

Borrower Name

Anti-Steering Loan Options Disclosure

	<u> </u>				
Loan Numbe Dear Borrov		Borrower Name:			
You have a sufficient in These loan oan for you chosen the Your Loan obtained load	pplied for a mortgage loan through (formation to determine the appropriate options provide you with detailed rate particular financial situation. Carefappropriate option. Options. For each type of transaction options from a significant number our mortgage broker has a good faith	iate loan, we are provide and loan cost informully review the loan of one in which you express of the creditors with	viding nation ptions ssed a which	you with the follo to assist you in ch presented below t n interest, your mayour mortgage bro	wing loan options. hoosing the correct to ensure you have ortgage broker has oker regularly does
Type of Tra	ensaction <i>(check one)</i> Fixed Rate	Adjustable Ra	ite	Interest Rate	Total origination points or fees and discount points
Option 1	Loan with the lowest Interest Rate		Φ	%	\$
Option 2	Loan with the lowest Interest Ramortization, a prepayment penalty, in a balloon payment in the first 7 years a demand feature, shared equity, or sl	nterest-only payments, of the life of the loan,	Ţ	%	\$
Option 3	Loan with the lowest total dollar am points or fees and discount points	nount for origination	ψ	%	\$
You are a	pplying for a loan with the following	terms	Ą	%	\$
nitial 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 ocked 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.					
Signed:	t you understand and are satisfied wit	in the product and term	is that	nave been onered	to you.
Broker Loan Officer Name		Broker Loan Officer Sig	Loan Officer Signature D		e
Broker Entity Name		Broker Entity Address & License Number			
Borrower Name		Borrower Signature	gnature D		e
Borrower Name		Borrower Signature	gnature Da		e
Borrower Name		Borrower Signature		Date	e

Borrower Signature

Date