

# Anti Steering Safe Harbor Disclosure – Fixed Rate Loans

Date:  
Prepared by:

Prepared for:

Originator ID:  
License #:  
Phone:

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:

	Lowest Interest Rate	Lowest Origination Fees/Discount Points	Lowest Rate with No Risky Features	Our recommended loan
Description				
Loan amount	\$	\$	\$	\$
Initial interest rate	%	%	%	%
Origination Fees/Discount Fees	\$	\$	\$	\$

\* 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 us 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 Print Name Date

\_\_\_\_\_  
Borrower Print Name Date

\_\_\_\_\_  
Originator Date