



**Subject: Streamlined Process for Change of Circumstance (COC) Requests**

Dear Brokers,

We've updated our process for submitting and handling **Change of Circumstance (COC)** requests to make it easier and faster for you to work with us. Here's a quick overview of what you need to know:

- **Submit COC Requests via the TPO Portal:** Simply complete the **COC Request Form** and upload it directly through our secure portal. We'll get started on it right away.
- **Quick Turnaround:** We review and process all COC requests promptly, with requests received after **Clear to Close (CTC)** prioritized.
- **Clear Confirmation:** Once we've processed the COC, you'll receive an updated loan approval reflecting the changes, and we'll keep you updated throughout.
- **Stay Compliant:** If the COC impacts the loan terms, we'll issue revised disclosures within three (3) business days to ensure we stay in compliance with TRID.

This streamlined process is designed to help you close loans faster and keep your clients happy. If you have any questions or need help, don't hesitate to reach out!

**Thank you for choosing Ameritrust Mortgage Corporation—we value our continued partnership!**