



If at any time a new Loan Estimate (LE) or Closing Disclosure (CD) is required per the TILA-RESPA Integrated Disclosure Rule, a completed Change of Circumstance Form is required for each time that results in an LE/CD re-disclosure. The re-disclosure will be issued by ClearEdge Lending upon receipt of this form.

Loan Information

Borrower Name:	Loan Number:	Date Change Identified:
<input type="text"/>	<input type="text"/>	<input type="text"/>

Loan Officer/Broker:	CEL Account Manager:	LE CD	Date of Current LE/CD:
<input type="text"/>	<input type="text"/>		<input type="text"/>

Valid Changes of Circumstance

Loan locked with consumer after initial LE is provided	Credit quality change due to new information received (FICO, DTI, income change, LTV, etc.)
Lock period expired (re-lock) or lock extension	Property type change (single family to multifamily, single family to PUD, condo to PUD, etc.)
Loan amount changes	Unique property not known or not disclosed at time of application which affects cost of appraisal
Property value changes	Borrower request to change the lock/interest rate
Occupancy type changes	Other Borrower Requested Change (requires LOE from Borrower to be submitted with this form)
Discovery of undisclosed, unreleased liens affecting settlement costs	Borrower requests addition or waiver of impounds/escrow
Lender quotes basic owner's title insurance policy charge; however, borrower chooses an enhanced owner's title policy	Underwriting requirements of additional services (pest, structural inspection, upgraded appraisal, survey, flood insurance, etc.)
Acts of God, war, disaster, or other emergency (i.e. any federal disaster declaration - fires, flooding, earthquake, hurricane, tornado, etc.)	Parties are added or removed from title

Other:

Enter only revised information associated with the change of circumstance below. All fees must be exact. Any changes prior to or after approval may result in closing delays or lender credits back to the borrower:

Fee/Term Description		Old Value	New Value
1.	Interest Rate		
2.	Term		
3.	Loan Amount		
4.	Occupancy		
5.	Discount Fee		
6.	Lender Credit		
7.	Credit Report		
8.	Appraisal		
9.	Appraised Value		
10.	Sales Price		
11.	Title Insurance		
12.	Pest Inspection		
13.	Septic/Well		
14.	Recording Fees		
15.	Property Type		
16.	Origination		
17.	Transfer Taxes		
18.	Other		

Email form to scenario@clearedgelending.com

