bluepoint MORTGAGE

RE-DISCLOSURE/CHANGE OF CIRCUMSTANCE FORM

If at any time a new Loan Estimate (LE) or a new Closing Disclosure (CD) is required per regulation, a completed Re-Disclosure/Change of Circumstance Form is required for each changed circumstance that results in LE/CD re-disclosure.

Processor:

Loan Number:

Date Change Identified:

Date Revised LE Must be Issued:
(Must be within 3 days of Date Change Identified)

Loan Officer/Broker:

RPF Account Manager:

Date of Current LE/CD:

Valid Changes of Circumstance include ONLY the following (Check the Appropriate Box)

- ☐ Loan locked with consumer after initial LE is provided (consumer lock date)
- ☐ Lock period expires (re-lock) or Lock extension
- ☐ Loan amount changes
- ☐ Property value changes
- ☐ Occupancy type changes
- ☐ Discovery of undisclosed unreleased liens affecting settlement costs
- ☐ Lender quotes basic owner's title insurance policy charge; however, borrower chooses an enhanced owner's title policy
- ☐ Credit quality change due to new information received (FICO, DTI, income change, LTV, Mortgage Insurance, etc.).
- ☐ Borrower Requested Change (requires LOE from Borrower to be submitted with this form)
- ☐ Credit quality change due to new information received (FICO, DTI, income change, etc.)
- ☐ Property type change (single family to multifamily, single family to PUD, condo to PUD, etc.)
- ☐ Borrower request to change a lock/interest rate
- ☐ Parties are added or removed from title
- ☐ Borrower requests an escrow waiver or decides to no longer waive escrows
- ☐ Unique property not known or not disclosed at time of application which affects cost of appraisal
- ☐ Acts of God, war, disaster, or other emergency (i.e. any federal disaster declared by President – fires, flooding, earthquake, hurricane, tornado, etc.)
- ☐ Underwriting requirements for additional services (pest, structural inspection, upgraded appraisal, survey, flood insurance, etc.)
- ☐ 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 (AKA YSP)		
7.	Credit Report		
8.	Appraisal		
9.	VA Funding Fee		
10.	Upfront MIP		
11.	Title Insurance		
12.	Pest Inspection		
13.	Septic/Well		
14.	Recording Fees		
15.	Property Value		
16.	Origination		
17.	Other:		

Comments: