



CHANGE OF CIRCUMSTANCE

Borrower Name(s): _____

Property Address: _____ Loan Number: _____

I have been advised or have learned of a change of 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
 - Loan Program Change, changing from _____ to _____
 - Base Loan Amount Change, from _____ to _____
- Consumer Request
- Rate Lock
 - Float to Lock
 - Lock Expired/Extended/Relocked
 - Changing from Lender Paid to Borrower Paid
- Expiration of 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), a reissued Loan Estimate (LE) must be disclosed within 3 days of the date the lender was aware the change occurred.

Corresponding Box on the LE	Description	Previously Disclosed Value	Redisclosed Value
A	Origination		
A	Discount Points		
A	Waiving Administrative Fee		
B	Credit Supplement		
B	Final Inspection		
C	Pest		
C	Septic		
C	Well		
C	Survey		
J	Lender Credit		

The undersigned represents and acknowledges that Forward Lending, a DBA of OCMBC, Inc. will, in its sole discretion, determine whether the redisclosure of the LE is acceptable. The undersigned certifies to full compliance with RESPA Code 1024.2 B1(i),(ii),(iii),(iv). NOTE: Redisclosed LEs have to be acknowledged by all consumers party to the transaction a minimum of 4 days prior to consummation.

Mortgage Loan Originator Printed Name

MLO Signature

Date