



Federal Trade Commission (“FTC”)
Mortgage Assistance Relief Services (“MARS”)

Consumer-Specific Commercial Communication Disclosure

Instructions: The following disclosure must be clear and prominent in EVERY communication (letter, phone call, email, text) with a prospective short sale seller (i.e., prior entering a listing agreement). In telephone communications, the disclosure must be made at the beginning of the call and all communications disseminated orally or through audible means must be preceded by the statement: “Before using this service, consider the following information”

Seller: _____

Premises Address: _____

Date: _____

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.

Realty Executives 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.

Realty Executives

Agent’s Name (PRINT) _____

Agent’s Signature _____ Date

Seller(s) Name (PRINT) _____

Seller(s) Signature _____ Date

Seller(s) Name (PRINT) _____

Seller(s) Signature _____ Date