

Fee Change Reason	New Disclosure Required w/in 3 Business Days	Fee Baseline Reset Permitted
<b>Changed Circumstance Involving Settlement Fees</b>		
1. Changes do not cause fees to increase more than 10%	No	No
2. Fee changes cause total of fees to increase by more than 10%	Yes	Yes
<b>Changed Circumstance Involving Borrowers Eligibility For The Loan</b>		
1. Changes do not cause fees to increase more than 10%	No	No
2. Fee changes cause total of fees to increase by more than 10%	Yes	Yes
<b>Borrower requested changes (loan amount, program, term, etc.)</b>	Yes	Yes
<b>Interest rate dependent Changes (in any amount)</b>	Yes	Yes

