

**MARS SHORT SALE DISCLOSURE**

**NOTICE OF MATERIAL DIFFERENCES**

When a real estate professional delivers a written short sale offer to a seller from seller's lender or servicer, they must also deliver a notice from the seller's lender or servicer describing all material differences between the terms, conditions, and limitations associated with the seller's current mortgage loan and the terms, conditions, and limitations associated with the seller's mortgage loan if seller accepts the short sale offer. This disclosure is required by federal regulations to be attached to that notice of material differences before it is delivered to the seller.

The following disclosure is made pursuant to the MARS regulations promulgated by the Federal Trade Commission (16 C.F.R. §322, et seq.):

**IMPORTANT INFORMATION FROM YOUR \_\_\_\_\_**  
(Name of lender or servicer) **ABOUT THIS OFFER:**

Attach this disclosure to the notice of material differences provided by the lender or servicer.

Property Address: \_\_\_\_\_

Disclosure made by \_\_\_\_\_ on behalf of \_\_\_\_\_  
(Licensee) (Brokerage Agency)  
on \_\_\_\_\_.  
(Date)

\_\_\_\_\_  
Seller Date

\_\_\_\_\_  
Seller Date