



## Exception Request Form

Broker Company Name		Loan Number	
LO Name		Borrower Last Name	
LO Phone		Property Address	
LO E-Mail		Property City, State	
Account Executive		Property Zip Code	

### Loan Information

Loan Program		Loan Amount	
Loan Purpose		LTV	
Occupancy		CLTV	
Rate Type		Income Doc Type	
Interest Only		DSCR	
Qualifying FICO		DTI	
Property Type		Residual Income	
Property Value		Reserves (in months)	
Appraised/Estimated		Cash Out Amount	

### Exception Request Summary

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### Compensating Factors

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### Required Documentation

<b>Credit (FICO, Tradelines, Housing History, etc):</b> 1003, Credit Report
<b>Assets (Reserves, Type, Documentation, etc):</b> 1003, Credit Report, Asset Statements
<b>Income (DTI, Employment Type, Documentation, etc):</b> 1003, Credit Report, Income Documentation
<b>Property (LTV, Acreage, DSCR, Loan Amt, etc):</b> 1003, Credit Report, Appraisal or Listing, Title or Assessor Info if applicable, Condo Docs if applicable

### Additional Information

Minimum 1.00 bps LLPA for exceptions for LTV, FICO, DSCR, DTI, Tradelines, Loan Amount, Reserves, and Credit History.  
Minimum .50 bps LLPA per exception for all other exceptions.

By submitting this exception request, broker certifies that the information provided is accurate and complete, that no critical information has been withheld, and that any changes to the information provided could change the decision upon re-review. In addition to any required documentation, please provide any additional documentation to support the exception request.

If exception is approved, both pages of this form must accompany loan submission or underwriting review may be delayed. If file is already active, this form must be in the file prior to clear to close. Any change to the parameters listed on this approval requires the loan be returned to credit risk for review and decision could change.



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Account Executive		Property Zip Code	
Decision			
Decision		By	
Date		LLPA	
Additional Parameters			
Internal Use Only			
Exception Type		LLPA	
Underwriter to submit form to both Lock Desk and Credit Risk when loan is submitted for review.			