

CHANGED CIRCUMSTANCE DETAIL FORM

Date: _____

Loan Number: _____ Borrower Name: _____

Instruction: Complete this form for each changed circumstance that results in a LE re-disclosure, and include a copy of this form and associated LE in the closed loan file.

- Check the box for the applicable changed circumstance from the list provided below.
- Provide a brief explanation of the actual changed circumstance, the dollar amount of the fee change, the date of the change, and the date of the LE Re-disclosure.

Five types of changed circumstances listed below trigger a revised Loan Estimate (LE).

- Changed circumstance that causes an estimated settlement fee change to increase beyond the applicable tolerance.
- Changed circumstance affecting applicant's eligibility (creditworthiness or value of property to secure the loan) that causes an estimated settlement fee change to increase beyond the applicable tolerance.
- Applicant-requested change in loan terms or settlement fee that causes an increase in an estimated fee charge that was disclosed on the Loan Estimate.
- Expiration of the Loan Estimate (10 General Business Days) without an intent to proceed from the applicant.
- Rate Lock, Re-Lock or Lock Extension that cause changes in interest rate dependent charge. RLE and Relock must be caused by transaction delays. Provide proof of delay (e.g.: signed addendum).

Date of Change: _____

Date of LE Re-Disclosure: _____

Explanation of Change:

Fee change associated with the changed circumstance: _____

