

**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.

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| Borrower(s): |                 | Loan Number: |       |
| Subject PropertyAddress: |       | Lender: | **Hometown Equity Mortgage, LLC,****dba theLender** |
| Date of Change: |       | Date of Re-Disclosure: |       |
| Change Details: |                 |
| **Check the appropriate box** |
| [ ]  Loan locked with consumer after initial disclosure is provided (consumer lock date) | [ ]  Credit quality change due to new information received (FICO, DTI, Income change, etc.) |
| [ ]  Legal address error (i.e. misspelling, directional error); does not apply to changes | [ ]  Property type change (single family to multifamily, single family to PUD, Condo to PUD, etc.) |
| [ ]  Lock period expires (re-lock) | [ ]  Borrower request to change a lock |
| [ ]  Loan amount changes | [ ]  Parties added or removed from title |
| [ ]  Change in property value | [ ]  Product type OR Loan program change |
| [ ]  Occupancy change | [ ]  The property is moved out of trust |
| [ ]  Borrower requests an escrow waiver or decides to no longer waive escrows | [ ]  Discover of undisclosed unreleased liens affecting the settlement costs. |
| [ ]  Unique property not known by LO or not disclosed at the time of application which affects the cost of appraisal | [ ]  It is determined a party will be using a POA to sign documents (additional work/fees) |
| [ ]  Acts of GOD, war, disaster or other emergency | [ ]  LO quotes basic owner’s title policy charge; however, borrower chooses an enhanced owner’s title policy |
| [ ]  Underwriting requirements for additional services (pest, structural inspection, upgraded appraisal, survey, flood ins) | [ ]  Other:             |

**Fees change(s) associated with the change of circumstance:**

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| **Fee Description** | **Original Amount** | **New Amount** |
| 1. |       | $      | $      |
| 2. |       | $      | $      |
| 3. |       | $      | $      |
| 4. |       | $      | $      |
| 5. |       | $      | $      |