

### CHM Change of Circumstance Form

If at any time a new Loan Estimate (LE) is required per regulation, a complete Change of Circumstance Form is required for each changed circumstance that results in LE re-disclosure.

CHM will be responsible for issuing all Change of Circumstance requests once compliance is established.

Borrower: \_\_\_\_\_ Loan Number: \_\_\_\_\_ Date Change Identified: \_\_\_\_\_

Date revised LE must be issued: \_\_\_\_\_  
(Must be within 3 days of date change identified)

Loan Officer/Broker: \_\_\_\_\_ Date of Current LE: \_\_\_\_\_

<input type="checkbox"/> Loan locked with consumer after initial LE is provided (consumer lock date)	<input type="checkbox"/> Credit quality change due to new information received (FICO, DTI, income changes, etc.)
<input type="checkbox"/> Lock period expires (re-lock)	<input type="checkbox"/> Property type changes (single family to multifamily, single family to PUD, etc.)
<input type="checkbox"/> Loan amount changes	<input type="checkbox"/> Borrower request to change a lock
<input type="checkbox"/> Property value changes	<input type="checkbox"/> Parties are added or removed from title
<input type="checkbox"/> Occupancy type changes	<input type="checkbox"/> Unique property not known or not disclosed at time of application which affects cost of appraisal
<input type="checkbox"/> Discovery of undisclosed unreleased liens affecting settlement costs	<input type="checkbox"/> Act of God, war, disaster or other emergency (i.e. any federal disaster declared by the President)
<input type="checkbox"/> Lender quotes basic owner's title insurance policy charge; however, borrower chooses an enhanced owners title policy	<input type="checkbox"/> Underwriting requirements for additional services (pest, structural inspection, upgraded appraisal, survey, flood insurance, etc.)
<input type="checkbox"/> Borrower requests change (requires LOE from Borrower to be submitted with this form)	<input type="checkbox"/> Other

**Enter only revised information associated with the change of circumstance below. All fees must be exact. Any changes prior to or after final 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.	Loan Level Price Adjustment		
5.	Discount Fee		
6.	Lender Credit		
7.	Credit Report		
8.	Appraisal		
9.	Title Insurance		
10.	Pest Inspection		
11.	Recording Fees		
12.	Property Value		
13.	Other: [Enter Name]		
14.	Other: [Enter Name]		

**Please complete and return this form along with supporting documents and an updated 1003 to [www.tpoconnect.com](http://www.tpoconnect.com) under Change of Circumstance.**

Broker/Loan Officer Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Printed Name: \_\_\_\_\_



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