

Valid Changed Circumstance (VCC) Worksheet

General Information

Loan Number:	Borrower Name:
Originating Company:	Company Contact:
Contact Email:	Contact Phone:

Liberty will issue redisclosures within three days of a valid changed circumstance event.

Please ensure this worksheet is **provided within 24 hours of a VCC event** in order to ensure timely redisclosure and email to: **liberty.redisclosure@phh.com** If the expected rate is locked-in with borrower agreement, then a margin increase is prohibited under HECM 4000.1 requirements.

Note: Only those fees that change as a result of the VCC can be re-disclosed.

Worksheet

Reason:			
VCC Date:	Fee Name:	New Fee Amount:	
Reason:			
VCC Date:	Fee Name:	New Fee Amount:	
Reason:			
VCC Date:	Fee Name:	New Fee Amount:	
Reason:			
VCC Date:	Fee Name:	New Fee Amount:	
- L. ID			
Completed By		Date	
Notes/Comments:			