Anti-Steering Disclosure - Fixed Loans

Prepared For: Provided By:

	Lowest Interest Rate	Lowest Origination Costs	Lowest Interest Rate without Risky Features *
Loan Program			
Closing Cost Scenario			
Sales Price			
Down Payment			
Loan Amount			
Interest Rate			
Term			
Due			
Interest Only Period			
Monthly Payment			
Closing Costs			
Cash to Close			
Origination Fees			
Discount Points			
Pre-payment Penalties			
Balloon Payment			

* Risky features refers to loan features such as a prepayment penalty or negative amortization.

In compliance with the anti-steering prohibitions found in Regulation 12 CFR 226.36(e), we are providing you with this disclosure of loan options. These loan options represent the types of transactions for which you have expressed an interest and are from creditors with whom we regularly conduct business.

By signing below, I acknowledge that I have received a copy of this anti-steering disclosure and that the loan originator has explained these loan options to my satisfaction.

Borrower/Co-Borrower **Date**

Loan Originator **Date**

Anti-Steering Disclosure - ARM Loans

Prepared For: Provided By:

	Lowest Interest Rate	Lowest Origination Costs	Lowest Interest Rate without Risky Features *
Loan Program			
Closing Cost Scenario			
Sales Price			
Down Payment			
Loan Amount			
Interest Rate			
Term			
Due			
Interest Only Period			
Monthly Payment			
Closing Costs			
Cash to Close			
Origination Fees			
Discount Points			
Pre-payment Penalties			
Balloon Payment			

* Risky features refers to loan features such as a prepayment penalty or negative amortization.

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Borrower/Co-Borrower **Date**

Loan Originator **Date**