

## BEWARE of SCAMS

**DON'T pay a fee up front for help in getting a loan modification – it's probably an illegal scam.**

**DON'T transfer title to your home to anyone based on the promise that you can remain in your home.**

**DON'T follow advice of anyone (other than an attorney) who tells you to stop making payments on your mortgage.**

**DO read “For Homeowners” prepared by the Lawyer’s Committee for Civil Rights Under Law at [www.preventloanscams.org/resources/](http://www.preventloanscams.org/resources/) For a good summary of scams, click on “Tips on How to Avoid a Loan Scam,” which is in the picture box on the right side of the screen.**

**DO read “Avoiding Scams” at [www.preventforeclosurescapecod.org/](http://www.preventforeclosurescapecod.org/) Select “Resources;” then select “Avoiding Scams.”**

## Prevent Foreclosures Cape Cod Mission Statement

Our mission is to help homeowners in Falmouth and other towns in Barnstable County (Cape Cod), Massachusetts, adversely affected by the collapse of the housing market because of illegal and unethical practices of the largest banks and mortgage lenders. We try to educate the general public, organizations, and individuals about:

- Mortgage loans, foreclosure and eviction
- Illegal foreclosure practices by lenders and servicers
- Scams and how to avoid them
- Resources that are available and affordable (usually free)
- Mortgage documents and records, and how to obtain and organize them.

We also lobby the state legislature to pass and amend laws that will help borrowers avoid mortgage foreclosures and eviction.

For more information, please take a look at: [www.preventforeclosurescapecod.org](http://www.preventforeclosurescapecod.org)

*Prevent Foreclosures Cape Cod is a  
subcommittee of Occupy Falmouth.  
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Falmouth MA 02541  
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Don't fall for ads that promise to help you but want your money up front – that's the hallmark of a scam.

Instead, contact one of the free nonprofit or government programs we have listed for you in this brochure. We hope they help.

*Prevent Foreclosures Cape Cod  
To learn more, email us at  
[info@occupyfalmouth.com](mailto:info@occupyfalmouth.com)*

## WHEN YOUR HOME IS AT RISK

- ✓ **Act now! Do not wait!** Trying to save your home takes time – be ready for a long haul.
- ✓ Organize your loan documents and all other papers by date. Don't throw anything away.
- ✓ Keep a phone log of all conversations with your bank, including date, person spoken to, and summary of conversation.
- ✓ Obtain your mortgage loan history from the Barnstable County Registry of Deeds at [www.barnstabledeeds.org/](http://www.barnstabledeeds.org/). For help call 508-457-7782.
- ✓ **Get free advice and counseling from one or more of the nonprofit organizations listed here or consult an attorney.**

## IF YOU NEED HELP MANAGING YOUR BILLS

Seek financial counseling, which may be long-term, from:

**Falmouth Service Center**  
508-548-2794  
611 Gifford Street, Falmouth

**Housing Assistance Corporation**  
Cape Cod 508-771-5400 in Hyannis

## IF YOU NEED HELP MODIFYING YOUR LOAN

**Massachusetts Attorney General's HomeCorps Office 617-573-5333**  
[www.mass.gov/ago/homecorps](http://www.mass.gov/ago/homecorps)  
*Obtain a loan modification specialist to advocate on your behalf.*

**Housing Assistance Corporation Cape Cod 508-771-5400**  
460 West Main St., Hyannis  
[www.haconcapecod.org/programs-and-services/foreclosure-prevention](http://www.haconcapecod.org/programs-and-services/foreclosure-prevention)  
*Free HUD-approved counseling agency.*

## IF YOUR LOAN MODIFICATION HAS BEEN DENIED

**Organizations listed above and Representative William Keating's office 508-746-9000** in Plymouth  
*Often very helpful but note that members of Congress cannot order a lender to decide a matter in your favor.*

## IF YOU NEED FREE LEGAL HELP

Get a referral from Attorney General's HomeCorps Hot Line at 617-573-5333 to qualify for free help from:  
**South Coastal County Legal Services 508-775-7020** [www.sccls.org](http://www.sccls.org)  
*Can help fight foreclosure or eviction. After foreclosure you do not have to move until you receive a court order evicting you, but you would need legal help to prevent eviction.*

## IF YOU FACE FORECLOSURE or EVICTION or YOUR HOUSE IS "UNDERWATER"

**Stabilizing Urban Neighborhoods (SUN) 617-933-5880**  
[www.bostoncommunitycapital.org/what/sun-initiative/](http://www.bostoncommunitycapital.org/what/sun-initiative/)  
*Operates statewide to serve people struggling to pay their mortgages. May purchase your home and let you re-finance at a lower monthly payment; you would need a monthly income, such as Social Security or Disability payments.*

## IF YOU ARE A SENIOR CITIZEN

**Consumer Assistance Council of Cape Cod 508-771-0700**  
*Serves low and moderate income elders; offers many counseling services, including information to prevent foreclosure. Call to request a referral for help in modifying your loan.*

## IF YOU CAN'T SAVE YOUR HOME and NEED HELP

**Community Action Committee of Cape Cod & Islands, Inc. 508-771-1727, x132** in Hyannis  
[www.cacci.cc/hap.html](http://www.cacci.cc/hap.html) or  
**South Shore Community Action Council 508-747-7575, x6257** in Plymouth  
[www.sscac.org/homecorps/index.html](http://www.sscac.org/homecorps/index.html)  
*Goal: prevent homelessness and stabilize borrowers' housing and finances.*