

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.

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