



Changed of Circumstance Form

Borrower(s) Name(s):	
Property Address:	
Loan Number:	

I have been advised or have learned of a change in circumstance on the above loan. This change is defined as follows:

Changed Circumstance:

- Settlement - (used if loan amount increased or Settlement agent goes out of business after LE issued)
- Eligibility
 - o Loan Program Change, changing from _____ to _____
 - o Loan Amount Change, changing from _____ to _____
- Consumer Request
- Rate Lock
 - o Float to Lock
 - o Lock expired/extended/relocked
 - o Changing from Lender Paid to Borrower Paid
- Expiration of the Loan Estimate (10 days) or New Construction (60 days)

Note: Each of the above events may require additional documentation (e.g. Loan Amount change requires updated 1003). Please contact your Account Executive for more information. According to RESPA, re-issued Loan Estimates should be disclosed within 3 days of the date the lender was aware the change occurred.

Corresponding Box on LE	Description	Amount Previously Disclosed	Redisclosed Amount
A	Origination		
A	Discount points		
A	Waiving Admin		
B	Credit supplement		
B	Final inspection		
C	Pest		
C	Septic		
C	Well		
C	Survey		
J	Lender Credit		

The undersigned represents and acknowledges that LoanStream Mortgage, a DBA of OCMBC Inc. will, in its sole discretion, determine whether the re-disclosure of the Loan Estimate is acceptable. The undersigned certifies to full compliance with RESPA code 1024.2 B1(i), (ii), (iii), (iv). **Note:** Re-disclosed Loan Estimates have to be acknowledged by all consumers party to the transaction a minimum of 4 days before consummation.

Originator Name:		Signature:	
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