



Tam Funding Anti-Steering Loan Option Disclosure

Loan Originator:	Applicant Name:
Loan Originator NMLS No.:	Property Address:
Company Name and NMLS No.:	Date:

You have expressed an interest in obtaining the following type of loan transaction:

Loan Type	
Principal Loan Amount	
Loan Term (15 year, 30 year, etc.)	

Based on the above and other information you provided, we have obtained loan options from a significant number of creditors with which we regularly do business. Based on the information we have received from you and these creditors, we have a good faith belief that you likely qualify for these loan options, assuming you further meet the creditor's specific loan criteria for each option, as applicable, at all pertinent times up to and including the time of closing.

The primary purpose of this disclosure is to present you with the following loan options for the type of loan transaction for which you expressed an interest, in an effort to assist you in selecting the loan that best fits your individual needs and preferences:

- The loan with the **lowest interest rate** (“Loan Option 1” in the table below);
- The loan with the **lowest interest rate without the following features**: 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 (“Loan Option 2” in the table below); and
- The loan with the **lowest total dollar amount for origination points or fees and discount points** (“Loan Option 3” in the table below).

If information is included for “Loan Option 4” in the table below, we have also included a fourth loan option that includes features that we believe in good faith to be in your interest for further comparison with the other three loan options listed. We do not state a preference with regard to any of the available options, and the selection of an appropriate loan program is entirely yours.

	Loan Option 1 – Lowest Interest Rate	Loan Option 2 – Lowest Interest Rate without Certain Features	Loan Option 3 – Lowest Total Dollar Amount for Origination Points or Fees and Discount Points	Loan Option 4 (optional) – Loan with Other Features in Your Interest
Interest Rate				
Total Origination Points or Fees and Discount Points				

Please note, the table above likely does not include all of the information relevant to your decision, and you may wish to consider additional criteria not included in the table when selecting a loan. Please ask me if you have any questions about the Loan Options.

By signing below, I (we if more than one signatory) hereby acknowledge receipt of this Anti-Steering Loan Option Disclosure (“Disclosure”) and also certify as follows:

- (i) I/we have read this Disclosure in its entirety or have had this Disclosure read to me by a person I trust other than an employee or representative of the creditor or broker providing me this Disclosure;
- (ii) I/we understand the information contained herein and have had the opportunity to ask any questions, or seek any legal or other counsel, as I/we deem appropriate prior to signing this document;
- (iii) I/we understand that signing this Disclosure creates no obligation to obtain a loan through any particular creditor or broker (including, the creditor or broker providing me this Disclosure);
- (iv) My/our selection of a Loan Option has been voluntary, based on my/our own evaluation of my/our particular needs and interests, and the Loan Originator, the Company nor any other person affiliated with either has advised, counseled or otherwise influenced me/us to select a particular loan option.
- (v) Except for the Loan Types for which a Loan Option Disclosure has been presented, I/we have not expressed an interest in any other loan type.

Applicant

Date

Applicant

Date