



1440 Rosecrans Ave.  
 Manhattan Beach, CA 90266  
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**EXCEPTION REQUEST FORM**

BROKER FIRM NAME:	BROKER AGENT NAME:
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PRIMARY BORROWER'S FULL NAME:	CO-BORROWER'S FULL NAME:
LOAN NUMBER:	TYPE OF LOAN:
LOAN AMOUNT:	APPRAISED VALUE:

EXCEPTION REQUEST:	(IF OTHER):
STANDARD GUIDELINE:	
REQUESTED VARIANCE:	MEMBERSHIP OPENED:
REASON FOR REQUEST:	

APPLICATION DATE:	LOAN PURPOSE:
LOCK REQUEST DATE:	OCCUPANCY:
LOCK EXPIRATION DATE:	PROPERTY TYPE:

PRODUCT TYPE:			
INTEREST RATE:	POINTS:	LTV:	CLTV:
FICO (P):	FICO (J):	DTI:	HTI:
MONTHLY INCOME:	LIQUID ASSETS:		
COMMENTS:			

<i>For Approved Authorities only:</i>		
<input type="checkbox"/> Approved <input type="checkbox"/> Denied		
SIGNATURE:	PRINTED NAME:	DATE:
COMMENTS:		

Exception requests must be submitted prior to loan submission. E-mail the request to your Account Representative. It is not required to provide a .pdf of the 1003, 1008 and CR unless the request is unusual or more information is helpful. Please allow 48-72 hours for consideration. You can lock your loan in the interim and write "pending exception" to protect the rate (this does not guarantee the exception). Exceptions to a guideline or pricing does not guarantee loan approval. If the terms on this exception vary from the loan submission, a granted exception could be revoked.