

Notice of Changed Circumstance

Please complete all sections below and upload to the portal

Borrower Name:

Loan Number:

The Borrower/Broker requested the following change in credit terms or settlement on _____ (mm/dd/yy).

Describe the requested change: _____

The undersigned has obtained information regarding the borrower's loan, which will result in changed circumstance under TILA 1026.19(e)(iv). The change circumstance occurred on _____ (mm/dd/yy).

- | | | | |
|--|--|---|---|
| <input type="checkbox"/> Base Loan Amount | <input type="checkbox"/> Term | <input type="checkbox"/> Loan Purpose | <input type="checkbox"/> Transfer Taxes |
| <input type="checkbox"/> Total Loan Amount | <input type="checkbox"/> Sales Price | <input type="checkbox"/> Property Type | <input type="checkbox"/> Compensation |
| <input type="checkbox"/> Appraised Value | <input type="checkbox"/> Rate | <input type="checkbox"/> Occupancy | <input type="checkbox"/> Mortgage Insurance |
| <input type="checkbox"/> Program | <input type="checkbox"/> Escrow/Impounds | <input type="checkbox"/> Recording Fees | <input type="checkbox"/> Other _____ |

Change circumstances as defined in the Truth in Lending Act are (1) An extraordinary event beyond the control of any interested party; (2) Information specific to the consumer or transaction that the creditor relied upon at initial disclosure was inaccurate or changed; (3) New information specific to the consumer that the creditor did not rely on when providing the original disclosures; (4) Change circumstances affecting eligibility; (5) Revisions requested by the consumer; or (6) Interest rate dependent charges.

The loan is not locked.

A lock event occurred on _____ (mm/dd/yy):

Description of lock event (Examples: float to lock, lock expiration resulting in new lock, lock extension):

Fees changing because of the borrower requested change or changed circumstance:

**Please note that only fees DIRECTLY related to the changed circumstance may change,*

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

The undersigned certifies that the information relating to the event above was received within 24 hours prior to the submission of this request to Lender. The undersigned represents that a re-disclosed LE (and Settlement Service Provider List) has not been provided to the client(s), and acknowledges that FGMC will, at its sole discretion, determine whether a re-disclosure LE should be issued. Re-disclosed documents will be posted to the Portal for your records.

Broker Signature

Date

THANK YOU FOR YOUR BUSINESS!

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August 13, 2019