



FOR IMMEDIATE RELEASE
June 29, 2022
#22-22

CONTACT: Samantha Fisher
615.741.5860
Samantha.Fisher@ag.tn.gov

CONSUMER ALERT: SCAM HOME WARRANTY LETTERS

Nashville- The Division of Consumer Affairs (DCA) in the Tennessee Attorney General's Office is warning homeowners about a home warranty scam.

The [letter](#) urges Tennessee homeowners to purchase a home warranty claiming the current home warranty "may be expiring or may have already expired." Each letter contains the same claim, even if the homeowner has never purchased a home warranty. The letter also heavily implies an affiliation with the homeowner's mortgage company and the "county deed records" office. The people responsible for these letters are in no way affiliated with the homeowner's mortgage company or the Register of Deeds office.

The letter asks for a response to the notice by a certain date and threatens that failing to respond could result in a potential loss of coverage. **Solicitations that use threatening language or unnecessary urgency are almost always a scam.**

Many consumers wonder how these scammers know the name of their mortgage company. Some information about mortgages, such as the name of your lender and servicer, are public record and that information can be found online. These scammers use the name of your mortgage company in the letter in order to appear legitimate.

If you are interested in purchasing a home warranty with a legitimate company, we strongly encourage you to do thorough research as well as check with the Better Business Bureau for reputable companies. As for these letters from Home Warranty Direct, it is recommended that they be ignored and discarded.

If you have received this [letter](#) or one like it you can file a complaint with DCA here:
<https://www.tn.gov/attorneygeneral/working-for-tennessee/file-a-consumer-complaint.html>.

###