

**SAMPLE CONSUMER-SPECIFIC COMMERCIAL COMMUNICATION DISCLOSURE**

Below is the mandatory language that a real brokerage firm must use when making the Consumer-Specific Commercial Communication disclosure required by the FTC's MARS rule.

**This disclosure is required when a real estate professional either negotiates a short sale with a lender on behalf of a seller or arranges for a MARS provider to conduct these negotiations on behalf of the seller. *The disclosure must be made before any negotiations take place. This language should appear in a memo or letter with the firm's name, referencing the seller's property that will be the subject of the short sale negotiations.***

**MORTGAGE ASSISTANCE RELIEF SERVICES DISCLOSURE**

The following disclosure is made pursuant to the Federal Trade Commission's MARS Rule (16 C.F.R. §322 et seq.).

**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 brokerage*) 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.

\_\_\_\_\_  
(Broker's name)  
(Title)  
(Firm name)

\_\_\_\_\_  
Date

\_\_\_\_\_  
Seller

\_\_\_\_\_  
Date

\_\_\_\_\_  
Seller

\_\_\_\_\_  
Date