

TO BE COMPLETED BY SELLER (Please allow up to 24 hours for Purchasers' review)	
DATE OF REQUEST: 	
Please complete, save, and submit this form for Scenario review with all supporting documentation via the Seller Portal, your GMFS processor, or expandedproducts@gmfslending.com	
File Information	
Seller Loan ID:	
Borrowers First Name:	
Borrowers Last Name:	
Requestor's Name:	
Requestor's Email:	
Exception Request Details:	
Compensating Factors	
Please complete the following by selecting the compensating factors that apply based on the underwriter's review.	
<input type="checkbox"/> 3 months reserves greater than program requirement	<input type="checkbox"/> 6 months reserves greater than program requirement
<input type="checkbox"/> DTI greater than 10% below program	<input type="checkbox"/> High Discretionary Income (ex. \$3000.00)
<input type="checkbox"/> Borrowers' contribution exceeds requirement by =>5%	<input type="checkbox"/> 5 years in current job
<input type="checkbox"/> 10 years in current job	<input type="checkbox"/> VOR 0x30 in 24 months (checks for private)
<input type="checkbox"/> Other, please explain:	
Recommended Attachments for Exception Consideration	
<input type="checkbox"/> 1008 <input type="checkbox"/> 1003 <input type="checkbox"/> Credit	<input type="checkbox"/> Appraisal <input type="checkbox"/> Income <input type="checkbox"/> Reserves
Purchasers Review	
<input type="checkbox"/> Accepted	<input type="checkbox"/> Declined

File Information

If Deephaven issues an "Accepted" review, please print and include this form in the documents being uploaded to the Seller Portal at the time of the request for Pre-Close Investor QC.

Disclaimer: By submitting this exception request form, seller certifies that: (i) seller has made, or is making, its own credit decision with respect to the loan to the borrower, regardless of whether GMFS Mortgage approves or declines to approve the exception request herein; (ii) none of GMFS Mortgage, its directors, officers, employees, agents or contractors, or any of its affiliates has influenced, or will influence, Seller's credit decision with respect to the loan to the borrower by (a) indicating whether it will approve or decline to approve the exception requested herein, (b) indicating whether it will purchase the loan if Seller originates and closes the loan, or (c) any other action or statement; and (iii) if Seller has closed, or in the future does close, the loan to the borrower, seller did, or will, fund the closing of the loan with funds from a source other than GMFS Mortgage.

Approvers Name:

Approvers Signature:

Date Approved: