



## MORE COOL TOOLS FROM SENTINEL

### UPDATE A COMPLAINT

Sentinel's new feature, Update a Complaint, helps police departments give identity theft victims a police report more quickly and efficiently. A detailed police report is critical for victims to invoke their rights under the law, to get rid of fraudulent debts and clear up their credit reports.

Here's how it works: An identity theft victim files a complaint with the FTC. All complaints are entered into Sentinel. If the victim files the complaint online, they can take a printed copy with them to supply additional detail for their police report. If the victim files a complaint by phone or mail, the FTC will mail them a blank affidavit to fill in before they go to the police.

As a security measure, the "Update a Complaint" feature requires the officer to have the victim's Social Security or FTC reference number and the victim's first or last name, date of birth or phone number. If the department already is a member with access to the new Sentinel, the officer can use "Update a Complaint" to check the complaint against the information and documentation the victim presents in person. If everything matches up, the officer can "update" the complaint by adding his contact information, the department name, state and police report number. With the addition of the report number, Sentinel automatically ticks a checkbox indicating the complaint has been verified. After submitting the updates from the victim into Sentinel, the officer can print the completed complaint or affidavit, and copy the information into his report, or simply attach the complaint to the report. The victim now has a police report and a

## COMMUNITY BEAT: A NOTE TO HOMEOWNERS

No doubt many people in your community are facing economic challenges these days, including facing foreclosure. Scammers are targeting people having trouble paying their mortgages: Some claim to be able to “rescue” homeowners from foreclosures while others promise loan modifications — for a fee. The FTC wants people to know how to avoid scams that could make their housing situation go from bad to worse. Share these tips with homeowners in your area:

- t Watch for a pitch like this: “We can stop your foreclosure!” “Guaranteed to save your home.” These kinds of claims are the tell-tale signs of a foreclosure rip-off. Steer clear of anyone who offers an easy out.
- t Don't pay for a promise. Don't pay any business, organization, or person who promises to prevent foreclosure or get you a new mortgage. These so-called “foreclosure rescue companies” claim they can help save your home, but they're out to make a quick buck. Cut off all dealings if someone insists on a fee.
- t Send payments directly to your mortgage company. Some scammers offer to handle financial arrangements for you, but then pocket your payment.
- t Don't pay for a second opinion if you've applied for a loan modification and been turned down.
- t Imitations = Frustrations. Some con artists use names, phone numbers and websites to make it look like they're part of the government. If you want to contact a government agency, type the web address directly into your browser and look up any address you aren't sure about. Use phone numbers listed on agency websites or in other reliable sources, like the Blue Pages in your phone directory. Don't click on links or open any attachments in unexpected emails.
- t Talk to a HUD-Certified Counseling Agency — For Free. If you're having trouble paying your mortgage or you've already gotten a delinquency notice, free help is a phone call away. Call 1-888-995-HOPE for free personalized advice from housing counseling agencies certified by the U.S. Department of Housing and Urban Development (HUD). This national hotline — open 24/7 — is operated by the Homeownership Preservation Foundation, a non-profit member of the HOPE NOW Alliance of mortgage industry members and HUD-certified counseling agencies. For free guidance online, visit [www.hopenow.com](http://www.hopenow.com). For free information on the President's plan to help homeowners, visit [www.makinghomeaffordable.gov](http://www.makinghomeaffordable.gov).

Order free bookmarks with tips for homeowners at [ftc.gov/bulkorder](http://ftc.gov/bulkorder). ■■■

At the FTC's request, a U.S. district court has ordered two companies to stop claiming to be part of a government-endorsed mortgage assistance network. According to the FTC, New Hope Modifications and Hope Now Modifications said they could successfully modify mortgages for almost all their clients or give refunds. The FTC alleged that both companies often diverted one month's mortgage payment as a fee from distressed homeowners, failed to help them modify their mortgages, and then denied them refunds. Neither company is affiliated with the legitimate HOPE NOW Alliance, a mortgage assistance network that offers free help to homeowners who need it while working with their mortgage company. Read more: [ftc.gov/opa/2009/03/newhope.shtm](http://ftc.gov/opa/2009/03/newhope.shtm). ■■

### MOD SQUAD

The FTC has sued five operations that deceptively marketed their mortgage modification and home foreclosure relief services, including several that gave the false impression they were affiliated with the federal government. This brings to 11 the number of such cases the FTC has brought in the last year. The FTC also sent warning letters to 71 companies that may be deceptively marketing these services. Read more: [ftc.gov/opa/2009/04/hud.shtm](http://ftc.gov/opa/2009/04/hud.shtm).

### JOINING FORCES

The FTC, with the U.S. Department of Housing and Urban Development (HUD),