

## TPO Exception Request Form

### Instructions:

- You must complete all the information on this form and forward it along with the following documentation to [underwriting@resmac.com](mailto:underwriting@resmac.com)
  - 1008 or equivalent; **and** 1003 **and** Credit Report
- The Exception must be reviewed by Underwriting Manager, Secondary/Pricing and CEO. **Once the Exception is approved, the loan is still subject to a full underwriting review and the underwriter may decline the loan based on guidelines not included in the Exception.**
- Include the Exception Request Form in the Underwriting Loan File.
- Exception will expire within 45 days of approval.
- ResMac will review the exception within 48 hours of submission.

ResMac AE: \_\_\_\_\_ Contact Information: \_\_\_\_\_ Date: \_\_\_\_\_

### PARTNER INFORMATION:

Partner Company: \_\_\_\_\_

ResMac Partner ID: \_\_\_\_\_

### BORROWER INFORMATION:

Borrower: \_\_\_\_\_ Co-Borrower: \_\_\_\_\_

FICO: \_\_\_\_\_ FICO: \_\_\_\_\_

Subject Property: \_\_\_\_\_

### LOAN INFORMATION:

ResMac Loan #: \_\_\_\_\_ Product Code: \_\_\_\_\_ Base Loan \$ \_\_\_\_\_

VAFF/MIP: \_\_\_\_\_ Total Loan Amount: \_\_\_\_\_

Purchase Price: \_\_\_\_\_ Appraised Value: \_\_\_\_\_ LTV/CLTV: \_\_\_\_\_/\_\_\_\_\_

Contract Close: \_\_\_\_\_

Purpose:	Loan Type:	Occupancy:	Property Type:	MI:
Purchase	Conventional	Primary O/O	SFR	Single BPMI
Rate/Term	FHA	2 <sup>nd</sup> Home	Units: # _____	LPMI
Cash Out	VA	Investment	PUD/Attached	Monthly MI
Streamline	USDA		PUD/Detached	
Jumbo			Townhouse	
Other:			Condo/PUD Name:	

### For which GUIDELINE are you requesting an exception?

### Compensating Factors to Consider:

- Cash Reserves after Close      Total Reserves (Retirement, etc)

- Favorable Ratio's (DTI)       Low LTV/CLTV       Additional Income not used to qualify
- Time on the job

**DO NOT WRITE BELOW THIS LINE-CORPORATE USE ONLY**

**UNDERWRITING MANAGER:**

- Exception Granted \_\_\_\_\_
- Exception Denied: \_\_\_\_\_
  
- Signature: \_\_\_\_\_

**SECONDARY/PRICING:**

- Exception Granted, Price for Exception is: \_\_\_\_\_
- Pricing Expires: \_\_\_\_\_
- Exception Denied, Pricing cannot be obtained.
  
- Signature: \_\_\_\_\_

**CEO:**

- Exception Granted
- Exception Denied

**Comments:**

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**Important:** A Granted Loan Exception does not constitute loan approval. Changes to the information provided with the request may render the granted exception and pricing null and void. Pricing and Rates are subject to change due to the secondary market.