

East Kingston woman reportedly scammed out of \$1,500

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EAST KINGSTON — A local woman has seemingly been duped out of \$1,500 by a company that claimed it could ease her mortgage troubles.

Joellyn Suszek, of East Kingston, put the money on her credit card in exchange for the promise from H.O.P.E. (Homeownership Protection Education) Alliance Inc. to save her \$500 to \$1,000 per month on her mortgage payments.

Suszek said she was contacted by H.O.P.E. Alliance the week of June 20 after being turned down by her bank for a mortgage modification. The company claimed to be a nonprofit agency that helps homeowners adjust their mortgages.

H.O.P.E. Alliance Inc., however, is being investigated by Connecticut Attorney General Richard Blumenthal for allegedly taking consumer money, convincing homeowners to stop mortgage payments and then leaving them with nothing.

H.O.P.E. Alliance's name mimics that of HOPE NOW, a nonprofit alliance of counselors, mortgage companies, investors and others who assist homeowners free of charge. It also shares the name of HOPE Alliance, an organization that provides community and medical outreach in Guatemala, Peru, Nepal, Kenya and Haiti.

The New Hampshire Banking Department has not received any complaints about H.O.P.E. Alliance. Although Suszek has not filed a formal complaint herself, banking representatives said the department would investigate any consumer tips or complaints, the details of which would be confidential. H.O.P.E. Alliance is not licensed by the state banking department.

Suszek said she was promised by H.O.P.E. Alliance that because of the loss of her husband three years ago and a subsequent drop in her income status, she could get a 3 percent rate and save \$1,000 a month on her mortgage.

"It sounded really nice," she said.

On June 23, after checking the company's Web site, which she said seemed to be legit, Suszek sent the representative she spoke with paperwork, including tax forms, Social Security information and more. It wasn't until after all the information was received that Suszek was told she needed to pay \$1,500.

"The charge was news, but he had me so convinced that they were going to be able to help," she said. "I gave him my credit card number and they put the \$1,500 on it."

After this, Suszek came across information that the company is under investigation in Connecticut and tried to cancel her payment. It was too late and she was told by H.O.P.E. Alliance that work had already begun to save her money and the company could not cancel the transaction. She was told she would hear back in 60 to 90 days.

Richard Arcand, informational representative for the New Hampshire Banking Department, said consumers should be wary of unsolicited calls, any entity seeking payment in advance and offers that sound "too good to be true."

"People should keep their guard up," he said. "Don't send money to anyone."

For more information, call the New Hampshire Banking Department's Homeowner hot line at (800) 437-5991.

If you are the victim of a scam, contact nonprofits like **The Housing Partnership in Portsmouth**, Consumer Credit Counseling of New Hampshire and Vermont and Help for New Hampshire Homeowners at www.homehelpnh.org. A list of other organizations is available at the New Hampshire Banking Department's Web site, www.nh.gov/banking