

Protecting Yourself from Loan Modification Scams

Homeowners are experiencing a concerning rise in scam activity from individuals and companies pretending to be their mortgage company to trick people into paying for loan modifications they'll never receive.

These scammers may contact you by phone, email, or text message, often claiming they can guarantee a loan modification or stop a foreclosure immediately. They might ask you to pay an upfront fee, share personal financial information, or send payments to an address that is not ours.

Please be aware that New American funding will never do the following:

- Ask you to pay an upfront fee to be considered for a loan modification.
- Guarantee a loan modification.
- Ask you to make payments directly to an individual or to a company other than New American Funding
- Pressure you into making an immediate decision.

If you are struggling to make your mortgage payments or are concerned about foreclosure, please contact us directly and we can discuss your options.

How To Protect Yourself

Contact Us Directly

If you receive a suspicious call or email from someone claiming to be from New American Funding, hang up or delete the email. Go to <https://www.consumerfinance.gov/complaint/> to submit a complaint and get information on how to fight back. Call +1 (888) 995-HOPE (4673) and tell the counselor about your situation and that you believe you were scammed or know of a scam.

Don't Share Personal Information

Never provide your Social Security number, bank account details, or other financial information over the phone or by email unless you have initiated the contact. When contacting us, never call or email contact information from any source that appears to be suspicious. When in doubt, always contact us using the contact information on our website at <https://www.newamericanfunding.com/myloan/>.

Be Wary of Guarantees

A legitimate loan modification is never guaranteed. Anyone who promises you one is likely a scammer.

We are committed to helping our customers and want to make sure you have the right information to protect yourself. If you have any questions or concerns, please don't hesitate to contact us at 1-800-893-5304 Ext. 9208 or visit our official website at [newamericanfunding.com/myloan](https://www.newamericanfunding.com/myloan).