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CONSUMER ALERT

Consumer Alert: Home Warranty Scam Letters Sent to Maryland Homeowners

The Consumer Protection Division of the Maryland Attorney General's Office is warning consumers about home warranty scam letters addressed to homeowners.

These letters urge Maryland homeowners to renew a home warranty by claiming the current home warranty "may be expiring or may have already expired." Even homeowners who have never purchased a home warranty are receiving this deceptive letter. The letters also imply an affiliation with the homeowner's actual mortgage company and the "county deed records" office. The scammers responsible for these letters are in no way affiliated with the homeowner's mortgage company or any official deeds office.

These letters generally ask for a response to the notice by a certain date, often include language such as "final notice," and threaten that failing to call may result in financial risk for the homeowner. In examples of such a letter sent to the Attorney General's office, also included are a document that resembles a check, with the words "renewal fee voucher," as well as an actual photo of the homeowner's home on the return envelope.

Solicitations that use threatening language or unnecessary urgency are almost always a scam. Although they include the name of the homeowner's mortgage company, scam letters like this rely on publicly available information to deceive the homeowner. To reiterate, the people sending these letters are not representing, nor have any affiliation with, mortgage companies. They use this information, as well as other seemingly "official" references, such as "record ID" numbers, to appear legitimate. If you have a home warranty, check with the company through which you already purchased your warranty for expiration and renewal information.

If you are interested in purchasing a home warranty with a legitimate company, conduct thorough research about potential businesses by reading reviews, checking with the Better Business Bureau, and contacting our office to see if any complaints have been filed against a particular business. As for these scam letters, we recommend that you report them to our office at consumer@oag.state.md.us, and then discard them. Do not call any numbers listed on the solicitation, or respond to them in any way.

<https://www.marylandattorneygeneral.gov/press/2023/021423CA.pdf>