

# CHANGED CIRCUMSTANCES DETAIL 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.

Loan Number:

Borrower:

Date of Change:

Date of Re-disclosure:

**CHECK THE APPROPRIATE BOX:**

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

**FEE CHANGES ASSOCIATED WITH CHANGED CIRCUMSTANCE**

	Fee Description	Original Amount	New Amount
1			
2			
3			
4			
5			

Processor Name

Date

