



Mortgage Late Disclosure

This disclosure is intended to inform the seller(s) of the property located at

that the mortgage lender(s) may not consider a discounted payoff (short sale) of the mortgage loan unless the loan is delinquent.

It is likely that if a borrower elects to withhold payment on the mortgage, a negative report may be made to your credit file. A "Mortgage Late" notation on a credit report may impact the ability to obtain credit in the future.

The seller(s) hereby acknowledges that there is no guarantee that the mortgage lender(s) will cooperate with a short sale.

Seller's Signature

Date

Print Name

Seller's Signature

Date

Print Name

Seller's Agent Signature