



MARS Disclosure for General Commercial Communications

IMPORTANT NOTICE:

_____ (*Name of Company*) 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.

General Commercial Communication: means any written or oral statement, illustration, or depiction, whether in English or any other language, that is designed to effect a sale or create interest in purchasing any service, plan, or program, whether it appears on or in a label, package, package insert, radio, television, cable television, brochure, newspaper, magazine, pamphlet, leaflet, circular, mailer, book insert, free standing insert, letter, catalogue, poster, chart, billboard, public transit card, point of purchase display, film, slide, audio program transmitted over a telephone system, telemarketing script, onhold script, upsell script, training materials provided to telemarketing firms, program-length commercial ("infomercial"), the Internet, cellular network, or any other medium. Promotional materials and items and Web pages are included in the term "commercial communication."