

## Resources Available To Distressed Homeowners



### The Florida Bar

The Florida Bar is a regulatory arm of the Supreme Court of Florida. Specific Bar activities include lawyer regulation, the attorney-consumer assistance program, and the unauthorized practice of law.

- **Public Website:** [www.flabar.org](http://www.flabar.org)  
Find a lawyer and disciplinary history for the past ten years, links to Florida Attorneys Saving Homes, and consumer/attorney information on foreclosures
- **Ethics Hotline** 1-800-235-8619 (for lawyers' questions about their own conduct)
- **ACAP Hotline:** 1-866-352-0707 (for consumer complaints about lawyers)
- **Lawyer Referral Service** 1-800-342-8011 (helps consumers find a lawyer to defend foreclosure)

- **Florida Attorneys Saving Homes-** 1-866-607-2187 (weekdays 10 a.m. to 4 p.m.) (helps consumers before a foreclosure action is filed)

### Office of the Attorney General

Attorney General Bill McCollum initiated an agency-wide Mortgage Fraud Task Force in 2007 to combat the pervasive mortgage fraud problem. Under the authority Chapter 501, Florida Statutes, the Office investigates companies suspected of preying on Florida consumers, files lawsuits, and shuts companies down, where appropriate.

- **Public Website:** For consumer complaints-  
<http://www.myfloridalegal.com/mortgagefraud>
- **Consumers can call:** 1-866-9-NO-SCAM

### Florida Department of Law

#### Enforcement

The FDLE provides criminal justice services that prevent, investigate, and solve crimes to protect Florida's citizens and visitors, including the economic crime of mortgage fraud. Because mortgage fraud encompasses a wide range of complex activities with multiple victims and has an enormous negative impact on the state's citizens and

economy, investigative teams work in conjunction with other agencies.

- **Public Website:**  
<http://www.fdle.state.fl.us/Content/home.aspx>

### The Department of Business and Professional Regulation (DBPR)

The DBPR's Division of Real Estate is responsible for the examination, licensing and regulation of real estate and appraisal professionals, real estate schools, and real estate/appraiser instructors. Complaints are processed through the division's Legal Section, which presents all investigated complaints before a full Panel or Board for a determination as to whether there has been a violation of law or rule.

- **Consumers can call:** 850-487-1395
- **Public Website:**  
[www.myfloridalicenses.com/dbpr/re/index.html](http://www.myfloridalicenses.com/dbpr/re/index.html) (general Division Information)
- [www.myfloridalicenses.com](http://www.myfloridalicenses.com) - To find & file complaint forms and obtain disciplinary information

### The Department of Housing & Urban Development (HUD)

- **Public website:** [www.hud.gov](http://www.hud.gov)
- **Foreclosure Prevention: Making Home Affordable**
  1. Lower interest rates

2. Help homeowners refinance
3. Help homeowners modify their loans

[www.makinghomeaffordable.gov](http://www.makinghomeaffordable.gov)

- **Requirements for Making Home Affordable Mortgage Refinance:**
  1. Fannie Mae/Freddie Mac loans
  2. Up to 125% LTV
  3. Current on mortgage
  4. You have income sufficient to support the new mortgage payments
- **Requirements for Making Home Affordable Loan Modification Program:**
  1. Increase in current mortgage payment or decrease in income
  2. Obtained current mortgage before Jan 2009
  3. Housing payment greater than 31% of gross income
- **HUD Approved Housing Counseling:**
  1. FREE Service
  2. Direct contacts with servicers

**1-888-995-HOPE**

### **The Division of Insurance Fraud**

The Division's investigators help investigate and prosecute title agents. Because these investigators are considered state law enforcement officers, they have the power to execute arrest warrants and search warrants; to

serve subpoenas issued for the examination, investigation, and trial of all offenses; and to arrest upon probable cause without warrant any person found in the act of violating any of the provisions of applicable laws.

- **Public Website:**  
[http://www.myfloridacfo.com/Data/AAR\\_ALIS1/index.htm](http://www.myfloridacfo.com/Data/AAR_ALIS1/index.htm) - To search Agents
- **Consumers can file a complaint form:**  
<https://apps.fldfs.com/eservice/home.aspx>
- **Consumers can call:** 1-877-693-5236

### **Local Sheriff Offices**

The Florida Sheriffs are represented in all 67 counties in the state, providing full-service public safety services to local communities.

- **Public Website:**  
<http://www.flsheriffs.org/index.cfm?referer/content.contentList/ID/320/>  
- For links, by County of Sheriff Bios and contact information

### **Office of Financial Regulation (OFR)**

The OFR safeguards the private financial interests of the public by licensing, chartering, examining and regulating depository and non-depository financial institutions and financial service

companies in the State of Florida. The OFR also conducts examinations of the books and records of mortgage brokers, mortgage brokerage businesses and mortgage lenders to ensure compliance with the appropriate rules and statutes.

- **Public Website:**  
<http://www.flofr.com> – To file a complaint and search for license information
- **Consumers can call:** 1-800-848-3792

### **Office of Statewide Prosecution (OSP)**

The OSP has jurisdiction to investigate and prosecute a long list of crimes affecting two or more judicial circuits. This jurisdiction includes RICO and any crime involving, or resulting in, fraud or deceit upon any person. The prosecutors in the Office regularly work with their federal and state counterparts to coordinate efforts against criminal mortgage activity.

- **Public Website:**  
<http://myfloridalegal.com/swp>
- **Consumers complaint form:**  
<http://myfloridalegal.com/contact>
- **Consumers can call:** 1-866-966-7226