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:

> Total origination points or fees and

Interest Rate

	□ Fixed Rate			Interest Rate	discount points
□ Adjustable Rate					
Option 1	Loan with the lowest Interest	t Rate		%	\$
Option 2	Loan with the lowest Inte amortization, a prepaym payments, a balloon payme life of the loan, a demand shared appreciation	nent penalty, interest- ent in the first 7 years of	only the \square	%	\$
Option 3	Loan with the lowest total do points or fees and discount p		n 🗆	%	\$
You are applying for a loan with the following terms			%	\$	
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 Orig	ginator/Loan Officer Printed	Name Lo	an Originato	or/Loan Officer Sig	gnature Date
·	ginator/Loan Officer Printed	I Name Lo	an Originato	or/Loan Officer Sig	gnature Date
·		I Name Lo	an Originato	or/Loan Officer Sig	ynature Date
Print Com	npany Name r Certification		·		jnature Date
Print Com	npany Name		·		jnature Date
Print Com	npany Name r Certification g below, I confirm that I rece	eived the above informa	·		gnature Date Date
Print Com Borrowel By signing	npany Name r Certification g below, I confirm that I rece	eived the above informa Date Bo	tion as well		
Print Com Borrower By signing	npany Name r Certification g below, I confirm that I rece	Date Bo	tion as well		Date

Type of Transaction (check one)

☐ Fixed Rate