

Published based on [Obama's Mortgage Modifications - The Facts](#)

Obama's Mortgage Modifications - The Facts

There are some things that you may want to take into consideration when it comes to loan modification and mortgage modifications scams. One of the things to look out for to avoid becoming a victim of these scams would be if the company contacts you with an automated message by phone. The manner in which these companies operate their loan modification and [Mortgage Modifications](#) scams would be to target people who are on fixed level incomes and also those belonging to low income groups.

Usually, fraudulent firms approach their victims first by phone and or by email, bearing the promise that they will help their customers speak with their lenders and eventually attempt to get their loans or mortgages modified. Also, they will mention to their customers (victims) the need for an upfront fee to shoulder the services that they will initially be providing you.

The company will use this scheme and make you believe they can stop foreclosures to lure people to avail the said services of their company. However, there is actually no company out there that can really stop your homes from being foreclosed just because of their 'crafty' services. Moreover, the emails coming from these companies usually show up as spam in your email. The section where it tells you who the email is from also shows up with an email address that you do not recognize at all.

When you actually speak to someone at the company, they will almost always influence you to sign over the title to your home or property.

A mortgage modification could be the answer that you need so that you can afford to keep your family's home. HAMP is a government funded program and it will expire-don't miss out on your fair share of the bailout billions. Your tax dollars are funding this program, so make sure you are prepared to take advantage of this federal home rescue plan.

Get the help you need to prepare your own accurate and acceptable loan modification application. The Complete Loan Modification Guide kit is the best selling do-it-yourself system that takes the guess work out of preparing your financial statement, hardship letter and all of the required forms your lender needs.

Learn more about [Obama Mortgage Relief Plan Qualifications](#).

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