

TILA-RESPA Changed Circumstance Matrix

APPLICABLE TO ALL LOAN APPLICATIONS TAKEN ON OR AFTER OCTOBER 3, 2015

An "X" in the column indicates that the information may be changed due to the outlined changed circumstance. The facts and circumstances surrounding the request will determine the validity of the change of circumstance request.

The information contained herein does not constitute legal advice. We encourage you to consult with your legal counsel for further information on these and all regulatory compliance matters.

LE / CD Field or Section	Loan Information	Loan Terms	Projected Payments	Origination Charges ¹	Services You Cannot / Did not Shop For	Services You Can / Did Shop For	Recording Fees	Transfer Taxes	Prepays	Initial Escrow Payment at Closing	Other	Lender Credits
Acts of war, disaster or other emergencies			X		X	X			X	X	X	
Rate Lock / Lock Extension / Interest Rate	X	X	X	X								X
Applicants Added or Removed	X				X	X	X	X				
Loan amount changes		X	X	X ²	X	X		X	X	X		X
Sale Price / Estimated Prop Value changes	X							X	X	X	X	
Loan Term / Purpose / Product / Type changes	X	X	X	X	X	X	X		X			X
Underwriting conditions require additional services					X	X			X			
Property type change				X	X	X	X	X	X	X	X	X
Occupancy change	X	X	X	X	X		X	X	X	X		X
Borrower requested MI program change		X	X	X	X				X	X		X
Borrower requested change to escrow account selection			X	X						X		X
Unique property characteristic not known by mortgage consultant and/or not disclosed by the applicant at time of application that impacts the cost of the appraisal					X							

1. LLPA will only impact origination charges if discount is increased due to pricing change.

2. Only if it is listed as a percentage of the loan amount.