Mortgage Fraud and Foreclosure

Your home is likely your most valuable asset, and you have an interest in maintaining ownership, protecting your equity and preserving your credit rating. This manual describes how you can better protect yourself from scams and deceptive business practices aimed at homeowners. Mortgage fraud, foreclosure rescue schemes and other deceptive practices have invaded our state, offering empty promises and stealing the dream of home ownership. Both Idaho and federal law offer some protections against mortgage fraud. Some of these laws are discussed in this manual. However, prevention is the best remedy for combating fraud, and you can best protect yourself by understanding your rights and obligations as a homeowner.

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