

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				
NQMF Loan Number:		Request Date:		Channel:
Borrower First Name:		Borrower Last Name:		
Requestor Name:		Client Name:		
Loan Information				
Program:	Doc Type:	Loan Type:		L/A:
Occupancy:	LTV:	FICO:		DTI/DSCR:
Property Type:	# of Units:	Rural:	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 program requirement	Borrower 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 (please explain):				
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		
UW Conditions				
Reviewer Comments				
Reviewed By:			Decision Date:	
Reviewer Signature: *required for approved & conditionally approved exceptions				