

Date:

CHANGED CIRCUMSTANCE COVER LETTER

Borrower Name:
Co-Borrower Name:
Property Address:
Loan Number:

Dear :

Previously, in connection with your loan application, you were provided with a Loan Estimate (“LE”) form that contained an estimate of the settlement charges and loan terms for your mortgage loan application. For one or more of the following reasons checked below, we are providing you with a revised LE form:

There has been a “changed circumstance” affecting the settlement costs;
Description: _____

There has been a “changed circumstance” affecting the requested loan;
Description: _____

You requested changes to the mortgage loan application that either changes the settlement charges or the terms of the loan;
Description: _____

You have elected to lock-in your interest rate which revises the interest rate-dependent charges and terms;
Description: _____

The loan request involves new home loan construction; or

_____.

Should you have any questions about your revised LE or your loan request, please call me.

We appreciate your business and look forward to continuing to serve your home mortgage financing needs.

Sincerely,