

Don't Fall for Mortgage Scams: Protecting Yourself and Your Home

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In the world of homeownership, understanding how to safeguard yourself against potential mortgage scams is crucial. At Essex Mortgage, we prioritize your financial security and want to empower you with the knowledge to recognize and steer clear of fraudulent activities that could jeopardize your home and finances.

Spotting *red flags* in these scenarios can help you avoid falling victim to scammers:

1. Unusual Payment Requests

Essex Mortgage will never ask for mortgage payments using cash or mobile payment apps like Cash App, Venmo, Google Pay, or Zelle. Always direct payments to the addresses listed on our Contact Page at www.essexmortgage.com/myaccount.

2. Public Payment Meetings

Be cautious if someone suggests meeting in public places like grocery stores or malls for payment purposes. All legitimate transactions with Essex are conducted through secure channels and established procedures.

3. Upfront Payment Demands

Scammers might demand an upfront fee before offering any services. Essex Mortgage does not require upfront payments for any mortgage-related assistance.

4. Payment Redirection

Watch out if scammers advise making payments to an entity other than your servicer or lender. Always verify payment instructions directly with Essex Mortgage.

5. Limited Payment Methods

Scammers may restrict payment options to just one method. Essex offers various secure payment methods and does not impose such limitations.

6. Fake Documentation

Be wary of suspicious agreements or documentation that claim to be from Essex Mortgage. Signs of potential fraud include typos, improper grammar, or distorted imaging. Official Essex documents maintain high-quality standards.

If you receive any correspondence that seems questionable or encounter suspicious activity, please refrain from disclosing personal information, sharing documents, or providing funds. Instead, promptly contact us at CustomerCARE@essexmortgage.com.

In challenging financial times, Essex Mortgage stands ready to assist you with legitimate options for your mortgage payments. Contact our Mortgage Assistance Team directly at 855-766-6540 during our operating hours, Monday - Friday, 9:00 AM - 7:00 PM EST. Explore various payment assistance programs available to our borrowers at www.essexmortgage.com/mortgage-assistance.

Your financial well-being is our priority. Together, we can combat mortgage scams and ensure a secure homeownership experience.

Stay informed. Stay vigilant. Stay secure.