



Changed Circumstance Request Form

A Request for Issuance of a Revised Good Faith Estimate must be completed for each fee increase request.

Borrower(s) Name(s) _____

Property Address: _____

Loan Number: _____

(Check applicable boxes below.)

The undersigned, has received a request from the Borrower(s) for a change in loan terms.

Date of borrower's request: _____ **Description of Borrower's request:** _____

The loan referenced above is changing from "float" to "lock". **Date of lock event:** _____

The undersigned has obtained information regarding the Borrower's loan, which will result in a changed circumstance under RESPA section 3500.2.

Changed circumstances as defined in § 3500.0 are: (1) Acts of God, war, disaster, or other emergency; (2) Information particular to the borrower or transaction that was relied on in providing the GFE and that changes or is found to be inaccurate after the GFE has been provided, which information may include information about the credit quality of the borrower, the amount of the loan, the estimated value of the property, or any other information that was used in providing the GFE; (3) New information particular to the borrower of transaction that was not relied on in providing the GFE; or (4) Other circumstances that are particular to the borrower or transaction, including boundary disputes, the need for flood insurance, or environmental problems.

Changed Circumstance Description/Explanation (i.e. Loan Amount changed; Loan changing from Float to Lock; Other):

Fees Changing as a Result of the Changed Circumstance

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

Date the Loan Officer was advised of changed circumstance: _____

Note: Each of the above events may require that additional documentation (e.g. Loan Amount change requires Updated 1003) be provided to the Processing Center to process this Request. Please contact your processing center for Information.

The undersigned certifies that the information relating to the event above was received within 24 hours prior to the provision of this Request to Lender. The undersigned represents that a re-disclosed GFE (and Settlement Service Provider List) has not been provided to the borrower(s), and acknowledges that Wintrust Mortgage Corporation will, in its sole discretion, determine whether a redisclosure Good Faith Estimate should be issued.

Loan Officer: _____

By (print): _____

Signature: _____

Date: _____