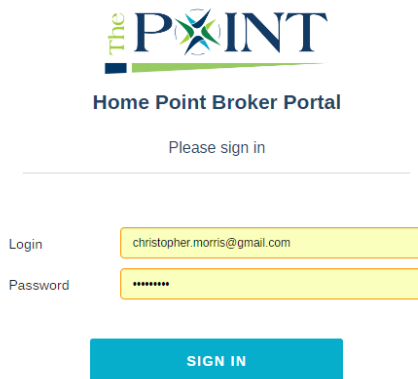


The Point: Requesting a COC / Job Aid

Follow the steps outlined below in order to request a Change of Circumstance in the Point.
Note: should you have any questions during this process, please contact your Account Executive or email the Point Help Desk at thepointhelpdesk@homepointfinancial.com

- 1) Open your web browser to <https://portal.hpfcpt.com/#/login> and login using the credentials provided by Home Point Financial.



The Point
Home Point Broker Portal

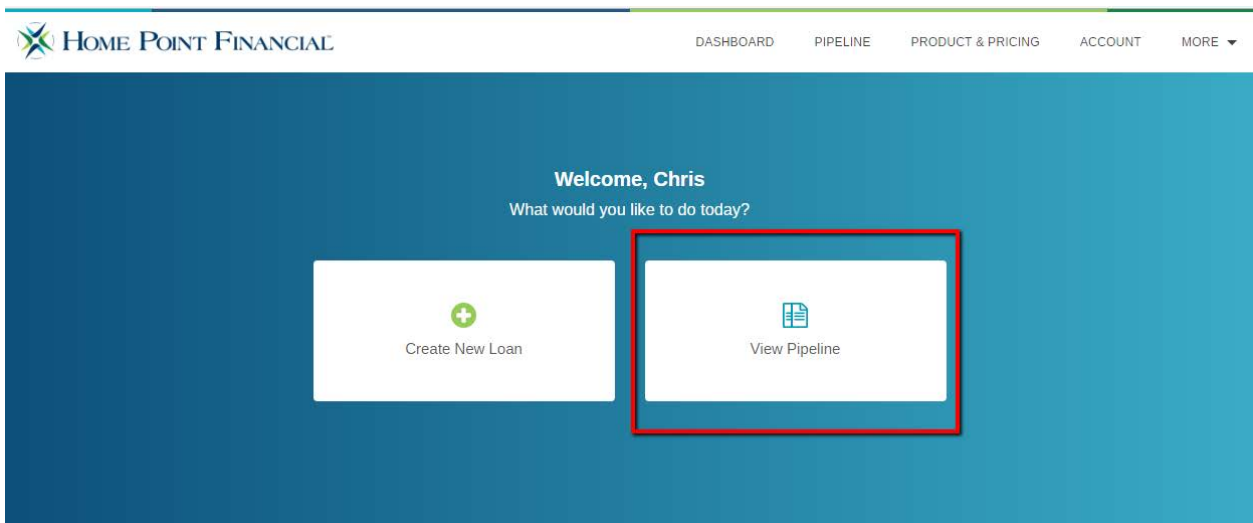
Please sign in

Login

Password

SIGN IN

- 2) Once logged in, Click the **View Pipeline** button.



HOME POINT FINANCIAL

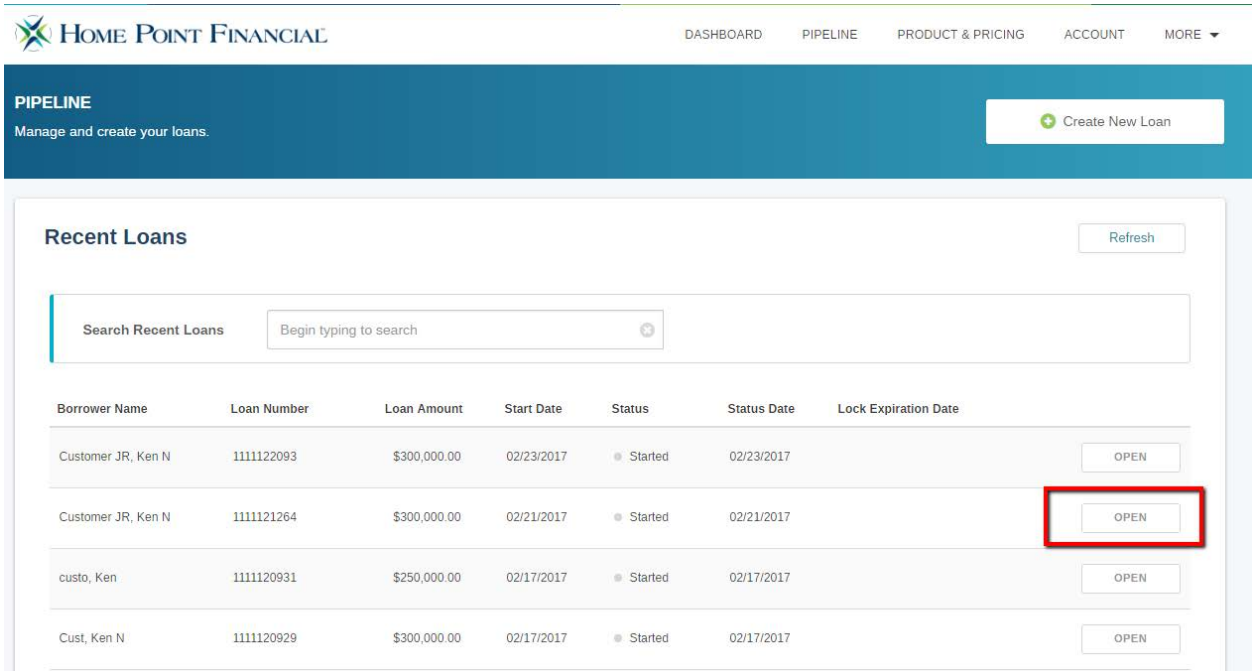
DASHBOARD PIPELINE PRODUCT & PRICING ACCOUNT MORE ▾

Welcome, Chris
What would you like to do today?

Create New Loan

View Pipeline

- 3) Once in the Pipeline view, locate the file you wish to request a COC on and click the **Open** button to enter the loan file.



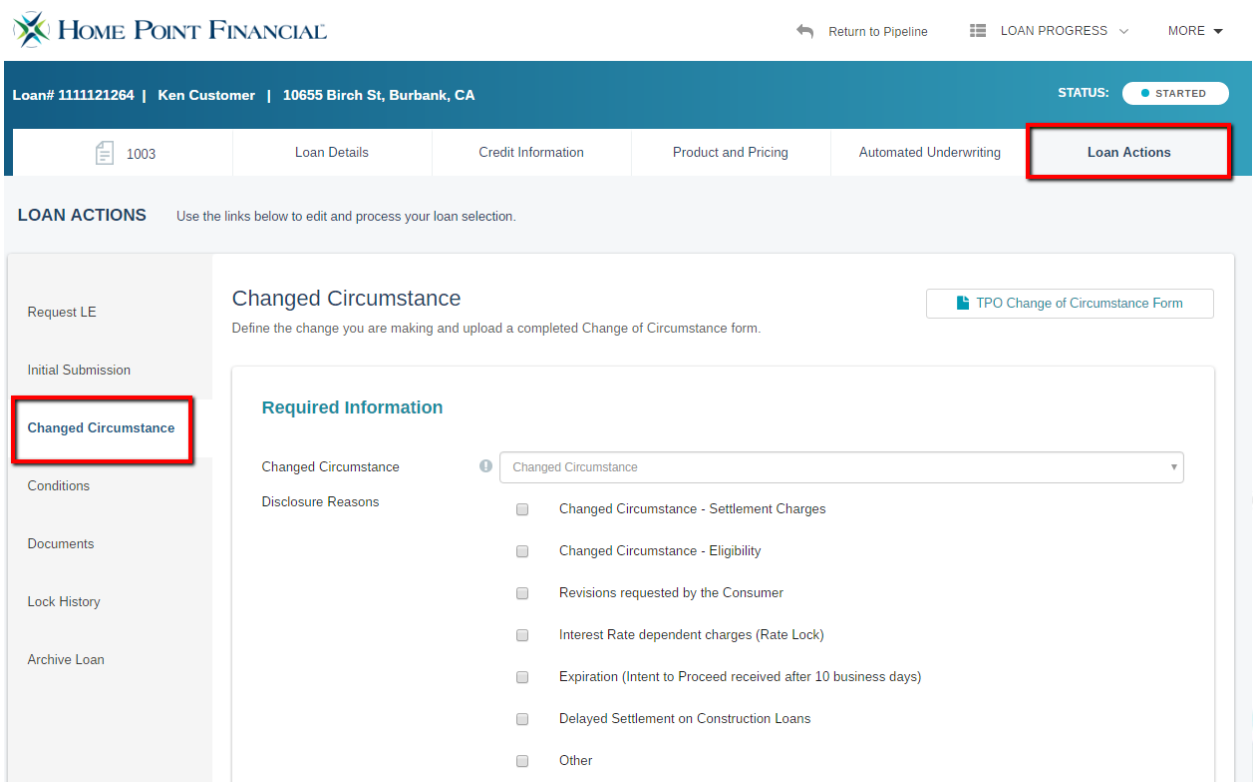
PIPELINE
Manage and create your loans. [Create New Loan](#)

Recent Loans [Refresh](#)

Search Recent Loans

Borrower Name	Loan Number	Loan Amount	Start Date	Status	Status Date	Lock Expiration Date	
Customer JR, Ken N	1111122093	\$300,000.00	02/23/2017	Started	02/23/2017		OPEN
Customer JR, Ken N	1111121264	\$300,000.00	02/21/2017	Started	02/21/2017		OPEN
custo, Ken	1111120931	\$250,000.00	02/17/2017	Started	02/17/2017		OPEN
Cust, Ken N	1111120929	\$300,000.00	02/17/2017	Started	02/17/2017		OPEN

- 4) When the Loan File opens, navigate to the **Loan Actions** tab and click **Change of Circumstance** in the left hand navigation pane.



HOME POINT FINANCIAL [Return to Pipeline](#) **LOAN PROGRESS** [MORE](#)

Loan# 1111121264 | Ken Customer | 10655 Birch St, Burbank, CA **STATUS:** STARTED

[1003](#) [Loan Details](#) [Credit Information](#) [Product and Pricing](#) [Automated Underwriting](#) [Loan Actions](#)

LOAN ACTIONS Use the links below to edit and process your loan selection.

Request LE

Initial Submission

Changed Circumstance

Conditions

Documents

Lock History

Archive Loan

Changed Circumstance

Define the change you are making and upload a completed Change of Circumstance form. [TPO Change of Circumstance Form](#)

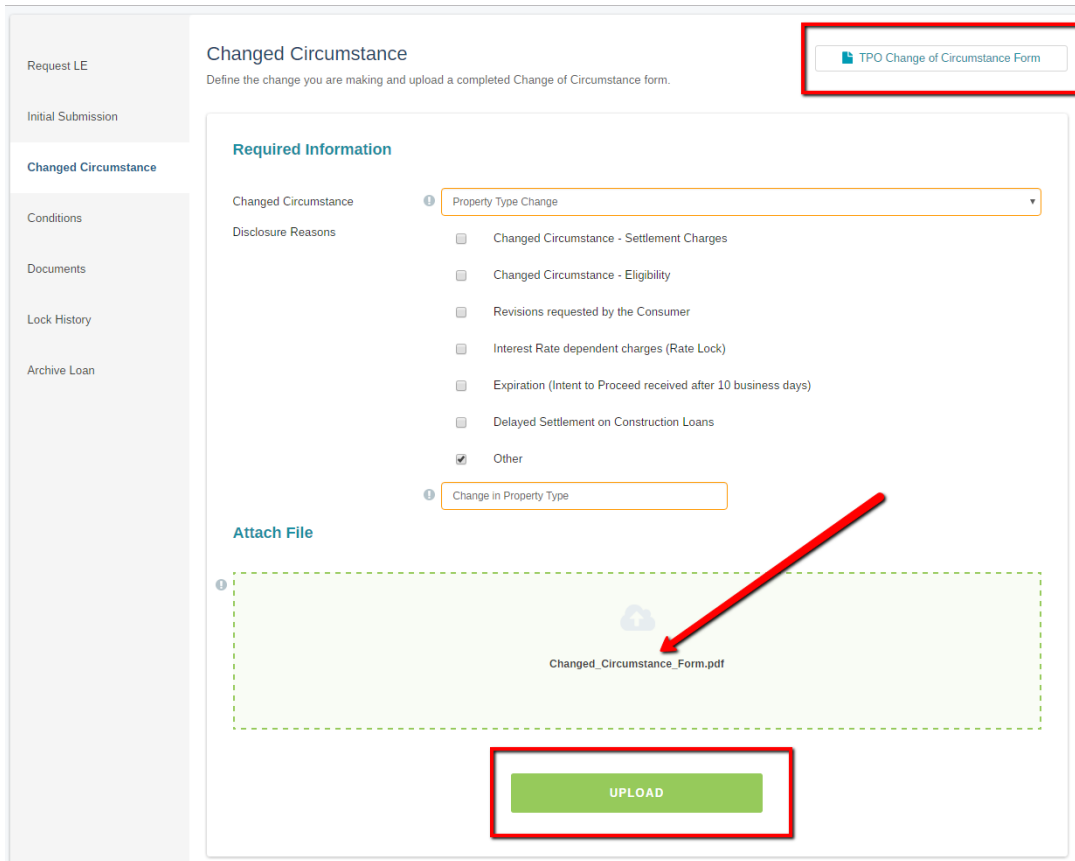
Required Information

Changed Circumstance

Disclosure Reasons

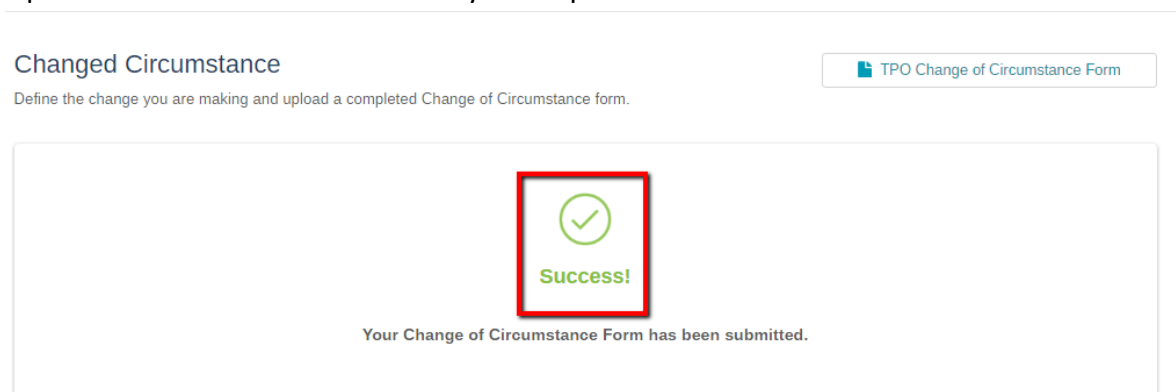
- Changed Circumstance - Settlement Charges
- Changed Circumstance - Eligibility
- Revisions requested by the Consumer
- Interest Rate dependent charges (Rate Lock)
- Expiration (Intent to Proceed received after 10 business days)
- Delayed Settlement on Construction Loans
- Other

- 5) In the Change of Circumstance Screen, **complete all required fields** and upload the completed **TPO Change of Circumstance form**. Once the form has been added to the Upload Section, click the **Upload** button.



The screenshot shows the 'Changed Circumstance' form interface. On the left is a navigation menu with options: Request LE, Initial Submission, Changed Circumstance (highlighted), Conditions, Documents, Lock History, and Archive Loan. The main content area is titled 'Changed Circumstance' and includes a sub-header 'Define the change you are making and upload a completed Change of Circumstance form.' A red box highlights a button labeled 'TPO Change of Circumstance Form'. Below this is the 'Required Information' section, which includes a dropdown menu for 'Property Type Change' and a list of disclosure reasons with checkboxes: 'Changed Circumstance - Settlement Charges', 'Changed Circumstance - Eligibility', 'Revisions requested by the Consumer', 'Interest Rate dependent charges (Rate Lock)', 'Expiration (Intent to Proceed received after 10 business days)', 'Delayed Settlement on Construction Loans', and 'Other' (checked). Below the disclosure reasons is a text input field for 'Change in Property Type'. The 'Attach File' section features a dashed green box with a cloud icon and the filename 'Changed_Circumstance_Form.pdf', with a red arrow pointing to it. At the bottom of the form is a green 'UPLOAD' button, also highlighted with a red box.

- 6) Completing the following steps will provide a **Success** notification and the HPF Operations team will be notified of your request.



The screenshot shows the 'Success' notification screen. It features a large green checkmark icon inside a red-bordered box, with the word 'Success!' written below it. Underneath the icon, the text reads: 'Your Change of Circumstance Form has been submitted.' The top of the screen shows the 'Changed Circumstance' header and a button labeled 'TPO Change of Circumstance Form'.

For questions, please reach out to your Home Point Financial Account Executive or The Point Help Desk.

thepointhelpdesk@homepointfinancial.com