

## BEWARE of Collection Scams!

Default mortgage servicing scams are on the rise. Here are some tips to help you stay safe.

- Save our phone number (844-865-7378) in your phone so our calls appear as Volunteer Mortgage Loan Servicing.
- VMLS **does not** use third party collection vendors and **does not** sell our collection debt.
- VMLS **does use** a third party Loss Mitigation firm once you have applied for Loss Mitigation Assistance.

Some Scam Companies will go as far as spoofing, making our phone number appear on your Caller ID, and state they are calling from Volunteer Mortgage Loan Servicing (VMLS). Spoofing is when a caller deliberately falsifies information transmitted to your caller ID.

- VMLS does not accept Debit, Credit Card, or Prepaid Card payments.
- When paying by phone through an agent, VMLS will always advise you of the \$5.95 processing fee, request acknowledgement of "You are agreeing to allow VMLS to debit your bank account"; and say "For Terms and Conditions applicable to this payment, please visit Paymentus.com."
- VMLS voicemails will simply request a return phone call. VMLS will not leave a voicemail with any information specific to a default on your mortgage.
- A VMLS Agent will be able to provide you with loan details such as: last payment date and amount; last conversation date and summary; Homeowner's Insurance information.
- Only once you have applied for Loss Mitigation will you receive a call from Assistance Options, the VMLS Loss Mitigation vendor. The vendor will identify themselves as Assistance Options for Volunteer Servicing. DLS Assistance Options for Volunteer Servicing will NEVER request payment from you. They will refer you to contact VMLS to make your payment.

**If you receive a call from a person stating they are from VMLS using threatening language or demanding a payment type other than those listed at the bottom of this page, please hang up and call us at 1-844-865-7378 to report this information.**

## BEWARE of Foreclosure Rescue Scams!

**Help is FREE!** Beware of any organization or person who:

- Offers a guarantee that they can save your home
- Says they can save your home if you sign or transfer the deed to your house
- Requests a fee for housing counseling services or modifications of a delinquent loan
- Tells you to not contact your loan servicer
- Tells you to make your mortgage payments to anyone other than your loan servicer
- Asks you to make your mortgage payment to them instead of your loan servicer

## VMLS Payment Options

- Agent Assisted Pay-by-phone debiting your checking or savings account: \$5.95 fee
- IVR phone (Interactive Voice Response) payment: \$3.95 fee
- Online payment at [www.volservicing.com](http://www.volservicing.com): No fee
- Check by mail: PO Box 305170, Nashville, TN 37230-5170: No fee
- MoneyGram: Receive Code 15907: \$3.95 fee
- Automatic Payment (ACH), Monthly AutoPay: No fee