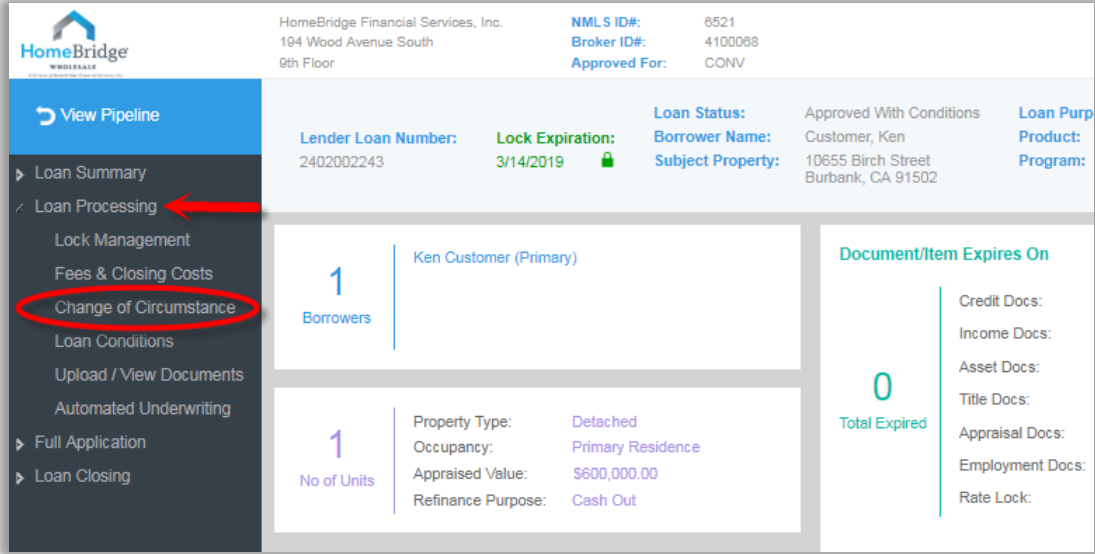




Change of Circumstance

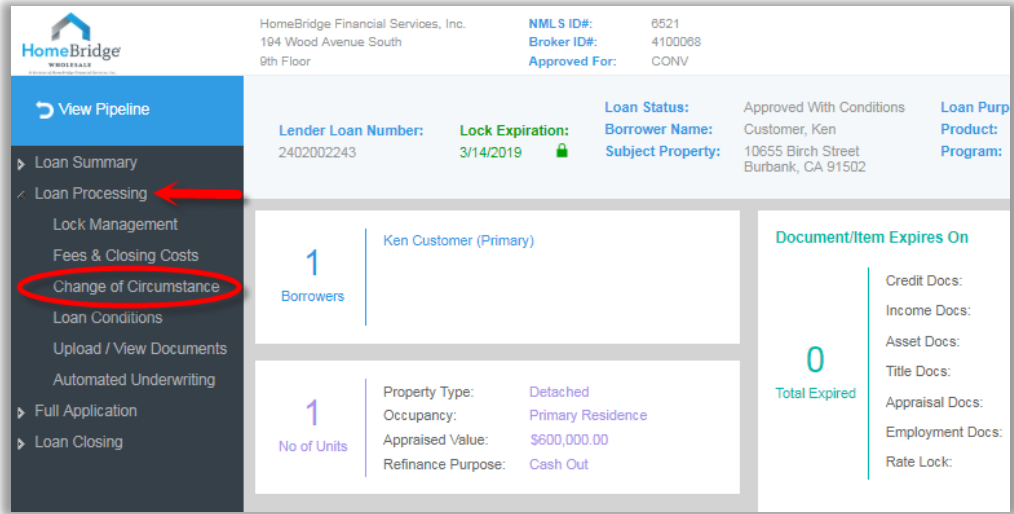
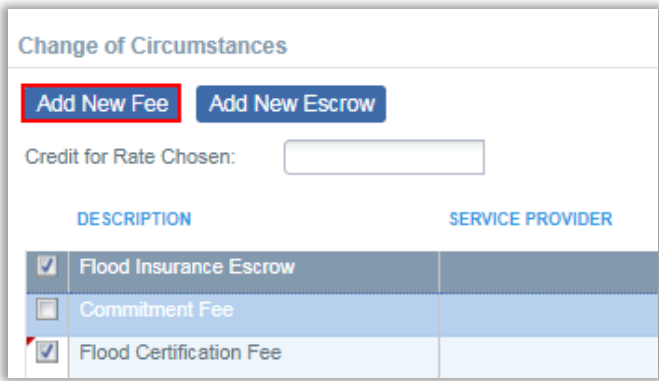
Non-Fee Related Changes

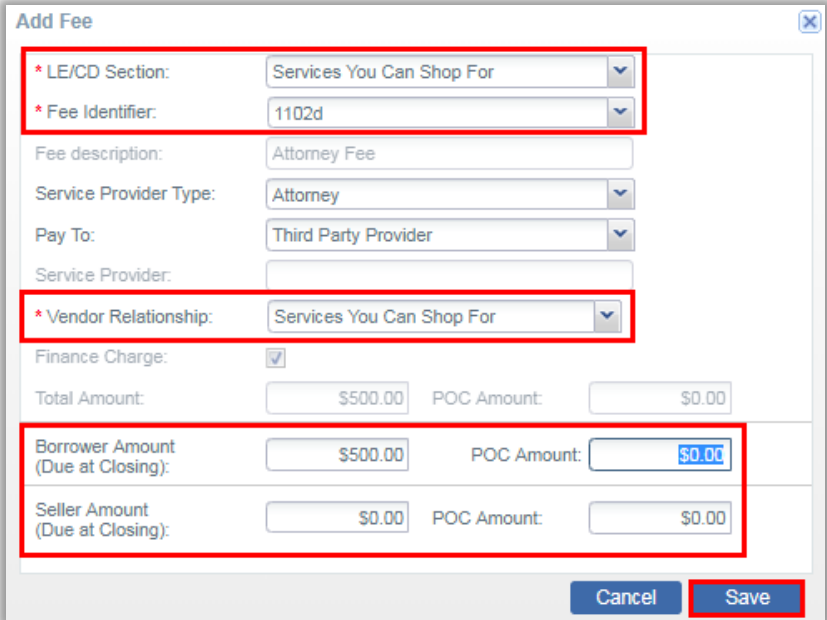
Step	Action
1	<p>Open the loan, select Loan Processing in the Menu, then Change of Circumstance.</p> 
2	<p>Type the reason for the Change of Circumstance request into the Miscellaneous Reason field and click Submit.</p> 

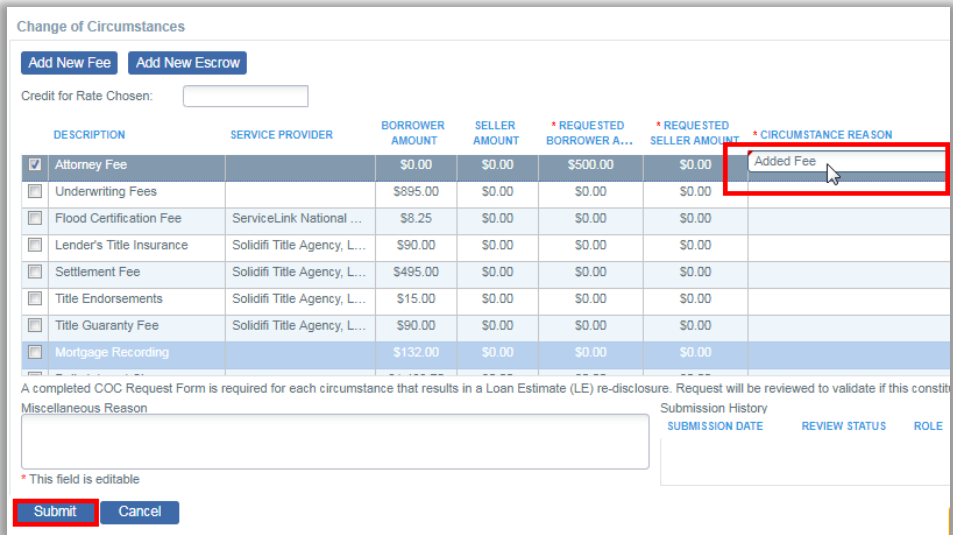
Step	Action
<p>3</p>	<p>A pop up will confirm the COC request. Click Ok to return to the loan and upload the COC applicable documents:</p> <ul style="list-style-type: none"> • Updated 1003 Application • Updated/New Fee Invoices • Most Recent Loan Estimate (Emerging Banker Only) <div data-bbox="505 485 1235 768" data-label="Image"> </div> <p> Helpful Tip: Click Print COC Request to save or print for future reference.</p> <div data-bbox="513 894 1203 1356" data-label="Image"> </div>
<p>4</p>	<p>Submitted requests will display in the Submission History.</p> <div data-bbox="321 1461 1422 1871" data-label="Image"> </div>



Add a Fee

To add a **fee** that would require a Change of Circumstance re-disclosure, follow the steps below.

Step	Action												
<p>1</p>	<p>Once you have opened the loan, select Loan Processing in the Menu, then Change of Circumstance.</p>  <p>The screenshot shows the HomeBridge Wholesale interface with the following details:</p> <ul style="list-style-type: none"> Header: HomeBridge Wholesale logo, HomeBridge Financial Services, Inc., 194 Wood Avenue South, 9th Floor. NMLS ID#: 8521, Broker ID#: 4100068, Approved For: CONV. Loan Information: Lender Loan Number: 2402002243, Lock Expiration: 3/14/2019, Loan Status: Approved With Conditions, Borrower Name: Customer, Ken, Subject Property: 10855 Birch Street, Burbank, CA 91502. Menu: View Pipeline, Loan Summary, Loan Processing (highlighted with a red arrow), Lock Management, Fees & Closing Costs, Change of Circumstance (circled in red), Loan Conditions, Upload / View Documents, Automated Underwriting, Full Application, Loan Closing. Summary Cards: <ul style="list-style-type: none"> Borrowers: 1 Ken Customer (Primary) No of Units: 1, Property Type: Detached, Occupancy: Primary Residence, Appraised Value: \$600,000.00, Refinance Purpose: Cash Out Document/Item Expires On: 0 Total Expired. Includes Credit Docs, Income Docs, Asset Docs, Title Docs, Appraisal Docs, Employment Docs, Rate Lock. 												
<p>2</p>	<p>Click the Add New Fee button.</p>  <p>The screenshot shows the 'Change of Circumstances' form with the following details:</p> <ul style="list-style-type: none"> Buttons: Add New Fee (highlighted in red), Add New Escrow Form: Credit for Rate Chosen: [input field] Table: <table border="1"> <thead> <tr> <th></th> <th>DESCRIPTION</th> <th>SERVICE PROVIDER</th> </tr> </thead> <tbody> <tr> <td><input checked="" type="checkbox"/></td> <td>Flood Insurance Escrow</td> <td></td> </tr> <tr> <td><input type="checkbox"/></td> <td>Commitment Fee</td> <td></td> </tr> <tr> <td><input checked="" type="checkbox"/></td> <td>Flood Certification Fee</td> <td></td> </tr> </tbody> </table> 		DESCRIPTION	SERVICE PROVIDER	<input checked="" type="checkbox"/>	Flood Insurance Escrow		<input type="checkbox"/>	Commitment Fee		<input checked="" type="checkbox"/>	Flood Certification Fee	
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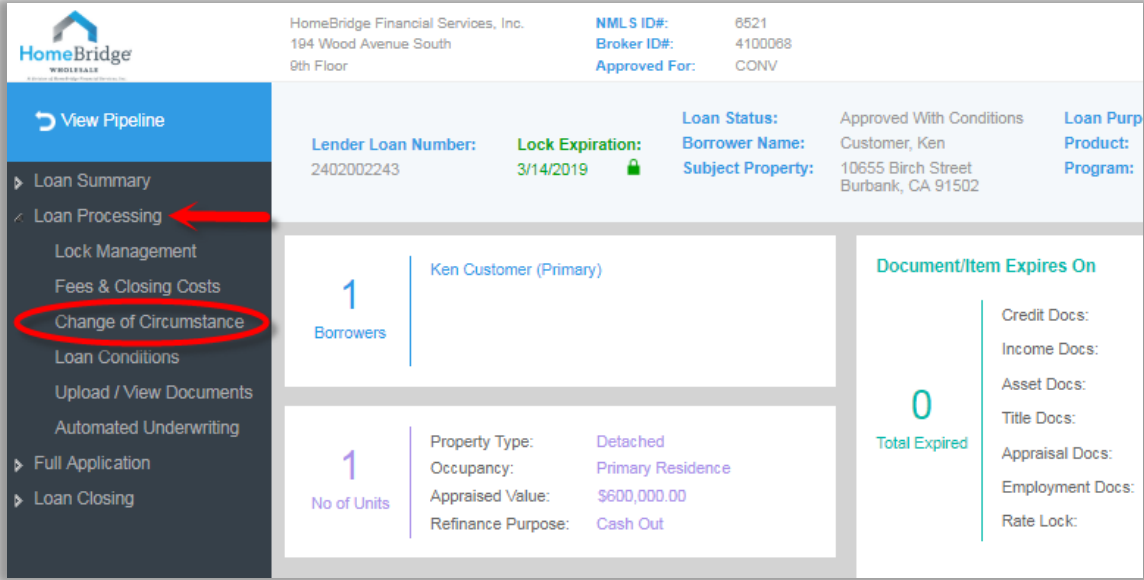
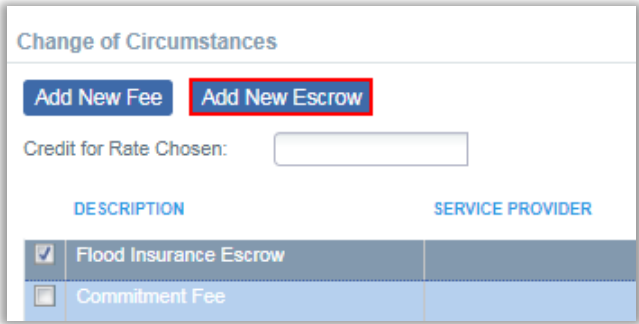
Step	Action
3	<p>The Add Fee pop up window will open allowing you to enter the details of the fee.</p> <ul style="list-style-type: none"> • Select the LE/CD Section from the dropdown menu. • Select the Fee Identifier from the dropdown menu. • The Fee description and Service Provider Type will auto populate. • Select the Vendor Relationship in the dropdown menu, • Enter the amount of the fee in the appropriate box indicating who will pay and when. 

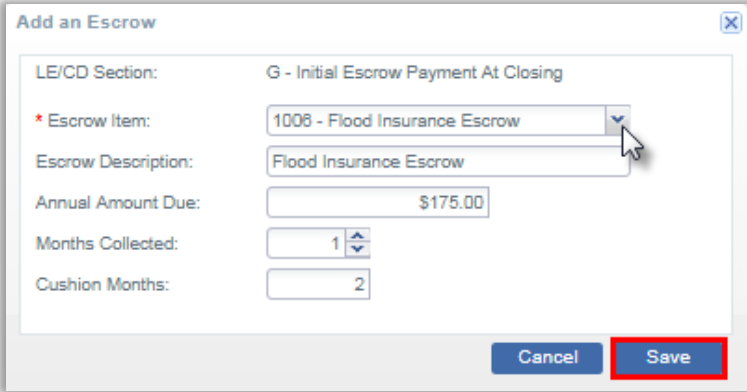
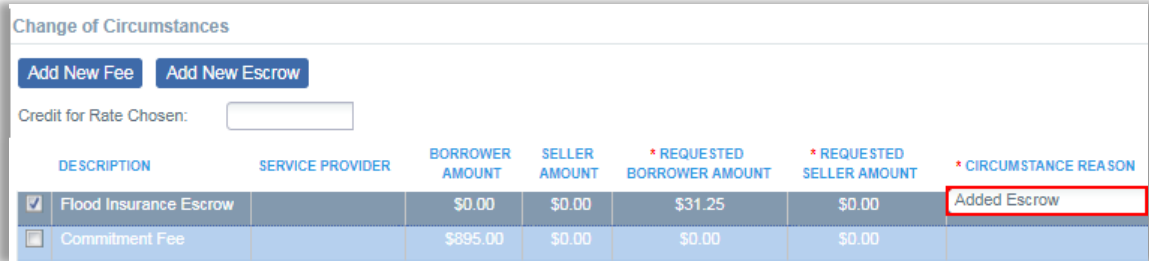
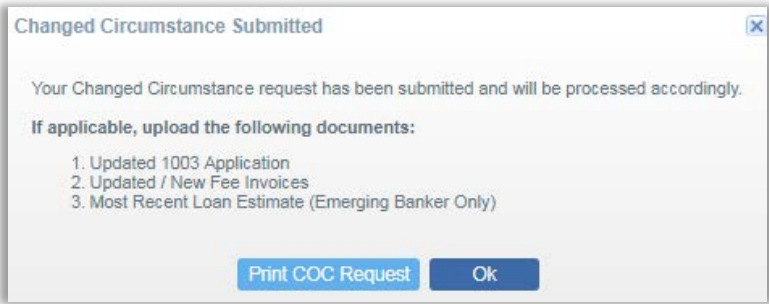

4	<p>The New Fee will be added to the list of fees.</p> <ul style="list-style-type: none"> • Select the Circumstance Reason field and type in the reason for the Change of Circumstance. • Click Submit. 
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Step	Action
5	<p>A pop up will confirm your COC request. Click Ok to return to the loan and upload the COC applicable documents:</p> <ul style="list-style-type: none"> • Updated 1003 Application • Updated/New Fee Invoices • Most Recent Loan Estimate (Emerging Banker Only) <div data-bbox="505 485 1235 768" style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;"> <p>Changed Circumstance Submitted</p> <p>Your Changed Circumstance request has been submitted and will be processed accordingly.</p> <p>If applicable, upload the following documents:</p> <ol style="list-style-type: none"> 1. Updated 1003 Application 2. Updated / New Fee Invoices 3. Most Recent Loan Estimate (Emerging Banker Only) <p style="text-align: center;"> Print COC Request Ok </p> </div> <p> Helpful Tip: Click Print COC Request to save or print for future reference.</p> <div data-bbox="505 884 1214 1356" style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;"> <div style="text-align: center;">  <p>HomeBridge WHOLESALE <small>A division of HomeBridge Financial Services, Inc.</small></p> </div> <p style="text-align: center;">Changed Circumstance Request</p> <p>A completed Changed Circumstance Request Form is required for each changed circumstance that results in a Loan Estimate (LE) re-disclosure. Request will be reviewed to validate if this constitutes a valid change of circumstance and if so will be processed accordingly.</p> <p>Borrower: <u>MARY HOMEOWNER</u></p> <p>Property Address: <u>124 GRUMPY STREET, Carlstadt, NJ 07072</u></p> <p>Date of Original Loan Estimate: <u>2018-01-31</u></p> <p>Date of Change: <u>2018-01-31</u> Date of LE Re-disclosure: <u>2018-01-31</u></p> <p>Explanation of Change(s):</p> <p><u>1. Miscellaneous Reason - Request Loan amount change to \$175,000.</u></p> </div>

Add an Escrow

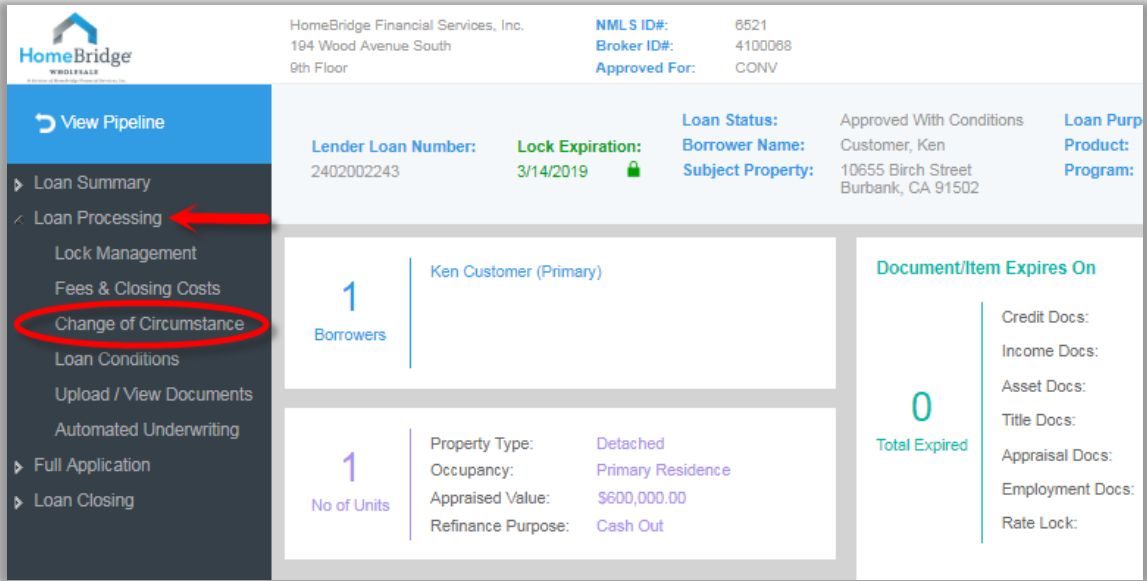
To add an **escrow** that would require a Change of Circumstance re-disclosure, follow the steps below.

Step	Action
<p>1</p>	<p>Open the loan, select Loan Processing in the Menu, then click Change of Circumstance.</p> 
<p>2</p>	<p>Click the Add New Escrow button.</p> 

Step	Action
3	<ul style="list-style-type: none"> Select the Escrow Item from the dropdown list. Enter the Annual Amount Due and the Months Collected. Cushion Months will reflect the required cushion based on the subject property state. Click Save. 
4	<p>The New Escrow Item will be added to the list of fees. Select the Circumstance Reason field for the new escrow and type in the reason for the Change of Circumstance and click Submit.</p> 
5	<p>A pop up will confirm your COC request. Click Ok to return to the loan and upload the COC applicable documents:</p> <ul style="list-style-type: none"> Updated 1003 Application Updated/New Fee Invoices Most Recent Loan Estimate (Emerging Banker Only)  <p> Helpful Tip: Click Print COC Request to save or print for future reference.</p>

Change Fees or Escrows

To request a change to a fee or **escrow** that would require a Change of Circumstance re-disclosure, follow the steps below.

Step	Action
1	<p>Open the loan, select Loan Processing in the Menu, and select Change of Circumstance.</p> 

- Place a check next to the fee or escrow to be updated.
- Make changes to **Requested Borrower Amount** and/or **Seller Amount**.
- Enter the **Circumstance Reason**.
- Click **Submit**.

2	<p>Change of Circumstances</p> <p>Add New Fee Add New Escrow</p> <p>Credit for Rate Chosen: <input type="text"/></p> <table border="1"> <thead> <tr> <th>DESCRIPTION</th> <th>SERVICE PROVIDER</th> <th>BORROWER AMOUNT</th> <th>SELLER AMOUNT</th> <th>* REQUESTED BORROWER AMO...</th> <th>* REQUESTED SELLER AMOUNT</th> <th>* CIRCUMSTANCE REASON</th> </tr> </thead> <tbody> <tr> <td><input type="checkbox"/> Broker Compensation</td> <td></td> <td>\$0.00</td> <td>\$0.00</td> <td>\$0.00</td> <td>\$0.00</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Commitment Fee</td> <td></td> <td>\$0.00</td> <td>\$0.00</td> <td>\$0.00</td> <td>\$0.00</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Origination Points</td> <td></td> <td>\$2,054.84</td> <td>\$0.00</td> <td>\$0.00</td> <td>\$0.00</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Flood Certification Fee</td> <td></td> <td>\$8.25</td> <td>\$0.00</td> <td>\$0.00</td> <td>\$0.00</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Mortgage Insurance Premium</td> <td></td> <td>\$1,225.00</td> <td>\$0.00</td> <td>\$0.00</td> <td>\$0.00</td> <td></td> </tr> <tr> <td><input checked="" type="checkbox"/> Attorney Fee</td> <td></td> <td>\$500.00</td> <td>\$0.00</td> <td>\$450.00</td> <td>\$0.00</td> <td><input type="text" value="Type reason here"/></td> </tr> <tr> <td><input type="checkbox"/> Closing Protection Letter</td> <td>Solidifi Title & Closing, LLC</td> <td>\$75.00</td> <td>\$0.00</td> <td>\$0.00</td> <td>\$0.00</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Lender's Title Insurance</td> <td>Solidifi Title & Closing, LLC</td> <td>\$370.00</td> <td>\$0.00</td> <td>\$0.00</td> <td>\$0.00</td> <td></td> </tr> </tbody> </table> <p>A completed COC Request Form is required for each circumstance that results in a Loan Estimate (LE) re-disclosure. Request will be reviewed to validate if this constitutes a valid COC. Miscellaneous Reason</p> <p><input type="text"/></p> <p>* This field is editable</p> <p>Submission History</p> <table border="1"> <thead> <tr> <th>SUBMISSION DATE</th> <th>REVIEW STATUS</th> <th>ROLE</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> </tr> </tbody> </table>	DESCRIPTION	SERVICE PROVIDER	BORROWER AMOUNT	SELLER AMOUNT	* REQUESTED BORROWER AMO...	* REQUESTED SELLER AMOUNT	* CIRCUMSTANCE REASON	<input type="checkbox"/> Broker Compensation		\$0.00	\$0.00	\$0.00	\$0.00		<input type="checkbox"/> Commitment Fee		\$0.00	\$0.00	\$0.00	\$0.00		<input type="checkbox"/> Origination Points		\$2,054.84	\$0.00	\$0.00	\$0.00		<input type="checkbox"/> Flood Certification Fee		\$8.25	\$0.00	\$0.00	\$0.00		<input type="checkbox"/> Mortgage Insurance Premium		\$1,225.00	\$0.00	\$0.00	\$0.00		<input checked="" type="checkbox"/> Attorney Fee		\$500.00	\$0.00	\$450.00	\$0.00	<input type="text" value="Type reason here"/>	<input type="checkbox"/> Closing Protection Letter	Solidifi Title & Closing, LLC	\$75.00	\$0.00	\$0.00	\$0.00		<input type="checkbox"/> Lender's Title Insurance	Solidifi Title & Closing, LLC	\$370.00	\$0.00	\$0.00	\$0.00		SUBMISSION DATE	REVIEW STATUS	ROLE			
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