



Exception Request Form

Enter all fields below completely and correctly; Missing or erroneous information may cause an inaccurate review.
Email the completed form and all supporting documentation to NonQMExceptiondesk@nqmf.com
The Loan MUST be registered in the NQM TPO Portal for an exception review to be completed

Request Information			
Loan Number:		Date:	
Borrower First Name:		Borrower Last Name:	
Requestor Name:		Client Name:	
Business Channel:	Wholesale	NDC	Delegated Retail
Loan Information			
NQM Loan Program:			
Doc Type:		Loan Type:	
Loan Amount:		LTV:	
FICO:		DTI/DSCR:	
Property Type:		Rural:	
Occupancy:	State:	Citizenship:	
Compensating Factors			
Check all that apply / A minimum of 2 applicable factors are required for an exception			
3 months reserves greater than the program requirement	6 months reserves greater than the program requirement	Borrower's contribution exceeds program requirement by >=5%	FICO 20+ points greater than program requirement
DTI > 10% below program requirement OR DSCR > 1.15	High Discretionary Income (ex. \$3,000)	5 years in current job	VOR/VOM 0x30x24 (checks for private)
Other *Provide Explanation			
Exception Request			
Describe the Nature of the request / Ensure to be clear & concise when providing details			
Decision			
Approved	Conditionally Approved	Declined	
Pricing Adjustment		Max LTV	
		Max DTI / Minimum DSCR	
		Guide Used	
Reviewer Comments / Additional Conditions			
Reviewed By:		Decision Date:	
Reviewer Signature: *required for approved & conditionally approved exceptions			