

AAA LENDINGS LOAN EXCEPTION FORM

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

Exception Summary

Compensating Factors

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

AAA Lendings Date:	AAA Lendings by:
LPA Required for:	LPA Adjustment:
LPA Required for:	LPA Adjustment:

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.