



Loan Options Disclosure with Anti-Steering Safe Harbor Table

Date:	Loan Number:
Loan Originator: <div style="text-align: center; margin-left: 150px;"> Mortgage Land Capital 3040 Saturn St Ste 105 Brea, CA 92821 </div>	
Borrower(s) ("I", "Me", "My"):	
Property Address:	
Type of transaction in which Borrower has expressed an interest: <input checked="" type="checkbox"/> Annual percentage rate cannot increase after consummation <input type="checkbox"/> Annual percentage rate may increase after consummation	

The Loan Originator has obtained loan options from a significant number of creditors with which it regularly does business. For the type of transaction indicated above, the table below presents at least the following loan options for which the Borrower is likely to qualify:

- The loan with the lowest interest rate;
- The 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 loan with the lowest total dollar amount for origination points or fees and discount points.

	Lowest Interest Rate	Lowest Interest Rate with No Risky Features*	Lowest Origination / Discount Points and Fees
Chosen Loan (please select one)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Creditor		The Borrower is not likely to qualify for this loan option	
Loan Program			
Loan Amount			
Interest Rate			
Origination / Discount Points and Fees			
Risky Features *			

* For the purposes of this disclosure, risky features are: negative amortization ("NEG"), a prepayment penalty ("PP"), interest-only payments ("IO"), a balloon payment in the first 7 years of the life of the loan ("B7"), a demand feature ("DF"), shared equity ("SE"), or shared appreciation ("SA").

Borrower Acknowledgment

By signing below I acknowledge the following:

- I have been presented with this 'Loan Options Disclosure with Anti-Steering Safe Harbor Table' and the Loan Originator has explained the loan options to my satisfaction.
- I have chosen the loan indicated by a checkmark in the above table for the following reason:

Borrower

Date

Borrower

Date