Anti-Steering Disclosure

Date Prepared:

Loan Number:
Borrower Name(s):

You have applied for a mortgage loan through your mortgage broker, [insert broker name]. The loan options below provide you with detailed rate and loan cost information to assist you in choosing the correct loan for your particular situation. Carefully review the loan options presented below.

Type of Transaction:

		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 rate in an adjustable rate loan and if the loans' initial interest 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 interest 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 maybe subject to change if you have not locked your interest rate. 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:

_____ _____

Borrower Signature Date: Borrower Signature Date:

_____ _____

Borrower Signature Date: Borrower Signature Date: