Lender NONGM EXCEPTION REQUEST FORM

Contact Details			
Loan Number:		Date:	
Correspondent Name:		Contact Person:	
Contact Phone:		Contact Email:	

Borrower Information			
Borrower 1 FICO:		Borrower 1 Time in Employment:	
Borrower 2 FICO:		Borrower 2 Time in Employment:	
Borrower 3 FICO:		Borrower 3 Time in Employment:	
Borrower 4 FICO:		Borrower 4 Time in Employment:	

Property Information		
Property City:	Property State:	
Property County:	Property Type:	
Occupancy:	If Condo, Warrantable?	
	Transaction Information	
Transaction Type:	Loan Amount:	
Appraised Value:	Purchase Price:	
Loan To Value:	Combined Loan to Value:	
Cash out Amount:	Cash out Purpose:	
Occupant HTI:	Occupant DTI:	
Overall HTI:	Overall DTI:	
Doc Type:	Loan Type:	
Proposed Rents(if ICF):	DSCR:	

Exception Request Details		
Туре	Check Applicable	Describe relative to guideline
Loan Amount		
LTV		
CLTV		
Debt Ratio		
Collateral		
Credit Score		
Credit History		
Documentation		
Assets/Reserves		
Other (describe below):		·



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/pe oan To Value 10% or more under requirement	Check Applicable
CO 20 points or more above requirement	
otal Debt 10% or more under requirement	
eserves 12+ months more than requirement	
esidual Income \$3k or more	
ong Term Employment (>5 years)	
ong Term Homeownership (>5 years)	
inimal Consumer Debt	
eduction in housing/mortgage payment	
ovided 24 months bank statements	
SCR 1.25 or greater	
Reg	uestor Comments

Compensating Factors		
Approved	Countered 🗆	Denied 🗆

Credit Risk Comments

Pricing Impact

Senior Underwriter: ____

_ Date: _



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