

REQUEST TO CHANGE LOAN TERMS

All changes are subject to approval.

Borrower: _____

Loan Number: _____

Subject Property Address: _____

Loan Officer/Broker: _____

IMC Requestor: _____

Reason for Change: _____

- | | |
|--|---|
| <input type="checkbox"/> Loan locked with consumer after initial LE is provided (consumer lock date) | <input type="checkbox"/> Credit quality change due to new information received (FICO, DTI, income change, etc.) |
| <input type="checkbox"/> Lock period expires (re-lock) | <input type="checkbox"/> Property type change (single family to multifamily, single family to PUD, condo to PUD, etc.) |
| <input type="checkbox"/> Loan amount changes | <input type="checkbox"/> Borrower request to change a lock |
| <input type="checkbox"/> Property value changes | <input type="checkbox"/> Parties are added or removed from title |
| <input type="checkbox"/> Occupancy type changes | <input type="checkbox"/> Borrower requests an escrow waiver or decides to no longer waive escrows |
| <input type="checkbox"/> Discovery of undisclosed unreleased liens affecting settlement costs | <input type="checkbox"/> Unique property not known or not disclosed at time of application which affects cost of appraisal |
| <input type="checkbox"/> Lender quotes basic owner's title insurance policy charge; however, borrower chooses an enhanced owner's title policy | <input type="checkbox"/> Acts of God, war, disaster, or other emergency (i.e. any federal disaster declared by President – fires, flooding, earthquake, hurricane, tornado, etc.) |
| <input type="checkbox"/> Credit quality change due to new information received (FICO, DTI, income change, etc.). | <input type="checkbox"/> Underwriting requirements for additional services (pest, structural inspection, upgraded appraisal, survey, flood insurance, etc.) |
| <input type="checkbox"/> Borrower Requested Change (requires LOE from Borrower to be submitted with this form) | <input type="checkbox"/> Other |

Enter only revised information associated with the change below. All fees must be exact. Any changes prior to or after final approval may result in closing delays or Lender credits back to the borrower:

#	Fee/Term Description	Old Value	New Value
1.	Interest Rate		
2.	Term		
3.	Loan Amount		
4.	Loan Level Price Adjustment		
5.	Discount Fee		
6.	Lender Credit (AKA YSP)		
7.	Credit Report		
8.	Appraisal		
9.	VA Funding Fee		
10.	Upfront MIP		
11.	Title Insurance		
12.	Pest Inspection		
13.	Septic/Well		
14.	Recording Fees		
15.	Property Value		
16.	Other: [_____]		
17.	Other: [_____]		

BROKERS: Return this form completed, as well as the appropriate supporting documents, through IMC's TPO portal.

Broker/Loan Officer Signature: _____

Printed Name: _____