



## RESPA Changed Circumstances

Any changes to the Good Faith are required to be submitted to RESPA for approval. Prior to sending any redisclosure documents to the borrower, the Broker must submit the Changed Circumstance Request Form, any documents supporting the changed circumstance, Initial Good Faith Estimate, and revised Good Faith Estimate by email to: Schaumburg – [Disclosures2000@WintrustMortgage.com](mailto:Disclosures2000@WintrustMortgage.com)  
 Kansas City – [Disclosures2001@WintrustMortgage.com](mailto:Disclosures2001@WintrustMortgage.com)

Please make sure the Changed Circumstance Request Form is completed in its entirety, including all relevant details regarding the change. Only the items that are a direct result of the Changed Circumstance may change on the Good Faith Estimate.

Note: With Acceptable changed circumstances, only the item(s) that would be affected by the changed circumstance may be adjusted on the redisclosed GFE. The following examples are not an exhaustive list.

Acceptable	Non-Allowable
<ul style="list-style-type: none"> <li>➤ <b>Float to Lock</b> <ul style="list-style-type: none"> <li>a) <b>Block 2 (charge/credit) for the interest rate</b></li> <li>b) <b>Adjusted Origination Charge</b></li> <li>c) <b>Important Dates</b></li> <li>d) <b>Summary of your Loan (Loan Terms)</b></li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>➤ <b>If a GFE is issued without a property address, the later identification of a property address in and of itself will not be considered.</b></li> </ul>
<ul style="list-style-type: none"> <li>➤ <b>Change in Loan Terms</b></li> </ul>	<ul style="list-style-type: none"> <li>➤ <b>Escrow waiver if the initial GFE stated there was no escrow account on the loan.</b></li> </ul>
<ul style="list-style-type: none"> <li>➤ <b>Discovery of additional documents that must be recorded</b></li> </ul>	<ul style="list-style-type: none"> <li>➤ <b>Transfer Taxes are misquoted (i.e. the amount not accurate based on what the borrower typically pays)</b></li> </ul>
<ul style="list-style-type: none"> <li>➤ <b>GSE, FHA or Mortgage Insurance program changes – if you did not receive notice of such changes prior to issuing the GFE</b></li> </ul>	<ul style="list-style-type: none"> <li>➤ <b>Owner’s Title Insurance is misquoted or missing on purchase transactions.</b></li> </ul>
<ul style="list-style-type: none"> <li>➤ <b>Parties are added to or removed from title</b></li> </ul>	<ul style="list-style-type: none"> <li>➤ <b>Broker switching file to another Wholesale Lender</b></li> </ul>
<ul style="list-style-type: none"> <li>➤ <b>Property is moved into or out of trust</b></li> </ul>	
<ul style="list-style-type: none"> <li>➤ <b>Property use change, ex. Owner-occupied to rental property</b></li> </ul>	
<ul style="list-style-type: none"> <li>➤ <b>Use of POA, if notified after GFE is issued</b></li> </ul>	
<ul style="list-style-type: none"> <li>➤ <b>Addition services needed, ex. additional pest, structural or other inspection, upgraded appraisal, certification, survey etc.</b></li> </ul>	
<ul style="list-style-type: none"> <li>➤ <b>Borrower’s credit score changes</b></li> </ul>	
<ul style="list-style-type: none"> <li>➤ <b>Lock Extensions</b></li> </ul>	
<ul style="list-style-type: none"> <li>➤ <b>Appraised Value is different from Estimated Value (i.e. LTV changes, the loan amount remains the same, new loan level price adjustment).</b></li> </ul>	

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