



## 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.

Borrower(s): \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Loan Number: \_\_\_\_\_

Lender: **Hometown Equity Mortgage, LLC**

Subject Property: \_\_\_\_\_

Address: \_\_\_\_\_

Date of Re-Disclosure: \_\_\_\_\_

Date of Change: \_\_\_\_\_

Change Details: \_\_\_\_\_

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

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

	Fee Description	Original Amount	New Amount
1.		\$	\$
2.		\$	\$
3.		\$	\$
4.		\$	\$
5.		\$	\$

Hometown Equity Mortgage, LLC, 33519