



DANGER

**DEBT CONSOLIDATION
COULD COST YOU
YOUR HOME**

Call **612-312-2020** or
visit www.dontborrowtroublemn.org for free advice.

Predatory lenders make it seem like they want to help you. Instead, their loans often have hidden costs and fees that will only sink you deeper in debt. So deep you could end up losing your home. Before you sign anything you're not sure about, call us. We'll help you look at all your options.

DON'T BORROW TROUBLE™ 
A PUBLIC EDUCATION CAMPAIGN MINNESOTA

DON'T BORROW TROUBLE Minnesota is a coalition of over 50 organizations who have joined together to prevent predatory lending in the Twin Cities. DON'T BORROW TROUBLE™ was pioneered in Boston by Mayor Thomas M. Menino and the Massachusetts Community Banking Council and is being expanded nationally by Freddie Mac.

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WARNING

*Don't sign anything that
puts your home at risk.*

Call **612-312-2020** or
visit www.dontborrowtroublemn.org for free advice.

Predatory lenders may pressure you into signing papers you don't understand, with costs they won't explain. Or, they'll change the loan at the last minute. Before you sign something you don't understand, call us. We will answer your questions and help you look at all your options.

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BEWARE

Scam artists are looking to take your home.

There are people out there looking to cash in on your money problems. They may offer to buy your house and sell it back to you. Or, they'll offer you a loan with payments you can't afford. You do have other options. Before you put your home at risk, call us for free advice.

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Refinancing your home can be risky.

Predatory lenders make it seem like they want to help you. Instead, they may be adding extra costs and fees to your loan. Costs that you don't know about and can't afford, but will have to pay back. You do have other options. Before you put your home at risk, call us for free advice.

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