

Be Mindful of Mortgage Scams



Member FDIC

Bruning Bank works tirelessly to keep your information safe and secure. However, scammers will do whatever they can to hijack their way into everyone's life. Mortgage scams are happening more and more!

Companies are scanning online county courthouse records to find recently filed Deeds of Trust. They then know who has recently closed a mortgage loan and with whom. Their first point of contact is a blue or green postcard (see back of sheet for examples) asking borrowers to call them; they then send a series of letters asking borrowers to purchase Home Warranty Insurance, Mortgage Life Insurance, and/or a Bi-Weekly Mortgage Program; followed by the last letter that includes a voucher to further entice borrowers to purchase the plan.

Please be aware that you may receive these mailings and they are NOT from Bruning Bank (and possibly not legitimate).

Not to be confusing, but if you have recently closed a home loan with Bruning Bank, you MAY receive a legitimate letter sent by the Federal Home Loan Bank of Topeka (FHLB). Bruning Bank partners with FHLB to offer the MPF home loan program. FHLB holds the loan, but Bruning Bank services the loan. Your Mortgage Loan Officer will inform you of what program your home loan is in. If it is an MPF home loan, FHLB will send you a letter explaining our connection to one another.



NMLS #473773

**IMPORTANT NOTICE:
RESPONSE NEEDED**

PRESORTED
FIRST CLASS MAIL
US POSTAGE
PAID
DAYTONA BCH FL
PERMIT NO. 457

11029 - 1656

You have recently closed on your mortgage with **BRUNING BANK**. We need you to call us about an important matter regarding this loan. This is time sensitive so please call us at **844-748-0400** as soon as possible.

Mortgage ID# 12345-678-910

TO
50 35
Customer Name
Address
Town, State

All information provided by H.W.C. 844-748-0400. Not affiliated with, sponsored by, and loan information not provided by BRUNING BANK.

1 First piece of mail to arrive, asking borrower to call.

2 Series of forms then arrive for warranty, insurance, or programs.

Important Notification:
Please Complete and Return

Loan Amount: \$123,000
State, County

Lender: Bruning Bank*
Customer Name 1234 i
Address 1234 s
Town, State 121
|||...|||

Dear Customer,

As a "Mortgage Holder", you may qualify to participate in a low cost **No Physical Exam** Mortgage Life & Disability Insurance Plan. A Mortgage Life Plan can protect your **\$123,000** loan in case of an unexpected tragedy. Without a plan, your family would still have to make monthly mortgage payments. By acting now, you may be able to lock in special low rates without a physical exam. Depending on your eligibility, your plan benefits may include:

- > **Death** – Designed to pay off your **\$123,000** mortgage or equity loan in the event of your death.
- > **Disability** – Can make your mortgage payments if you cannot work due to an illness or injury.
- > **Critical or Terminal Illness** – Provides funds directly to you in the event of a critical illness.
- > **Return of Premium** – Returns **100%** of your premiums paid, if plan benefits are not used during the term

For complete details at no cost or obligation, complete and return this ENTIRE form in the enclosed postage-paid envelope, or you may complete the form online by visiting our website at <http://www.easyspond.com>.

Do Not Detach Form

| | | | |
|--------------------------------|---------------------------------|---|---------------------------------|
| Secure Login Username: abc12de | | Password: xyz789 | |
| Date of Birth: _____ | | Date of Birth: _____ | |
| Male <input type="checkbox"/> | Female <input type="checkbox"/> | Male <input type="checkbox"/> | Female <input type="checkbox"/> |
| Preferred Contact Person: | | | |
| Best Time To Call: _____ | | Call At: Home <input type="checkbox"/> Cell <input type="checkbox"/> Other <input type="checkbox"/> | |
| Home Phone #: _____ | Cell Phone #: _____ | Other Phone #: _____ | |
| Area Code: _____ | Area Code: _____ | Area Code: _____ | |

All benefits are not available in all states. All coverage information, representation or solicitation will be provided by an Independent Life and Disability agent/broker, who is licensed and regulated by your state, and represents multiple carriers offering specialized Mortgage Protection Products. Not affiliated with, authorized, endorsed by or licensed with an insurance company or a lending institution.
***Loan information is obtained from public records, and is not provided by any lender.**

CRG-1

0608202228-100121228-169-31-68370-881

| | |
|---|---|
| HOME WARRANTY SOLUTIONS Home Warranty Dept IMMEDIATE RESPONSE TO THIS NOTICE REQUESTED | Notice Date: 7/8/2022 Contact Phone: 1-800-260-1594 Record ID: XZ12345678 Respond By: 8/15/2022 |
| FINAL NOTICE | |
| Lender Info: BRUNING BANK | Call to verify the above information Before the respond date expires! Read below for more information |
| IMMEDIATE RESPONSE REQUESTED | Record ID: XZ12345678 |
| ATTENTION: CUSTOMER NAME | |
| This letter is to inform you that the property's home warranty, at _____ address of property for mortgage secured by BRUNING BANK, may be expiring or may have already expired. | |
| Our records indicate that you HAVE NOT CONTACTED us yet to get your Home Warranty up to date. | |
| Please Call IMMEDIATELY as this will be our FINAL ATTEMPT TO NOTIFY YOU 1-800-260-1594. | |
| Without a home warranty in place, you are at risk of being financially liable for any and all repairs. However, you still may have time left to activate a Warranty on your home before it's too late. No inspection will be required and final acceptance is subject to your ability to meet eligibility requirements. | |
| We reserve the right to revoke your eligibility for service coverage after 5 days. | |
| PLEASE RESPOND BY: 8/15/2022 | PHONE: 1-800-260-1594 |
| Hours of Operation: Monday-Friday 9AM - 7PM CST, No Saturdays | |
| To speak to a Spanish agent call between 9am and 7pm CST, No Saturdays Horas de operación: Lunes a Viernes desde 9 de la mañana hasta 7 de la noche CST, NO SÁBADOS | |
| Se Habla Español: 866-482-0923 | |
| Record ID: XZ12345678 | TOLL-FREE: 1-800-260-1594 |

REMOVE DOCUMENT ALONG THIS PERFORATION

THIS DOCUMENT IS PRINTED IN TWO COLORS. DO NOT ACCEPT UNLESS BLUE AND BROWN ARE PRESENT.

| | |
|--|---|
| Record ID: XZ12345678 | Expire Date: 8/15/2022 |
| Registration Fee Voucher | |
| \$199.00 | |
| To The Order Of CUSTOMER NAME Address Town, State | Signature required for redemption Signature: _____ |

Not all consumers have previous coverage. We are not affiliated with your current mortgage holder.
THIS IS NOT A CHECK

Last letter comes, which includes a voucher to further entice borrower to purchase the plan.

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