MORTGAGE ASSISTANCE RELIEF SERVICES (MARS) DISCLOSURE

The following disclosure is made pursuant to Federal Trade Commission's MARS Rule (16 C.F.R §322) regarding the property located at:

_____ _____ _____

Street Address City State, Zip

IMPORTANT NOTICE

You have important rights in this transaction. Please initial each paragraph to indicate that you have read the paragraph.

_____ / _____At any time, you have the right to stop doing business with Keller Williams Fox Valley, its agents and any attorney, or title company that we may recommend for you to use (hereafter collectively known as KW-FVR).

_____ / _____You may accept or reject any offer of mortgage assistance, relief, or debt forgiveness that KW-FVR obtains from your lender (or servicer).

- If you reject the offer, you do not have to pay KW-FVR anything.
- If you accept the offer, KW-FVR will be paid only the amounts approved by your lender and KW-FVR will be paid at the closing from the proceeds of the sale of your home.

_____/ _____ KW-FVR, its agents, and any attorney or title company that they recommend for you to use are NOT associated with the government or your lender, and their services have not been endorsed by the government or your lender.

_____/ _____Even if you use KW-FVR's services, your lender may not agree to change your loan and/or approve a short sale.

_____/ _____KW-FVR, its agents and any attorney or title company that we work with will do their best to obtain a favorable result for you but short sales are very uncertain transactions and it is improper for anyone to make a promise of a favorable outcome.

_____/ _____If you stop paying your mortgage, you could lose your home and/or damage your credit rating.

_____/ _____Even if you accept a short sale your credit rating will be adversely affected and you may find it difficult to qualify for another mortgage, loan or any other form of credit.

_____/ _____ It is illegal for anyone to tell you that you should stop communicating with your lender or your loan servicer.

_____ _____

(KW-FVR Agent) Date

_____ _____ _____ _____

Seller Date Seller Date