

File Information	
Loan ID:	
Borrower First Name:	
Borrower Last Name:	
Requestor's Name:	
Requestor's Email:	
<input type="checkbox"/> Exception request details.	

Compensating Factors	
<input type="checkbox"/> 3-months reserves greater than program requirement	<input type="checkbox"/> 6-months reserves greater than program requirement
<input type="checkbox"/> DTI greater than 10% below program	<input type="checkbox"/> High Discretionary Income (ex.\$3,000.00)
<input type="checkbox"/> Borrowers' contribution exceeds requirement by =>5%	<input type="checkbox"/> 5 years in current job
<input type="checkbox"/> 10 years in current job	<input type="checkbox"/> VOR 0x30 in 24 months (checks for private)
<input type="checkbox"/> Other. Please explain.	

Supporting Documentation Provided for Exception	
<input type="checkbox"/> Loan Application	<input type="checkbox"/> Appraisal
<input type="checkbox"/> 1008	<input type="checkbox"/> Income Documentation
<input type="checkbox"/> Credit Report	<input type="checkbox"/> Assets / Reserves

Exception Review Results	
<input type="checkbox"/> Accepted	<input type="checkbox"/> Denied

File Information
<p>If Loan House issues an "Accepted" review, please include this form with the documents being uploaded to the Portal at the time of the request for underwriting. Please note – approved exceptions may be subject to additional LLPA</p> <p><b>Disclaimer:</b> By submitting this exception request form, originator certifies that: (i) Originator has made, or is making, its own credit decision with respect to the loan to the borrower, regardless of whether Loan House approves or declines to approve the exception request herein; (ii) none of Loan House, its directors, officers, employees, agents or contractors, or any of its affiliates has influenced, or will influence, Originator's credit decision with respect to the loan to the borrower by (a) indicating whether it will approve or decline to approve the exception requested herein, (b) indicating whether it will purchase the loan if Originator originates and closes the loan, or (c) any other action or statement; and (iii) if Originator has closed, or in the future does close, the loan to the borrower, Originator did, or will, fund the closing of the loan with funds from a source other than Loan House.</p>

Reviewer Information	
Approved By:	Approver's Signature:
Date:	