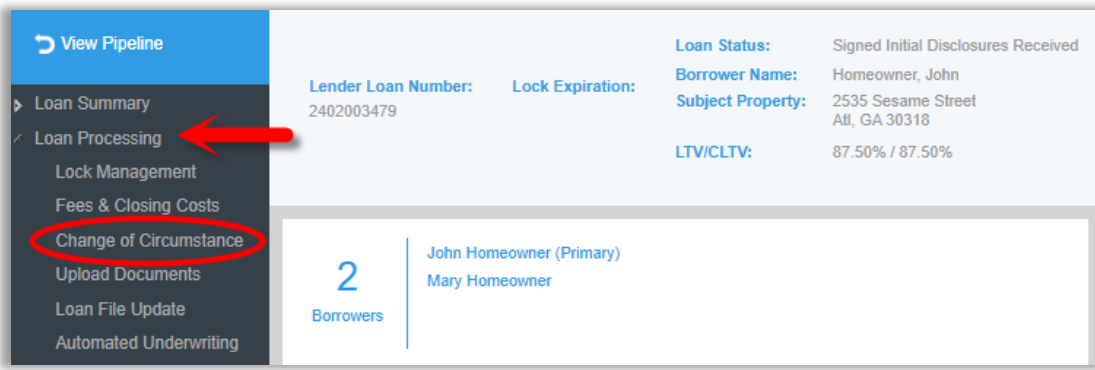
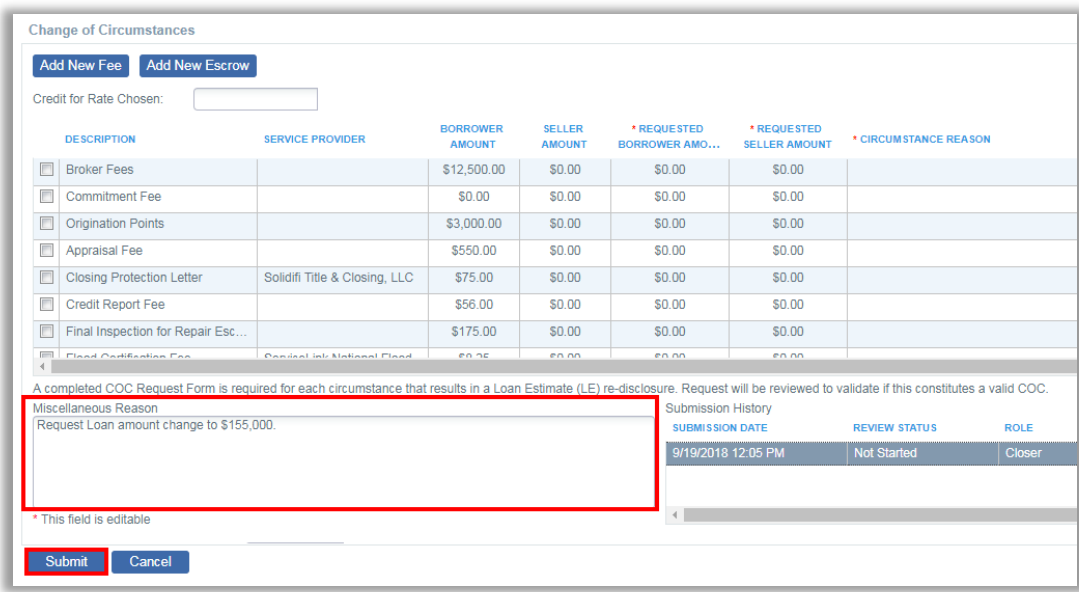


## Change of Circumstance (COC)

Once a loan has been submitted, all loan term changes require a COC request. Follow the instructions below to submit a Change of Circumstance request.


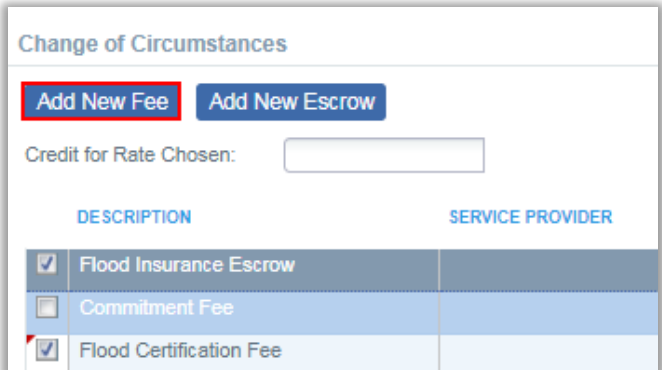
### Non-Fee Related Changes

Step	Action
<b>1</b>	<p>Go to <b>Loan Processing</b> → <b>Change of Circumstance</b>.</p> 
<b>2</b>	<p>Type the reason for the Change of Circumstance request into the <b>Miscellaneous Reason</b> field and click <b>Submit</b>.</p> 

Step	Action																																																		
<p data-bbox="196 793 217 825">3</p>	<p data-bbox="280 247 1445 321">A pop up will confirm the COC request. Click <b>Ok</b> to return to the loan and upload the COC applicable documents:</p> <ul data-bbox="329 342 1039 457" style="list-style-type: none"> <li>• Updated 1003 Application</li> <li>• Updated/New Fee Invoices</li> <li>• Most Recent Loan Estimate (Emerging Banker Only)</li> </ul> <div data-bbox="505 485 1235 768" style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;"> <p data-bbox="516 495 813 520"><b>Changed Circumstance Submitted</b></p> <p data-bbox="532 554 1211 577">Your Changed Circumstance request has been submitted and will be processed accordingly.</p> <p data-bbox="532 590 899 613">If applicable, upload the following documents:</p> <ol data-bbox="570 625 976 684" style="list-style-type: none"> <li>1. Updated 1003 Application</li> <li>2. Updated / New Fee Invoices</li> <li>3. Most Recent Loan Estimate (Emerging Banker Only)</li> </ol> <div data-bbox="732 726 1016 758" style="display: flex; justify-content: center; gap: 10px;"> <span data-bbox="732 726 899 758">Print COC Request</span> <span data-bbox="911 726 1016 758">Ok</span> </div> </div> <p data-bbox="293 804 329 863"></p> <p data-bbox="342 835 1219 867"><b>Helpful Tip:</b> Click <b>Print COC Request</b> to save or print for future reference.</p> <div data-bbox="513 894 1203 1356" style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;"> <div data-bbox="776 909 930 1010" style="text-align: center;"> </div> <p data-bbox="699 1014 1011 1037" style="text-align: center;"><b>Changed Circumstance Request</b></p> <p data-bbox="529 1058 1174 1119">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 data-bbox="529 1136 764 1155"><b>Borrower:</b> MARY HOMEOWNER</p> <hr/> <p data-bbox="529 1167 964 1186"><b>Property Address:</b> 124 GRUMPY STREET, Carlstadt, NJ 07072</p> <hr/> <p data-bbox="529 1201 919 1220"><b>Date of Original Loan Estimate:</b> 2018-01-31</p> <hr/> <p data-bbox="529 1234 1125 1253"><b>Date of Change:</b> 2018-01-31      <b>Date of LE Re-disclosure:</b> 2018-01-31</p> <hr/> <p data-bbox="529 1289 711 1308"><b>Explanation of Change(s):</b></p> <p data-bbox="529 1325 984 1344">1. Miscellaneous Reason - Request Loan amount change to \$175,000.</p> </div>																																																		
<p data-bbox="196 1629 217 1661">4</p>	<p data-bbox="280 1392 1040 1423">Submitted requests will display in the <b>Submission History</b>.</p> <div data-bbox="326 1461 1422 1871" style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;"> <p data-bbox="342 1472 488 1488">Change of Circumstances</p> <p data-bbox="342 1503 537 1522"> <span data-bbox="342 1503 423 1522">Add New Fee</span> <span data-bbox="431 1503 537 1522">Add New Escrow</span> </p> <p data-bbox="342 1530 594 1549">Credit for Rate Chosen: <input type="text"/></p> <table data-bbox="342 1560 1406 1717"> <thead> <tr> <th data-bbox="375 1570 440 1581">DESCRIPTION</th> <th data-bbox="545 1570 643 1581">SERVICE PROVIDER</th> <th data-bbox="708 1560 756 1581">BORROWER AMOUNT</th> <th data-bbox="789 1560 837 1581">SELLER AMOUNT</th> <th data-bbox="854 1560 951 1581">* REQUESTED BORROWER AMO...</th> <th data-bbox="967 1560 1065 1581">* REQUESTED SELLER AMOUNT</th> <th data-bbox="1081 1570 1179 1581">* CIRCUMSTANCE REASON</th> </tr> </thead> <tbody> <tr> <td data-bbox="342 1591 521 1610"><input type="checkbox"/> Broker Fees</td> <td></td> <td data-bbox="708 1591 756 1610">\$12,500.00</td> <td data-bbox="789 1591 837 1610">\$0.00</td> <td data-bbox="854 1591 902 1610">\$0.00</td> <td data-bbox="967 1591 1016 1610">\$0.00</td> <td></td> </tr> <tr> <td data-bbox="342 1621 521 1640"><input type="checkbox"/> Commitment Fee</td> <td></td> <td data-bbox="708 1621 756 1640">\$0.00</td> <td data-bbox="789 1621 837 1640">\$0.00</td> <td data-bbox="854 1621 902 1640">\$0.00</td> <td data-bbox="967 1621 1016 1640">\$0.00</td> <td></td> </tr> <tr> <td data-bbox="342 1650 521 1669"><input type="checkbox"/> Origination Points</td> <td></td> <td data-bbox="708 1650 756 1669">\$3,000.00</td> <td data-bbox="789 1650 837 1669">\$0.00</td> <td data-bbox="854 1650 902 1669">\$0.00</td> <td data-bbox="967 1650 1016 1669">\$0.00</td> <td></td> </tr> <tr> <td data-bbox="342 1680 521 1698"><input type="checkbox"/> Appraisal Fee</td> <td></td> <td data-bbox="708 1680 756 1698">\$550.00</td> <td data-bbox="789 1680 837 1698">\$0.00</td> <td data-bbox="854 1680 902 1698">\$0.00</td> <td data-bbox="967 1680 1016 1698">\$0.00</td> <td></td> </tr> <tr> <td data-bbox="342 1709 521 1728"><input type="checkbox"/> Closing Protection Letter</td> <td data-bbox="545 1709 691 1728">Solidifi Title &amp; Closing, LLC</td> <td data-bbox="708 1709 756 1728">\$75.00</td> <td data-bbox="789 1709 837 1728">\$0.00</td> <td data-bbox="854 1709 902 1728">\$0.00</td> <td data-bbox="967 1709 1016 1728">\$0.00</td> <td></td> </tr> </tbody> </table> <p data-bbox="342 1728 1227 1747">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.</p> <p data-bbox="342 1747 561 1766">Miscellaneous Reason Request Loan amount change to \$155,000.</p> <div data-bbox="894 1747 1406 1839" style="border: 2px solid red; padding: 5px;"> <p data-bbox="894 1747 984 1759">Submission History</p> <table data-bbox="894 1759 1406 1839"> <thead> <tr> <th data-bbox="894 1770 992 1780">SUBMISSION DATE</th> <th data-bbox="1049 1770 1146 1780">REVIEW STATUS</th> <th data-bbox="1203 1770 1252 1780">ROLE</th> <th data-bbox="1357 1770 1406 1780">NOTE</th> </tr> </thead> <tbody> <tr> <td data-bbox="894 1791 992 1810">9/19/2018 12:05 PM</td> <td data-bbox="1049 1791 1146 1810">Not Started</td> <td data-bbox="1203 1791 1252 1810">Closer</td> <td data-bbox="1357 1791 1406 1810"></td> </tr> </tbody> </table> </div> <p data-bbox="342 1839 448 1858">* This field is editable</p> </div>	DESCRIPTION	SERVICE PROVIDER	BORROWER AMOUNT	SELLER AMOUNT	* REQUESTED BORROWER AMO...	* REQUESTED SELLER AMOUNT	* CIRCUMSTANCE REASON	<input type="checkbox"/> Broker Fees		\$12,500.00	\$0.00	\$0.00	\$0.00		<input type="checkbox"/> Commitment Fee		\$0.00	\$0.00	\$0.00	\$0.00		<input type="checkbox"/> Origination Points		\$3,000.00	\$0.00	\$0.00	\$0.00		<input type="checkbox"/> Appraisal Fee		\$550.00	\$0.00	\$0.00	\$0.00		<input type="checkbox"/> Closing Protection Letter	Solidifi Title & Closing, LLC	\$75.00	\$0.00	\$0.00	\$0.00		SUBMISSION DATE	REVIEW STATUS	ROLE	NOTE	9/19/2018 12:05 PM	Not Started	Closer	
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## Add a Fee

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

Step	Action
1	<p>Go to <b>Loan Processing</b>→<b>Change of Circumstance</b>.</p> 
2	<p>Click the <b>Add New Fee</b> button.</p> 


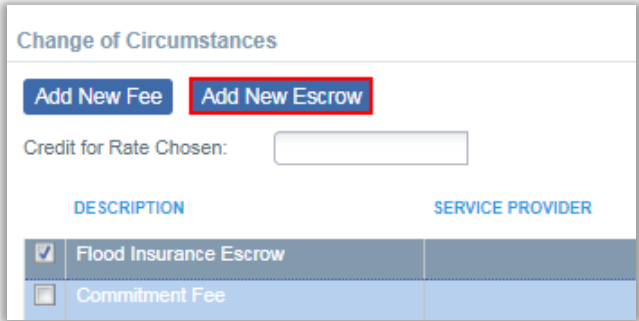
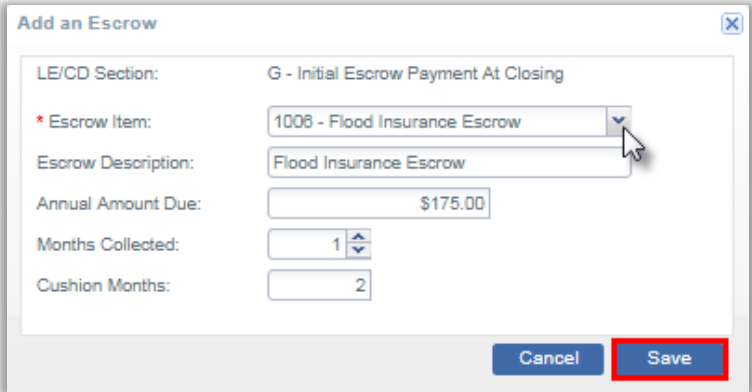
Step	Action
3	<p>The <b>Add Fee</b> pop up window will open allowing you to enter the details of the fee.</p> <ul style="list-style-type: none"> <li>• Select the <b>LE/CD Section</b> from the dropdown menu.</li> <li>• Select the <b>Fee Identifier</b> from the dropdown menu.</li> <li>• The <b>Fee description</b> and <b>Service Provider Type</b> will auto populate.</li> <li>• Select the <b>Vendor Relationship</b> in the dropdown menu,</li> <li>• Enter the amount of the fee in the appropriate box indicating who will pay and when.</li> </ul> <div data-bbox="462 562 1284 1180" style="border: 1px solid #ccc; padding: 10px; margin: 10px auto; width: 80%;"> <p><b>Add Fee</b> <span style="float: right;">✕</span></p> <p>* LE/CD Section: <input type="text" value="Services You Can Shop For"/> <span style="float: right;">▼</span></p> <p>* Fee Identifier: <input type="text" value="1102d"/> <span style="float: right;">▼</span></p> <p>Fee description: <input type="text" value="Attorney Fee"/></p> <p>Service Provider Type: <input type="text" value="Attorney"/> <span style="float: right;">▼</span></p> <p>Pay To: <input type="text" value="Third Party Provider"/> <span style="float: right;">▼</span></p> <p>Service Provider: <input type="text"/></p> <p>* Vendor Relationship: <input type="text" value="Services You Can Shop For"/> <span style="float: right;">▼</span></p> <p>Finance Charge: <input checked="" type="checkbox"/></p> <p>Total Amount: <input type="text" value="\$500.00"/> POC Amount: <input type="text" value="\$0.00"/></p> <p>Borrower Amount (Due at Closing): <input type="text" value="\$500.00"/> POC Amount: <input type="text" value="\$0.00"/></p> <p>Seller Amount (Due at Closing): <input type="text" value="\$0.00"/> POC Amount: <input type="text" value="\$0.00"/></p> <p style="text-align: right;"><input type="button" value="Cancel"/> <input type="button" value="Save"/></p> </div>

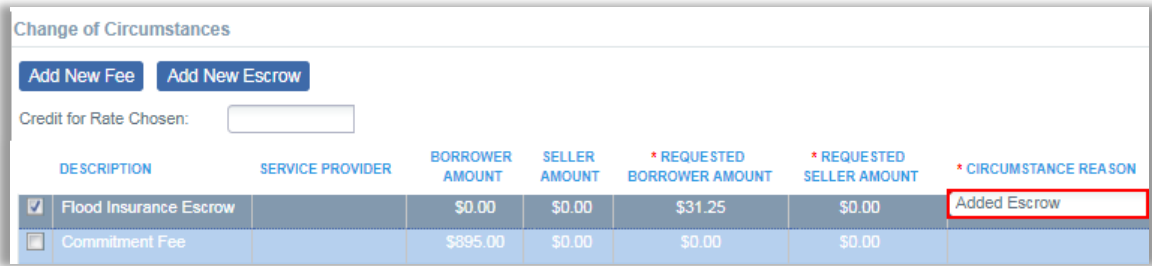
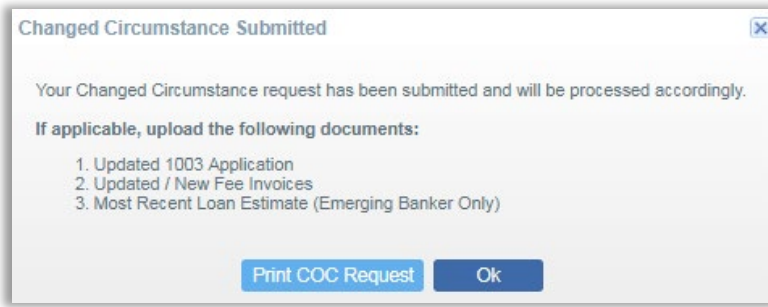

4	<p>The <b>New Fee</b> will be added to the list of fees.</p> <ul style="list-style-type: none"> <li>• Select the <b>Circumstance Reason</b> field and type in the reason for the Change of Circumstance.</li> <li>• Click <b>Submit</b>.</li> </ul> <div data-bbox="397 1409 1344 1940" style="border: 1px solid #ccc; padding: 10px; margin: 10px auto; width: 80%;"> <p>Change of Circumstances</p> <p><input type="button" value="Add New Fee"/> <input type="button" value="Add New Escrow"/></p> <p>Credit for Rate Chosen: <input type="text"/></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>DESCRIPTION</th> <th>SERVICE PROVIDER</th> <th>BORROWER AMOUNT</th> <th>SELLER AMOUNT</th> <th>* REQUESTED BORROWER A...</th> <th>* REQUESTED SELLER AMOUNT</th> <th>* CIRCUMSTANCE REASON</th> </tr> </thead> <tbody> <tr> <td><input checked="" type="checkbox"/> Attorney Fee</td> <td></td> <td>\$0.00</td> <td>\$0.00</td> <td>\$500.00</td> <td>\$0.00</td> <td>Added Fee</td> </tr> <tr> <td><input type="checkbox"/> Underwriting Fees</td> <td></td> <td>\$895.00</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>ServiceLink National ...</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"/> Lender's Title Insurance</td> <td>Solidifi Title Agency, L...</td> <td>\$90.00</td> <td>\$0.00</td> <td>\$0.00</td> <td>\$0.00</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Settlement Fee</td> <td>Solidifi Title Agency, L...</td> <td>\$495.00</td> <td>\$0.00</td> <td>\$0.00</td> <td>\$0.00</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Title Endorsements</td> <td>Solidifi Title Agency, L...</td> <td>\$15.00</td> <td>\$0.00</td> <td>\$0.00</td> <td>\$0.00</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Title Guaranty Fee</td> <td>Solidifi Title Agency, L...</td> <td>\$90.00</td> <td>\$0.00</td> <td>\$0.00</td> <td>\$0.00</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Mortgage Recording</td> <td></td> <td>\$132.00</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 constit...</p> <p>Miscellaneous Reason <input type="text"/></p> <p style="font-size: small;">* This field is editable</p> <p style="text-align: right;">Submission History  <input type="button" value="SUBMISSION DATE"/> <input type="button" value="REVIEW STATUS"/> <input type="button" value="ROLE"/></p> <p style="text-align: left;"><input type="button" value="Submit"/> <input type="button" value="Cancel"/></p> </div>	DESCRIPTION	SERVICE PROVIDER	BORROWER AMOUNT	SELLER AMOUNT	* REQUESTED BORROWER A...	* REQUESTED SELLER AMOUNT	* CIRCUMSTANCE REASON	<input checked="" type="checkbox"/> Attorney Fee		\$0.00	\$0.00	\$500.00	\$0.00	Added Fee	<input type="checkbox"/> Underwriting Fees		\$895.00	\$0.00	\$0.00	\$0.00		<input type="checkbox"/> Flood Certification Fee	ServiceLink National ...	\$8.25	\$0.00	\$0.00	\$0.00		<input type="checkbox"/> Lender's Title Insurance	Solidifi Title Agency, L...	\$90.00	\$0.00	\$0.00	\$0.00		<input type="checkbox"/> Settlement Fee	Solidifi Title Agency, L...	\$495.00	\$0.00	\$0.00	\$0.00		<input type="checkbox"/> Title Endorsements	Solidifi Title Agency, L...	\$15.00	\$0.00	\$0.00	\$0.00		<input type="checkbox"/> Title Guaranty Fee	Solidifi Title Agency, L...	\$90.00	\$0.00	\$0.00	\$0.00		<input type="checkbox"/> Mortgage Recording		\$132.00	\$0.00	\$0.00	\$0.00	
DESCRIPTION	SERVICE PROVIDER	BORROWER AMOUNT	SELLER AMOUNT	* REQUESTED BORROWER A...	* REQUESTED SELLER AMOUNT	* CIRCUMSTANCE REASON																																																										
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Step	Action
5	<p>A pop up will confirm your COC request. Click <b>Ok</b> to return to the loan and upload the COC applicable documents:</p> <ul style="list-style-type: none"> <li>• Updated 1003 Application</li> <li>• Updated/New Fee Invoices</li> <li>• Most Recent Loan Estimate (Emerging Banker Only)</li> </ul> <div data-bbox="505 485 1235 768" data-label="Image"> </div> <p> <b>Helpful Tip:</b> Click Print COC Request to save or print for future reference.</p> <div data-bbox="505 884 1214 1356" data-label="Image"> </div>

## Add an Escrow

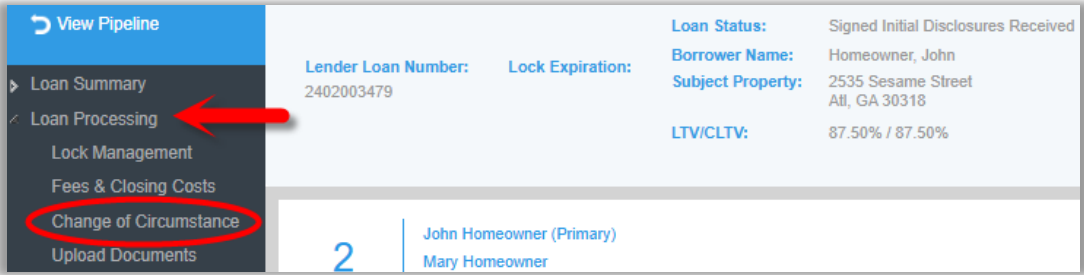
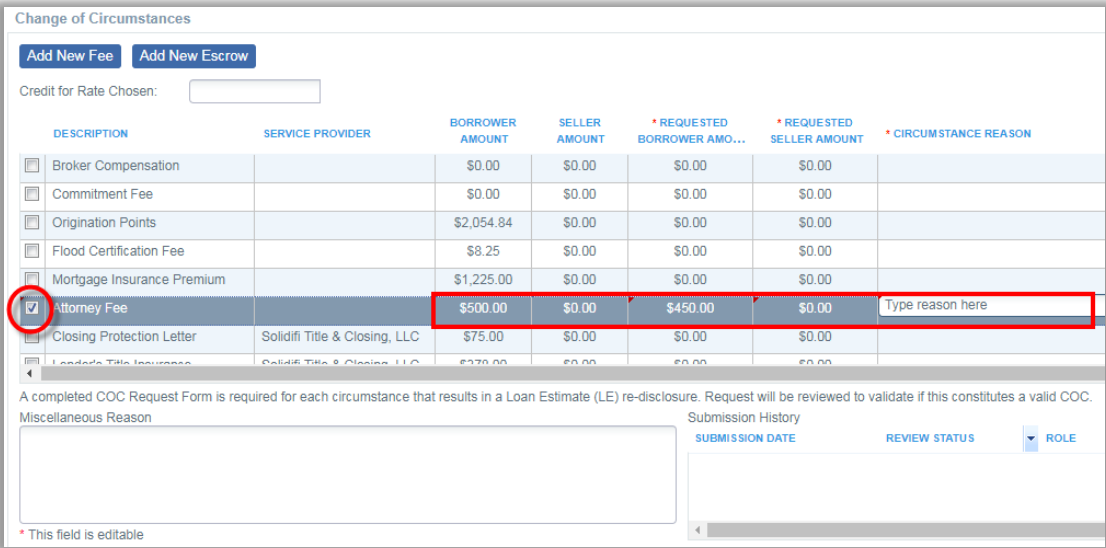
To add an **escrow** that would require a Change of Circumstance re-disclosure, follow the steps below.

Step	Action
1	<p>Go to <b>Loan Processing</b> → <b>Change of Circumstance</b>.</p> 
2	<p>Click the <b>Add New Escrow</b> button.</p> 
3	<ul style="list-style-type: none"> <li>• Select the <b>Escrow Item</b> from the dropdown list.</li> <li>• Enter the <b>Annual Amount Due</b> and the <b>Months Collected</b>.</li> <li>• <b>Cushion Months</b> will reflect the required cushion based on the subject property state.</li> <li>• Click <b>Save</b>.</li> </ul> 

Step	Action
4	<p>The <b>New Escrow</b> Item will be added to the list of fees. Select the <b>Circumstance Reason</b> field for the new escrow and type in the reason for the Change of Circumstance and click <b>Submit</b>.</p> 
5	<p>A pop up will confirm your COC request. Click <b>Ok</b> to return to the loan and upload the COC applicable documents:</p> <ul style="list-style-type: none"> <li>• Updated 1003 Application</li> <li>• Updated/New Fee Invoices</li> <li>• Most Recent Loan Estimate (Emerging Banker Only)</li> </ul>  <p> <b>Helpful Tip:</b> 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>Go to <b>Loan Processing</b> → <b>Change of Circumstance</b>.</p> 
2	<ul style="list-style-type: none"> <li>Place a check next to the fee or escrow to be updated.</li> <li>Make changes to <b>Requested Borrower Amount</b> and/or <b>Seller Amount</b>.</li> <li>Enter the <b>Circumstance Reason</b>.</li> <li>Click <b>Submit</b>.</li> </ul> 

Step	Action
3	<p>A pop up will confirm the COC request. Click <b>Ok</b> to return to the loan and upload the COC applicable documents:</p> <ul style="list-style-type: none"> <li>• Updated 1003 Application</li> <li>• Updated/New Fee Invoices</li> <li>• Most Recent Loan Estimate (Emerging Banker Only)</li> </ul> <div data-bbox="418 485 1300 842" style="border: 1px solid #ccc; padding: 10px; margin: 10px auto; width: fit-content;"> <p><b>Changed Circumstance Submitted</b> <span style="float: right;">✕</span></p> <p>Your Changed Circumstance request has been submitted and will be processed accordingly.</p> <p><b>If applicable, upload the following documents:</b></p> <ol style="list-style-type: none"> <li>1. Updated 1003 Application</li> <li>2. Updated / New Fee Invoices</li> <li>3. Most Recent Loan Estimate (Emerging Banker Only)</li> </ol> <p style="text-align: center;"> <span style="border: 1px solid #0070c0; padding: 2px 10px; margin-right: 10px;">Print COC Request</span> <span style="border: 1px solid #0070c0; padding: 2px 10px;">Ok</span> </p> </div>