

CHANGE OF CIRCUMSTANCES

If GMFS issues the disclosures on a "Floating" file and you are ready to lock, follow the steps below:

Click the Product Pricing & Lock link on the left menu, and then click Search Product Pricing
Enter the required information. (Required fields are marked with a red asterisk*)

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Click the Search Product & Pricing button.

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 The Optimal Blue product search page will display. Review the information and click Submit. (Note: DU will be the Automated U/W System field default. If applicable, please change u/w system to: LP, RD Select Investor AUS, Expanded Access/Jumbo select Manual/Traditional)



- The product and pricing search results will display.
 - To view details of an eligible product, click the name of the product or click **Show** in the detail column.

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- 3 After reviewing a product & pricing, click the **Blue Lock Icon** to select your product and pricing. This does not lock the loan.
 - Before you can proceed you must complete the Compliance Checklist to verify you are properly authorized to lock a loan.

- 54	elected Lower Lower Lower Div 372026 Status: Registered Borrower: AMERICA 🗾			
~	Compliance Checklist			
1	Question 1:		Comments:	
	I cettly that I either am a locensed/registered lean originator, who negotiated the terms of the loan, or I am performing a nythmic tank, at the direction of the locensed/registered loan originator, who negotiated the terms of the loan.	O No		
	Search Results Submit Chacklist			

• On the Lock Form, review the product information and click **Update Encompass** to save the details if you do not want to lock the loan. If you want to lock, click **Request Lock** to submit a lock request for this program.



Once your loan has been locked (the lock has turned from orange to blue) you can click on the Change of Circumstance option located under Loan Actions.

5 Complete the screen by selecting the reasons for the change of circumstance, manually describe the changes in the empty box and click the disclosure reasons.

• Once this step has been completed you will select **Request Change**.

This will send a notification to the TPO Disclosing Department and alert them to issue a Change of Circumstance to the borrower.

LOAN ACTIONS	
Order Credit	
Order DU	
Order LPA	
Submit Loan	
Change of Circumstance	

Change of Circum	stance	Request Change
lease select from the dropdov ox, and select a specific reaso	in menu the Change of Circumstance, provide details in the comments in for the requested change.	
Borrower Information		
Select Borrower Pair		
(1) Catherine FeescreenON & A	MY AMERIK -	
Changed Circumstance		
Request Status	Not Sent	
* Changed Circumstance	Locked Losn	
Disclosure Reasons	Changed Circumstance - Settlement Charges	
	Changed Circumstance - Eligibility	
	Revision requested by the Consumer	
	Expiration (Intent to Proceed received after 10 business days)	
	Delayed Settlement on Construction Loans	
	Other	

To update your lock - submit a Change Request, follow the steps below:

Use the **Change Request** button if you need to submit a lock submission request, update loan terms, or search for updated products from the Optimal Blue pricing engine.

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After a lock request has been submitted, click the Product Pricing & Lock link on the left menu

Click Change Request to pull up Optimal Blue

	Loon Number Total Lown An	5500,000.00	Loan Type: Loan Purpose	Gonventional Purchase	Rate: 4,280% LTV/CLTV: 60.00%/80.00%	Wh 🔢 🍝 🖻 🚊 InterBeyon
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Click the Change Request ICON from the OB Change Request tool bar

			~	Product Search + New	Search >
• Selected (Loons Loon ID: 366007 Status Locke	d Sonowor Homeowner 🇾			
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Follow the on screen instructions from Optimal Blue to complete the change request.

•	L	Select type of change request: CLock Extension Product Change Profile Change			
•	2.	Select Lien: First Lien *			
	з.	Profile Change			

- YOU MUST Exit the Loan for the change to be Submitted. Change Requests must be reviewed and approved before confirmation will be available.
- Expired Loans requiring a change request will need to contact the <u>LockDesk@gmfslending.com</u>



Once this step has been completed you will select **Request Change**.

This will send a notification to the TPO disclosing department and alert them to issue a Change of Circumstance to the borrower.

LOAN ACTIONS
Order Credit
Order DU
Order LPA
Submit Loan
Change of Circumstance

Change of Circum	stance	Request Chang
lease select from the dropdov ox, and select a specific reaso	m menu the Change of Circumstance, provide details in the comments n for the requested change.	
Borrower Information		
Select Borrower Pair		
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Changed Circumstance		
Request Status	Not Sent	
* Changed Circumstance	Locked Loan ·	
Disclosure Reasons	Changed Circumstance - Settlement Charges	
	Changed Circumstance - Eligibility	
	Revision requested by the Consumer	
	Interest Rate dependent changed (Rate Lock)	
	Expiration (intent to Proceed received after 10 business days) Delayed Settlement on Construction Loans	

If you have any questions please contact your District Director or the Disclosing Department at <u>TPODisclosing@gmfslending.com</u>