



Change of Circumstance Form

HomeXpress Mortgage Corp. is bound by the initial Loan Estimate (LE) subject to the tolerances and rate lock, for interest rate dependent changes, unless:

- HomeXpress Mortgage Corp. provides a revised LE based upon a changed circumstance, within three (3) business days of the applicable event,
- The borrower requests a change,
- The borrower rejects the loan, or
- The Loan Estimate expires.

HomeXpress Mortgage Corp. is only authorized to change the item related to the changed circumstance; no other change can be made without additional documentation of a changed circumstance as outlined below.

Changed Circumstance Documentation

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

The following applicable event occurred on _____ (date) resulting in a changed circumstance. (Please check the applicable box to document the reason a new LE was issued).

An act of God, war, disaster or other emergency

Information specific to the borrower(s) or transaction that was relied on in providing the LE, that changed or was found to be inaccurate after the initial LE was providing as indicated below:

- Information about the credit quality of the borrowers(s)
- Loan amount changed from _____ to _____
- Estimated value of the property which impacts pricing or loan amount
- Interest rate change changed from _____ to _____
- Float to lock / Rate lock extensions / Lock negotiations or re-locks
- Re-draw fee
- Full re-disclosure (must provide details in box below)
- Other _____ (*Management approval required – type approving manager’s name in box below)

New information specific to the borrower(s) or transaction that was not relied on in providing the LE

Adding / removing escrows

Other circumstances specific to the borrower or transaction, including boundary disputed, the need for flood insurance or environmental problems.

Additional documentation to support the reason for the changed circumstance (***provide specific details if “Other” was checked above and type in approving manager’s name**)

Fee Change(s) Associated with the Changed Circumstance:

Fee Name	Amount of Previous Fee Disclosed	Amount of New Fee Disclosed