

## **CHANGED CIRCUMSTANCES FORM**

If at any time a new Loan Estimate is required per RESPA regulation, a completed Changed Circumstance Form is required for each changed circumstance that results in Loan Estimate re-disclosure.

Borrower: \_\_\_\_\_ Loan Number: \_\_\_\_\_

Date of Change: \_\_\_\_\_ Date of Loan Estimate Re-disclosure: \_\_\_\_\_

Loan locked with consumer after initial Loan Estimate is provided (consumer lock date) Description: _____	Credit quality change due to new information received (FICO, DTI, income change, etc.) Description: _____
Lock period expires (re-lock) Description: _____	Property type change (single family to multifamily, single family to PUD, condo to PUD, etc.) Description: _____
Loan amount changes Description: _____	Borrower request to change a lock Description: _____
Property value changes Description: _____	Parties are added or removed from title Description: _____
Occupancy type changes Description: _____	Product type OR Loan program change Description: _____
Borrower requests an escrow waiver or decides to no longer waive escrows Description: _____	Discovery of undisclosed unreleased liens affecting settlement costs Description: _____
Unique property not known or not disclosed at time of application which affects cost of appraisal Description: _____	It is determined a party will be using a POA to sign documents (additional work/fees) Description: _____
Acts of God, war, disaster, or other emergency (i.e. any federal disaster declared by President-fires, flooding, earthquake, hurricane, etc.) Description: _____	Lender quotes basic owner's title insurance policy charge; however, borrower chooses an enhanced owner's title policy Description: _____
Underwriting requirements for additional services (pest, structural inspection, upgraded appraisal, survey, flood insurance, etc.) Description: _____	Other Description: _____

Processor's Name

Signature

Date