

ANTI-STEERING/LOAN OPTIONS DISCLOSURE

Broker Company:

Borrowers:

Property Address:

Dear Borrower,

You have applied for a mortgage loan with our company. To ensure you have sufficient information to determine the appropriate loan, we are providing you with the following loan options. These loan options provide you with detailed rate and loan cost information to assist you in choosing the correct loan for your particular financial situation. Carefully review the loan options presented below to ensure you have chosen the appropriate option.

Your Loan Options. For each type of transaction in which you expressed an interest, we have obtained loan options from a significant number of the creditors with whom we regularly conduct business. We have a good faith belief that you likely qualify for the following loans:

Type of Transaction (check one): <input type="checkbox"/> Fixed Rate <input type="checkbox"/> Adjustable Rate		Interest Rate	Total Origination points or fees and discount points
Option 1	Loan with the lowest Interest Rate.		\$
Option 2	Loan with the lowest Interest Rate without negative amortization, a prepayment penalty, interest-only payment a balloon payment in the first 7 years of the life of the loan, a demand feature, shared equity, or shared appreciation.		\$
Option 3	Loan with the lowest total dollar amount for origination points or fees and discount points		\$
You are applying for a loan with the following terms		%	\$

If you expressed an interest in an adjustable rate loan and if the loan's initial rate is fixed for at least 5 years, the "Interest Rate" disclosed in this document is the initial rate that would be in effect at consummation. If the loan's initial rate is not fixed for at least 5 years, the Interest Rate is the fully-indexed rate that would be in effect at consummation without regard to any initial discount or premium.

This is not a lock-in agreement or a loan commitment. While the Interest Rate and fees described throughout this document are available on the date this document was prepared, if you have not locked your loan they are subject to change and may not be available on the day you do lock your loan. Additionally, even if your loan is locked, the Interest Rate and fees may be subject to change as the loan is underwritten.

If your lender does offer rate locks and you have not locked your loan, please be aware that interest rates move constantly. The way to set a certain Interest Rate and fees is for your mortgage broker to lock your loan. Once you lock your loan, you are agreeing to close your loan within a certain period of time and at a certain interest rate. If you instruct your mortgage broker to lock your loan, your mortgage broker can explain to you the Interest Rate and fees you will pay. Be sure that you understand and are satisfied with the product and terms that have been offered to you.

Signed:

Broker Loan Officer Name

Broker Loan Officer Signature, NMLS#

Date

Broker Entity Name

Broker Entity Address and License Number

Date

Date