

From: Attorney General John Kroger <attorneygeneral@doj.state.or.us>
Sent: Thursday, January 19, 2012 10:07 AM
To:
Subject: Scam Alert: Fake Foreclosure Review Offers



Consumer Protection Hotline: 1-877-877-9392
Online: www.oregonattorneygeneral.gov

Look up consumer complaints about businesses online:
www.oregonattorneygeneral.gov/beinformed

ATTORNEY GENERAL'S
SCAM ALERT

A Consumer Protection Alert from Oregon Attorney General John Kroger

Dear ,

Thank you again for joining the [Oregon Scam Alert Network](#). Please feel free to forward this email and encourage your family members, friends and colleagues to join the network too. Together we can fight fraud and help protect Oregonians from falling prey to predatory schemes.

Also, you can now look up the complaints we receive about businesses! Please check out our latest consumer resource: [Be Informed](#).

SCAM ALERT: FAKE FORECLOSURE REVIEW OFFERS

In November 2011, federal bank regulators ordered certain mortgage servicers to identify consumers whose homes faced foreclosure between January 1, 2009 and December 31, 2010. These consumers should have received a letter by the end of 2011 indicating that they may request an independent review of their foreclosure. If the review finds that the homeowner suffered financial injury caused by deficiencies in the foreclosure process, they may be eligible for compensation. There is no cost associated with the federal government's Independent Foreclosure Review program.

Unfortunately, scam artists are also contacting Oregon consumers and offering to conduct an "Independent Foreclosure Home Loan Review" or a "securitization review" for a fee. Attorney General John Kroger warns Oregonians to steer clear of independent foreclosure review scams.

- Beware of anyone who wants payment to assist you with an independent foreclosure review or any other homeowner assistance or foreclosure prevention program
- If you receive a letter suggesting that you qualify for compensation or received a grant without having requested an independent review from the federal government, it is a scam
- A government agency will never request your contact information, Social Security number, banking information, or credit card numbers in an email
- Steer clear of anyone who claims they can guarantee a permanent mortgage modification or halt the foreclosure process

More information can be found at <http://www.independentforeclosurereview.com>. If you received a notification about an independent foreclosure review and are unsure of its authenticity, contact the Federal Reserve Board at 888-952-9105 or learn more at [What You Need to Know: Independent Foreclosure Review](#). If you or someone you know is facing foreclosure, there are many free HUD-approved housing counselors around Oregon. Visit <http://foreclosurehelp.oregon.gov> for more information.

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