



Change of Circumstances Form

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

To ensure an expeditious review of your files, please include this form (or comparable document) 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"/> 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"/> Interest Rate Dependent Charges	<input type="checkbox"/> Property type change (single family to multifamily, single family to PUD, condo to PUD, etc.)
<input type="checkbox"/> Lock period expires (re-lock)	<input type="checkbox"/> Borrower request to change a 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"/> Change of circumstance affecting Settlement Charges
<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"/> 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"/> Other	

Fees change(s) associated with the changed circumstance:

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

Processor's Name

Signature

Date