



2510 Red Hill Avenue, Santa Ana, CA 92705 | 949.390.2688 | www.JMACLending.com

CHANGE OF CIRCUMSTANCE (COC) REQUEST FORM

Date of Requested Change:	
Loan Number:	
Borrower(s) Name:	

Lender accepted change of circumstance may be subject to underwriter review. Failure to meet program guidelines will require additional redisclosure be sent.

A changed circumstance for purpose of a revised Loan Estimate as defined (§ 1026.19(e)(3)(iv)(A)):

- 1) *An extraordinary event beyond the control of any interested party or other unexpected event specific to the consumer or transaction;*
- 2) *Information specific to the consumer or transaction that the creditor relied upon when providing the Loan Estimate and that was inaccurate or changed after the disclosures were provided;*
- 3) *New information specific to the consumer or transaction that the creditor did not rely on when providing the Loan Estimate.*

Please choose the following reason(s) that changed or was found to be inaccurate after the Loan Estimate was made:

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

Fee changes associated with changed circumstance:

Fee Name	Amount of Previous Fee	Amount of New Fee
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$

Notes: