

**FOR IMMEDIATE RELEASE:**

**Contact:** James Hallinan

November 24, 2015

(505) 660-2216

## **SCAM ALERT: Attorney General Warns New Mexicans about “Making Home Affordable” Program**

*AG Balderas: Do not pay Ocwen mortgage payments by Moneygram in response to a “Making Home Affordable” offer*

*Albuquerque, NM* – Today, Attorney General Hector Balderas issued a scam alert to warn New Mexicans about a dangerous new scam preying on New Mexicans who are having trouble paying their mortgages.

“Do not pay Ocwen mortgage payments by Moneygram in response to 'Making Home Affordable' offer letters or calls,” said Attorney General Hector Balderas. “This is a scam and if you receive one of these letters or calls please contact the Consumer Protection Division of the Office of the Attorney General at 505-222-9100.”

### **Details about the scam:**

- The Office of the Attorney General’s Consumer Protection Division has recently learned that New Mexico homeowners are being asked to send money to individuals by Moneygram.
- Ocwen has investigated the matter and determined that third-parties are posing as Ocwen employees to obtain payment from consumers.
- Consumers receive a letter advising them that they are being offered a “trial payment plan” or loan modification and then the consumer is directed to call a person to make the payments. An example of such a letter is attached.
- The callers will at times “spoof” an Ocwen phone number so that it appears that the person calling the consumer is calling from an Ocwen phone number often in the area code “214.”
- The United States Postal Inspection Service is working with Ocwen to investigate this matter as mail fraud.
- If consumers have questions about their home loan, they can contact the real Ocwen at 800-746-2936.
- Further, consumers who suspect they have been harmed by this scam, have received a suspicious mailing, or have any questions can contact Assistant Attorney General David C. Kramer at 505-222-9100 or 505-222-9134 for assistance.

Attorney General Balderas is committed to protecting consumers from deceptive or unfair business practices, and to helping homeowners avoid foreclosure. The Office of the Attorney General sponsors the “Keep Your Home New Mexico” program to help consumers avoid foreclosures and save their homes. Homeowners can call a statewide hotline for free housing counseling and other information. That number is 855-664-6630 or consumers can visit [www.KeepYourHomeNewMexico.org](http://www.KeepYourHomeNewMexico.org).

**Attached is an example of the scam letter.**

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## HELPING YOU STAY IN YOUR HOME.

  
MAKING HOME AFFORDABLE.

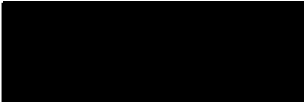


OCWEN  
HELPING HOMEOWNERS IS WHAT WE DO!™  
OCWEN.MORTGAGEBANKSITE.COM


*you may be able to make your payments more affordable.*

***Act now to get the help you need!***

October 9th, 2015



Ocwen Loan Servicing, LLC  
1661 Worthington Road, Suite 100  
West Palm Beach, FL 33414

Account Number: 

Dear 

**Congratulations!** You are approved to enter into a trial period plan under the Home Affordable Modification Program. This is the first step toward qualifying for more affordable mortgage payments. Please read this letter so that you understand all the steps you need to take to modify your mortgage payments.

What you need to do...

To accept this offer, you must make your first monthly "trial period payment. "To qualify for a permanent modification, you must make the following trial period payments in a timely manner:

1 <sup>st</sup> payment: \$ 550.25 by 10/09/2015 initial trial acceptance payment
2 <sup>nd</sup> payment: \$ 550.25 by 11/09/2015
3 <sup>rd</sup> payment: \$ 550.25 by 12/09/2015

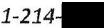

*Relationship*

Afer all trial period payments are timely made and you have submitted all the required documents, your mortgage will be permanently modified. (Your existing loan and loan requirements remain in effect and unchanged during the trial period.) **If each payment is not received by Ocwen Loan servicing in the month in which it is due, this offer will end and your loan will not be modified under the Making Home Affordable Program.**

If you have any questions or if you cannot afford the trial period payment shown above but want to remain in your home, or if you have decided to leave your home but still want to avoid foreclosure, please call us at 1.800.746.2936 as we may be able to help you. (also, please review the attached "Frequently Asked Questions.")

Sincerely,



HAMP  
Ocwen Finance LLC  
Direct # 1-214-  
Fax # 1-

Attachments: (1) Frequently Asked Questions and (2) Additional Trial Period Plan Information and Legal Notices

*This communication is from a debt collector. It is an attempt to collect a debt, and any information obtained will be used for that purpose*

The Making Homes Affordable Program was created to help millions of homeowners refinance or modify their mortgages. As part of this program, we are your mortgage servicer, and the federal Government are working to offer you options to help you stay in your home.



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