

REDISCLOSING an LE-

We only redisclose if a CD has not gone out yet. If CD has been disclosed please reach out to closer to disclose the changes*

1. Create your COC – Go to your Reg Z- LE form and add the date you are sending out the LE. Then go to Page 1 of the Loan Estimate – pick your reason. Mark the Changed Circumstance box. Enter the Date of the Change and the Date you are sending out the LE. Click on the Magnifying Glass and it will give you Circumstance reasons so you will pick the correct reason. Comment box will auto populate.

RegZ - LE			
Disclosure Information			
Last LE Sent Date	//	Current APR	7.165
By		Disclosed APR	
Method		Current Finance Charge	369,499.99
Comments		Disclosed Finance Charge	
		Disclosed Daily Interest	
Last LE Received Date	//		
Lender Representative		<input type="checkbox"/> Customize	
Current Assigned Name		Current Assigned User ID	
Current Assigned Email		Current Assigned Work Phone	
Current Assigned Title		Current Assigned Cell Phone	
Loan Program	Conventional Fixed	LE Date Issued	//
Closing Cost	Conventional Fannie/Freddie	1st Payment Date	//
Loan Information			





Loan Estimate Page 1

Disclosure Information

☐ Fee Level Disclosures

Reason

☒ Changed Circumstance - Settlement Charges

☐ Changed Circumstance - Eligibility

☐ Revisions requested by the Consumer

☐ Interest Rate dependent charges (Rate Lock)

☐ Expiration (Intent to Proceed received after 10 business days)

☐ Delayed Settlement on Construction Loans

☐ Other

Changed Circumstance

Changes Received Date //

Revised LE Due Date //

Changed Circumstance

Comments

Once that is completed, go to your printer icon in the top right corner. Click on the Custom Forms tab and go to "Changed Circumstance Worksheet" and click Add. Once it is on the right side of the page, select "Preview" and make sure the dates and reasons are correct. If correct, click the "Add to eFolder" button on the bottom. Make sure this shows up in your Unassigned folder.





Print

Form Groups Standard Forms Custom Forms

Look In Companywide

Name

- 1-0 Buydown Agreement
- 2-1 Buydown Agreement
- 3-2-1 Buydown Agreement
- Addendum to HUD
- Address LOE
- Appraisal Request
- Appraisal Waiver Notice
- Approval Form - All Conditions
- Approval Form - Open Conditions
- ARM Disclosure
- Borrower's Certification and Authorization
- Charitable Donation - McAllen - 2021
- Charitable Donation - McAllen - 2022
- Charitable Donation - Midland - 2023
- Charitable Donation - Modesto - 2023
- Charitable Donation - RGV - 2023
- Charitable Donation - San Antonio - 2021
- Charitable Donation - San Antonio - 2022
- Charitable Donation - San Antonio - 2023
- Closing Cost Worksheet
- Complete File Checklist
- Condition Summary Cover Page
- Conditional Approval Cover Page

Add >

< Remove

Selected Forms (1)

Name

- Changed Circumstance Worksheet

☐ Close after print or preview

Options: Print forms with borrower data

Learn more...

Preview Print Print to File Add to eFolder Close

Once that is completed, you are ready to send the LE. Go to your efolder, edisclosures, etc. You will go through the steps just like sending out your disclosure packages but you will **ONLY SEND the LE**. You will uncheck the box at the top of the list and click on the **LE ONLY**.

