



## Underwriting Exception Request Form

**Borrower(s) Name:** \_\_\_\_\_ **Loan Number:** \_\_\_\_\_

**PRMG Rep:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Contact Email (PRMG Rep):** \_\_\_\_\_

**Contact Email(s) (Broker):** \_\_\_\_\_

Loan Details		
Program	Loan Amount	Credit Score
Loan Purpose (Purch, R&T, C/O)	Occupancy (O/O, 2 <sup>nd</sup> Home, N/O/O)	Property Type (SFR, Condo, etc...)
LTV/CLTV	DTI	Doc Type

Exception Information (from the Underwriting Exception Matrix)	
Exception Number	Exception Topic

**Please remember the following when requesting an exception:**

1. This form must be completed by a Sales Manager, Branch Manager or Underwriter.
2. Multiple exceptions may not be combined. Only one exception per file is allowed.
3. All loans using an exception will require off-sheet, Exception Pricing. You can obtain Exception Pricing by sending your complete scenario, Exception Number and Exception Topic to [exceptionpricing@prmg.net](mailto:exceptionpricing@prmg.net).
4. Loans using an exception must be approved in order to lock. When locking your loan, you must submit this form (completed) and a completed Manual Lock Form to the Secondary Marketing Dept. at [secondary@prmg.net](mailto:secondary@prmg.net) Fax: (951) 278-5633.

For PRMG Internal Use Only	
Exception Decision (Approved, Declined)	Decision Date
Underwriter Name	Underwriter Signature