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### Pros warn about cons

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Even with the best of intentions, President Barack Obama's proposed cures to the mortgage mess could still create opportunities for fraud.

For example, property appraiser Mike Maxwell of Fort Myers-based Maxwell and Hendry Evaluation Services said, provisions to help people who owe a lot on their homes could backfire.

"Is there going to be some reason now for someone to come up with a scam to create value lower than it should be valued?" Maxwell asked.

The same, he said, is true of Bankruptcy Court, where one Obama proposal calls for judges to have the power to reduce the amount of a mortgage to what the homeowner can afford.

"Anytime there's a dollar to be made, there's a possibility of something like that happening," Maxwell said.

Another provision, which would require borrowers to be paying more than 30 percent of their monthly income to get help, also could be abused, said Kevin Jursinski, a Fort Myers-based attorney who handles foreclosures.

"I can see some serious potential for that one," he said — a borrower could, for example, bribe his employer to pretend to cut his salary temporarily in order to get into the program.

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