

Anti-Steering Disclosure

Date Prepared: _____

Loan Number: _____

Borrower Name(s): _____

Property Address: _____

Enter loan number and borrower name to expedite processing.

You have applied for a mortgage loan through your mortgage broker, _____. The loan options below provide you with detailed rate and loan cost information to assist you in choosing the correct loan for your particular situation. Carefully review the loan options presented below.

Field 1 The loan file must contain an Anti-Steering Loan Options disclosure with a transaction type for the type of transaction requested by the consumer.

1 Type of Transaction: Fixed Adjustable Rate Other: _____

		Interest Rate	Total Origination Points or Fees and Discount Points
Option 1	Loan with the lowest Interest Rate	% 2	\$ 6
Option 2	Loan with the lowest Interest Rate without negative amortization, a 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.	% 3	\$ 7
Option 3	Loan with the lowest total dollar amount for Origination points or fees and Discount points.	% 4	\$ 8
You are applying for a loan with the following terms		% 5	\$ 9

If you expressed an interest rate in an adjustable-rate loan and if the loans' initial interest rate is fixed for at least 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 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 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 when 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 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.

Be sure that you understand and are satisfied with the product and terms that have been offered to you.

Signed:

All borrowers are required to sign and date the disclosure.

Broker Loan Officer Name (Printed) _____

Broker Loan Officer Signature _____ Date: _____

Broker Entity Name & License Number _____

Broker Entity Address _____

Borrower Signature _____ Date: _____

Borrower Signature _____ Date: _____

Borrower Signature _____ Date: _____

Borrower Signature _____ Date: _____

The interest rate and total fees must be completed for each of the three loan options for which the consumer is likely to qualify. These fields may not be left blank or N/A.

Fields 2, 3 and 4 may not be zero or a negative number.

Fields 6, 7 and 8 are required and may be zero or a negative number, if applicable.

Fields 5 and 9 should reflect the loan the borrower applied for. These fields should be accurate at the time the disclosure is made.

It is acceptable for fields 5 and 9 to vary from the final loan rate and fees.

NOTICE - This document is provided as informational only. Emporium TPO does guarantee compliance with anti-steering provisions through us of this form. Emporium TPO is not providing legal advice. You should consult with your legal or compliance professional for proper compliance with anti-steering requirements.

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