

**This form is required each time a Loan Exception is Requested**

**Final approval of the loan is subject to verification of information provided and final underwriting review.**

Date: \_\_\_\_\_

AHL Loan #: \_\_\_\_\_

<div style="background-color: #f2f2f2; padding: 2px;"><b>Borrower</b></div> <p>First Name: _____ Last Name: _____</p> <p>Credit Score Used: _____</p> <p>Does Borrower Own Primary <input type="checkbox"/> Yes <input type="checkbox"/> No How Long: _____</p> <p>If rent free, details of living arrangement: _____</p>	<p>Seller / Client: _____</p> <p>Contact Name (First, Last): _____</p> <p>Email: _____</p> <p>Phone: _____</p>
<div style="background-color: #f2f2f2; padding: 2px;"><b>Co-Borrower</b></div> <p>First Name: _____ Last Name: _____</p> <p>Is Co-Borrower on Title only? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Credit Score Used: _____</p>	<div style="background-color: #f2f2f2; padding: 2px;"><b>Product Type</b></div> <p><input type="checkbox"/> All Star <span style="margin-left: 100px;"><input type="checkbox"/> Rising Star</span></p> <p><input type="checkbox"/> Rising Star Business Purpose <span style="margin-left: 100px;"><input type="checkbox"/> Invest Star</span></p> <p><input type="checkbox"/> One Star</p>
<div style="background-color: #f2f2f2; padding: 2px;"><b>Property Address</b></div> <p>Street Address: _____</p> <p>City: _____ State: _____ ZIP: _____</p>	<div style="background-color: #f2f2f2; padding: 2px;"><b>Income Type</b></div> <p><input type="checkbox"/> Full Doc (w-2 wage earner) <span style="margin-left: 100px;"><input type="checkbox"/> Bank Statement</span></p> <p><input type="checkbox"/> Asset Qualifier <span style="margin-left: 100px;"><input type="checkbox"/> DSCR – STR</span></p> <p><input type="checkbox"/> Foreign National <span style="margin-left: 100px;"><input type="checkbox"/> DSCR – LTR</span></p> <p><input type="checkbox"/> 1099 Income</p> <p><input type="checkbox"/> 1 year <span style="margin-left: 100px;"><input type="checkbox"/> 2 year</span></p>
<div style="background-color: #f2f2f2; padding: 2px;"><b>Occupancy</b></div> <p><input type="checkbox"/> Owner Occupied <span style="margin-left: 100px;"><input type="checkbox"/> Investor</span> <span style="margin-left: 100px;"><input type="checkbox"/> 2<sup>nd</sup> Home</span></p> <p><input type="checkbox"/> Short Term Rental <span style="margin-left: 100px;"><input type="checkbox"/> Year-Round Rental</span></p>	<div style="background-color: #f2f2f2; padding: 2px;"><b>Loan Purpose</b></div> <p><input type="checkbox"/> Purchase <span style="margin-left: 100px;"><input type="checkbox"/> Rate / Term</span> <span style="margin-left: 100px;"><input type="checkbox"/> Refi / C-O</span></p> <p>Cash in hand \$ _____</p>
<div style="background-color: #f2f2f2; padding: 2px;"><b>Loan Details</b></div> <p>Loan Amount: _____ LTV / CLTV %: _____</p> <p>Purchase Price: _____ Appr. Value: _____</p> <p><input type="checkbox"/> DTI _____ <input type="checkbox"/> DSCR _____</p> <p># of Investment Properties Owned _____ # of STR Properties Owned _____</p> <p>Assets \$ _____</p>	<div style="background-color: #f2f2f2; padding: 2px;"><b>Property Type</b></div> <p><input type="checkbox"/> SFR <span style="margin-left: 20px;"><input type="checkbox"/> 2-4 Units</span> <span style="margin-left: 20px;"><input type="checkbox"/> Condo</span> <span style="margin-left: 20px;"><input type="checkbox"/> Condotel</span></p> <p><input type="checkbox"/> Warrantable <input type="checkbox"/> Non-Warrantable <input type="checkbox"/> Other <input type="checkbox"/> PUD</p>
<div style="background-color: #f2f2f2; padding: 2px;"><b>Guideline / Exception:</b></div> <p>Exception Request: <input type="checkbox"/> LTV/CLTV <input type="checkbox"/> Property Type <input type="checkbox"/> FICO <input type="checkbox"/> DTI <input type="checkbox"/> Rent Free <input type="checkbox"/> Payment Shock <input type="checkbox"/> Other</p> <p><input type="checkbox"/> Reserves <input type="checkbox"/> Rent Loss Coverage <input type="checkbox"/> Square Footage <input type="checkbox"/> Max Cash Out <input type="checkbox"/> Use of Lease vs 1007</p> <p>What is the current guideline? _____</p> <p>What is the exception request? _____</p>	
<div style="background-color: #f2f2f2; padding: 2px;"><b>Compensating Factors: (Must have 2 for each exception request)</b></div> <p><input type="checkbox"/> Excess Reserves \$ _____ <input type="checkbox"/> DTI = _____ <input type="checkbox"/> DSCR _____ <input type="checkbox"/> LTV/CLTV _____ / _____ <input type="checkbox"/> FICO _____ <input type="checkbox"/> Years on Job _____</p> <p><input type="checkbox"/> Years at Present Address _____ <input type="checkbox"/> Years of Monthly Payments _____ <input type="checkbox"/> Housing Savings _____ <input type="checkbox"/> Residual Income _____</p> <p>Comp factor detail: _____</p>	
<div style="background-color: #f2f2f2; padding: 2px;"><b>Decision</b></div> <p>U/W Management Approval <input type="checkbox"/> Yes <input type="checkbox"/> No Signature: _____</p> <p>Pricing Adjustment: Add To Rate _____ % Add on to Price: \$ _____</p> <p>Comments: _____</p>	

**AHL Pre-Loan Submission Exception Scenario v2.22.24**

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