

SAMPLE OF OPTIONS ON FIXED RATE

Anti-Steering Disclosure of Loan Options

DATE: _____

BORROWER: FHA FIXED RATE 30 YEAR LOAN

\$417,000 BASE LOAN AMT / \$421,170 TOTAL LOAN AMT

PROPERTY ADDRESS: _____

In order to comply with the anti-steering prohibitions found in Regulation Z (12 CFR 226.36(e)), your loan originator is providing you with this disclosure of loan options that are available for you to choose. These loan options are from creditors with whom the loan originator regularly does business with and are for types of transactions for which you have expressed an interest.

Fixed Interest Rate Options (if applicable)

	Loan Option 1 – Lowest Rate	Loan Options 2 – Lowest Rate without Risky Features	Loan Options 3 – Lowest Origination Fees / Points
Description	N/A	FHA FIXED 30 YEAR	FHA FIXED 30 YEAR
Interest Rate	N/A	4.375%	4.75%
Origination Fees / Points		(\$1,579.39)	(\$12,635.10)

Adjustable Rate Options (if applicable)

	Loan Option 1 – Lowest Rate	Loan Options 2 – Lowest Rate without Risky Features	Loan Options 3 – Lowest Origination Fees / Points
Description			
Interest Rate			
Origination Fees / Points			

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.

Borrower: _____ Date: _____

Print Name

Borrower: _____ Date: _____

Print Name

SAMPLE OF OPTIONS ON ADJUSTABLE RATE

Anti-Steering Disclosure of Loan Options

DATE: _____

BORROWER: _____ CONVENTIONAL 5/1 ARM LOAN

_____ \$417,000 TOTAL LOAN AMOUNT

PROPERTY ADDRESS: _____

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Fixed Interest Rate Options (if applicable)

	Loan Option 1 – Lowest Rate	Loan Options 2 – Lowest Rate without Risky Features	Loan Options 3 – Lowest Origination Fees / Points
Description			
Interest Rate			
Origination Fees / Points			

Adjustable Rate Options (if applicable)

	Loan Option 1 – Lowest Rate	Loan Options 2 – Lowest Rate without Risky Features	Loan Options 3 – Lowest Origination Fees / Points
Description	CONV 5/1 IO	CONV 5/1 NON-IO	CONV 5/1 NON-IO
Interest Rate	3.00%	3.00%	3.875%
Origination Fees / Points	\$6,255.00	\$2,085.00	(\$8,861.25)

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Print Name

Borrower: _____ Date: _____

Print Name