Icon

Description automatically generated **Change of Circumstance Form**

Loan Number: Click or tap here to enter text.

Borrower Name: Click or tap here to enter text.

Date Change Identified: Click or tap to enter a date.

If at any time a new Loan Estimate (LE) is required per regulation, a complete Change of Circumstance Form is required for each changed circumstance that results in LE re-disclosure. **COC LE is required to be issued to borrower(s) within 3 days of the date the change was identified.**

|  |  |
| --- | --- |
| Loan Locked with consumer after initial LE provided (lock date) | Property complexity resulting in additional appraisal fee(s) |
| Lock period expired (re-lock) | Underwriting requirements for additional services (pest inspection, structural inspection, enhanced appraisal, survey, flood insurance, etc.) |
| Loan amount change | Borrower shopped for settlement services |
| Property value change | Discovery of undisclosed liens affecting settlement fees |
| Occupancy type change | Borrower requested change |
| Property type change | Other: |
| Borrowers added/removed |

Enter Old Value of fee and New Value of fee in the below diagram

|  |  |  |  |
| --- | --- | --- | --- |
| **Fee/Term Description** | | **Old Value** | **New Value** |
| 1. | Interest Rate | Click or tap here to enter text. | Click or tap here to enter text. |
| 2. | Term | Click or tap here to enter text. | Click or tap here to enter text. |
| 3. | Loan Amount | Click or tap here to enter text. | Click or tap here to enter text. |
| 4. | LLPA | Click or tap here to enter text. | Click or tap here to enter text. |
| 5. | Discount Fee | Click or tap here to enter text. | Click or tap here to enter text. |
| 6. | Credit Report | Click or tap here to enter text. | Click or tap here to enter text. |
| 7. | Appraisal | Click or tap here to enter text. | Click or tap here to enter text. |
| 8. | Title Insurance | Click or tap here to enter text. | Click or tap here to enter text. |
| 9. | Pest Inspection | Click or tap here to enter text. | Click or tap here to enter text. |
| 10. | Recording Fee | Click or tap here to enter text. | Click or tap here to enter text. |
| 11. | Property Value | Click or tap here to enter text. | Click or tap here to enter text. |
| 12. | Other: Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |
| 13. | Other: Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |

**Please email this form to your Account Manager. COC will be requested to lock desk and disclosure desk.**

Requested By: Click or tap here to enter text. Date: Click or tap to enter a date.