

Anti-Steering Loan Options Disclosure

Loan Number		er		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 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 financial situation. Carefully review the loan options presented below to ensure you have chosen the appropriate option.						
	significant nu	mber of th	for each type of transaction in which you expresse ne creditors with which your mortgage broker regule following loans:				
Type of Transaction:		nsaction	:		Interest Rate	Total origination points or fees and discount points	
	Option 1	Loan wi	th the lowest Interest Rate		%	\$	
	Option 2	the loan, a demand feature, shared equity, or shared appreciation				\$	
	Option 3	Loan wi points	th the lowest total dollar amount for origination	unt %	\$		
	You are applying for a loan with the following terms				%	\$	
	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. 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			ame Broke	oker Loan Officer Signature		Date	
Broker Entity Name			Broke	roker Entity Address & License Number		Date	
	Borrower Name			Borrower Signature		Date	
Borrower Name			Borro	Borrower Signature		Date	
	Borrower Name			Borrower Signature		Date	
Borrower Name			Borro	wer Signature		Date	