Advisory				
Property owners facing financial distress have many options today, with new options being offered all the time. One option that is available to some homeowners is a short sale. A short sale is simply the sale of real estate where a creditor with a lien against the real estate agrees to remove its lien for payment of less than the amount owed.				
Whether a short sale is right for any individual homeowner depends on all of the facts and circumstances. There is no "one size fits all" solution. In deciding which option is best for you, you should consult with appropriate advisors such as attorneys, accountants, financial planners and other professionals. Your decision may be guided by personal factors as much as by economic ones.				
Real estate agents are not trained or licensed to advise homeowners about options such as loan modifications, bankruptcy or foreclosure. Real estate agents are trained and licensed to sell real estate, and to help their sellers obtain the most favorable terms in the real estate market. Real estate agents help you to accomplish a short sale, not make the choice to pursue a short sale in the first place.				

SHORT SALE ADVISORY AND ACKNOWLEDGEMENT

Acknowledgement

Seller hereby acknowledges that they have made their own independent decision that a short sale is in their
best interests and is consistent with their financial needs and condition. Seller has been advised to seek
independent expert advice regarding all of their options and has or will obtain such advice to their satisfaction.

Signature:

Seller	Date	Seller	Date
Broker	Date	Broker	Date





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