

**Utah Foreclosure Prevention Taskforce**  
[www.utahforeclosureprevention.com](http://www.utahforeclosureprevention.com)

**7 Ways to Avoid Foreclosure Scams**

Follow these tips from the National Consumer Law Center.

1. Don't panic. Get detailed information about the deadlines you face in resolving your problems. Pay special attention to the date on which you would lose legal right to ownership.
2. Never sign a contract under pressure. Take your time, and consult a lawyer if possible.
3. Never sign away ownership via a quitclaim deed or other means without consulting a lawyer. Be especially suspicious of offers to lease back your home, in order to buy it back over time. These offers are weighted against you.
4. Never make your mortgage payments to anyone other than your lender. If you can't pay, do not ignore warning letters from your lender; contact them instead.
5. Beware of any home-sale contract in which you are not formally released from liability for your mortgage. Make sure you know the rights you are giving up and that you agree to give them up.
6. Don't sign anything with blank lines or spaces; information could be added later without your knowledge and consent.
7. If you do not speak English, never use a "rescuer's" translator. Instead, insist on using your own translator.

Source: <http://www.hud.gov/foreclosure/index.cfm>,  
<http://www.bankrate.com/brm/news/mortgages/20050728a1.asp> and the National Consumer Law Center