



ANTI-STEERING DISCLOSURE

Date Prepared _____ Loan Number _____
 Borrower(s) _____

You have applied for a mortgage loan through your mortgage broker, _____
 _____, NMLS ID Number _____.

Loan options shown below provide you with detailed rate and loan cost information to assist you in choosing the correct loan for your particular situation. Carefully review these loan options before signing this form.

Type of Transaction		INTEREST RATE	TOTAL ORIGATION POINTS OR FEES AND DISCOUNT POINTS
OPTION 1	Loan with the lowest Interest Rate	%	\$
OPTION 2	Loan with the lowest Interest Rate without a negative amortization, prepayment penalty, interest-only payments, 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 THESE TERMS:		%	\$

If you expressed an interest in an adjustable rate loan and if the loan’s initial interest rate is fixed for at least five (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 five (5) years, the “Interest Rate” disclosed 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. 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 will 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	_____ Co-Borrower Signature	_____ Date
_____ Mortgage Loan Originator (MLO) Signature	_____ Date	_____ MLO Printed Name	_____ NMLS ID Number