



# SPOT THE SIGNS Avoid Frauds and Scams

DO YOUR HOMEWORK. STAY ALERT. PROTECT YOURSELF.

## 1 Do Your Homework

Educate yourself about common scams such as:



### Mortgage and Foreclosure

- Don't make mortgage payments to anyone other than your servicer or lender
- Don't pay fees for loan modifications or mortgage relief services
- Never sign over the deed to your property in exchange for mortgage relief



### Government Imposter

- Don't give out your Social Security Number or bank info to solicitors
- Don't respond to phone calls, texts, or emails from government agencies saying you owe money or threatening legal action. Most agencies communicate via mail



### "Person in Need"

- Don't send money to a family member or friend in need unless you are sure they are who they say they are. Contact the person to verify that the situation described is real
- Remember, artificial intelligence allows scammers to mimic friends' and loved ones' voices

## 2 Stay Alert

Scammers use the latest technology to carry out frauds. Watch for:

### Phishing and Smishing

- Don't send money in exchange for maintaining, increasing, or receiving benefits sooner
- Scammers send an email or text message that seems to be from someone you know, or an entity you do business with
- The message asks you to click a link or give your password, bank account, or other sensitive information
- Scammer can install ransomware or malware, or use your sensitive information to steal your identity

### Alternate Means of Payment

- Scammers of any type may ask you to make payments using alternate means, such as mobile payment apps, cryptocurrency, money orders, wire transfers, or gift cards
- Always independently verify any entity asking you to make such payments. Call a known business number or ask a colleague or friend to help

## 3 Protect Yourself

Take proactive action to safeguard your information:



### Keep Personal Information Safe

- Keep important papers in a safe place
- Don't give out your bank account, social security, or other private information over the phone, email, or text
- Watch your credit for at least several months if you think you have been a victim of an identity theft scam



### Report Scams

Report consumer scams to government agencies:

- Federal Trade Commission (FTC): [ftc.gov/complaint/identitytheft.gov/](https://ftc.gov/complaint/identitytheft.gov/)
- Consumer Financial Protection Bureau: [www.consumerfinance.gov/complaint/](https://www.consumerfinance.gov/complaint/)

## IMPACTED BY A SCAM OR FRAUD? WE'RE HERE FOR YOU

Fight back with a HUD-Approved Housing Counseling Agency



**Online:** [hudgov-answers.force.com/housingcounseling/s/?language=en\\_US](https://hudgov-answers.force.com/housingcounseling/s/?language=en_US)



**Phone:** Call HUD's interactive voice system at (800) 569-4287

*Housing Counselors work for non-profit or government agencies participating in the U.S. Department of Housing and Urban Development (HUD) Housing Counseling Program. Counselors can help you find the best options and resources for your situation. The assistance can be short term or long-term depending on your needs.*

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