

SUN WEST MORTGAGE COMPANY, INC.**6131 ORANGETHORPE AVENUE, SUITE 500****BUENA PARK, CA 90620****Phone: (801) 419-4773****Fax: (562) 924-6057****NMLS ID: 3277****Email: caleb@ready2fund.com****Anti-Steering Disclosure of Loan Options****Date:** September 15, 2020**Loan No.:** 1202580971-00**Borrower:** SHASTAN PAGE**Property Address:**

466 WEST 4525 SOUTH

OGDEN, UT 84405

Your loan originator is required to disclose different loan options that are available to you so that you can evaluate whether the loan you choose is in your interest. These options must be loan programs for which you are likely to qualify, and must be from creditors with whom the loan originator regularly does business. The purpose of this disclosure is to ensure that you have been offered at least three options: (1) the loan with the lowest interest rate; (2) the loan with the lowest interest rate with no risky features; and (3) the loan with the lowest total dollar amount for origination points or fees and discount points. For more information, see Regulation Z, 12 C.F.R. 1026.36(e).

Type of Transaction (check one): <input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> Adjustable Rate				
	Loan Option 1 – Lowest Rate	Loan Option 2 – Lowest Rate without Risky Features*	Loan Option 3 – Lowest Total Dollar Amount for Origination Points or Fees and Discount Points	You are applying for a loan with the following terms
Description	FHA FIXED: STANDARD - 30 YEAR FIXED	FHA FIXED: STANDARD - 30 YEAR FIXED	FHA FIXED: STANDARD - 30 YEAR FIXED	SO11S01F00 : FHA FIXED: STANDARD - 30 YEAR FIXED
Interest Rate	2.250 %	2.250 %	2.625 %	2.2500 %
Total Origination Points or Fees and Discount Points	\$1,257.42	\$1,257.42	\$-154.35	\$ 1,200.95

If you expressed an interest in an adjustable rate loan and if the loan's initial 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 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.

*"Risky features" include negative amortization; a prepayment penalty; a balloon payment in the first 7 years; a demand feature; shared equity; or shared appreciation.

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**Borrower Certification**

By signing below, I acknowledge that 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.

DocuSigned by:

Shastan Page

9/16/2020

SHASTAN PAGE

Date

Broker Certification

By signing below, I confirm the following:

As required by the "safe harbor" provision of Regulation Z, 12 C.F.R. 1026.36(e), we presented loan options to the borrower that meet the requirements described above.

CALEB EASTMAN

Broker Loan Officer Name

DocuSigned by:

A blue ink signature of Caleb Eastman, appearing as "Caleb Eastman", written over a blue rectangular stamp.

Broker Loan Officer Signature

9/16/2020

Date

READY2FUND LLC

Broker Entity Name

3450 N TRIUMPH BLVD STE 102, LEHI, UT 84043

UT - MORTGAGE ENTITY LICENSE

Broker Entity Address and License Number