

Change of Circumstances Form

If a new initial disclosure is required under RESPA due to a changed circumstance, a completed RESPA Changed Circumstance Detail form must be provided for each change that leads to a re-disclosure.

To facilitate prompt review of your files, please ensure that this form (or an equivalent document) is placed directly behind each reissued disclosure in the closed loan file.

Borrower: _____ Loan Number: _____

Date of Change: _____ Date of Re-disclosure: _____

Change Details: _____

| Check the appropriate box: | |
|---|---|
| <input type="checkbox"/> It is determined a party will be using a POA to sign documents (additional work/fees) | <input type="checkbox"/> Occupancy change |
| <input type="checkbox"/> Credit quality change due to new information received (FICO, DTI, income change, etc.) | <input type="checkbox"/> Borrower requests an escrow waiver or decides to no longer waive escrows |
| <input type="checkbox"/> Product type OR loan program change | <input type="checkbox"/> Loan amount changes |
| <input type="checkbox"/> Borrower request to change a lock | <input type="checkbox"/> Change in property value |
| <input type="checkbox"/> Parties are added or removed from title | <input type="checkbox"/> Lock period expires (re-lock) |
| <input type="checkbox"/> Interest Rate Dependent Charges | <input type="checkbox"/> Change of circumstance affecting Settlement Charges |
| <input type="checkbox"/> Property type change (single family to multifamily, single family to PUD, condo to PUD, etc.) | <input type="checkbox"/> Unique property not known by broker or not disclosed at time of application which affects cost of appraisal |
| <input type="checkbox"/> Discovery of undisclosed unreleased liens affecting settlement costs | <input type="checkbox"/> Loan locked with consumer after initial disclosure is provided (consumer lock date) |
| <input type="checkbox"/> Revisions requested by the consumer. Borrower requested changes to the mortgage loan sought that changes the loan costs or the loan term | <input type="checkbox"/> Underwriting requirements for additional services (pest, structural inspection, upgraded appraisal, survey, flood insurance, 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"/> 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"/> Other | |

Fee change(s) associated with the changed circumstance(s):

| Fee Description | Original Amount | New Amount |
|-----------------|-----------------|------------|
| 1. | \$ | \$ |
| 2. | \$ | \$ |
| 3. | \$ | \$ |
| 4. | \$ | \$ |
| 5. | \$ | \$ |

Processor's Name

Signature

Date