



Exception Request Form

TO BE COMPLETED BY SELLER (Please allow up to 24 hours for Purchasers' review)

DATE OF REQUEST: { }

Please complete this form and submit the related documents for your RESolve exception via EDocs in the LQB Portal. Also, we ask that you notify your Account Executive and save a copy for your records.

File Information

LQB Loan ID:

Borrowers First Name:

Borrowers Last Name:

Requestor's Name:

Requestor's Email:

Exception Request Details:

Compensating Factors

Please complete the following by selecting the compensating factors that apply based on the underwriter's review.

3 months reserves greater than program requirement

6 months reserves greater than program requirement

DTI greater than 10% below program

High Discretionary Income (ex. \$3000.00)

Borrowers' contribution exceeds requirement by =>5%

5 years in current job

10 years in current job

VOR 0x30 in 24 months (checks for private)

Other, please explain:

Recommended Attachments for Exception Consideration

1008

Appraisal

1003

Income

Credit

Reserves

Purchasers Review

Accepted

Declined



Exception Request Form

File Information

If ResMac issues an "Accepted" review, please print and include this form in the documents being uploaded to the Seller Portal at the time of the request for Pre-Close Investor QC.

Disclaimer: *By submitting this exception request form, seller certifies that: (i) seller has made, or is making, its own credit decision with respect to the loan to the borrower, regardless of whether ResMac approves or declines to approve the exception request herein; (ii) none ResMac, its directors, officers, employees, agents or contractors, or any of its affiliates has influenced, or will influence, Seller'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 Seller originates and closes the loan, or (c) any other action or statement; and (iii) if Seller has closed, or in the future does close, the loan to the borrower, seller did, or will, fund the closing of the loan with funds from a source other than ResMac.*

Approvers Name:

Approvers Signature:

Date Approved: