

LOAN OPTIONS DISCLOSURE

(WITH ANTI-STEERING SAFE HARBOR TABLE)

Loan Number: _____

Date: _____

Broker: _____

Borrower(s): _____

Property Address: _____

The Federal Truth-in-Lending Act and Regulation Z prohibit

and (the "loan originator," "we," "us") from directing or "steering" you (the borrower(s), "I") to consummate a loan based on the fact that we will receive greater compensation from the creditor ("lender") in the transaction than in other transactions we offered or could have offered to you, unless the loan is in your interest.

"Steering" means advising, counseling, or otherwise influencing you to accept the loan.

Because we are receiving compensation from the lender that is greater than the compensation for other loans available through us for which you are likely to qualify at this time, your loan must be compared to other possible loans offers available through us, if any, for which you were likely to qualify at the time we offered this transaction to you, to ensure that the loan you accepted is in your interest.

To ensure compliance with these requirements, we obtained loan options from a significant number of creditors with whom we regularly do business for each type of loan in which you expressed an interest and presented options to you which included, as shown below:

- The loan with the lowest interest rate
- The loan with the lowest origination fees and discount points
- The loan with the lowest rate with no risky features, including a prepayment fee, negative amortization, a balloon term of less than 7 years, a demand feature, a shared equity feature, or a shared appreciation feature.

	Lowest Interest Rate	Lowest Origination Fees/ Discount Points	Lowest Rate with No Risky Features
Lender			
Loan Program			
Interest Rate			
Origination Fees/Discount Points			
Prepayment Fee			
Negative Amortization			
Balloon Term			
Demand Feature			
Shared Equity Feature			
Shared Appreciation Feature			

BORROWER CERTIFICATION

By signing below, you affirm the following:

- I understand that
or
is receiving greater compensation from the lender on this loan than in other transactions

or
offered or could have offered to me.
- The loan options described above were presented to me, and I have determined that this loan is in my interest when compared with other available options.
- I understand that the broker and lender will rely on this Loan Options Certification as evidence of my determination that this loan is in my interest, and I confirm that

and

did not advise, counsel, or otherwise influence me to accept the loan for reasons other than my own benefit.

Borrower Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date

BROKER CERTIFICATION

By signing below, I affirm the following:

As required by the "safe harbor" provision of Regulation Z, 12 CFR §1026.36, we presented loan options to the borrower that meet the requirements described above.

Loan Originator Company Representative Date

Mortgage Loan Originator Representative Date