



ARCH MORTGAGE FUNDING, INC. (AMF) EXCEPTION REQUEST FORM

The completed form will accompany any request for an exception to AMF Seller Guides eligibility requirements. The request must also include a) Uniform Residential Loan Application (Fannie Mae Form 1003), b) Uniform Underwriting and Transmittal Summary (Fannie Mae Form 1008) and c) Credit Report(s) for all borrowers. A property appraisal must also be included for exception requests having to do with property and/or valuation.

Any loan exception request must include a Loan Securitization Final Grade of A or B, based on compliance, credit guidance, data and collateral evaluations. If an exception is granted prior to loan closing, the closed loan package will be subject to the normal post-closing due diligence review to include the items related to the exception request.

Loan Identification

Request Date: Seller Name:
Seller Loan ID: Seller Contact Name/Phone #:
MAXEX Loan ID: TPR Securitization Report Date:
Borrower Name(s): Closed Loan Date, if Applicable:

AMF Product Information

Loan Amount: \$ Prime/Express ___ Non-QM/Expanded ___ DSCR ___
Program Description: Product Code:
Loan Type (Financing): Term:
Documentation Type: Interest Rate: Locked or Floating:
Loan Purpose (Purchase/R&T/Cash-Out Refinance): Occupancy Type:
Cash-Out/Debt Consolidation Amount(s), if Applicable: Property Type:
of Units: ___ PUD ___ Condo — Warrantable ___ Condo — Non-Warrantable ___ NY Co-op ___ Special Features: _____

Loan Details

Property Address: City: State: ZIP code:
Purchase Price (if applicable): \$
Appraised Value (Two appraisals needed for loans over \$1.5 million.) Appraisal 1: \$ Appraisal 2: \$
Secondary Financing: ___ Yes ___ No Secondary Financing: \$ Secondary Financing Loan Structure:
LTV/H/CLTV: Qualifying FICO®: Self-Employed Borrower: ___ Yes ___ No
DTI/DSCR: Borrower Qualifying FICO: Co-Borrower Qualifying FICO:
Months of Reserves: Dollar Amount of Reserves: \$
Current PITIA: \$ Proposed PITIA: \$ Amount of Payment Shock, if Applicable: \$

Exception Requested (specifically cite the guideline requirement and then cite the actual exception):

Compensating Factors:

Subject to, and Any Tolerances:

AMF Approvals — Two (2) signatures of support are required for all exceptions from any of the following: The SVP, AMF, VP, AMF Credit and the Director, AMF Credit. All exception approvals are to be communicated to the AMF Capital Markets Team, for a pricing consideration and to the VP, AMF Operations, to ensure the loan is tagged with an exception designation.

Pricing Adjustment: _____
Date: _____ Date: _____