Anti-Steering Loan Options Disclosure

Loan Number: _____ Borrower: _____

The Federal Truth in Lending Act implemented under Regulation Z, 12 CFR §226.36, prohibit a Loan Originator from "steering", defined as advising, counseling, or influencing, you, the consumer, to a particular loan based solely on the ability to receive greater compensation from the Lender in the transaction.

To ensure you have the ability to choose the loan that is in your best interest this Anti-Steering Loan Options Disclosure details other possible loan offers available for which your Loan Originator has a good faith belief that you likely qualify. The below loan options are all from lenders the Loan Originator regularly does business with and are specific to the type of transaction in which you have expressed an interest:

Product Type: ☐ **Fixed** ☐ **Adjustable**

Your Loan Options	Interest Rate	Total Origination points or fees and discount points
Lowest Rate	%	$
Lowest Rate without Risky Features*	%	$
Lowest Total Dollar Amount for net Origination Fees and/or Discount Points	%	$

**Risky Features include but are not limited to: negative amortization, 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*

By signing below, I acknowledge that the Loan Originator has thoroughly reviewed the above options with me. I further acknowledge that based on the options presented I have selected the loan that is in my best personal interest:

_____ _____

Borrower Date Borrower Date

_____ _____

Borrower Date Borrower Date

_____

Loan Originator Date