



## 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: \_\_\_\_\_

Subject Property \_\_\_\_\_ Lender: Jet Mortgage  
 Address: \_\_\_\_\_

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

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.		\$	\$

**Jet Mortgage | NMLS #1165808**

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This document is limited to current Jet Mortgage policy and practice and should not be construed as legal advice, legal opinion, or any other advice on specific facts or circumstances. Such policy and practice is subject to change. The recipient should contact its legal counsel for legal advice. All loans subject to approval. Certain conditions and fees apply. Jet Mortgage NMLS #1165808. Equal Housing Lender. ©Jet Mortgage – All Rights Reserved.