

# BEWARE OF PREDATORY LENDERS



## WE CAN HELP YOU AVOID THE TRAPS

Predatory lenders will hunt you down. Don't get trapped by these con artists. No matter how desperate you are to refinance or buy a home, you must beware. Here are a few of the telltale signs:

- ✓ The mortgage broker quotes one interest rate but tries to charge you another
- ✓ There are unusual and unexpected fees
- ✓ The mortgage broker says your credit score requires a higher interest rate
- ✓ The loan is tied to a prepayment penalty
- ✓ Right before closing, the lender throws unexpected changes at you
- ✓ The mortgage broker asks you to sign blank forms

Find out how to spot and stop predatory lenders today. We'll give you the information you need to help protect yourself.

## DON'T GET TRAPPED. DON'T GIVE UP!

Go to [www.questionsprotect.org](http://www.questionsprotect.org)  
or call **1-866-222-FAIR**



A public service message brought to you by the U.S. Department of Housing and Urban Development in partnership with the National Fair Housing Alliance.

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