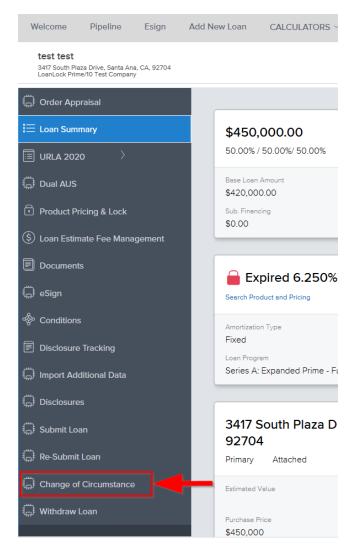


Requesting a Change of Circumstance (COC)

Defining a Change of Circumstance:

Any time after submitting your loan, you may need to request a Change of Circumstance. A Change of Circumstance should be submitted for any of the following:

- A. Out of Tolerance APR Changes (i.e. Program Change, Interest Rate Change, etc.)
- B. Loan Program Changes (i.e. Fixed to ARM, Loan Term Change, etc.)
- C. Loan Amount Changes
 - 1. To request a Change of Circumstance (COC), click 'Change of Circumstance' under your Loan Summary task bar:



Rev.20251113 PLEASE NOTE: The preceding information may be confidential or privileged. It should only be used or disseminated within the intended recipient's organization and only for conducting business with Ony Glo Inc. dba LoanLock Prime. NMLS 237507, Equal Housing Opportunity Lender. This is for mortgage professionals only and not intended for consumers.



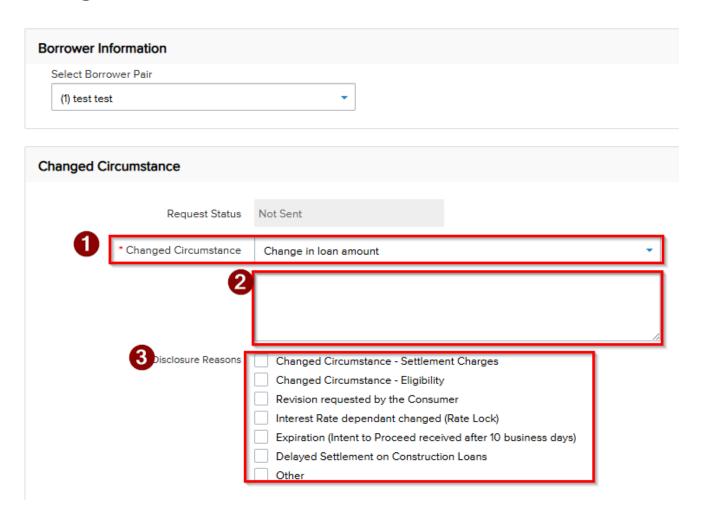
2. Complete the change order Fields below:

Select the COC reason.

Enter an <u>explanation</u>. For Example, what fees are changing including the value, what program you are requesting to change to, what the new loan amount is that you would like.

Choose any and all Disclosure reasons.

Change of Circumstance



3. Request Change (top right corner)





What's Next

Our Team will review the request, modify the loan, and send out a re-disclosure (if applicable). They will notify the Processor, Account Manager, and Account Executive when the loan changes are made.

An updated Approval Certificate will be issued if the COC triggers a change in conditions.

*IMPORTANT: A COC triggering a re-underwrite is subject to increased turn times.

If the COC is not accepted (such as violating program guidelines), our team will revert the loan changes and provide a detailed explanation to the Processor, Account Manager, and Account Executive. The loan will then be re-disclosed with the original parameters.

Change of Circumstance After Initial Closing Disclosure

If the Initial Closing Disclosure has been sent, a re-disclosure CD will be issued requiring a 3-day Loan Doc waiting period in the following cases:

- A. The disclosed APR exceeds .125% of the most recently disclosed CD.
- B. The loan product changes.
- C. A prepayment penalty is added.

IMPORTANT: If the borrowers do not consent electronically, there is a 6-day waiting period required before Loan Docs.