

# Anti-Steering Disclosure

Applicants(s): \_\_\_\_\_  
\_\_\_\_\_

Broker Entity Name: \_\_\_\_\_

Property Address: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Broker Loan Officer Name: \_\_\_\_\_  
\_\_\_\_\_

You have expressed an interest in the following type of transaction (you will receive a separate disclosure for each type of transaction in which you expressed an interest):

Loan Type: \_\_\_\_\_

Loan Term: \_\_\_\_\_

Initial Fixed Interest Rate Period (*if applicable*): \_\_\_\_\_

I have obtained loan options for this type of transaction from at least three (3) creditors unless I regularly do business with fewer than three (3) creditors. I have obtained loan options from the following creditors:

\_\_\_\_\_

I have a good faith belief that you likely qualify for the following loans:

Loan Options	Creditor Name	Interest Rate	Total origination points or fees and discount points
Loan with the lowest Interest Rate			
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			
Loan with the lowest total dollar amount for origination points or fees and discount points			

## Broker Loan Officer Acknowledgment

As required by the “safe harbor” provision of Regulation Z, 12 CFR §226.36, I presented loan options to the applicant(s) as described above. I certify that no Applicant has been steered to a loan type or loan term on the basis of increased loan compensation for any loan originator.

Broker Loan Officer Signature: \_\_\_\_\_

Date: \_\_\_\_\_

## Applicant Acknowledgment

I (we) certify that the Broker Loan Officer explained the Loan Options above to me (us) and that I (we) have received a copy of this Loan Option Disclosure.

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Date