



# JOB AID: Requesting a Change of Circumstance

Practical guidance for CWL brokers & partners

**Community Wholesale Lending**

---

Version: 1.0   Date: 08/27/2025

Community Wholesale Lending  
parcsupport@cwlend.com | www.cwlend.com

# JOB AID: Requesting a Change of Circumstance

Version: 1.0 Date: 08/27/2025

## 1. Overview

This job aid provides step-by-step guidance on requesting a change of circumstance

## 2. Step-by-Step Instructions

1. Navigate to your loan file within PARC


-From within your loan file, select requests

The screenshot displays the CWL PARC system interface. At the top, the logo for 'COMMUNITY WHOLESALE LENDING' is visible on the left, and user information 'Welcome Mary - Logout' and 'My AE: Test Test' are on the right. A navigation bar contains icons for 'My Pipeline', 'Quick Pricer', 'Guidelines', 'Forms', 'Job Aids', 'Appraisal Dashboard', 'Support', and 'My Account'. Below this, the loan details for 'Loan #: 8000252308 - Andy CWL-Test' are shown, including the loan amount (\$320,000), purpose (Purchase), property address (123 Broadway Blvd, San Diego CA), and program (30 YR FIXED FNMA CWL). A progress bar indicates the loan status, with 'Disc Sent' highlighted in green. Below the progress bar, a tabbed interface shows 'Loan Summary', 'UW Package', 'Liability Report', 'Assets & Income Report', 'Disclosure Report', 'Conditions', 'Documents', 'Locks', 'Requests' (circled in green), and 'Request Appraisal'. The 'Loan Summary' section displays borrower information (Andy CWL-Test), loan details (Loan #, Purpose, Amount, Rate, Status, Program), and financial metrics (Lock Price, Appraised Value, LTV, CLTV). Below this, three tables provide dates for Application, Document, and Lock processes, as well as TRID and Closing dates.

| Application Dates   | TRID Dates                              | Closing Dates                    |
|---------------------|---|----------------------------------|
| 1003 Date: 07/09/25 | Intent To Proceed:                      | Clear To Close Date:             |
|                     | Last Disclosed LE Date: 07/09/25        | Estimated Closing Date: 08/31/25 |
|                     | Last Disclosed LE Viewed Date: 07/12/25 | First Payment Date: 10/01/25     |
|                     | Last Disclosed LE Signed Date:          | Closing Date:                    |
|                     | Last Disclosed CD Date:                 | Funded Date:                     |
|                     | Last Disclosed CD Viewed Date:          |                                  |
|                     | Last Disclosed CD Signed Date:          |                                  |

Figure 1. Loan Snap/Requests

## 2. Select Change of Circumstance



My AE: Test Test    18884754005    keith@cwblend.com

My Pipeline

Quick Pricer

Guidelines

Forms

Job Aids

Appraisal Dashboard

Support

My Account

**Loan #:** 8000252308 - Andy CWL-Test

**Loan Amount:** \$320,000    **Loan Purpose:** Purchase

**Property Address:** 123 Broadway Blvd. San Diego CA

**Loan Program:** 30 YR FIXED FNMA CWL

Loan Snap - Andy CWL-Test

Disc Sent

Loan Setup

In Underwriting

On Hold

Approved

Suspended

CD Ordered

Condition Review

Clear to Close

Docs Ordered

Docs Out

Docs Back

Funded

Post-Funding

View 1003

Loan Summary

UW Package

Liability Report

Assets & Income Report

Disclosure Report

Conditions

Documents

Lock

Requests

Request Appraisal

Request Change of Circumstance

Request Closing Disclosure

Request Closing Docs

Request Lock Extension/Re-Lock

Figure 2. Request Change of Circumstance

### 3. Make changes

- Select any changes that apply
- make any notes that our disclosure team should know
- submit request

**COMMUNITY WHOLESALE LENDING**

Welcome Mary - Logout  
My AE: Test Test 18884754005 keith@cwlend.com

My Pipeline Quick Prior Guidelines Forms Job Aids Appraisal Dashboard Support My Account

**Loan #: 8000252308 - Andy CWL-Test**  
Loan Amount: \$320,000 Loan Purpose: Purchase  
Property Address: 123 Broadway Blvd. San Diego CA  
Loan Program: 30 YR FIXED FNMA CWL

**Loan Snap - Andy CWL-Test**

Disc Sent Loan Setup In Underwriting On Hold Approved Suspended CD Ordered Condition Review Clear to Close Docs Ordered Docs Out Docs Back Funded Post-Funding

View 1003 Loan Summary UW Package Liability Report Assets & Income Report Disclosure Report Conditions Documents Lock **Requests** Request Appraisal

**Request Change of Circumstance**

☐ Loan Amount:  ☐ Property Value:  ☐ Appraised Value:

☐ Occupancy Type: -- Select -- ☐ Property Type: -- Select -- ☐ Escrow/Impounds: -- Select --

☐ Remove Borrower(s):  ☐ Note Rate:

☐ Borrower Requested:

☐ Add Fees: ☐ Fee Name:  Fee Amount:

Other Changes / Borrower Requested Changes / Comments:

**Submit Request**

Figure 3. Request Change of Circumstance

### 3. Support

Need help? Contact [parcsupport@cwlend.com](mailto:parcsupport@cwlend.com)