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Division of Real Estate

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UTAH DIVISION OF REAL ESTATE CONSUMER FRAUD ALERT



Ten Tips for Avoiding Mortgage Fraud

- DON'T provide false information about your employment, credit score, income, or whether you will occupy the home.
- DON'T use a false identity to get a loan for yourself or let someone use your identity (name, social security number or credit score) to get a loan for them.
- DON'T borrow more money in mortgage loans than you can afford to pay.
- DON'T sign blank or incomplete documents or documents you do not understand.
- DON'T expect to get "paid" for buying a home.
- DON'T conspire to sell your home at an artificially inflated value.
- DO be cautious about promises of "high rates of return" in real estate "investments".
- DO read and keep copies of all documents you sign.
- DO ask questions and make sure you understand everything you sign.
- DO work with professionals who are licensed in good standing with the State.