

## **THE SEVEN (7) DEADLY SIGNS OF PREDATORY MORTAGE SERVICING**

1. Recording timely payments as late, thereby imposing unauthorized fees;
2. Improperly refusing to accept monthly mortgage payments, resulting in default and adverse credit reporting;
3. Paying property taxes late, and then charging the late fees to the borrower;
4. Charging force-placed insurance when the homeowner already has full coverage;
5. Disregarding qualified written requests under RESPA and related homeowner complaints;
6. Abusive treatment by customer service representatives and collection attorneys; and
7. Forcibly entering borrowers' homes to winterize or place foreclosure signs on the premises.

Source: "Private Property Rights Deferred" at P. 9