

Forbearance/Eviction Scams

Definition:

- Forbearance is when your mortgage servicer allows you to pause payment or pay a lower rate temporarily.

Red Flags:

- Scammers will claim to help you by promising you that you will be able to stay in your home by providing you with money from the federal government.
- Be discerning of “pandemic relief” grants claiming to provide you funding. Visit reno.gov for more information on Coronavirus Relief Programs.
- Be cautious of callers claiming they can help you with loans or credit repair services.
- Be careful of loans you sign up for – lenders do not guarantee a loan ahead of time. Lenders will check your credit and other documents before getting approved and providing you a loan amount.
- Read thoroughly and double check on any government programs before you sign up.
- Do not pay any fees for government grants or programs. A real government agency will not ask you to pay a processing fee.

Reporting:

- If you suspect fraud, file a complaint with the Nevada Attorney General at https://ag.nv.gov/Complaints/File_Complaint/ or by calling 888-434-9989. You can also file a complaint with the Federal Trade Commission (FTC) by calling their Consumer Response Center at 1-877-382-4357 or visit ReportFraud.ftc.gov.
- If you think you have been a victim of an eviction or forbearance scam, report it to the BBB Scam Tracker by visiting bbb.org/scamtracker.

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