

EXCEPTION REQUEST FORM

PROPERTY & LOAN DETAILS			
1	Borrower Last Name/Loan #		
2	Address		
3	Loan Amount/Value		
4	LTV/FICO/DSCR		
5	DTI/Transaction Type		
6	Occupancy/Doc Type		
7	Property Type/Term		
8	Mortgage Lates/Prepay Months		

EXCEPTION REQUEST						
	FICO	LTV	DTI	DSCR	PROP	OTHER
9	Exception Type					
10	Current Guideline Description					
11	Exception Request Description					
12	Compensating Factors					
13	Reserves			\$s		
14	DTI			Ratio		
15	DSCR					
16	LTV/CLTV					
17	FICO					
18	Years on Job					

ACRA EXCEPTION DECISION					
19	Division Credit Approval		Yes		No
20	Corporate Credit Approval		Yes		No
21	Executive Approval		Yes		No
22	Acra Base Rate & Price		%		
23	Exception Pricing Adjustments		%		
24	Approved Rate & Price		%		
25	Approval Comments & Notes				