

# ANTI-STEERING LOAN OPTIONS DISCLOSURE

Property Address:

Borrower Name(s):

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 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, your mortgage broker has obtained loan options from a significant number of the creditors with which your mortgage broker regularly does business. Your mortgage broker has a good faith belief that you like qualify for the following loans:

Type of Transaction:

Fixed Rate or Adjustable Rate

		Interest Rate	Total Origination Points and Fees, including 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 application		
Option #3	Loan with the lowest interest total dollar amount for origination points or fees and discount points		
<b>You are applying for a loan with the following terms:</b>			

If you expressed an interest in an adjustable rate loan and if the loans 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 loans 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 this 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 your 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.

