

## Cybersecurity Corner

Scammers will take advantage of people looking to lower their mortgage payment through refinancing, or a VA loan (if applicable). You may receive a call or email from someone claiming to be with your home loan servicer, or the VA. They'll promise to help lower your mortgage payment - but they'll want an upfront fee or retainer paid. It's illegal for a company to charge you before helping with things such as debt relief or improving your credit. The scammers will tell you to cut off contact with your lender or housing counselor. They may claim that they can handle any loan paperwork for you, but they're actually steering you away from real help.

To avoid scams, always start by contacting your mortgage servicer or lender first. They will be able to explore real options to lower your interest rate or payment. You could also contact the **Department of Housing and Urban Development**, or the **Department of Veterans Affairs**.



To learn more from the Federal Trade Commission regarding mortgage scams, click below.

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