

Anti Steering Safe Harbor Disclosure – Adjustable Rate Loans

Prepared by:
 Originator ID:
 License #:
 Phone:

Prepared for:

Origination Company ID:
 Origination Company License #:

Phone: Fax:

We checked a significant number of creditors with which we normally do business. The following table summarizes the loans with an annual percentage rate which may increase after consummation which we think you likely qualify for:

	Loan with the lowest rate with risky features*	Loan with the lowest rate without risky features	Loan with lowest closing costs	Our recommended loan
Description				
Loan Amount	\$	\$	\$	\$
Loan Term				
Initial Interest Rate	%	%	%	%
Initial Monthly Amount Owed	\$	\$	\$	\$
Can Interest Rate Rise?	Yes	Yes	Yes	Yes
Current Fully-Indexed Rate	%	%	%	%
Maximum Interest Rate	%	%	%	%
Closing Costs	\$	\$ 0.00	\$ 0.00	\$
Down Payment Needed	\$	\$ 0.00	\$ 0.00	\$
Total Funds Needed to Close	\$	\$ 0.00	\$ 0.00	\$
Our Compensation	\$	\$ 0.00	\$ 0.00	\$

*The risky features that are part of this loan include negative amortization, prepayment penalty, interest-only payments, a balloon payment in the first 7 years of the loans, a demand feature, shared equity, and/or shared appreciation. Please let me know if you are unclear about any of these features.

Our recommendation was made for the following reason(s):

- This is the loan with the lowest rate.
- This is the loan with the lowest rate without risky* features.
- This is the loan with the lowest closing costs.
- Other:

Other options may be available. Please ask if these options here do not fit your needs.

 Borrower (1)

 Borrower (2)

 Borrower (3)

 Borrower (4)