

Anti-Steering Disclosure

The Federal Truth-in-Lending Act and Regulation Z prohibits the “Loan Origination Company” and the “Mortgage Loan Originator” from directing or “steering” the borrower(s), to consummate a loan based on the fact that we will receive greater compensation from the lender in the transaction than in other transactions we offered or could have offered the borrower, unless the loan is in the borrower’s interest.

"Steering" means advising, counseling, or otherwise influencing the borrower to accept the loan. These anti-steering rules require that any time we broker a loan; we must provide the borrower the 3 lowest cost alternatives available through us for which the borrower is qualified.

To ensure compliance with these requirements, we obtained loan options from a significant number of lenders with whom we regularly do business for each type of loan in which the borrower expressed an interest and presented options to the borrower which were:

Type of Transaction (<i>check one</i>) <input type="checkbox"/> Fixed Rate <input type="checkbox"/> Adjustable Rate		Interest Rate	Total origination points or fees and discount points
Option 1	Loan with the lowest Interest Rate ➞	_____ %	\$ _____
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 ➞	_____ %	\$ _____
Option 3	Loan with the lowest total dollar amount for origination points or fees and discount points ➞	_____ %	\$ _____
<i>You are applying for a loan with the following terms</i> ➞		_____ %	\$ _____

Broker Certification

By signing below, I confirm the following:

As required by the “safe harbor” provision of Regulation Z, 12 CFR § 226.36, we presented loan options to the borrower that meet the requirements described above.

Loan Originator/Loan Officer Printed Name

Loan Originator/Loan Officer Signature	Date
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Print Company Name

Borrower Certification

By signing below, I confirm that I received the above information as well as this form:

Borrower	Date
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Borrower	Date
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Borrower	Date
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Borrower	Date
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Borrower	Date
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Borrower	Date
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