



**Predatory loans are designed to rob property owners of their equity or force them into foreclosure.**

How do you know if a housing loan is predatory? Look for these indicators:

- The loan calls for payments the buyer cannot afford.
- The loan terms change at closing.
- The loan is for more than 100 percent of the property's value.
- The applicant is asked to inflate income levels or supply incorrect information.
- The loan pays off a lower-interest mortgage.

Predatory loans are often marketed to people who have historically experienced discrimination based on race, color, ancestry, religion, disabilities and gender. If you suspect that you've been targeted for a predatory loan, the State of Colorado may be able to help.



Your resources:

**[The Colorado Civil Rights Division](#)**

303-894-2997 or 1-800-262-4845 (Colorado only)

719-542-1298 (Pueblo Office)

Hearing Impaired: 711

**[Fair Housing Hotline: 1-866-231-6946](#)**