward Michigan is here to help. We've assisted thousands of Michigan homeowners with loans to get them caught up on payments so they can keep their homes. And if you stay in your home long enough, you may not even have to pay the loan back.

To find out if you qualify for help from Step Forward Michigan, visit:

**STEPFORWARDMICHIGAN.ORG**