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WESTGEN LENDING

Change of Circumstance

## Change of Circumstance

When specific loan terms have changed, a Change of Circumstance is required allowing for the Loan Estimate (LE) to be re-disclosed to the customer.

1. From the left-side of the navigation tool, select [Change of Circumstance] in the Loan Actions section
  - Changes Circumstance: Select a “valid” changed circumstance reason
    - If necessary, add a comment of additional information for our centralized disclosure team
  - Disclosure Reasons: Select the corresponding reason
3. Click the [Request Change] button

The screenshot shows the 'Change of Circumstance' interface in the TPO Portal. It is divided into three main sections:

- Navigation (Callout 1):** A vertical sidebar on the left contains menu items: LOAN SUMMARY, 1003, PRODUCT PRICING & LOCK, LOAN ESTIMATE FEE MANAGEMENT, DOCUMENTS, CONDITIONS, FEES, DISCLOSURE, TRACKING, and LOAN ACTIONS. The 'Change of Circumstance' option is highlighted in blue at the bottom of the 'LOAN ACTIONS' section.
- Borrower Information (Callout 3):** A section titled 'Borrower Information' with a dropdown menu for 'Select Borrower Pair' showing '(1) Hayk Karapetyan'.
- Changed Circumstance (Callout 2):** A section titled 'Changed Circumstance' with a 'Request Status' dropdown set to 'Not Sent'. Below it, a dropdown menu for 'Changed Circumstance' shows 'Additional borrower has been added to th...'. A text input field with a green checkmark icon is present. Under 'Disclosure Reasons', several checkboxes are listed, with 'Changed Circumstance - Settlement Charges' selected.

At the bottom right, there are fields for 'Borrower' and 'Co-Borrower'.

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**Questions?**

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