



Exception Request Form

DATE:	
Please complete this form along with submission form, register loan in broker portal and provide supporting documents for exception review. Notify your Account Executive and save a copy for your records.(Estimated turn time approx. 48hrs)	
Loan Information	
QBM Loan Number:	
Borrower's First Name:	
Borrower's Last Name:	
<u>Exception Request Details:</u>	
Compensating Factors	
<i>Please complete the following by selecting the compensating factors that apply</i>	
<input type="checkbox"/> 3 months reserves greater than program requirement	<input type="checkbox"/> 6 months reserves greater than program requirement
<input type="checkbox"/> DTI lower than 10% below program max	<input type="checkbox"/> High Discretionary Income (ex. \$3000.00)
<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 (Management co. or cancelled checks)
<input type="checkbox"/> Other, please explain:	
Recommended Attachments for Exception Consideration	
<input type="checkbox"/> 1008	<input type="checkbox"/> Appraisal
<input type="checkbox"/> 1003	<input type="checkbox"/> Income
<input type="checkbox"/> Credit	<input type="checkbox"/> Reserves
Requester's Information	
Requester's Name:	Requester's Email: