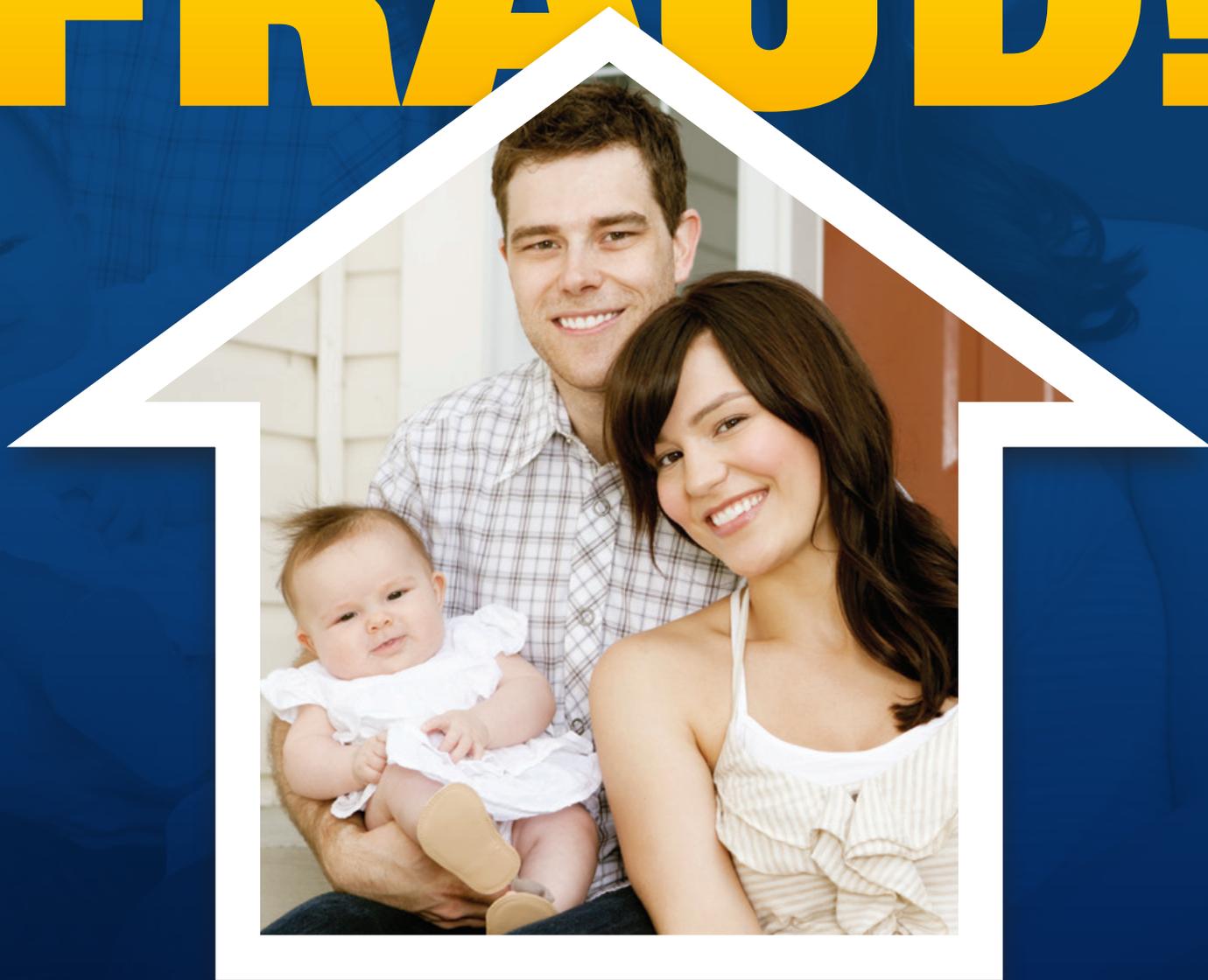




GUARD AGAINST FRAUD!



Assistance from the
California Department of Business Oversight
Can Help Consumers Make Educated Financial Decisions
and Guard Against Fraud

What is the DBO?



The California Department of Business Oversight (DBO) oversees state-

licensed financial institutions, products and professionals to ensure consumers have access to a fair and secure financial services marketplace.



A NOTE TO HOMEOWNERS

Scammers have been targeting people with trouble paying their mortgages. The following tips will help you avoid scams that could make your situation go from bad to worse.

Don't Get Hit By a Pitch

"We can stop your foreclosure!" "Guaranteed to save your home!" "97% success rate!" Claims like these are signs of a foreclosure rip-off. Steer clear of anyone who offers an easy out.

Don't Pay For a Promise

Don't pay anyone who promises to prevent foreclosure or get you a new mortgage. These so-called "foreclosure rescue companies" claim they can help save your home, but they're out to make a quick buck. Cut off all dealings if someone insists on a fee up front.

Imitations = Frustrations

Some con artists use names, phone numbers, and websites to make themselves look like a government agency. If you want to contact a government agency, look up the web address or use a phone number listed in the phone book or on the agency's website.

Send Payments Directly

Some scammers offer to handle financial arrangements for you, but just pocket your payment and disappear. Never send your mortgage payments to anyone but your mortgage servicer.

Talk to a HUD-Certified Counseling Agency For Free

If you're having trouble paying your mortgage, free help is a phone call away. Call 1-888-995-HOPE, a national hotline that operates 24/7. The hotline is run by the Homeownership Preservation Foundation, a nonprofit member of the HOPE NOW Alliance. Or visit www.hopenow.com or www.makinghomeaffordable.gov for free help online.

THE DBO enforces the state's financial service laws and provides resources to Californians that help them make informed financial decisions. Educated and well-informed consumers are less likely to fall victim to financial fraud and scams. So educational outreach plays an important role in the DBO's mission to protect Californians' personal finances.

The DBO supervises operations of state-licensed financial institutions, including banks, credit unions and money transmitters. Additionally, it licenses and regulates a variety of other financial service providers, including securities brokers and dealers, investment advisers, payday lenders, mortgage lenders and other consumer finance lenders. For a complete list of industries regulated by the DBO, visit www.dbo.ca.gov.

There are multiple offices within the DBO that focus on helping consumers understand financial services marketplaces and protect themselves from fraud and scams:

Consumer Services Office

The DBO's Consumer Services Office was established to provide information and assistance directly to consumers. The Consumer Services Office can answer questions and help resolve disputes with licensees. It also can direct your complaint to the appropriate regulatory agency, if the financial services company or individual does not fall under the DBO's jurisdiction. If you need help verifying the licensing status of a financial institution, service or professional, call the DBO's toll-free number, 1-866-275-2677, or visit www.dbo.ca.gov/consumers

Consumer Education and Outreach

The DBO's Office of Education and Outreach is committed to providing consumers with helpful information and materials on a range of financial topics. It runs several outreach programs that help Californians make smart decisions about their personal finances:

- **Mortgage Education Outreach Program**— Aims to expand consumer education and awareness about home buying and loan modifications.
- **Seniors Against Investment Fraud (SAIF)**— Educates California seniors about investment fraud and provides tools to protect against scammers that target senior consumers.
- **California Troops Against Predatory Scams (TAP\$)**— Alerts and educates the state's military service members and their families about investment fraud, predatory lending and financial scams.

DO YOU THINK YOU HAVE BEEN SCAMMED, VICTIMIZED BY FRAUD?



Help us protect Californians from unlicensed or fraudulent consumer transactions.

File a complaint with the California Department of Business Oversight (DBO):

- 1 Call us toll-free at 1-866-275-2677 to have a complaint form mailed to you.
- 2 Download the complaint form from DBO's website. For the fastest response, we recommend filing online www.dbo.ca.gov/consumers.
- 3 Summarize your complaint and provide all relevant information that may help us understand and resolve your complaint.
- 4 Provide copies of all documents supporting your complaint (do not send originals, or your Social Security number or any other sensitive information).

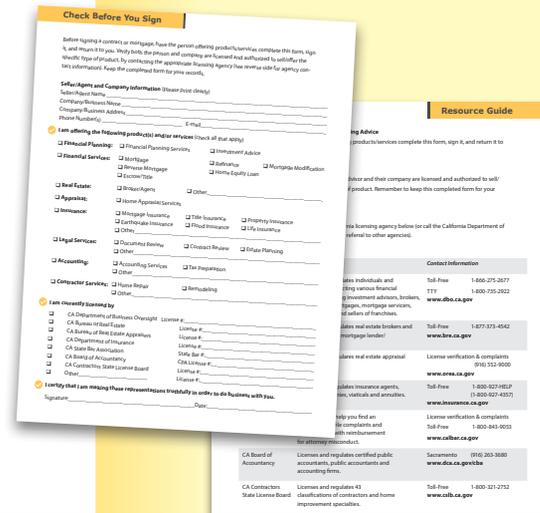




CHECK BEFORE YOU SIGN!

Before signing a contract or mortgage, have the person offering products/services complete this form, sign it, and return it to you. Verify both the person and company are licensed and authorized to sell/offer the specific type of products/services by contacting the appropriate licensing agency (contact information is provided on the form).

Download the form at www.dbo.ca.gov and look for the DBO Mortgage Education logo:



**CONTACT
THE DEPARTMENT
OF BUSINESS
OVERSIGHT (DBO)**

1-866-275-2677
www.dbo.ca.gov



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THINK you'll soon be facing a **FORECLOSURE?**
THINK AGAIN.

**KEEP
YOUR
HOME
CALIFORNIA™**



PROGRAMS

Principal Reduction Program

Helps eligible homeowners who have suffered a financial hardship obtain sustainable mortgage payments by reducing principal loan balances.

Unemployment Mortgage Assistance

Provides temporary assistance to eligible homeowners who have suffered involuntary unemployment.

Mortgage Reinstatement Assistance Program

Helps eligible homeowners reinstate their first mortgage loan if they have fallen behind due to short-term financial problems.

Transition Assistance Program

Provides one-time funds to help eligible homeowners transition to new housing after executing a short sale or deed-in-lieu of foreclosure.

Receive up to **\$100,000 in FREE mortgage payment assistance to prevent foreclosure**

REQUIREMENTS

Homeowners:

- Own and occupy the home as their primary residence
- Meet program income limits
- Have a documented, eligible hardship

Property:

- Located in California
- Not abandoned, vacant, or condemned
- Single family, 1-4 unit home

Mortgage:

- Serviced by a participating servicer
- First mortgage lien
- Delinquent or in imminent default

888-954-KEEP (5337) | www.KeepYourHomeCalifornia.org