

CIC (Change in Circumstance) Quick Guide

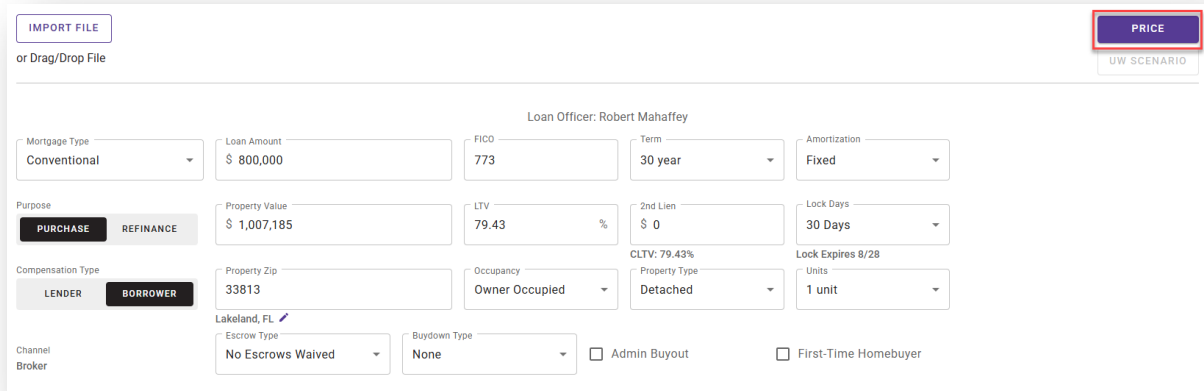
If a loan has adjustments that need to be made (loan amount, appraised value, adding a borrower, program change, etc), the loan will need to be refloated before the CIC can be requested.

- In order to re-float the loan, go to <https://fuel.fcmtpo.com/> and click on loan from the **Pipeline**.
- Within the loan, click on **Float/Lock**.



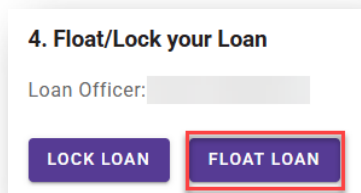
The screenshot shows a loan pipeline with stages: EDIT 1003, VIEW DOCS, LOAN ESTIMATE, AUS, APPRAISAL, UPLOAD & SUBMIT, UW, and CLOSING. The LOAN ESTIMATE stage is active, showing dates: Requested: 7/28, Sent: 7/29, All Borrowers Signed: 7/29, LO Signed: 7/29. Below the pipeline, there is a message: "Initial Disclosures have been sent. Contact the Disclosures Desk if there are any changes needed." At the bottom, there are three buttons: "Request Initial Disclosures", "SAVE PROGRESS", and "FLOAT/LOCK" (highlighted with a red box), and "REQUEST CIC".

- From the pricing screen, make adjustments to the pricing screen, and then click **Price**.



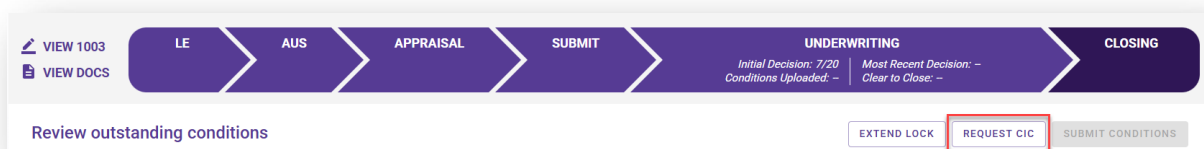
The screenshot shows the pricing screen with various input fields. At the top right, there is a "PRICE" button highlighted with a red box. Below it, there is a "UW SCENARIO" button. The main form contains fields for: Mortgage Type (Conventional), Loan Amount (\$ 800,000), FICO (773), Term (30 year), Amortization (Fixed), Purpose (PURCHASE, REFINANCE), Property Value (\$ 1,007,185), LTV (79.43 %), 2nd Lien (\$ 0), Lock Days (30 Days), Compensation Type (LENDER, BORROWER), Property Zip (33813), Occupancy (Owner Occupied), CLTV: 79.43%, Property Type (Detached), Lock Expires 8/28, Units (1 unit), Channel Broker, Escrow Type (No Escrows Waived), Buydown Type (None), Admin Buyout, and First-Time Homebuyer.

- Scroll down to the bottom of the screen, and then click **Float Loan**.



The screenshot shows a screen titled "4. Float/Lock your Loan". It has a "Loan Officer:" field. At the bottom, there are two buttons: "LOCK LOAN" and "FLOAT LOAN" (highlighted with a red box).

- You can now request your CIC by clicking **Request CIC** within the loan in FUEL.

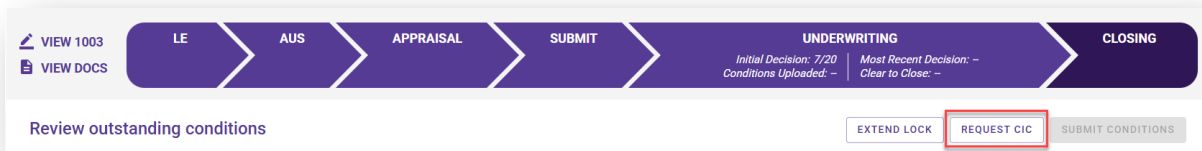


The screenshot shows a loan pipeline with stages: VIEW 1003, VIEW DOCS, LE, AUS, APPRAISAL, SUBMIT, UNDERWRITING, and CLOSING. The UNDERWRITING stage is active, showing dates: Initial Decision: 7/20, Conditions Uploaded: -, Most Recent Decision: -, Clear to Close: -. Below the pipeline, there is a message: "Review outstanding conditions". At the bottom, there are three buttons: "EXTEND LOCK", "REQUEST CIC" (highlighted with a red box), and "SUBMIT CONDITIONS".

Locked Loan

You will follow the same steps for a **locked loan**.

- If there is a change after the loan has been locked, click on **Request CIC** and complete information.
- Click **Submit CIC Request** to complete submission request.
- Send an email to the Lock Desk at lockdesk@fcmtpo.com to notify them of the changes.



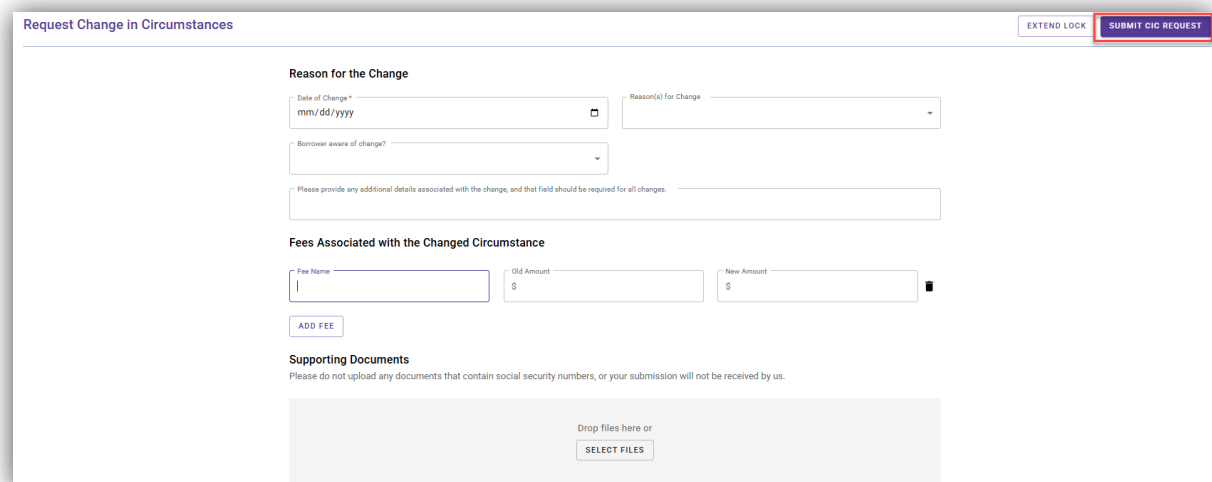
VIEW 1003 | VIEW DOCS

LE | AUS | APPRAISAL | SUBMIT | UNDERWRITING | CLOSING

Initial Decision: 7/20 | Most Recent Decision: --
Conditions Uploaded: -- | Clear to Close: --

Review outstanding conditions

EXTEND LOCK | **REQUEST CIC** | SUBMIT CONDITIONS



Request Change in Circumstances

EXTEND LOCK | **SUBMIT CIC REQUEST**

Reason for the Change

Date of Change *
mm/dd/yyyy

Reason(s) for Change

Borrower aware of change?

Please provide any additional details associated with the change, and that field should be required for all changes.

Fees Associated with the Changed Circumstance

Fee Name

Old Amount

New Amount

ADD FEE

Supporting Documents

Please do not upload any documents that contain social security numbers, or your submission will not be received by us.

Drop files here or

SELECT FILES