

## EXCEPTION REQUEST FORM edited 10-12-22

Exception Request, after the loan is locked, go to the exception request button in encompass under forms, select pricing exception.

Be sure to fill out all in yellow, underneath you will fill out your referral source but above is what you need to complete

#1=locked price. (if you locked it at 97.125 that is what goes there)

#2 this is almost always going to be ZERO only time it would not be is if your locked price was 101 or something like that.

#3, this is where the discount you are charging the borrower goes.

Loan Information		Lock Status Locked	
Borrower Last Name	Davis	Loan Type	FHA
Loan Amount (\$)	\$ 214,051.00	Loan Purpose	Purchase
Interest Rate (%)	6.750 %	Origination Date (LE Sent)	//
<b>Current Disclosed Points/Fees/Price/Amounts</b>		<b>Exception Request Values</b>	
Locked Borrower Price	97.125 %	Requested Borrower Price	97.125 % ?
Lock Date / # of Days	10/12/2022 45	Enter Fully Adjusted Borrower Price (Including Extension Fees)	
Lock Expiration Date	11/25/2022 44	Extension Days (if any)	?
Lender Credit (From 1003 URLA - Lender)	\$	Lender Credit You NEED	\$ 0.00 ?
Origination / Discount	2.875 % \$ 6,153.97	Discount charged to Borrower	1.500 % \$ 3,210.77 ?
Borrower Paid Origination Charges	\$ 945.00	Above Par Pricing Credit	\$ 0.00 ?
Current Exception Amount	0.000 % \$ 0.00	Exception Amt. Bps	-137.500 ?
		Exception Amt. (\$)	-2,943.20 ?
This Auto Calcs the Above Par Amt. To Give Less Type In New \$ Amt.			
NEW Exception Request **ENSURE YOU HAVE A READY PRICED LOAN IN OPTIMAL RISK**			