



West Virginia Offices

201 N. George St., Suite 101, Charles Town, WV 25414 (304) 724-8222
1314 Edwin Miller Blvd., Suite 102, Martinsburg, WV 25404 (304)579-4477
Michael E Briel – Admitted in WV & VA

Virginia Office

440 W. Jubal Early Drive, Suite 200, Winchester, VA 22601 (540) 667-8222
Michael E Briel - Admitted in VA & WV
20937 Ashburn Road, Suite 235 Ashburn, VA 20147 (703) 777-0028
Ana Rivas-Beck – Admitted in VA

DISTRESSED PROPERTY DISCLAIMER

I, the undersigned, acknowledge it has been disclosed to me that every attempt will be made to successfully save my home from foreclosure.

In the event of a short sale on my property, I understand there is no guarantee that my Lender will approve a sale for less than the full amount due on the loan.

I understand that my Lender may come after me for a deficiency if they are not paid in full.

I understand that a short sale will negatively affect my credit.

I understand that I will not receive any funds from this transaction.

I have been advised that there may be tax ramifications associated with saving my home from foreclosure, including but not limited to, the issuance of an IRS Form 1099 for any debt forgiven by my Lender.

I have been advised to seek professional accounting advice.

I have been advised that every effort will be made to obtain full release of my loan; HOWEVER, there is no guarantee that there will not be a Lender initiated judgment against me for any loan deficiency.

I, the undersigned, am fully aware that if the short sale is not successful, foreclosure may still occur.

Owner's Name (printed)

Owner's Name (printed)

Signature Date

Signature Date