

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.

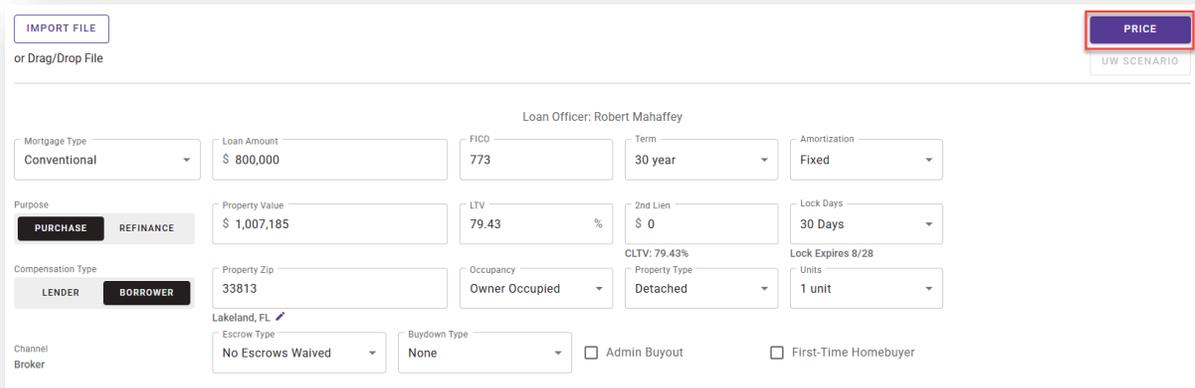
- In order to re-float the loan, go to <https://fuel.fcmtpo.com/> and click on loan from the **Pipeline**.
- Within the loan, click on **Float/Lock**.



Request Initial Disclosures

SAVE PROGRESS **FLOAT/LOCK** REQUEST CIC

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



IMPORT FILE **PRICE**

or Drag/Drop File

Loan Officer: Robert Mahaffey

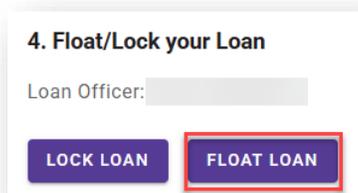
Mortgage Type: Conventional | Loan Amount: \$ 800,000 | FICO: 773 | Term: 30 year | Amortization: Fixed

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: Lakeland, FL | Escrow Type: No Escrows Waived | Buydown Type: None | Admin Buyout: | First-Time Homebuyer:

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

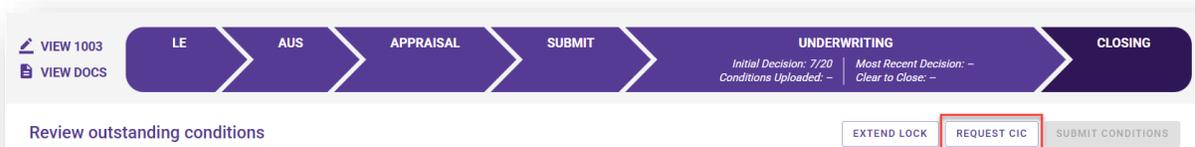


4. Float/Lock your Loan

Loan Officer: _____

LOCK LOAN **FLOAT LOAN**

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



VIEW 1003 | VIEW DOCS | LE | AUS | APPRAISAL | SUBMIT | UNDERWRITING | CLOSING

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

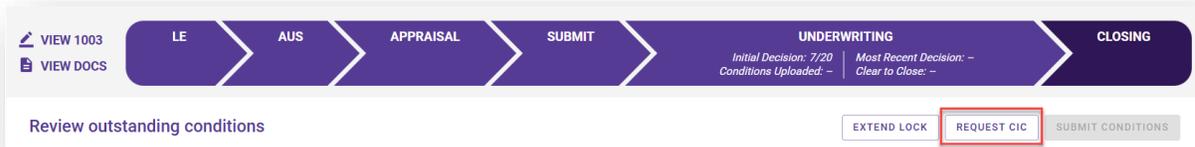
Review outstanding conditions

EXTEND LOCK **REQUEST CIC** SUBMIT CONDITIONS

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@firstcolony.com to notify them of the changes.



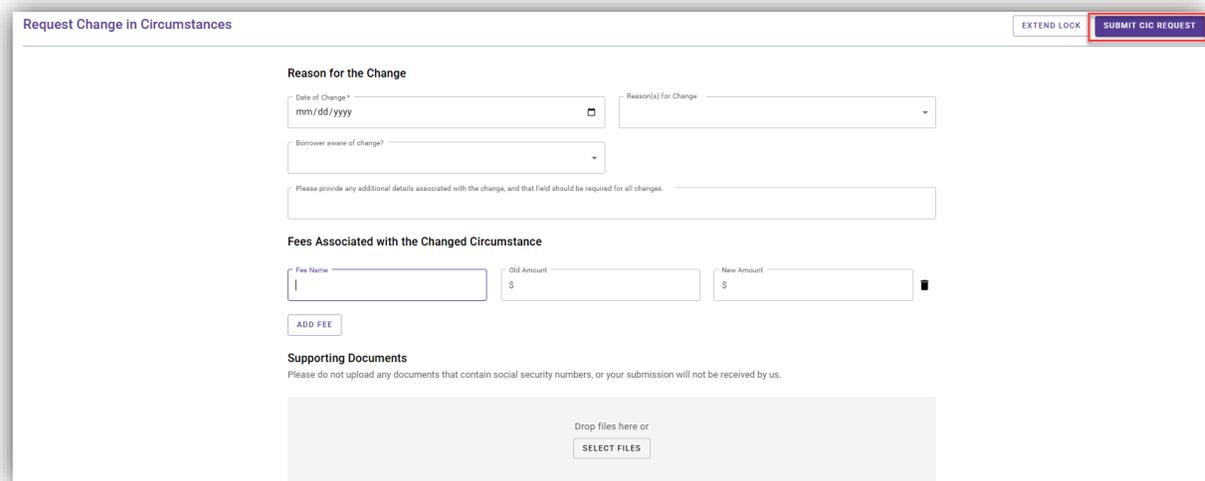
VIEW 1003 | VIEW DOCS

LE → AUS → APPRAISAL → SUBMIT → UNDERWRITING → CLOSING

Initial Decision: 7/20 | Most Recent Decision: –
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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 * 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