

Written by  
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Hmong American Partnership (HAP) along with federal, state, and local government agencies and national organizations celebrated the 13th annual National Consumer Protection Week (NCPW) March 6–12, 2011.

During NCPW, groups nationwide shared tips and information that help consumers protect their privacy, manage money and debt, avoid identity theft, and avoid frauds and scams. Unfortunately, this year an estimated 4 million households nationwide are expected to face the risk of foreclosure. Millions of homeowners will try to reduce their mortgage payments with a loan modification. The scammers know this.

HAP, a partner of the national Loan Modification Scam Alert campaign, has 10 tips to help St. Paul and Minneapolis homeowners seeking foreclosure prevention assistance this year. More information about the campaign can be had from [www.LoanScamAlert.org](http://www.LoanScamAlert.org).

“We have seen a number of community members fall prey to loan modification scams,” says Sheng Lee, HAP Housing & Economic Development Director, “We are excited to be a part of the Loan Modification Scam Alert campaign because it helps us to reach people proactively and prevent them from getting scammed.”

Established in 1990 HAP is a social service and community development organization with a mission to empower their community to embrace the strengths of their cultures while achieving potential. Since its inception, HAP has expanded to serve community members from a wide variety of cultural and ethnic groups. HAP provides critical services and support through five program departments: Education & Training; Employment Services; Health, Wellness & Elderly Services; Housing & Economic Development; and Youth & Family Services.

Loan modification scams are proliferating at a rapid pace—costing unsuspecting homeowners thousands of dollars and often their homes. To help combat this issue, Congress asked NeighborWorks America® ( [www.nw.org/network/index.asp](http://www.nw.org/network/index.asp) ) to launch a national public education campaign in 2009. Today, the Loan Modification Scam Alert campaign empowers

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homeowners to protect themselves against loan modification scams, find trusted help and report illegal activity to authorities.