

Deceptive Mortgage Ads: What They Say; What They Leave Out

If you're looking for a mortgage to buy a home or refinance an existing loan, you may see or hear ads with offers of low rates or payments. Whether you see them on the Internet, on television or in the paper, or whether they come by fax or mail, some of these ads look like they're from your mortgage company or a government agency. Regardless of where you see the ads, remember that while the offers are tempting, some are terribly flawed: they don't disclose the true terms of the deal as the law requires.

The Federal Trade Commission, the nation's consumer protection agency, says that when you're shopping for a home loan, it's important to understand all the terms and conditions of a proposed loan. Start with what is in the ad itself. Read what's between the lines as well as what's in front of your eyes.

For the English guide, click here: [Deceptive Mortgage Ads - English](#)

For the Spanish/Espanol guide, click here: [Deceptive Mortgage Ads - Spanish/Espanol](#).

Last updated on November 09, 2021.

Predatory Lending

How helpful do you find the information on this page?

- Not helpful
- Somewhat helpful
- Very helpful

Save

Please tell us why this page wasn't helpful

- N/A
- Not related to my issue
- Not enough information
- Unclear information

Comment

[About text formats](#)

Plain text

- No HTML tags allowed.
- Lines and paragraphs break automatically.
- Web page addresses and email addresses turn into links automatically.

This question is for testing whether or not you are a human visitor and to prevent automated spam submissions.

[Save](#)

[Print](#)

[Table of Contents](#)

NEWS

News & publications

The news about recent activities for needed peoples.

[More News](#)

25 Aug 2017

Court Rules that Same Sex Parent can Move Forward with Discrimination Suit Against the State of Idaho

In an important step in securing equal rights for same-sex couples, a federal court ruled yesterday that an unmarried, lesbian mother can continue her fight to be recognized as the parent daughter.

[Continue Reading](#)

17 Jan 2017

ILAS receives funds to help seniors from Idaho National Laboratory

IDAHO LEGAL AID RECEIVES \$1,440 GRANT Idaho National Laboratory, on behalf...

[Continue Reading](#)

Our Partners

LSC's support for this website is limited to those activities that are consistent with

