

September 25, 2024

Dear Client:

It has recently been brought to our attention that there have been attempts to scam our servicing clients. These individuals are fraudulently representing themselves as being a part of our institution and offering loan modifications leaving a phone number to contact them where they attempt to gather personal information as follows:

From: [REDACTED]
Sent: Wednesday, September 25, 2024 8:50 AM
To: [REDACTED]
Subject: Re: Federal Loan Modification Assistance.

On Tue, Sep 24, 2024 at 10:14 AM Capital Mortgage Services <services@mortgage-modification.com> wrote:



CAPITAL MORTGAGE

— SERVICES of TEXAS —

[REDACTED]

This is to inform you that you are eligible for federal mortgage assistance plan (Loan Modification). Here are the details of the plan, please go through the terms & conditions.

Terms & condition of Loan modification :-

1. **Regular monthly payment will be lowered by 20%.**
2. **New interest rate – 2.25%.**
3. **Monthly back due payments if any – will be adjusted towards end of loan.**
4. **Skipping any payment on the scheduled date, will suspend this plan immediately.**
5. **Suspension of the plan will lead towards foreclosure.**
6. **Escrow/default amount to be paid if negative.**

A federal attorney is assigned for you. Who will be authorized to approve your loan modification. You will be provided with an approval of 3 trial loan modification payments. Skipping any trial payments on the scheduled date, will suspend the loan modification on immediate basis.

For any further assistance feel free to call your assigned Relationship manager.

Lisa Brown – (888) 241-3826.

Regards.

These solicitations are fraudulent. This is not our contact email address. This is not our phone number. This is not how we approach consumers for loan modifications. If you have received this or similar communication via email you need to immediately take these actions:

- **Report it to your email carrier as a phishing scam.**
- **Take record of the contact information of the sender such as email address, names and phone numbers**
- **DO NOT FORWARD THE EMAIL. PERMANENELTY DELETE IT!**

If you need further assistance in this matter or wish to share any information you have collected, please call us at **888.718.8684** or by email at customerservice@capitalmort.com. Thank you for your business and immediate attention to this matter.

Sincerely,



Daniel Lewis
Chief Executive Officer
Capital Mortgage Services