

# EXCEPTION REQUEST FORM

Requester Name:

Date:

Borrower Name

Broker Name

Loan Number

Program

Occupation / Industry

Loan Amount

Years on the Job

Product Type

Self Employed (Y/N)

Interest Only

Doc Type

Note Rate

Borrower Income

LTV/CLTV

Other Income

Qualifying FICO

Other Income Desc

Occupancy

DTI / DSCR

Loan Purpose

PPP Term

Cash Out Amount

Reserves

FTHB (Y/N)

Gift Amount (if any?)

Property Type

Property Address

Sales Price

Appraised Value

### Exception 1

(If pricing exception, please include requested rate):

### Exception 2

(If pricing exception, please include requested rate):

### Competitor Price Match:

### Compensating

Factors (must select at least 2):

FICO 20+ points

DTI 5% below max

PITIA reserves above min by 6 months

Reduction in housing payment by 10%+

Increase in residual income by 10%+

5+ years on job

5+ years in subject property

5+ years business ownership

Stable ancillary income sources for borrower not being used for qualifying

LTV below max by 10% (applicable for investment properties only)

DSCR > 1.00 (DSCR Only)

Other:

***\*For Internal Use Only\****

Comments:

Price Adjustment:

Exception Status:

GRANTED

REJECTED

Reviewer Name:

Date: