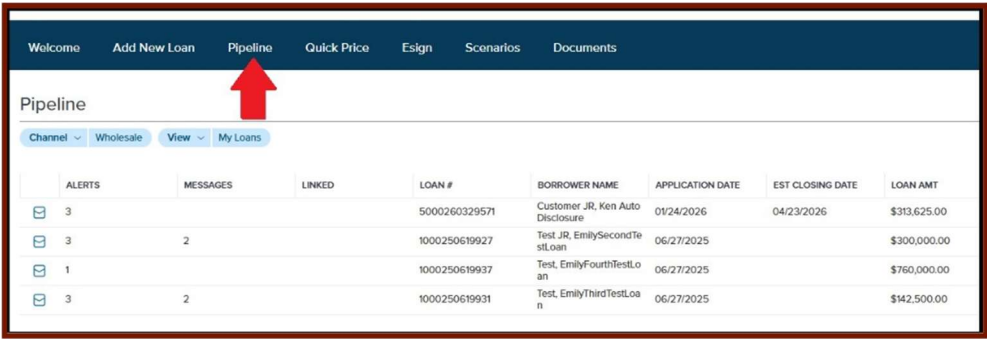
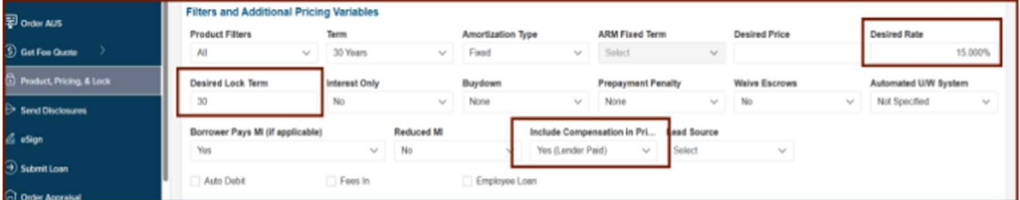


Purpose: This job aid explains how to complete a Profile Change in Arena Portal and how a Change of Circumstance (CoC) may be triggered within the system. It outlines how to verify and update key loan parameters on a locked loan and how those changes can automatically generate a CoC for compliance and underwriting review.

DESCRIPTION	STEP / ACTION
NAVIGATE TO PIPELINE	<ol style="list-style-type: none"> From the Arena Portal dashboard, navigate to your Pipeline View. Locate the locked loan you wish to modify. Click on the loan number to open the loan details 
FILTERS AND ADDITIONAL PRICING VARIABLES	<ol style="list-style-type: none"> Once the loan is open, navigate to the Product Pricing & Lock section from the left-hand menu. Modify Loan Parameters Scroll down to the Filters and Additional Pricing Variables section. You can update various parameters such as the Desired Rate, Desired Lock Term, or Compensation type. Update Compensation (If Applicable) If your loan program allows, you can switch the compensation type (e.g., from Lender Paid to Buyer Paid). 
SEARCH FOR ELIGIBLE PRODUCTS	<ol style="list-style-type: none"> After updating the parameters, click the Search button. The system will display a list of Eligible Products based on your new criteria, showing the updated rates, prices, and discount/rebate information. Review the eligible products and click the Select button next to the desired loan program (e.g., changing from a W30 to a C30 program).

CHANGE REQUEST DETAILS

Eligible Products (4)	Rate T1	Price T1	Discount/Rebate T1	Lock Days T1	P&M T1	
☐ FHLMC Conforming 30 Yr Fixed (C30LP)	7.500%	100.666	-0.666% (\$2,498)	30	\$2,622	Select
☐ FNMA Conforming 30 Yr Fixed (C30)	7.500%	100.666	-0.666% (\$2,498)	30	\$2,622	Select
☐ Wayfinder NonQM 30 Yr Fixed - EG (W30)	7.500%	99.825	0.175% (\$656)	30	\$2,622	Select
☐ Contender NonQM 30 Yr Fixed - EG (R30)	7.500%	99.075	0.925% (\$3,469)	30	\$2,622	Select

1. A Change Request Details screen will appear, comparing the original values (Value as of [Date]) with the Changed Values.
2. Review the adjustments and notes carefully to ensure accuracy. Once verified, click the **Submit** button.

OB Loan Number
94272
OB Status
Locked
LOS Loan Number
100260430908
LOS Status
Started
Originator
Open Mortgage Wholesale
Loan Notes
3 Notes

Submit

Change Request Details

Field	Value as of Apr 21, 2026	Changed Value
LTV	89.61%	83.33%
Base Loan Amount	\$313,625	\$375,000
Total Loan Amount	\$313,625	\$375,000
Appraised Value	\$350,000	\$450,000
Purchase Price	\$350,000	\$450,000
DTI Ratio	20.52%	22.45%
Product Name	Wayfinder NonQM 30 Yr Fixed - EG	FNMA Conforming 30 Yr Fixed
Product Code	W30	C30

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Reason	Points	Rate	Margin
LTV is 80.01-85, And Non-Standard Loan Term (Months) is > 15 Years, And FICO is 700 - 719, And Loan Purpose is Purchase	-1.500	0.000	0.000
Total Adjustments	-1.500	0.000	0.000

Notes/Advisories

3. A confirmation popup will appear stating "Your Profile Change has been successfully confirmed." Click **Close** to complete the process.

Important: Note that significant profile changes may automatically trigger a Change of Circumstance.

Value as of Apr 21, 2026	Changed Value
89.61%	83.33%
\$313,625	
\$313,625	
\$350,000	
\$350,000	
20.52%	
Wayfinder NonQM 30 Yr Fixed - EG	FNMA Conforming 30 Yr Fixed

Confirmation
Your Profile Change has been successfully confirmed
Close

Reason	Points	Rate
LTV is 80.01-85, And Non-Standard Loan Term (Months) is > 15 Years, And FICO is 700 - 719, And Loan Purpose is Purchase	-1.500	0.000
Total Adjustments	-1.500	0.000

Notes/Advisories

IDENTIFY THE CHANGE OF CIRCUMSTANCE TRIGGER

After completing a Profile Change that alters key loan parameters the system will automatically trigger a **Change of Circumstance**. You can view the updated loan details and access the Change of Circumstance screen from the left-hand navigation menu in Dream Portal. To Re-Submit the Loan to the Underwriter Due to a Changed Circumstance:

1. Click the **Change of Circumstances** button in the Loan Actions section on the left menu.
2. On the Change of Circumstance page, select a description of the circumstance from the Changed Circumstance drop-down list.
3. Ensure that all of the required information has been entered and the required documents have been attached, and then click the **Change of Circumstance** button. (Required fields are marked with a red asterisk. *)
4. Select **Request Change**.

The screenshot shows the 'Change of Circumstance' form in the Arena Portal. The left sidebar contains a menu with options: Get Fee Quotes, Loan Estimate Fee Management, Send Disclosures, eSign, Submit Loan, Order Approval, Documents, Conditions, Re-Submit Loan, Disclosure Tracking, **Change of Circumstance** (highlighted), Import Additional Data, and Withdraw Loan. The main form area is titled 'Change of Circumstance' and includes a 'Request Status' dropdown set to 'Not Sent'. Below this is a 'Changed Circumstance' section with a dropdown menu showing 'Appraisal Fee Increased' and a text box containing 'Appraisal fee increased from \$4052 to \$1010 due to property size and location'. At the bottom, there is a 'Disclosure Reasons' section with several checkboxes: 'Changed Circumstance - Settlement Changes', 'Changed Circumstance - Eligibility' (checked), 'Revision requested by the Consumer', 'Interest Rate dependent changed (Rate Lock)', 'Expiration (Intent to Proceed received after 10 business days)', 'Delayed Settlement on Construction Loans', and 'Other'. A red box highlights the 'Request Change' button in the top right corner of the form.