



**Anti – Steering Loan Options Disclosure**

**Borrowers Name:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Property Address:** \_\_\_\_\_ **Loan #:** \_\_\_\_\_

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.

**You're Loan Options:** For each type of transaction in which you expressed an interest, your mortgage originator has obtained loan options from a significant number of the creditors with which your mortgage originator regularly

Type of Transaction (Check one)		Interest Rate	Total origination points or fees and discount points
<input type="checkbox"/> <b>Fixed Rate</b> <input type="checkbox"/> <b>Adjustable Rate</b>			
<b>Option 1</b>	Loan with the lowest Interest Rate	_____ %	\$ _____
<b>Option 2</b>	Loan with the lowest interest rate without negative amortization, a prepayment penalty, interest-only payments, a balloon payment in the first seven (7) years of the life of the loan, a demand feature, shared equity, or shared appreciation	_____ %	\$ _____
<b>Option 3</b>	Loan with the lowest total dollar amount for origination points or fees and discount points.	_____ %	\$ _____
<b>The loan you are applying for is with the following terms</b>		_____ %	\$ _____

*If you expressed an interest in an adjustable rate loan and the loans initial rate is a fixed for at least five (5) years, the "Interest Rate" disclosed in this document is the initial rate that would be in affect at consummation. If the loan's initial rate is not fixed for at least five (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 subject 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 loan originator 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 loan originator to lock your loan, your mortgage loan originator can explain to you the Interest Rate and fees you will pay.

Please ask us, your legal or other advisors, or any other appropriate person, if you have any questions about the Loan Options presented or this Anti-Steering Safe Harbor Disclosure to make sure you understand and are satisfied with the product and terms that you have been offered.

Signed:

_____	_____	_____	_____
Mortgage Loan Originator	NMLS #	Mortgage Loan Originator Signature	Date

_____	_____
MLO Company Name	Company Address

_____	_____	_____
Borrowers Name	Borrowers Signature	Date

_____	_____	_____
Borrowers Name	Borrowers Signature	Date