



MARS Disclosure for Consumer Specific Commercial Communication

The disclosure below is required by 16 C.F.R. § 322.4(b). It is to be provided to Seller where the Broker below negotiates a short sale with a lender on behalf of Seller or arranges for a MARS (Mortgage Assistance Relief Services) provider to conduct short sale negotiations on behalf of Seller. The disclosure below must be provided to Seller at the time the Broker lists the property, if the Broker has reason to believe the Seller will need a short sale, or at a later time if the Broker later determines a short sale is needed, but in any event, the disclosure must be provided to Seller prior to any negotiations with the lender.

IMPORTANT NOTICE:

You may stop doing business with us at any time. You may accept or reject the offer of mortgage assistance we obtain from your lender (or servicer). If you reject the offer, you do not have to pay us. If you accept the offer, you will have to pay us _____ (insert amount or method for calculating the amount) for our services.

_____ (Name of Company) is not associated with the government, and our service is not approved by the government or your lender. Even if you accept this offer and use our service, your lender may not agree to change your loan.

If you stop paying your mortgage, you could lose your home and damage your credit rating.

While we may communicate with your lender or servicer about your loan, you may continue to communicate with your lender and/or servicer if you so desire.

Property Address	
_____	_____
Brokerage Name	Date
_____	_____
Name of Broker	Date
_____	_____
Seller	Date
_____	_____
Seller	Date

Legal Disclaimer: This form is provided for informational purposes for the convenience of members of the Kentucky Association of REALTORS® Inc. and is not intended as legal advice. As always, real estate professionals should consult their attorney when creating legal documents.