

# INVESTOR SPECIFIC NOTIFICATION



Complete form and email to PBM Loan Exception Request

Branch: \_\_\_\_\_ Branch Contact: \_\_\_\_\_  
 Loan #: \_\_\_\_\_ Borrower Name: \_\_\_\_\_  
 Program Code: \_\_\_\_\_ AU System: \_\_\_\_\_ DU \_\_\_\_\_ LP

FHA Investor Specific	VA Investor Specific
<input type="checkbox"/> Energy Efficient Mortgage (EEM)	<input type="checkbox"/> PACE/HERO to remain in place
<input type="checkbox"/> <sup>1</sup> DTI with AUS approval >55%	<input type="checkbox"/> <sup>1</sup> Cash Out <640 Manual UW
<input type="checkbox"/> <sup>1</sup> Non-purchasing spouse no SSN	<input type="checkbox"/> <sup>1</sup> Cash Out FICO 620-639
<input type="checkbox"/> <sup>1</sup> 91-180 Flip with FICO 600-639	<input type="checkbox"/> <sup>1</sup> VA Manufactured Home
<input type="checkbox"/> <sup>1</sup> Cash Out >50-55% DTI	<input type="checkbox"/> <sup>1</sup> Loan Amount >\$1,000,000
<input type="checkbox"/> <sup>1</sup> BK <2 years prior to application date	<input type="checkbox"/> <sup>1</sup> Foreclosure >2 yrs- <3 years prior to initial application date
<input type="checkbox"/> <sup>1</sup> Pre-foreclosure, Deed-in-Lieu, Short Sale or Foreclosure <3 years prior to application date	<input type="checkbox"/> <sup>3</sup> Manual Underwriting decision
<input type="checkbox"/> <sup>2</sup> Manual Underwriting decision	<input type="checkbox"/> <sup>1</sup> VA High Balance with Foreclosure, BK, Short Sale or Deed-in-Lieu <7 years
<input type="checkbox"/> <sup>1</sup> W-2 Only without W-2 transcripts	<input type="checkbox"/> <sup>1</sup> Loans with MCC
<input type="checkbox"/> <sup>1</sup> Loans with MCC	<input type="checkbox"/> <sup>1</sup> VA High Balance IRRRL
<input type="checkbox"/> <sup>1</sup> FHA Manufactured Home	<input type="checkbox"/> Other
<input type="checkbox"/> Other:	

<sup>1</sup>pricing adjustment may apply  
<sup>2</sup> Refer to FHA 4000.1 guidelines for scenarios that require manual downgrade  
<sup>3</sup>Refer to VA Purchase or VA Cash-Out Rate/Term guidelines for scenarios that require manual downgrade

**PBM Scenario to Complete Conditions**

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

Approved \_\_\_\_\_ Declined \_\_\_\_\_

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

Secondary Price Adjustment: \_\_\_\_\_ Expiration Date: \_\_\_\_\_ Signature: \_\_\_\_\_