



Mortgage Assistance Relief Services Disclosure #3

(Attach to Lender's Short Sale Approval Letter)

The Federal Trade Commission ("FTC") Mortgage Assistance Relief Services ("MARS") final rule 16 C.F.R. § 322.5(c) requires that any MARS provider make certain disclosures to consumers. While acting in my licensed capacity as a real estate professional, I may provide services that fall within the MARS rule such as communications with your lender about the possibility of a short sale transaction involving your loan or arranging for a MARS provider to negotiate a short sale on your behalf. The following disclosure is to be attached to any notice from your loan holder or servicer that describes all material differences between the terms, conditions, and limitations associated with your current mortgage loan and the terms, conditions, and limitations associated with your mortgage loan if you accept the loan holder or servicer's offer of short sale terms.

IMPORTANT INFORMATION FROM _____
(Name of Loan Holder or Servicer)

ABOUT THIS OFFER:

PROPERTY ADDRESS

BROKERAGE NAME DATE

NAME OF BROKER DATE

SELLER SIGNATURE DATE

SELLER SIGNATURE DATE