

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.

- If the application has already been submitted to Star Financial, Star Financial will issue the revised LE.

File Information

Loan Number:		Date Change Identified	
Borrowers Name:		Date Revised LE Must be Issued: <small>(Must be within 3 days of Date Change Identified)</small>	
Loan Officer:		Date of Current LE/CD:	
Account Manager:			

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

<input type="checkbox"/> Loan locked with consumer after initial LE is provided (consumer lock date)	<input type="checkbox"/> Property type change (single family to multifamily, single family to PUD, condo to PUD, etc.)
<input type="checkbox"/> Lock period expires (re-lock) or Lock extension	<input type="checkbox"/> Borrower request to change a lock/interest rate
<input type="checkbox"/> Loan amount changes	<input type="checkbox"/> Parties are added or removed from titl
<input type="checkbox"/> Property value changes	<input type="checkbox"/> Borrower requests an escrow waiver or decides to no longer waive escrows
<input type="checkbox"/> Occupancy type changes	<input type="checkbox"/> Unique property not known or not disclosed at time of application which affects cost of appraisal
<input type="checkbox"/> Lender quotes basic owner's title insurance policy charge; however, borrower chooses an enhanced owner's title policy	<input type="checkbox"/> Acts of God, war, disaster, or other emergency (i.e. any federal disaster declared by President – fires, flooding, earthquake, hurricane, tornado, etc.)
<input type="checkbox"/> Credit quality change due to new information received (FICO, DTI, income change, LTV, Mortgage Insurance, etc.).	<input type="checkbox"/> Underwriting requirements for additional services (pest, structural inspection, upgraded appraisal, survey, flood insurance, etc.)
<input type="checkbox"/> Borrower Requested Change (requires LOE from Borrower to be submitted with this form)	

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		
7.	Credit Report		
8.	Appraisal		
9.	VA Funding Fee		
10.	Upfront MIP		
11.	Title Insurance		
12.	Pest Inspection		
13.	Purchase Price		
14.	Recording Fees		
15.	Property Value		
16.	Origination		

Comments: