Anti-Steering Loan Options Disclosure

Loan Number: ______________________________________ Borrower Name: _____________________________

Dear Borrower,

You have applied for a mortgage loan through ____. To ensure you, the borrower(s), has sufficient information to determine the appropriate loan, we are providing your with the following loan options. These loan options provide you with the detailed rate and loan cost information to assist you in choosing the correct loan for y our 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, your mortgage broker has obtained loan options from a significant number of creditors with which your mortgage broker regularly does business. Your mortgage broker has a good faith belief that you likely qualify for the following loans:

Type of Transaction: Select One		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 payments, 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 his 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. The interest rate and fees described throughout the disclosure are available on the date the document was prepared and they may be subject to change if you have not locked in your interest rate. If you lender offers rate locks, you may be required to lock the rate to obtain the rate and origination cost disclosed above. 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.

The loan options presented above are provided in connection with the federal loan originator compensation and anti-steering requirements of Regulation Z.

Signed:

Broker Loan Officer Name	Broker Loan Officer Signature Date
Broker Entity Name	Broker Entity Address & License Number
Borrower Name	Borrower Signature Date
Borrower Name	Borrower Signature Date
Borrower Name	Borrower Signature Date
Borrower Name	Borrower Signature Date