How can CRLA help me?

California Rural Legal Assistance, Inc. (CRLA) staff can assist you if you have or had mortgage issues. They can guide you through the modification process, reporting scams, negotiating cash for keys, and in certain instances filing meritorious complaints with the courts or government agencies. CRLA’s foreclosure assistance project is funded by the United States Department of Housing and Urban Development.

Law Offices of California Rural Legal Assistance, Inc.

Arvin (661)845-3840
Coachella (760)398-7261
Delano (661)725-4350
El Centro (760)353-0220
Fresno (559)441-8721
Madera (559) 674-5671
Marysville (530)742-5191
Modesto (209)577-3811
Oxnard (805)486-1068
Salinas (831)757-5221
San Luis Obispo (805)544-7997
Santa Maria (805)922-4563
Santa Rosa (707)528-9941
Stockton (209)946-0605
Watsonville (831)724-2253
**What is a foreclosure scam?**

A foreclosure scam is when an entity takes advantage of a borrower who is struggling to keep their home. The entity may be an individual or group of individuals who claim to be, or are, professionals. It is important to keep in mind that foreclosures are public records, so anyone looking may know the property is under foreclosure. Scammers promise relief in exchange of funds, yet the promises are not realistic.

Potential promises include:
- A guarantee to stop your foreclosure;
- A guarantee to modify your mortgage;
- A guarantee to reinstate your loan.

Nothing is ever a guarantee, if someone guarantees something to you they are most likely scammers. Every case is unique. Once you submit a complete modification application, your servicer will be able to determine what options you qualify for.

**What do scammers do?**

- **Up-front fees:** Scammers charge for their services upfront. You should never pay for assistance in a foreclosure alternative upfront. HUD approved housing counselors may be able to assist you at no cost to you.

- **Stop paying mortgage:** Scammers advise borrowers to stop paying their mortgage or to redirect their payment to a third party. Mortgage payments should be made to the servicer when there are funds available to do so.

- **Sign a contract:** Scammers ask borrowers to sign contracts, and other documents, without clearly explaining what the documents mean. You should never sign any document you do not understand.

- **Release financial information:** Scammers ask borrowers to release financial information, which tends to lead to further financial issues.

Always gather important information from people you speak to in regards to your home. If you are at risk of defaulting, or have already defaulted, speak directly to your servicer about what options are available. There are HUD certified organizations that may assist you through the process that do not charge for their services.

**What are my options?**

**Foreclosure:** There are foreclosure alternatives to avoid preventable foreclosure. Not all foreclosures are preventable. Consult with a HUD approved housing counselor for free assistance. You may also refer to our Foreclosure Alternatives brochure.

**Scam:** Foreclosure scams need to be reported to stop them from affecting more struggling borrowers. You may begin by reporting the incident to the local police department and follow up with the local District Attorney’s Office once the report is made. Depending on who scammed you, you may file reports with other entities, such as:

- Attorney General
- Bureau of Real Estate
- California State Bar Association
- Federal Trade Commission

You may also contact an attorney to see what other options are available to you.