

**Anti-Steering Disclosure Help Sheet**

Please use this guide to help you complete the Anti-Steering worksheet. If you have questions on this form, please talk to your Account Executive or Account Manager.

<b>Anti-Steering Disc.</b>		Form must be dated at least 1 day prior to closing and be fully executed
		Option 1 and Option 2 must be the same rate
		Option 3 cannot be the same as Option 1 and 2
		Verify Option 3 is the highest rate with the lowest origination fees
		If the loan was not locked at the time of disclosure, then the original application rate should be entered in the line for "you are applying for a loan with the following terms" If the loan was locked at the time of disclosure, then the locked rate must be entered in that line
		Type of Transaction checkboxes must match program type (Fixed or ARM)