



VETERANS VOICE

Winnebago County Department of Veterans Services Newsletter

August 2021

Tips For Avoiding VA Home Loan Scams

These tips for spotting and avoiding VA home loan scams come from the Consumer Financial Protection Bureau. Many service members, Veterans and military spouses have been receiving fraudulent calls and mailers from companies who claim to be affiliated with the government, VA, or their home loan servicer. These calls or mailers often try to sway you to refinance your home, agree to a loan modification, or pay your loan via purchased money orders. They may also try to convince you that your home is facing foreclosure.

Be wary of any individual or lender that contacts you and:

- Asks you to pay fees upfront before receiving any services
- Tells you to cancel your mortgage payment and resend the funds elsewhere
- Asks you to make your mortgage via money order or gift cards
- Tells you to make mortgage payments to someone other than your current loan servicer
- Asks you to stop making mortgage payments altogether
- Represents that they're calling on behalf of VA or another agency of the U.S. Government
- Guarantees to get you a loan modification or stop the foreclosure process
- Asks you to sign over the title to your property
- Pressures you to sign papers you haven't had a chance to read thoroughly or that you don't understand
- Or other unusual offers or requests

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“If you want to be happy, do not dwell in the past, do not worry about the future, focus on living fully in the present.”

- Roy T. Bennett

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Never give out personal information to a lender or servicer who contacts you out of the blue. Scammers can spoof phone numbers, so you can't rely on caller identification. If you're unsure, it's always safer to hang up and call your loan servicer directly at the number on your mortgage statement.

What to do if you spot a scam

If you are a victim of or spot a scam, you should first [file a complaint with your State Attorney General's Office](#). You should also report it to the FTC at ftc.gov/complaint.

What the CFPB is doing to prevent VA home loan fraud

In response to concerns raised by the VA about potentially unlawful advertising in the mortgage lending market, the CFPB recently conducted a sweep of investigations of multiple mortgage companies that used deceptive mailers to advertise VA-guaranteed mortgages. More than \$4.4 million was obtained in civil money penalties as a result of this sweep. These investigations reflect a commitment to enforcing the laws to ensure the financial marketplace is fair and consumers are protected from deceptive practices, including service members, Veterans and surviving spouses whom VA-guaranteed mortgages are designed to benefit.

If you are having trouble paying your mortgage

If you can't pay your mortgage or are worried about missing a mortgage payment, you have options. The first thing to do is call your mortgage servicer. Next, call a HUD-approved housing counselor. Learn the [steps to take, relief options, and places to go to get help with your mortgage](#).

Use this [checklist](#) for more information on how to avoid foreclosure.

You can also visit the [VA website](#) or call a VA Regional Loan Center at 1-877-872-3702 for more information.



National Immunization Awareness Month

When was the last time you checked to see if your immune system is up to date? This August, National Immunization Awareness Month raises awareness and encourages everyone to make sure they are current on the necessary vaccinations for potentially harmful diseases. Many diseases can be easily prevented by administering vaccines, and thus, protecting you from unseen viruses. Take the necessary precautions with a simple call to your doctor, and avoid potential harm while leading a healthy, happy life.

Why National Immunization Awareness Month is important:

- A. Vaccination protects children from serious illness and complications of many diseases.
- B. Vaccination is safe and effective. All vaccines undergo long and careful review by scientists, doctors, and the federal government to make sure they are safe.
- C. We all have a public health obligation to our communities to protect ourselves as well as others from potential health risks. By getting vaccinated, we eliminate diseases before they have a chance to spread.

Contact your doctor and request your immunization records to determine whether or not you are up to date. Encourage your friends to do the same. A family medical history can reveal the history of disease in your family. This will help the doctor to be best informed about recommending vaccines for immunization.

VA S.A.V.E. Training: Supporting Our Veterans

VA S.A.V.E. Training will help you act with care and compassion if you encounter a Veteran who is in crisis or experiencing suicidal thoughts. The acronym S.A.V.E. helps you remember the important steps involved in suicide prevention:

S - Signs of Suicidal Thinking

There are behaviors that may be signs a Veteran needs support. Learn to recognize these warning signs:

- Hopelessness, feeling like there is no way out
- Anxiety, agitation, sleeplessness, or mood swings
- Feeling like there is no reason to live
- Rage or anger
- Engaging in risky activities without thinking
- Increasing alcohol or drug use
- Withdrawing from family and friends

The presence of the following signs in a Veteran requires immediate attention:

- When asked, they express a desire to hurt or kill themselves
- When prompted, they reveal they are looking for ways to kill themselves
- They talk about death, dying, or suicide
- They begin to exhibit self-destructive behavior, such as increased drug or alcohol use, talking about acquiring/using weapons for self-harm, and stockpiling medication

A - Ask the Question

There are behaviors that may be signs a Veteran needs support. Know how to ask the most important question of all: "Are you thinking of killing yourself?". Other ways to ask the question include: "Are you thinking of suicide?" or "Have you had thoughts about taking your own life?". When asking the question, remember:

- **DO** ask the question if you've identified warning signs or symptoms
- **DO** ask the question in such a way that is natural and flows with the conversation
- **DO NOT** ask the question as though you are looking for a "no" answer ("You're not thinking of killing yourself, are you?")
- **DO NOT** wait to ask the question until he or she is halfway out the door

V - Validate the Veteran's Experience

As you listen to the Veteran, ask him or her to do the talking and use supportive, encouraging comments. Use the following steps to let the Veteran know that you are listening and acknowledge his or her experience:

- Talk openly about suicide - be willing to listen and allow the Veteran to express his or her feelings
- Recognize the situation is serious
- Do not pass judgement
- Reassure them that help is available.

E - Encourage Treatment and Expedite Getting Help

If a Veteran is having suicidal thoughts, remain calm and reassure them that help is available:

- **DO NOT** keep the Veteran's suicidal behavior a secret
- **DO NOT** leave him or her alone
- Try to get the person to seek immediate help from his or her doctor or the nearest hospital or emergency room OR call 911

Upcoming Event



Military Veterans Museum and Education Center's 2nd Annual Indoor Cornhole (Bean Bag) Tournament

Tournament Play. The Team with the most points wins, Trophies with gift cards for 1st, 2nd and 3rd place!



Registration
8:00 am
Game Play
9 am - 3 pm
15.00/person
Sign up with a
partner or
individually

Saturday August 21, 2021
Military Veterans Museum
and Education Center
4300 Poberezny Rd
Oshkosh, WI 54902

Questions:
Call
(920)891-5188 or
email
Dennisorseske@gmail.com

Food and beverages
available for
purchase. Please No
Carry-ins

*All proceeds benefit the Military Veterans Museum
and Education Center*

CONTACT US

Winnebago County
Veterans Service Office

Oshkosh Location
112 Otter St.
Oshkosh, WI 54901
(920) 232-3400

Neenah Location
211 N. Commercial
Neenah, WI 54956
(920) 729-4820

Stay informed about benefits; join our e-mail list.
Send a request to:

CVSO@co.winnebago.wi.us

Visit us on the web at:

[www.co.winnebago.wi.us/
veterans](http://www.co.winnebago.wi.us/veterans)



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For a list of more events,
check out our calendar!