

**ANTI-STEERING DISCLOSURE**

Loan #:

Date:

Loan Originator:

Borrower(s):

In compliance with the anti-steering prohibitions found in 12 CFR §1026.36(e), your Loan Originator is providing you with this disclosure of loan options that are available for you to choose. These loan options are from creditors with whom the Loan Originator regularly does business with and are for types of transactions for which you have expressed an interest.

**Fixed Interest Rate Options**

	Loan with Lowest Rate	Loan with Lowest Rate Without the Following: <ul style="list-style-type: none"> <li>• Negative Amortization</li> <li>• Prepayment Penalty</li> <li>• Interest Only Payments</li> <li>• Balloon Payment in First Seven Years of Loan Term</li> <li>• Demand Feature</li> <li>• Shared Equity</li> <li>• Shared Appreciation</li> </ul>	Loan with Lowest Total Dollar Amount for Origination Points or Fees and Discount Points
Description			
Interest Rate			
Total Dollar Amount of Origination Points or Fees and Discount Points			

**Adjustable Interest Rate Options**

	Loan with Lowest Rate	Loan with Lowest Rate Without the Following: <ul style="list-style-type: none"> <li>• Negative Amortization</li> <li>• Prepayment Penalty</li> <li>• Interest Only Payments</li> <li>• Balloon Payment in First Seven Years of Loan Term</li> <li>• Demand Feature</li> <li>• Shared Equity</li> <li>• Shared Appreciation</li> </ul>	Loan with Lowest Total Dollar Amount for Origination Points or Fees and Discount Points
Description			
Interest Rate			
Total Dollar Amount of Origination Points or Fees and Discount Points			

By signing below, I acknowledge I have received a copy of this Anti-Steering Loan Options Disclosure and that my loan originator has explained these loan options to my satisfaction.

\_\_\_\_\_  
BORROWER\_\_\_\_\_  
DATE\_\_\_\_\_  
BORROWER\_\_\_\_\_  
DATE