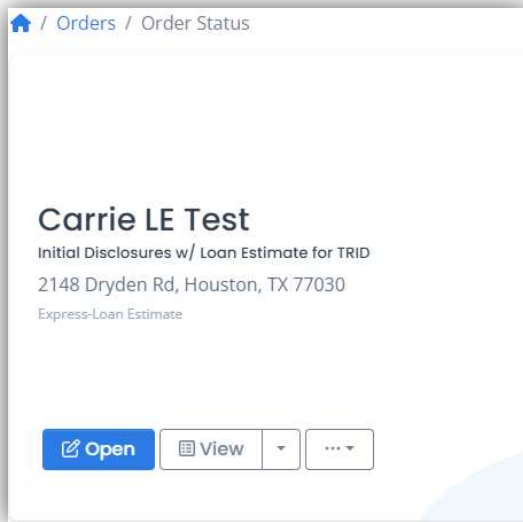




## Change of Circumstance Guide

Do **NOT** start a new order, open the **original** order in your DocPrep Orders list.



On the **Loan Setup** screen, answer **Yes** to **Has There Been a Changed Circumstance?** And enter the **Date** and the **Reason**.

<b>Loan Setup</b>	Doc Package Type (Loan Purpose)	Borrower Interim (Initial Construction)
Additional Docs & Conditions	Interest Rate	<input checked="" type="radio"/> Adjustable <input type="radio"/> Fixed
Loan Information	Provide Consumer Handbook on Adjustable Rate Mortgages Booklet?	Scanned (a PDF version will be included)
Disclosure History	Is the Property Improved (i.e. has a house or other improvement on it)?	<input checked="" type="radio"/> Yes <input type="radio"/> No
Loan Detail	The Property is	Primary Residence
Document Preparation Fee	Is Property Located in a Flood Area?	<input type="radio"/> Yes <input checked="" type="radio"/> No
Escrow Account Setup	<b>Has There Been a Changed Circumstance?</b>	<input checked="" type="radio"/> Yes <input type="radio"/> No
Simultaneous Issue Title Policy	Date of Changed Circumstance	10/08/2024
Closing Cost Details	Reason Disclosure Amended	Borrower requested changes to the loan
Credit Breakdown		
Estimated Cash Due at Closing		
Identified Service Providers		
Other Details		



If you are tracking disclosure history (optional), be sure to enter your new Disclosure on the **Disclosure History** screen.

Initial Disclosures w/ Loan Estimate for TRID

Carrie LE Test  
Loan # 2200685  
2148 Dryden Rd

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- Order Information
- Lender Information
- Profile Information
- Lender Setup
- Settlement Agent
- Property Information
- Borrower(s)
- Loan Setup
- Additional Docs & Conditions
- Loan Information
- Disclosure History**

### Disclosure History

Use the table below to document all disclosures sent to the consumer. By entering the information below, we will be able to establish a baseline amount for tolerance testing and determination of good faith per § 1026.19(e)(3). This is an *optional* tool.

Disclosure Date	Disclosure Format	Comments
7/17/2024 9:58:46 AM	Loan Estimate	Initial Disclosure
10/8/2024 1:59:02 PM	Loan Estimate	Borrower requested changes to the loan that change settlement charges or terms of loan

+ Add

If the change affects a fee, click on the fee name then “Tracking” to enter the new amount and check the box if it qualifies as a valid change of circumstance (\*only if you are tracking disclosure history).

### Origination Fee

HUD Line # 806

Details   **Tracking**

#### Disclosure History

Disclosure	Amount	POC	COC	Comments
Loan Estimate 7/17/2024 9:58:46 AM	150.00		<input type="checkbox"/>	Initial Disclosure
Loan Estimate 10/8/2024 1:59:02 PM	155.00		<input checked="" type="checkbox"/>	Borrower requested changes to the loan that change settlement charges or terms of loan



On the **Other Details** screen, enter any **Redisclosure Comments**

Credit Breakdown	Date of Changed Circumstance	10/08/2024
Estimated Cash Due at Closing	Changed Circumstance Reason	Borrower requested changes to the loan that change settlement charges o
Identified Service Providers	Redisclosure Comments	
<b>Other Details</b>		
Contractor Info		

This comment section will be archived with the amended LE.

In Addition to these steps, make any adjustments regarding the Change of Circumstance. (i.e. change loan amount, interest rate, etc.)

On the Document Selection screen, remove all documents then click **Suggest** to add the **new Loan Estimate**, the **Changed Circumstances Notice**, and any other updated documents.

The screenshot shows a "Document Selection" screen for Loan # 2200685. A "Suggested Documents" modal is open, displaying a list of documents to be considered for addition. The first two items are highlighted with a red box:

- 1323 Changed Circumstances Notice - TRID ?
- 9788 Loan Estimate - TRID ?
- 9265 Patriot Act Disclosure (Borrower 1) ?
- 8587 Borrower Consent to Share Information - TRID ?



Go to the **Submit Order** screen and click **Create Package** to generate your updated PDF document package.

Submit ☰

---

Validation  
✓ Valid

Audit  
✓ Audit passed

---

Looks Good! You're almost done [Create Package](#)

