



LOAN EXCEPTION REQUEST

Loans must be registered with PBM prior to submission of an Exception Request.
 RETAIL: Attach supporting documentation associated with the Exception Request.
 WHOLESALE: Attach the DU Feedback Certificate, Credit Report and supporting documentation.
 Request should be sent to PBMLoanExceptionRequest@myprovident.com

Branch Information	
Date of Request: _____	
Requested by: _____	Branch & Cost Center # _____

Borrower Name: _____ Loan # _____

Subject Property Address: _____ Loan Product Code: _____

Loan Purpose: _____ Occupancy: _____ Property Type: _____

Loan Amount: _____ Purchase Price: _____ Appraised Value: _____

Borrower FICO: _____ Co Borrower FICO: _____

Present Housing Payment: _____ Proposed Housing Payment: _____

Total Monthly Income: _____ Self Employed - Yes OR No Verified Liquid Reserves: _____

LTV: _____ CLTV: _____ DTI: _____ Number of Properties Owned: _____

Exception Requested:

FLIPS:		
Seller Acquisition Date: _____	Sales Price: _____	Contract Date: _____
_____ 0-90 Day Flip Waiver	_____ Acquisition < 20%	_____ > 20%
_____ 91-180 Day Flip	_____ Acquisition < 100%	_____ > 100%

Compensating Factors:

Corporate Underwriting Disposition

Approved by _____ Date _____ Position _____

Denied by _____ Date _____ Position _____

Counter Offer by: _____ Date _____ Position _____

Subject To: _____

Secondary Price Adjustment: _____ Expiration Date: _____ Signature: _____

**Credit and collateral are subject to Loan Approval. This is not a commitment to lend. Products, rates, terms and conditions are subject to change without notice. Terms and conditions apply.