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Beware of foreclosure counseling scams

BY [TINA ELLIS](#) • GUEST BLOGGER • MAY 6, 2009

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More than 3,000 people came to the foreclosure forum at Ford Field last week, and we foreclosure mitigation counselors with the Housing Opportunity Center at Southwest Solutions saw more than 100 of them -- home owners who were all at risk of foreclosure because of economic hardship or bad loan terms.

Some home owners who came to talk with us were surprised that they could get expert counseling for free.

People feel desperate when they are about to lose their homes and, as a result, can fall prey to a new kind of predatory scam that involves fraudulent and expensive foreclosure counseling services. Unfortunately, I am seeing more and more people who have been victims of this unconscionable scam.

One couple sought my advice at Ford Field because they were at risk of foreclosure after missing two mortgage payments about a year ago. A predatory "counseling" company contacted them and persuaded them that the company would work out a modification with the mortgage provider for a fee -- \$299 a month until the modification was finalized. The couple had been paying the fee for about the last eight months, while struggling to make their mortgage payments and continuing to incur fees each and every month.

Then, a few weeks ago, the couple received a notice that their home would be listed at sheriff's sale. The fraudulent counseling company had taken the couple's money (almost \$2,400), done absolutely nothing on their behalf, and now had placed their home in even greater jeopardy.

I have asked the couple to give me all the documentation so we can begin working with their mortgage provider to negotiate a modification and prevent the sheriff's sale. I am hopeful that we will reach an outcome that will allow the couple to keep their home.

We also will file a complaint with the attorney general's office about the fraudulent counseling company. I am doubtful, however, that the couple will be able to get their money back. Once the authorities become wise to these companies, the companies evaporate like ghosts and then come

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Foreclosure counselor Tina Ellis

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back again under new guises to haunt another set of vulnerable and frightened people.

It makes me so angry. First, many people are taken advantage of by predatory lenders. Then, many are taken advantage of by predatory false counseling agencies.

I want people to know that excellent and free help is available from counselors who care about keeping home owners in their homes and keeping neighborhoods viable. We offer such help at the Housing Opportunity Center, as do many other HUD-certified agencies. Please seek us out.

Tina Ellis, a foreclosure counselor at Southwest Housing Solutions, is guest blogging this week on what it's like to be on the frontlines of the mortgage meltdown in metro Detroit. The agency has offices throughout the metro area. For information, call 313-841-9641.

Ellis' previous post and other guest bloggers' posts are compiled [here](#).

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