## REALTOR

## INDIANA ASSOCIATION OF REALTORS®, INC.

## **MARS Disclosure for Consumer Specific Commercial Communication**

Pursuant to 16 C.F.R. 322.4 (b), the disclosure below is to be provided to Seller where the Broker negotiates a short sale with a lender on behalf of a Seller or arranges for a MARS provider to conduct short sale negotiations on behalf of a Seller. This disclosure must be provided prior to any negotiations with the lender, and the language should appear in a memo or letter with the firm's name referencing the property address.

## **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 s or your lender. Even if you accept this offer ar agree to change your loan.	
If you stop paying your mortgage, you could lo rating.	se your home and damage your credit
Property Address	
Brokerage Name	Date
Name of <b>Broker</b>	Date
Seller	Date
Seller	Date

