

**Anti-Steering Disclosure of Loan Options**

DATE: \_\_\_\_\_

BORROWER: \_\_\_\_\_

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

In order to comply with the anti-steering prohibitions found in Regulation 12 CFR 226.36(e), your loan originator is providing you with this disclosure at time of initial loan application 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 Option 2 – Lowest Rate without Risky Features	Loan Option 3 – Lowest Origination Fees / Points
Description			
Interest Rate			
Origination Fees / Points			

**Adjustable Rate Options (if applicable)**

	Loan Option 1 – Lowest Rate	Loan Option 2 – Lowest Rate without Risky Features	Loan Option 3 – Lowest 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

Note: Option 1 and 2 typically are the same. Option 3 would include features that are not offered (i.e. pre-pay option, neg. am, balloon payment, a demand feature, shared equity or appreciation)