



# CHANGE OF CIRCUMSTANCE

Borrower(s) \_\_\_\_\_ Date \_\_\_\_\_

\_\_\_\_\_ Loan # \_\_\_\_\_

Property Address \_\_\_\_\_

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 the LE is issued)
- Eligibility
- Loan Program change; changing from \_\_\_\_\_ to \_\_\_\_\_
- Base Loan Amount change; changing from \_\_\_\_\_ to \_\_\_\_\_
- Consumer Request
- Rate Lock
- Float to Lock
- Lock Expired/Extended/Relocked
- 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 the Real Estate Settlement Procedures Act (RESPA), re-issued Loan Estimates must be disclosed within three (3) days of the date the lender became aware the change occurred.

| Corresponding Box on LE | Description       | Previously Disclosed Amount | 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 redisclosure of the Loan Estimate is acceptable. The undersigned certifies to full compliance with RESPA code 1024.2 B1(i), (ii), (iii), (iv). **NOTE:** Redisclosed Loan Estimates must be acknowledged by all consumers party to the transaction a minimum of four (4) days before consummation.

\_\_\_\_\_  
Mortgage Loan Originator (MLO) Printed Name

\_\_\_\_\_  
MLO Signature

\_\_\_\_\_  
Date