



Please completed all fields below completely and accurately, missing or erroneous information may cause an inaccurate review. Upload the completed form and all supporting documentation to the portal.

**Note:** the loan **MUST** be registered in the ACC portal for an exception review to be completed.

REQUEST INFORMATION			
ACC Loan Number		Request Date	
Borrower (First Name)		Borrower (Last Name)	
Requestor Name		Client Name	

LOAN INFORMATION			
Product Type		Credit Score	
Loan Term		Property Type	
Doc Type		Number of Units	
Occupancy		LTV	
State		Citizenship	

COMPENSATING FACTORS			
3 Months reserves greater than the program requirement	6 Months reserves greater than program requirement	Borrower Contribution exceeds program requirements by >=5%	Credit Score 20+ points greater than program requirement
DTI > 10% below program requirement or DSCR > 1.15	High Discretionary Income (ex. \$3,000.00)	5 Years in Current Job	VOR/VOM 0x30x24 (checks for private)
Other (please explain)			

EXCEPTION REQUEST (Describe the nature of the request. Please be 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	
<b>Reviewer Signature</b> <small>* Required for approved &amp; conditionally approved exceptions</small>			