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News Release



For Immediate Release

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Attorney General Delaney Warns Against Mortgage Settlement Related Scams - Consumer Alert

Attorney General Michael A. Delaney warns New Hampshire borrowers who lost their homes to foreclosure to avoid scammers offering help to file a claim under the National Mortgage Settlement for a fee. Assistance is available for free.

In March of 2012, the Attorney General announced a settlement in which the nation's five largest mortgage servicers - Bank of America, Citi, Ally/GMAC, JPMorganChase and Wells Fargo - agreed to resolve claims brought on behalf of consumers by attorneys general in 49 states, including New Hampshire. The \$25 billion settlement includes an estimated \$4.5 million in direct payments to New Hampshire borrowers who lost their homes to foreclosure between January 1, 2008 and December 31, 2011 while their loans were being serviced by one of those five banks.

Unfortunately, unscrupulous organizations soon began offering "help" to eligible borrowers. For a hefty "contingency fee" or up to 20% of the expected payment, fringe companies and law firms are offering to "help" consumers submit simple claim forms. According to the Attorney General, this sort of assistance is unnecessary. "It is not a complicated process," said Delaney. "The claims process is simple and easy. Don't be fooled into paying large fees to these companies trying to convince you that you need their help filing a claim for settlement funds resulting from my office's enforcement efforts."

Last month, the national settlement administrator began mailing approximately 7,600 claim forms to New Hampshire borrowers who are eligible to file claims. The forms are simple to complete and any borrowers who have questions or need help filing their claim can contact the settlement administrator, toll free, at 1-866-430-8358, or call the Attorney General's Mortgage Hotline at 1-866-522-4450. The deadline for filing a claim is January 18, 2013.

The Attorney General's Office recently learned that a San Antonio, Texas company called Murray, LLP is advertising in New Hampshire and on the internet and directing consumers to its website, www.bringaclaim.com. Their website attempts to convince eligible borrowers to pay up to a 20% fee to submit a simple one-page claim form.

Attorney General Delaney warns all homeowners to be aware of mortgage settlement related scams. Do not provide personal information or pay money to anyone who advertises, calls or emails you claiming that they are providing settlement related assistance. If you believe someone is conducting a settlement related scam, please contact the Attorney General's Office at 1-866-522-4450.

For more information about eligibility and filing a claim:

www.NationalMortgageSettlement.com

Email: administrator@nationalmortgagesettlement.com

Phone (toll free): 1-866-430-8358 (hearing impaired: 1-866-494-8281)

Or call the Attorney General's Mortgage Hotline at: 1-866-522-4450

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