

ANTI-STEERING CERTIFICATION

Date:		Loan Number:	
Borrower Name(s):			
Property Address:			
Loan Originator Name:		License Number:	
Company Name:		License Number:	
Company Address:			

Under Regulation Z S 1026.36(e) a loan originator enters an anti-steering safe harbor if the loan originator presents the Applicant(s) with loan options that meet the conditions in §1026.36(e)(2) and §1026.36(e)(3). When signed by the loan originator and the Applicant(s) this document certifies that the Applicant(s) was/were presented with the loan options that meet the anti-steering safe harbor requirements of 1026.36(e).

I/We hereby certify that if the Applicant(s) expressed an interest in fixed rate loans, the following loan options were presented to the Applicant(s):

- The fixed rate loan with the lowest interest rate.
- The fixed rate loan with the lowest interest rate without negative amortization, a prepayment penalty, interest-only payments, a balloon payment in the first 7 years of the life of the loan, a demand feature, shared equity, or shared appreciation.
- The fixed rate loan with the lowest total dollar amount for origination points or fees and discount points.

I/We hereby certify that if the Applicant(s) expressed an interest in adjustable-rate loans, the following loan options were presented to the Applicant(s):

- The adjustable-rate loan with the lowest interest rate*
- The adjustable-rate loan with the lowest interest rate without negative amortization, a prepayment penalty, interest-only payments, a balloon payment in the first 7 years of the life of the loan, a demand feature, shared equity, or shared appreciation*
- The adjustable-rate loan with the lowest total dollar amount for origination points or fees and discount points.

*When identifying the loan with the lowest interest rate, for any loan that has an initial rate that is fixed for at least five years, the loan originator used the interest rate that would be in effect at consummation. For a loan with an initial rate that is not fixed for at least five years: (i) If the interest rate varies based on changes to an index, the loan originator used the fully-indexed rate that would be in effect at consummation without regard to any initial discount or premium. (ii) For a step-rate loan, the loan originator used the highest rate that would apply during the first five years.

Loan Originator:	Date
Borrower:	Date
Co-Borrower:	Date