

# Change in Circumstances

Revised 12/15/25



**ACCMortgage**  
— CORRESPONDENT —



## Step 1:

Log into the ACC Encompass Correspondent Portal: [www.acccorrespondent.com](http://www.acccorrespondent.com)

DO NOT click  
"Internal User"

## 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.

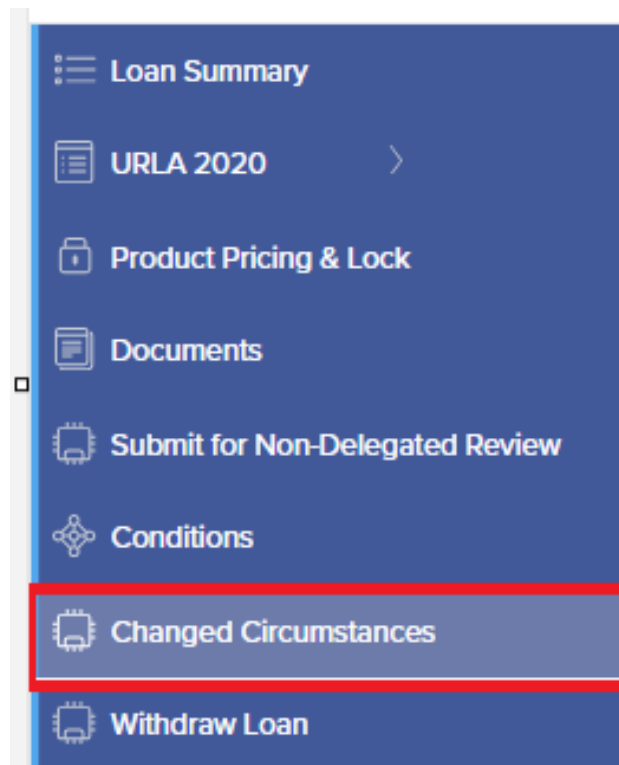
The screenshot shows the ACCMortgage Pipeline interface. The top navigation bar includes links for TPO Contacts, Welcome, Pipeline (highlighted), Add New Loan, and Partner Center. Below the navigation bar, the 'Pipeline' section is displayed. It features a filter bar with 'Channel' (Correspondent Non-Delegated), 'View' (All Loans), 'Loan Status' (Current), and 'Current'. The main table lists loans with columns: LOAN #, LENDER CASE #, ALTERNATE LOAN #, BORROWER NAME, PROPERTY ADDRESS, STATUS, and LOCK & REQUEST STATUS. The second row of the table is highlighted with a red box, showing a loan with ID 132507014, LENDER CASE # 222505574, and STATUS 'File Started'.

	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-Doi, Test Non-Doi		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 displays the ACCMortgage web application interface. On the left is a navigation sidebar with links: Loan Summary, URLA 2020, Product Pricing & Lock, Documents, Submit for Non-Delegated Review, Conditions, Changed Circumstances (highlighted), and Withdraw Loan. The main content area is titled 'CHANGED CIRCUMSTANCE' and includes a 'Request Status' section with a 'Select Borrower Pair' dropdown. Below this, the 'Changed Circumstance' section features a dropdown menu currently set to 'Select One'. A red arrow points to this dropdown. To the right of the dropdown is a list of 15 options, including 'A change in the particular information or that it was inaccurate', 'Acts of God, war, disaster, or other emergency', 'Borrower requested changes to the mortgage loan identified in the Loan Estimate that changed the settlement charges or the terms of the loan', 'Boundary disputes', 'Changed Circumstance affecting the borrower's eligibility for the specific loan terms identified in the Loan Estimate', 'Changes to the charge or credit for the interest rate chosen, the adjusted origination charges, per diem interest, and the loan terms related to the interest rate', 'Environmental issues', 'Flood Insurance', 'Information specific to the consumer or transaction that the creditor relied upon when providing the disclosures required and that information was inaccurate or changed after the disclosures were provided', 'Loan Estimate has expired from the original date of issuance', 'New information particular to the borrower or the transaction that was not relied on in providing the Loan Estimate', 'Additional borrower has been added to the loan or borrower has been dropped from the loan', 'Additional service (such as survey) is necessary based on title report', 'Appraised value is different than estimated value', 'Borrower income could not be verified or was verified at different amount', 'Borrower taking title to the property has changed', 'Change in loan amount', 'Loan type or loan program has changed', and 'Locked Loan'. Below the dropdown is a 'Disclosure Reasons' section with a list of checkboxes: 'Changed Circumstance - Settlement Charges', 'Changed Circumstance - Eligibility', 'Revision requested by the Consumer', 'Interest Rate dependant changed (Rate Lock)', 'Expiration (Intent to Proceed received after 10 business days)', 'Delayed Settlement on Construction Loans', and 'Other'.



## 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: Select One

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 dependant 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 Request Change

**Borrower Information**  
Select Borrower Pair

**Changed Circumstance**  
Request Status: Not Sent  
\* Changed Circumstance: \*\*\*New Information particular to the borrower or the transaction that was...  
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

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