

Change in Circumstances

Revised 12/15/25

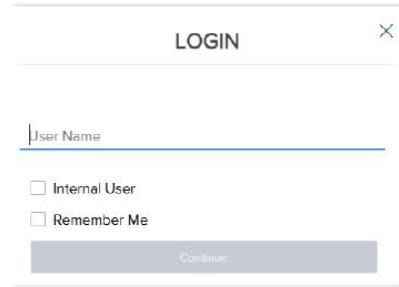
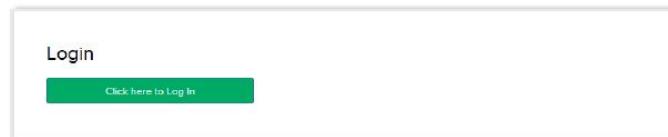


ACCMortgage
CORRESPONDENT



Step 1:

Log into the ACC Encompass Correspondent Portal: www.acccorrespondent.com



Step 2:

Click on TPO User, search for the LO and click on the LO Name.





Step 3:

Click on your pipeline and locate the loan you would like to submit the CIC for.

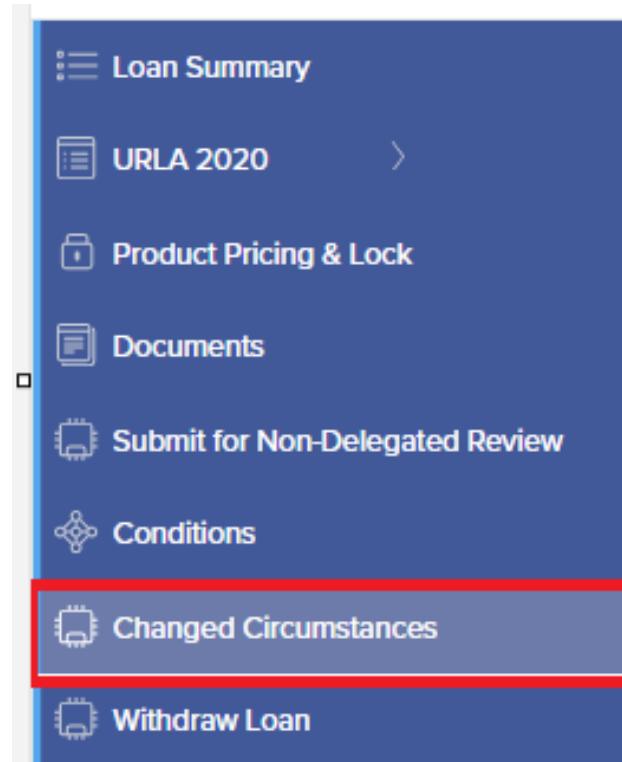
Screenshot of the ACCMortgage Correspondent Pipeline interface. The Pipeline tab is highlighted with a red box. The pipeline table shows two loans:

	LOAN #	LENDER CASE #	ALTERNATE LOAN #	BORROWER NAME	PROPERTY ADDRESS	STATUS	LOCK & REQUEST STATUS
<input type="checkbox"/>	332506660	222505574				File Started	Unlocked
<input type="checkbox"/>	132507014	222505574		Test Non-Del, Test Non-Del		File Started	Unlocked



Step 4:

Click on Changed Circumstances button, located on the left side of the screen.





Step 5:

Select an option within the Changed Circumstances dropdown.

The screenshot shows the ACCMortgage Correspondent software interface. On the left, a sidebar menu includes 'Loan Summary', 'URLA 2020', 'Product Pricing & Lock', 'Documents', 'Submit for Non-Delegated Review', 'Conditions', 'Changed Circumstances' (which is highlighted in green), and 'Withdraw Loan'. The main workspace shows a 'BORROWER INFORMATION' section with a dropdown for 'Select Borrower Pair'. Below it is a 'Changed Circumstance' section with a dropdown labeled 'Select One'. A red arrow points to this dropdown. To the right of the dropdown is a list of disclosure reasons: 'Changed Circumstance - Settlement Charges', 'Changed Circumstance - Eligibility', 'Revision requested by the Consumer', 'Interest Rate dependent changed (Rate Lock)', 'Expiration (Intent to Proceed received after 10 business days)', 'Delayed Settlement on Construction Loans', and 'Other'. The top of the screen has a browser header for Google Chrome with a 'Set as default' button, and a 'Select One' dropdown menu is open on the right side of the screen.



Step 6:

Add comments as to why the CIC is being requested and click one of “disclosure reasons.”

Changed Circumstance

Request Status Not Sent

* Changed Circumstance

Example:
LA change from \$300k to \$325k
LTV changing from 75% to 80%

Disclosure Reasons Changed Circumstance - Settlement Charges
 Changed Circumstance - Eligibility
 Revision requested by the Consumer
 Interest Rate dependent changed (Rate Lock)
 Expiration (Intent to Proceed received after 10 business days)
 Delayed Settlement on Construction Loans
 Other



Step 7:

Click “Request Change”

Changed Circumstances

Borrower Information

Select Borrower Pair

Changed Circumstance

Request Status Not Sent

* Changed Circumstance

Example:
LA change from \$300k to \$325k
LTV changing from 75% to 80&

Disclosure Reasons

Changed Circumstance - Settlement Charges
 Changed Circumstance - Eligibility
 Revision requested by the Consumer
 Interest Rate dependent changed (Rate Lock)
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 Delayed Settlement on Construction Loans
 Other

Request Change

The ACC CRM will receive a notification indicating that the CIC has been submitted. The CRM will note the system internally and submit the loan to underwriting for the CIC terms to be updated.