



Manhattan Financial Group, Inc.

## Anti-Steering Borrower Attestation

Effective April 1, 2011, the Federal Reserve Board has issued a new regulation to ensure mortgage borrowers are not being “steered” into a loan that may not be in the borrower’s best interest but could result in a higher commission paid to the loan officer. In order to comply with the new regulation the loan officer must present three options for each product type that the borrower expresses interest in. These three options must include:

1. The lowest interest rate for which the borrower qualifies
2. The lowest total dollar amount for points and originator fees
3. The lowest rate for which the borrower qualifies for a loan with no risky features such as a prepayment penalty, negative amortization, or a balloon payment in the first seven years

Manhattan Financial Group requires their third party originators to comply with this new regulation and provide loan options for all loan products that a borrower expresses interest in, and may reasonably qualify for.

By signing below you, the borrower, are acknowledging and confirming that you received loan options for all products that you expressed interest in and were not steered to a particular loan that you did not want by your loan originator.

\_\_\_\_\_  
Borrower Name

\_\_\_\_\_  
Borrower Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Borrower Name

\_\_\_\_\_  
Borrower Signature

\_\_\_\_\_  
Date

