

Avoid Homeowner Scams

Tips to Protect You and Your Property

VERIFY BUILDER AND CONTRACTOR LICENSES

Contact the **Licensing Division** to verify a license and check for prior disciplinary action. If possible, use the builder's license number as well as the names of the builder and the business name.

By phone – **1-517-241-9202**

Online – www2.dleg.state.mi.us/cola

E-mail – bcslic@michigan.gov

To inquire about a residential builder, contact the **Residential Builder's Board** by phone at **1-517-241-9288**.

Michigan Department of Licensing & Regulatory Affairs
Bureau of Commercial Services
Licensing Division
P.O. Box 30018
Lansing, MI 48909

CHECK OUT YOUR HOME EQUITY LENDER

Be sure your loan officer is employed by a lender that is a licensee or registrant and therefore authorized to sell mortgages in Michigan. To find out if a lender is authorized to sell mortgages in Michigan, contact the **Office of Financial and Insurance Regulation** at **1-877-999-6442**.



Take Action if you are a victim of repair or equity scams

REPORT SUSPECTED DOOR TO DOOR REPAIR SCAMS

- Contact your local law enforcement agency
- Write down names and descriptions of the individuals
- Write down vehicle descriptions and license plate numbers
- Tell your neighbors and family of the incident

IN THE EVENT OF A DISPUTE WITH A CONTRACTOR

- Try to resolve the dispute directly with the contractor before making the final payment.
- Contact your local building inspector for assistance in resolving workmanship and code violations.
- File a written complaint with the Michigan Department of Licensing & Regulatory Affairs, Bureau of Commercial Services (for complaints against *licensed* contractors only) at:

Bureau of Commercial Services
P.O. Box 30018
Lansing, MI 48909

<http://www.dleg.state.mi.us/verify.htm>



- If the contractor is *not* licensed and is required to be, contact your local authorities, because failure to obtain a license may constitute a violation of criminal law.
- If the contractor you hired is not required to be licensed, file a written complaint with Attorney General's Consumer Protection Division, and/or the Better Business Bureau. Consumers may contact the Attorney General's Consumer Protection Division at:

Consumer Protection Division
P.O. Box 30213
Lansing, MI 48909

517-373-1140
Fax: 517-241-3771
Toll free: 877-765-8388

www.michigan.gov/ag (online complaint form)

To Report Problems with Your Home Equity Loan or Reverse Mortgage

Michigan Office of Financial and Insurance Regulation (OFIR): You can contact OFIR at 1-877-999-6442. Depending on the company involved, OFIR will either help you with your complaint or refer your complaint to an agency that can assist you.

Attorney General Bill Schuette: You can contact the Attorney General at 1-877-765-8388 for assistance with your problem. The Attorney General's staff will help direct you to the correct agency for handling your problem.

Federal Trade Commission (FTC): Call the FTC at 1-877-382-4357 to report problems that you are having with a proprietary reverse mortgage offered by a bank or mortgage company. You should also call the FTC to report any unfair or deceptive acts or practices that you encounter relating to home equity loans or reverse mortgages.

