

**Change of Circumstance Detail Form**

If at any time the new GFE/LE is required per RESPA regulations, a completed Change of Circumstances Detail form is required for each ***“Change of Circumstance”*** that results in a re-disclosure. It becomes a part of the new GFE/LE.

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| --- | --- | --- | --- | --- |
| Borrower(s): |  | Loan Number: | |  |
| Subject Property  Address: |  | Lender: | **Hometown Equity Mortgage, LLC,**  **dba theLender** | |
| Date of Change: |  | Date of Re-Disclosure: | |  |
| Change Details: |  | | | |
| **Check the appropriate box** | | | | |
| Loan locked with consumer after initial disclosure is provided (consumer lock date) | | Credit quality change due to new information received (FICO, DTI, Income change, etc.) | | |
| Legal address error (i.e. misspelling, directional error); does not apply to changes | | Property type change (single family to multifamily, single family to PUD, Condo to PUD, etc.) | | |
| Lock period expires (re-lock) | | Borrower request to change a lock | | |
| Loan amount changes | | Parties added or removed from title | | |
| Change in property value | | Product type OR Loan program change | | |
| Occupancy change | | The property is moved out of trust | | |
| Borrower requests an escrow waiver or decides to no longer waive escrows | | Discover of undisclosed unreleased liens affecting the settlement costs. | | |
| Unique property not known by LO or not disclosed at the time of application which affects the cost of appraisal | | It is determined a party will be using a POA to sign documents (additional work/fees) | | |
| Acts of GOD, war, disaster or other emergency | | LO quotes basic owner’s title policy charge; however, borrower chooses an enhanced owner’s title policy | | |
| Underwriting requirements for additional services (pest, structural inspection, upgraded appraisal, survey, flood ins) | | Other: | | |

**Fees change(s) associated with the change of circumstance:**

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