

Latest phone scam uses hook of low interest home refinancing

The newest telephone scam in Oregon has callers, who identify themselves as working for a financial institution, offering to refinance homes at low interest rates. "To begin the loan process" the caller directs the property owner to fax copies of personal identification documents and send six months prepayment of the loan.

Successful scammers reap not only valuable personal information from victims, but also cash.

This scam, as reported to Oregon's Division of Finance and Corporate Securities, in-

volves "New Life Financial Credit Union of Canada," which required property owners to send \$1,800 in prepayments. New Life Financial Credit Union of Canada is not a real credit union and it has been the subject of inquiries from Oregonians and other U.S. citizens. The division warns that other names and "prepayment" amounts may be used in the scam.

Jan Margosian, consumer information coordinator at the Department of Justice, said that telemarketing scams based in Canada have been in-

creasing for the past five years. Canadian scam artists, she said, watch trends and news headlines and take advantage wherever possible. Canadian-based boiler rooms have been placing calls about sweepstakes, mortgage opportunities, high-stakes lotteries, advance-fee loans, investment opportunities and prize promotions.

Consumers are warned to insist on written offers that can be taken to trusted advisors or compared to offers from local companies, not to wire money or give it to runners sent by companies and to be wary of

any sales calls coming from outside the country.

For more information on mortgage-refinance and investment related scams, call the Oregon

Division of Finance and Corporate Securities at 1-866-814-9710. For other questions, call the Attorney General's Consumer Hotline at 1-877-877-9392.



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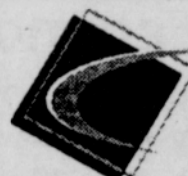
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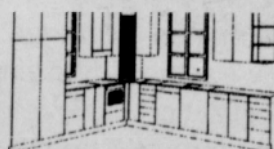
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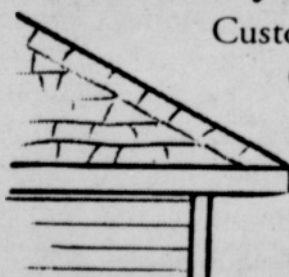
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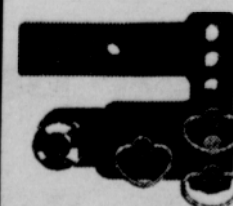
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