STAR FINANCIAL
DIRECT LENDER

CHANGE OF CIRCUMSTANCE

Borrower(s) _____ Date _____

_____ Loan # _____

Property Address _____

_____

I have been advised or have learned of a change in circumstance on the above loan. This change is defined as follows:

Changed Circumstance

- ☐ Settlement (used if loan amount increased or Settlement agent goes out of business after the LE is issued)
- ☐ Eligibility
  - ☐ Loan Program change; changing from _____ to _____
  - ☐ Base Loan Amount change; changing from _____ to _____
- ☐ Consumer Request
- ☐ Rate Lock
  - ☐ Float to Lock
  - ☐ Lock Expired/Extended/Relocked
  - ☐ Changing from Lender Paid to Borrower Paid
- ☐ Expiration of the Loan Estimate (10 Days) or New Construction (60 Days)

NOTE: Each of the above events may require additional documentation (e.g. Loan Amount change requires updated 1003). Please contact your Account Executive for more information. According to the Real Estate Settlement Procedures Act (RESPA), re-issued Loan Estimates must be disclosed within three (3) days of the date the lender became aware the change occurred.

Corresponding Box on LE	Description	Previously Disclosed Amount	Redisclosed Amount
A	Origination		
A	Discount Points		
A	Waiving Admin		
B	Credit Supplement		
B	Final Inspection		
C	Pest		
C	Septic		
C	Well		
C	Survey		
J	Lender Credit		

The undersigned represents and acknowledges that ST FINCORP dba Star Financial, will, in its sole discretion, determine whether the redisclosure of the Loan Estimate is acceptable. The undersigned certifies to full compliance with RESPA code 1024.2 B1(i), (ii), (iii), (iv). NOTE: Redisclosed Loan Estimates must be acknowledged by all consumers party to the transaction a minimum of four (4) days before consummation.

Mortgage Loan Originator (MLO) Printed Name _____ MLO Signature _____ Date _____