



CHANGED CIRCUMSTANCE MATRIX

Changed Circumstance Description		GFE Fees & Location															
		Important Dates	Summary of your Loan	Escrow Account Information	Adjusted Origination Charges	All Other Settlement Services Charges	Our Origination Charges	Credit or Charge for the specific interest rate chosen	Required services that we select	Title Services and Lender's Title Insurance	Owner's Title Insurance	Required Services That Borrower Can Shop For	Government Recording Charges	Transfer Taxes	Initial Deposit in Escrow Account	Daily Interest Charges	Homeowner's Insurance
Changed Circumstance definition: Acts of God, war, disaster or other emergency New information obtained that was not relied upon in providing the GFE Identification of inaccurate information provided by the borrower used to prepare the GFE Borrower-requested change in loan terms		GFE Page 1	GFE Page 1	GFE Page 1	GFE Page 1, Section A	GFE Page 1, Section B	GFE Page 2, Block 1	GFE Page 2, Block 2	GFE Page 2, Block 3	GFE Page 2, Block 4	GFE Page 2, Block 5	GFE Page 2, Block 6	GFE Page 2, Block 7	GFE Page 2, Block 8	GFE Page 2, Block 9	GFE Page 2, Block 10	GFE Page 2, Block 11
GENERAL																	
	Acts of God, war, disaster or other emergency					•			•						•		•
PRICING																	
	Loan is locked after the GFE is provided to the borrower	•	•	•	•				•							•	
	The borrower requests a change to a lock*	•	•		•				•							•	
	The Lock Period expires**	•	•		•				•							•	
LOAN PROGRAM/LOAN STRUCTURE																	
	Product Type or Loan Program Change		•		•				•	•	•		•		•		•
	Loan Amount Changes		•		•	•			•	•	•				•	•	•
	Borrower-Requested Mortgage Insurance program change		•	•	•				•								
	Borrower-requested change to escrow account selection			•	•										•		
	Credit Quality Change due to new information received		•		•				•	•						•	
	Occupancy Change		•		•				•	•			•		•		•
PROPERTY																	
	Legal Address Error			•						•	•		•	•	•		
	Property Value Change		•		•	•			•	•	•				•		•
	Underwriting Conditions require additional services (pest inspection, additional appraisal, etc)			•					•			•			•		•
	Unique property characteristic not known by the originator at the time of application that impacts the cost of the appraisal								•								
	Property Type Change		•		•				•	•	•		•	•	•		•
	Title Binder requires additional conditions (unreleased liens, additional parties on title, etc)									•	•						

* When the borrower requests a change to a lock:
Block 1 can only change if there is a Loan Amount or Loan Program change

** The Lock Period Expires:
Based on Borrower/Seller allowing the lock to expire (not due to lender service error)

General Notes:
When a valid Changed Circumstance occurs, only those fees affected by the Changed Circumstance may change.
If a change does not qualify as a valid Changed Circumstance, the fee associated with the change may only decrease (may not increase).
Broker transactions: A "Request for Issuance of Revised GFE" must be submitted to PCM in the event of a Changed Circumstance so PCM can re-disclose to the borrower.