

## 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 re-floated 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**.



EDIT 1003  
VIEW DOCS

**LOAN ESTIMATE**  
Requested: 7/28  
Sent: 7/29  
All Borrowers Signed: 7/29  
LO Signed: 7/29

AUS

APPRAISAL

UPLOAD & SUBMIT

UW

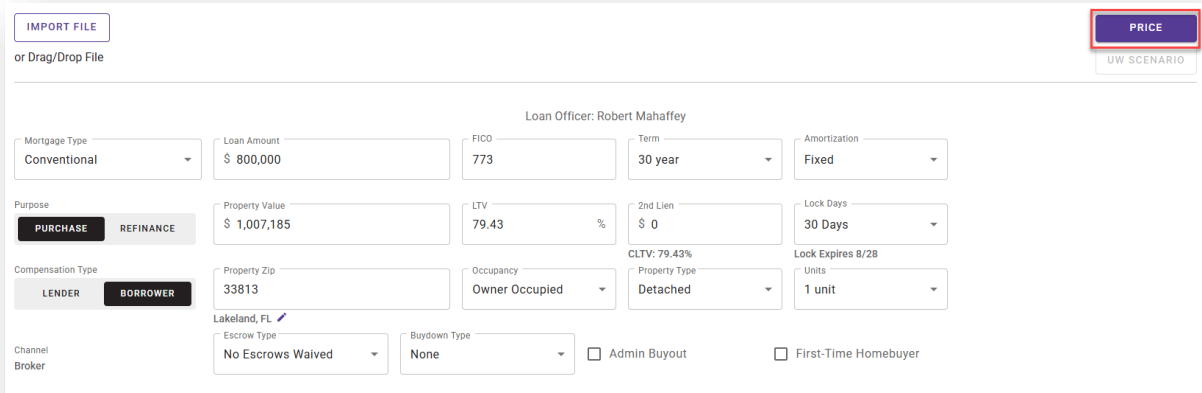
CLOSING

Initial Disclosures have been sent. Contact the [Disclosures Desk](#) if there are any changes needed.

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  
or Drag/Drop File

**PRICE**  
UW SCENARIO

Loan Officer: Robert Mahaffey

Mortgage Type: Conventional

Loan Amount: \$ 800,000

FICO: 773

Term: 30 year

Amortization: Fixed

Purpose: PURCHASE (selected), REFINANCE

Property Value: \$ 1,007,185

LTV: 79.43 %

2nd Lien: \$ 0

Lock Days: 30 Days

Compensation Type: LENDER, BORROWER (selected)

Property Zip: 33813

Occupancy: Owner Occupied

CLTV: 79.43%

Property Type: Detached

Lock Expires 8/28

Units: 1 unit

Lakeland, FL

Channel: Broker

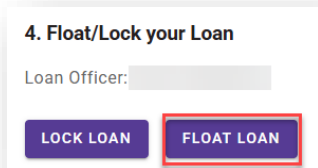
Escrow Type: No Escrows Waived

Buydown Type: None

☐ Admin Buyout

☐ First-Time Homebuyer

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

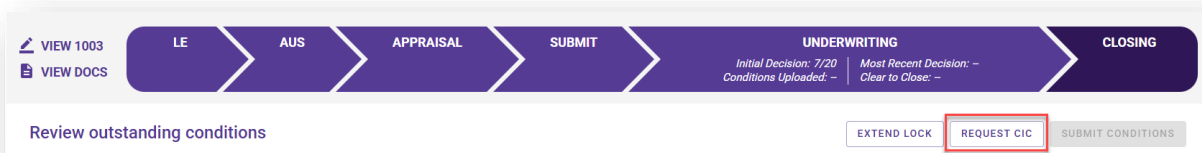


**4. Float/Lock your Loan**

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

CLOSING

Review outstanding conditions

EXTEND LOCK **REQUEST CIC** SUBMIT CONDITIONS