

## AAA LENDINGS LOAN EXCEPTION FORM

<b>Broker/Agent Name:</b>	<b>Borrower Last Name:</b>
<b>Broker/Agent Email:</b>	<b>Loan ID:</b>
<b>Broker/Agent Contact Number:</b>	<b>Property City:</b>
<b>Broker/Agent NMLS ID:</b>	<b>Property State:</b>
<b>Loan Term:</b>	<b>Loan Amount:</b>
<b>Interest Only:</b>	<b>LTV:</b>
<b>Property Type:</b>	<b>CLTV (if Applicable):</b>
<b>Property Value:</b>	<b>FICO Score:</b>
<b>Appraisal or Estimated:</b>	<b>DTI (if Applicable):</b>
<b>Occupancy:</b>	<b>DSCR (if Applicable):</b>
<b>Transaction Type:</b>	<b>Reserves (Months):</b>
<b>Program:</b>	<b>Residual Income:</b>
<b>Rate (per AAA Lendings Rate Sheet):</b>	<b>Cash Out Amount (if applicable):</b>

*Exception Summary*

*Compensating Factors*

AAA Lendings Decision:    ☐   ☐   **Approved**                      ☐   ☐   **Conditioned**                      ☐   ☐   **Declined**

<b>AAA Lendings Date:</b>	<b>AAA Lendings by:</b>
<b>LPA Required for:</b>	<b>LPA Adjustment:</b>
<b>LPA Required for:</b>	<b>LPA Adjustment:</b>

**AAA Lendings Comments**

**The Exception request may also include.**

- a) Uniform Residential Loan Application (Fannie Mae Form 1003).
- b) Credit Report(s) for all borrowers.
- c) A property appraisal must also be included for exception requests having to do with property and/or valuation.
- d) Any documents relevant to exceptions and any documents solicited by the reviewer.

**CONDITIONS APPLICABLE TO ALL APPROVED EXCEPTIONS**

- \* Loan must meet all other program requirements.
- \* No additional exception is allowed.
- \* Any change to loan characteristics (LTV/CLTV, Loan Amount, DTI, Reserves, etc.) requires resubmission for review, approval and pricing.

Exception turn time: 24-48 hours.