The printed portions of this form, except differentiated additions, have been approved by the Colorado Real Estate Commission. (SSA39-10-11) (Mandatory 1-12)

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THIS FORM HAS IMPORTANT LEGAL CONSE OTHER COUNSEL BEFORE SIGNING.	QUENCES AND THE PAI	RTIES SHOULD CONSUL'	F LEGAL AND TAX OR
SHO	ORT SALE ADD	ENDUM	
	(Seller Listing Cont		
	(Sener Listing Cont	iuci)	
		Date:	
ADDENDUM TO CONTRACT. This S			of the Seller Listing Con
Seller Listing Contract) dated	for the sale of	the property	
			(Prope
nown as Street Address	City	State	Zip
or purposes of disclosing to Seller certain matter	s of a Short Sale and conf	irming certain rights of Sel	ller.
This Addendum shall control in the event of any	conflict with the Saller I	isting Contract Torms no.	ad harain shall have the
neaning as in the Seller Listing Contract. Excep			
emain the same.	e as mounica, an other b	orms and provisions of the	Sener Listing Contract
2. PURPOSE AND DEFINITIONS.			
2.1. Purpose of Addendum. Seller ha			
buyer may not be enough to cover payment for		of sale. If so, for the closir	ng to occur, the affected
Holders (§ 2.2 below) must agree to a Short Sale			
2.2. Lien; Lien Holder. A Lien is a			
nortgage, deed of trust, mechanic's lien, judgmen			
against the Property. A Lien Holder is a creditor v 2.3. Short Sale. A Short Sale (Short			
Property and (1) accepts an amount less than the			
lifterently than as originally provided for in the			
buyer, Seller, and each Lien Holder (except those			
	e creditors that are to be j	Jaid the full amount claim	ed) must consent to the
of the sale. Sometimes, a Lien is released but the			
of the sale. Sometimes, a Lien is released but the portion of the debt, and the Seller and any guarant	e Lien Holder does not ag	gree to release Seller from	liability or reduce the un
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54 unpaid after the Short Sale. To be binding, any release of liability by Lien Holder must be in writing, must be executed by Lien 55 Holder, and must provide that Seller and all guarantors are released from liability.

56 **3.5.** Lien Holder may condition its agreement on Seller doing any or all of the following to obtain a Short Sale 57 Acceptance: (1) make a cash payment, (2) sign a new promissory note, (3) continue to owe the Lien Holder the unpaid portion of 58 the debt and (4) agree to other requirements made by Lien Holder.

3.6. If the Lien Holder accepts less than full payment, Seller understands that Seller may incur federal and state tax liability due to a Short Sale and understands that Lien Holder is required to file all required 1099 Forms with the Internal Revenue Service with respect to this transaction. Seller is strongly advised to seek tax advice regarding the potential adverse tax consequences to Seller of a Short Sale.

3.7. Seller acknowledges that a Short Sale Acceptance by the Lien Holder will not necessarily repair or rehabilitate
 Seller's credit rating and Lien Holder has no obligation other than to fairly report this transaction to any credit rating agency.

3.8. Release of the Lien against the Property does not by itself release Seller or any guarantors from liability for the debt.

66 **3.9** Seller acknowledges there are no promises or representations regarding: (1) whether Lien Holder will agree to a 67 Short Sale, (2) the terms of any Short Sale Acceptance, or (3) when the Lien Holder will advise of its decision to agree to a Short 68 Sale or provide the written terms and conditions of the Short Sale Acceptance.

69 4. MORTGAGE ASSISTANCE RELIEF SERVICES (FTC – DISCLOSURES).

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IMPORTANT NOTICE

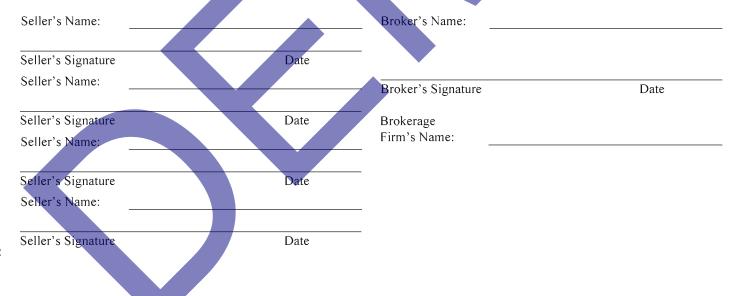
4.1. You (Seller) may stop doing business with us (the Brokerage Firm and Broker) at any time. You (Seller) may accept
 or reject the offer of mortgage assistance we (Brokerage Firm or Broker) obtain from your (Seller's) lender [or servicer]. If you
 (Seller) reject the offer, you (Seller) do not have to pay us (Brokerage Firm). If you (Seller) accept the offer, you (Seller) will have
 to pay us (Brokerage Firm) as set forth in Seller Listing Contract for our (Brokerage Firm's and Broker's) services.

4.2. Brokerage Firm is not associated with the government, and our (Brokerage Firm's) services are not approved by the
 government or your (Seller's) lender.

4.3. Even if you (Seller) accept this offer and use our (the Brokerage Firm's and Broker's) service, your (Seller's) lender may not agree to change your (Seller's) loan.

4.4. If you (Seller) stop paying your (Seller's) mortgage, You (Seller) could lose your (Seller's) home and damage your
 (Seller's) credit rating.





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