



RESIDENTIAL MORTGAGE LOAN – EXCEPTION MEMORANDUM

- Company: _____
- Contact: _____
- Phone: _____
- Email: _____

The following loan is granted an exception to current in-force guidelines:

Date	
Loan Number or Scenario ID:	
Correspondent:	
Loan Amount :	
Program (Doc Type):	
Appraised Value/Sales Price:	
LTV:	
Interest Rate:	
Middle FICO:	
Housing Ratio	
Debt to Income Ratio:	
Reserves \$ Amount:	
Reserves Months:	
Loan Purpose:	
Property Type:	
Property Purpose:	
Nature of Exception:	
Compensating Factors #1:	
Compensating Factors #2:	

Details.



Other Notes:

Silvergate Bank Correspondent Lending Committee member signature(s): _____

Silvergate Bank Correspondent Lending Committee member Name:

*Information is intended solely for mortgage bankers, mortgage brokers, financial institutions and correspondent lenders.
Not intended for distribution to consumers, as defined by Section 1026.2 of Regulation Z, which implements the Truth-In-Lending Act.
This information is subject to change at any time without notice. Please contact your SCL Account Manager for full details.*

