



**CHANGED CIRCUMSTANCE COVER LETTER**  
**(Exhibit A)**

<Date>  
<Borrowers Name>  
<Borrowers Address>  
<Borrowers City, State, Zip Code>  
<Borrowers Loan Number>

Dear <Borrowers Name>:

Previously, in connection with your loan application, you were provided with a Good Faith Estimate (“GFE”) form that contained an estimate of the settlement charges and loan terms for your mortgage loan application. For one or more of the following reasons checked below, we are providing you with a revised GFE form:

There has been a “changed circumstance” affecting the settlement costs;  
Description: \_\_\_\_\_

There has been a “changed circumstance” affecting the requested loan;  
Description: \_\_\_\_\_

You requested changes to the mortgage loan application that either change the settlement charges or the terms of the loan;  
Description: \_\_\_\_\_

You have elected to lock-in your interest rate which revises the interest rate-dependent charges and terms;  
Description: \_\_\_\_\_

The loan request involves new home loan construction; or

\_\_\_\_\_.

Should you have any questions about your revised GFE or your loan request, please call

<Processor Name at toll free telephone number>.

We appreciate your business and look forward to continuing to serve your home mortgage financing needs.

Sincerely,

<Entity>