



VIRGINIA ASSOCIATION OF REALTORS®
MORTGAGE ASSISTANCE RELIEF SERVICES DISCLOSURE
CONSUMER-SPECIFIC 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 _____ for our services.

_____ (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 Signature

 Date

 Name of Brokerage

 Seller

 Date

 Seller

 Date

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