FINANCE FACTORS
SAVINGS • CDs • MORTGAGES

# CHANGED CIRCUMSTANCE FORM

**Customer Name:** _____ **Loan #:**_____

**Date of Contact with Customer:**_____ **Time:** _____

**Comment:** _____

**Category of Changed Circumstance:**

☐ Acts of God, war, disaster or other emergency;
☐ Changes or inaccuracies in information relating to the borrower or the transaction that was relied upon in providing the Loan Estimate;
☐ New information regarding the borrower of transaction not relied upon when the initial disclosure was provided; or
☐ Other circumstances that are particular to the borrower or transaction.

**Describe Changed Circumstance (Check all that apply):**

| | |
|---|---|
| ☐ Loan Amount: | |
| ☐ Value/LTV/Condition of Collateral: | |
| ☐ Loan Program Change Request by Applicant: | |
| ☐ Income: | |
| ☐ Credit Quality/Score: | |
| ☐ Title (e.g., parties added or removed, other liens, PASH, etc): | |
| ☐ Trust (property moved in or out): | |
| ☐ Power of Attorney (party will use POA to sign): | |
| ☐ Additional Recording Documents (e.g., Releases): | |
| ☐ Upgraded Valuation Method (e.g., from AVM to full appraisal): | |
| ☐ Additional Service Required (e.g., add'l inspection, certification, survey): | |
| ☐ Property Use (e.g., owner-occupied to rental): | |
| ☐ Property Address: | |
| ☐ Boundary Dispute: | |
| ☐ Flood Insurance Required: | |
| ☐ Environmental Problems: | |
| ☐ GSE, FHA, or Mortgage Insurance Program Change: | |
| ☐ Regulatory Change (e.g., government changes recording fees): | |
| ☐ Other: | |

**Describe Impact to Fees:**

| | OLD FEE | NEW FEE |
|---|---|---|
| ☐ Origination Charge | $ | $ |
| ☐ Credit or Charge (points) for specific interest rate chosen | $ | $ |

**This changed circumstance is the result of a verbal/written counter offer:** ☐ Yes ☐ No

**Additional Reasons for Change(s)/Comments:**

**Completed By:**_____ **Date:** _____