AMTRUST
MORTGAGE BANKING

Borrower Authorization for Changed Circumstance

Instructions:

- This form should be used on all loans where there is a change of circumstance that increases the loan's fees and/or price. ***Please note:*** In scenarios when the rate is locked after the initial GFE has been issued, then a revised GFE must be issued to the borrowers and submitted to AmTrust via Gemstone Upload, but this form is NOT required.
- This form must be filled out in its entirety and ***signed by the borrower and originator***.
- Please submit this form along with the most recently revised GFE via Upload using the "GFE & Supporting Documentation" Document Type option.

Borrower Certification:
This requested change is a material change in the loan application that required my loan originator to issue me a revised Good Faith Estimate (GFE) and my fees may have increased. I have requested or approved one or more of the following change(s) below on this date _____.

Please indicate reason for change by checking all that may apply:

1. ☐ Additional Docs for Recording
2. ☐ Additional Services Required
3. ☐ Addition of Secondary Financing
4. ☐ Appraised Value
5. ☐ Borrower Added
6. ☐ Buydown Rate
7. ☐ Change in Credit Policy
8. ☐ Convertible Option
9. ☐ Credit Score
10. ☐ Deed Changes
11. ☐ Employment Status
12. ☐ FNMA Program Change
13. ☐ Financed Closing Costs Change
14. ☐ Government Fees Changed
15. ☐ Interest Only
16. ☐ Loan Amount
17. ☐ Loan Program
18. ☐ Loan Purpose
19. ☐ Loan Term
20. ☐ Lock Extension
21. ☐ MI/Agency Program Type
22. ☐ Note Rate
23. ☐ Occupancy Type
24. ☐ Power of Attorney (POA) Added
25. ☐ Prepayment Penalty
26. ☐ Property Address
27. ☐ Property Type
28. ☐ Ratios
29. ☐ Relock
30. ☐ Residency Status
31. ☐ Social Security Number
32. ☐ Underwriting/MI Company
33. ☐ Vendor Used Out of Business
34. ☐ Other _____

The revised GFE disclosure required by RESPA was delivered to me within three business days of the change that I requested or approved.

Borrower	Date	Borrower	Date
Borrower	Date	Borrower	Date
Originator	Date		