



Changed Circumstances – Request for revised GFE

Broker Name: _____

Borrower(s) Name(s): _____

Property Address: _____

Loan Number: _____

(Check applicable boxes below.)

The undersigned, has received a request from the Borrower(s) for a change in loan terms.

Description of Borrower's request:

Date of borrower's request: _____

The loan referenced above is changing from "float" to "lock"

Date of lock event: _____

The rate lock applicable to the loan referenced above has expired.

Date of lock expiration: _____

The undersigned has obtained information regarding the Borrower's loan that will result in a changed circumstance under RESPA section 3500.2.

Changed circumstances as defined in § 3500.2 are: (1) Acts of God, war, disaster, or other emergency; (2) Information particular to the borrower or transaction that was relied on in providing the GFE and that changes or is found to be inaccurate after the GFE has been provided, which information may include information about the credit quality of the borrower, the amount of the loan, the estimated value of the property, or any other information that was used in providing the GFE; (3) New information particular to the borrower or transaction that was not relied on in providing the GFE; or (4) Other circumstances that are particular to the borrower or transaction, including boundary disputes, the need for flood insurance, or environmental problems.

Description of changed circumstance (Examples: Loan Amount changed; Loan changing from Float to Lock; Other explain):

Fees Changing as a Result of the Changed Circumstance

Fee Name	Amount of Last Fee Disclosed (\$)	Amount of Fee as a result of Changed Circumstance

Date Broker advised of changed circumstance: _____

Note: Each of the above events may require that additional documentation (e.g. Loan Amount change requires updated 1003) be provided to the SLC to process this Request. Please contact your SLC for information.

In addition to this completed request for GFE re-issue, provide a new Settlement Services Provider list (SSPL) and Mortgage Broker Fee Agreement (MBFA). The SSPL must include any additional vendors/services required. The MBFA must accurately reflect any revised fees.

The undersigned certifies that the information relating to the event above was received within 24 hours prior to the provision of this Request to Lender. The undersigned represents that a re-disclosed GFE (and Settlement Service Provider List) has not been provided to the borrower(s), and acknowledges that Home Savings of America will, in its sole discretion, determine whether a Re-disclosure Good Faith Estimate should be issued.

Broker:

By (print): _____

Signature: _____

Date: _____

Complete and e-mail this document to your ROC center:

- Charlotte: charlotterespa@myhsoa.com
- San Diego: sandiegoresp@myhsoa.com
- San Ramon: sanramonrespa@myhsoa.com