

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 pbutuc@mlbmortgage.com

The Loan MUST be registered in the MLB TPO Portal for an exception review. All exceptions are only valid for 30 days.

Request Information				
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				
<input type="checkbox"/> 3 months reserves greater than the program requirement	<input type="checkbox"/> 6 months reserves greater than program requirement	<input type="checkbox"/> Borrower Contribution exceeds program requirement by >=5%	<input type="checkbox"/> FICO 20+ points greater than program requirement	
<input type="checkbox"/> DTI > 10% below program requirement or DSCR > 1.15 Other	<input type="checkbox"/> High Discretionary Income (ex \$3,000)	<input type="checkbox"/> 5 years in Current Job	<input type="checkbox"/> VOR/VOM 0x30x24 (checks for private)	
<input type="checkbox"/> (please explain):				
Exception Request				
Describe the Nature of the request / Ensure to be clear & concise when providing details				
Decision				
<input type="checkbox"/> Approved		<input type="checkbox"/> Conditionally Approved		<input type="checkbox"/> 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