



LoanNEX Exceptions
User Workflow Guide

November 2025

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Centralized Exception Workflows

The Exception Management Workflow streamlines how sellers request exceptions and how buyers review, approve, and track exceptions - ***all within LoanNEX.***

➤ **Seller-Initiated Requests**

Submit exception requests from ineligible pricing scenarios or via a general request form.

➤ **Buyer Review & Decisioning**

Buyers use configurable forms to review requests, apply exception-specific rules, and respond with approvals or denials. All actions are audit-tracked.

➤ **Automated Updates**

Approved exceptions update loan eligibility, pricing views, lock confirmations (once locked), and pipeline indicators.

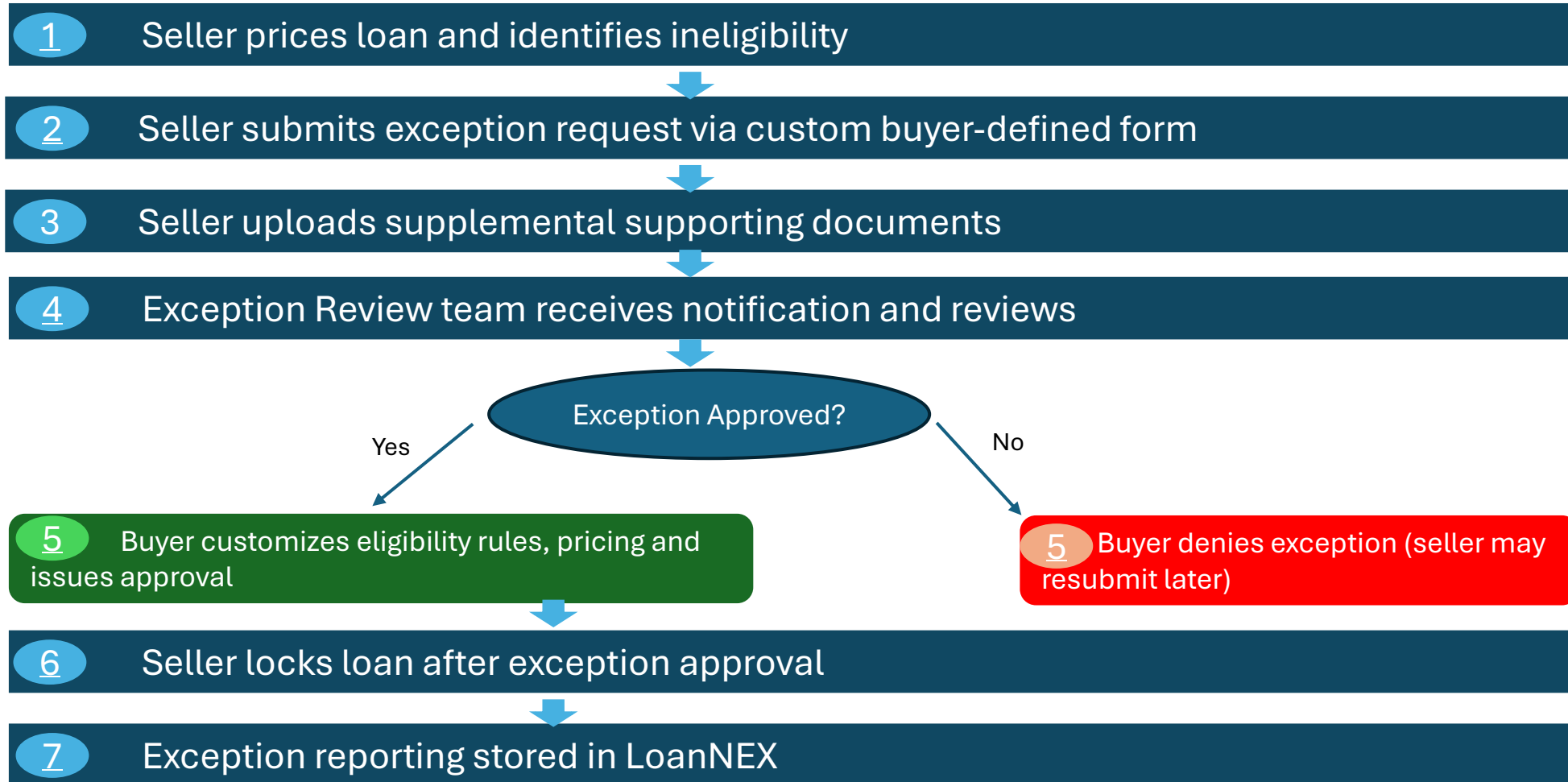
➤ **Enhanced Workflow Support**

Includes document uploads, custom form fields, and full exception lifecycle reporting.



Workflow Overview LoanNEX Exceptions

Select the hyperlinked number to go directly to the related page in this guide.



Seller Prices Loan – Views Ineligible Products and Exception options

1. Seller selects **Request Exception** button to initiate an exception request

- OR -

2. Seller selects **Ineligible Products** button, and then selects **Request Exception** via the Ineligible Products popup window

Loan Type *

Citizenship *

Income Doc *

Self-Employed ☒

Purpose *

First Time Homebuyer ☐

Occupancy *

Property Type *

First Lien

US Citizen

Bank Stmt: 12 Mo. Business

Purchase

Primary

SFR

Appraised Value *

Purchase Price *

First Lien Amount *

LTV

Secondary Financing *

\$ 4,000,000

\$ 4,000,000

\$ 2,200,000

55 %

None

State *

County *

Rural Property ☐

FICO *

No FICO ☐

DTI *

Months Reserves

CA

Contra Costa County

755

32

%

32

Mortgage Rates *

Bankruptcy *

Foreclosure *

Deed-in-Lieu *

Short Sale *

Escrows *

Temporary Buydown *

0x30x24

None

None

None

None

Yes

None

Get Price

Income *

Property Expenses *

Liabilities *

Reserves *

Household Size *

\$

\$

\$

\$

Get Qualified Price

Eligible Products

Lock Period

Investor/Lender

Program

Show Best per Investor/Lender ☐

Lock Period

All

All

Search Rate

100.000

Price

Points

Admin Fee

Exclude From Price ☐

Rate

Lock Period 1

Price 2

Product

Investor/Lender Program

P&I PMT

Eligibility Q&A

Scenario Details

Next Steps

Choose a product to see pricing

Ineligible Products

Alps

Sample Investor

Fail

Fully Am

Last Screened: 9/02/2025 10:25:00 AM

Request Exception

Program Attributes

State, County, Purpose, Occupancy, Property Type

2

Credit Attributes

DTI

32.00%

<= 50.00%

FICO

55

>= 660

CLTV

55.00%

<= 80.00%

LTV

55.00%

<= 80.00%

Qualifying Months Reserves

32

>= 6

First Lien Amount

\$2,200,000.00

\$300,000.00 - \$1,500,000.00

Front-End DTI

32.00%

Actual Months Reserves

32

Request Exception

View Ineligible Products

1

2

Seller Requests Exception

Seller User

➤ Seller Completes the Exception Request Form:

➤ Seller Enters

- Description/ Details
- Borrower Information
- Exception Information

➤ Seller selects **Request Exception and Save** button

➤ All Loan Data (LTV, Loan Amount, etc.) will be consumed automatically upon the exception request

➤ **NOTE: Buyer Exception Request Form can include:**

- Investor Disclaimer Text
- Links to Investor Documents or Guidelines
- Fields (required or not) for Request Details & Compensating Factors
- Custom Fields Defined by Buyer – including single- and multi-select dropdowns, text and numeric fields, and any required inputs tailored to that buyer's exception workflow

Request Exception - Sample Investor

Exception Requests will be reviewed within 1 business day of request by the deal desk. If exceptions are approved, you'll receive a follow up email stating the exception is approved and the loan may be locked. Please refer to the restrictions listed here prior to submitting your request ----> [Click Here](#)

A material change(s) that manifest during the processing and underwriting of the case may result in disqualification of the granted exception as originally submitted; therefore, exception decisions do not bind Gold Investor to extend credit to the borrower or to purchase the loan.

A minimum of 2 compensating factors are required for an exception

Next Steps:

- ◆ Please enter additional field info below
- ◆ Once completed, click **Request Exception and Save**
- ◆ To Upload supporting documentation, navigate to "View/Upload Docs" on the main page

Description of the exception request and compensating factors

Requested Program

ⓘ Alps, Fully Am

Borrower First Name	Borrower Last Name *	Co-Borrower First Name	Co-Borrower Last Name
Jane	Doe	John	Doe
Subject Property Address *	City *	Zip *	Originator Loan Number
123 Main Street	San Francisco	94115	12345
Compensating Factors - Years Clean Rental History	Compensating Factors - General *	Exception Type *	
	DTI	DTI	

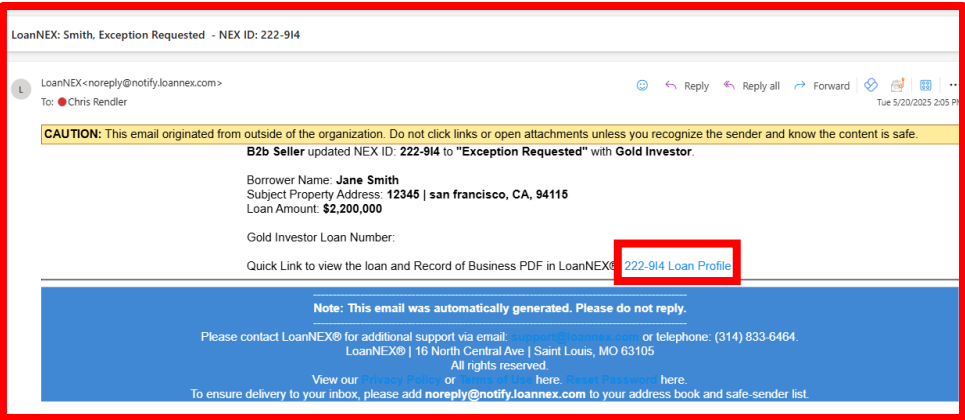
CancelRequest Exception And Save

Buyer Exception Request Notification



- Exception Request notification email
 - The Exception Request notification recipients can be configured to route to a centralized exception desk or designated individuals responsible for reviewing exception requests
 - Specific buy-side users can be tied to specific sellers/brokers with respect to notifications
 - A hyperlink in the email will route the Buyer user directly to the loan
- Additionally, buyer go to the LoanNEX **Exchange** and the **Exceptions** tab for individual or batch review

Example Notification Email for Exception Request



Exception Queue (Batch Review)

LoanNEX®

[Pipeline](#)

[Collaboration](#)

[Exchange](#)

[Reports](#)

[Guidelines](#)

[Upload Loan](#)

[Add Scenario](#)

[Search](#)

[Sample Investor](#)

Exchange

Lock Requested

Lock Approved

Modifications 2

Exceptions 5

Funded

Rejected / Canceled

Enter name of new search

Your Searches

Results 1.5 of 5

show 25

Page 1 of 1

22Z-U4V

TBD / # TBD

Loan Amount: \$2,200,000

Purchase SFR San Francisco, CA		Income	Property Expenses	Liabilities	Assets	LTV / CLTV	FICO
Entry Date	9/2/2025	\$0	\$0	\$0	\$0	55% / 55%	755
Occupancy	PR						
Originator	Gold Bridge						
Approved Originator							

22Z-TTU

TBD / # TBD

Loan Amount: \$2,460,000

Exception Approved

Purchase SFR St. Louis, MO		Income	Property Expenses	Liabilities	Assets	LTV / CLTV	FICO
Entry Date	8/29/2025	\$0	\$0	\$0	\$0	82% / 82%	720
Occupancy	PR						
Originator	Gold Bridge						
Approved Originator							

22Z-TTD

TBD / # TBD


Loan Amount: \$1,600,000


Exception Approved

Purchase SFR San Francisco, CA		Income	Property Expenses	Liabilities	Assets	LTV / CLTV	FICO
Entry Date	8/29/2025	\$0	\$0	\$0	\$0	64% / 64%	755
Occupancy	PR						
Originator	Gold Bridge						
Approved Originator							

- All input details, including custom fields, are viewable under **Transaction Summary**
 - The **Activity Log** provides a PDF download of the Exception request (see *Buyer Reviews Exception Request PDF* page for additional details)
- If seller uploaded additional documentation, it can be accessed via the **View Docs** button
- Exceptions Requests can be denied without further action, by selecting the **Deny** button (see *Buyer Denies Exception Request* page for additional details)
- Exception Requests can be approved after Program exception(s) are saved

Activity Log



Exception Requested

9/02/2025 10:47:33 AM by:Gold Bridge

LoanNEX® Pipeline Collaboration Exchange Reports Guidelines

Upload Loan Add Scenario Search ? Sample Investor

Exception Requested Buy-Side Pricing

NEX ID: 22Z-U4V Not Locked













Deny Lock Actions

Activity Log View Docs



Program Exception(s)


Program Name: Alps | Fully Am

When All of the following Conditions are met: Add Rule

		From	To	Delete	Inputs	Limits	Status
First Lien Amount	Between	300,000	1,500,000		\$2,200,000	\$300,000 - \$1,500,000	
DTI	Less Than Or Equal	50			32.00%	<= 50.00%	
FICO	Greater Than Or Equal	660			755	>= 660	
LTV	Less Than Or Equal	80			55.000%	<= 80.00%	
CLTV	Less Than Or Equal	80			55.000%	<= 80.00%	
Months Reserves	Greater Than Or Equal	6			32	>= 6	

Other rules based on exception request

Mortgage Lates	Equal	0x30x24	
Income Doc	Equal	Bank Stmt: 12 Mo. B...	



EXCEPTION REQUEST: 22Z-U4V

Seller:	Gold Bridge	Investor:	Sample Investor
Seller Loan #:	12345		

Alps Fully Am

Loan		Property	
Loan Type:	First Lien	Occupancy Type:	Primary
Secondary Financing:	None	First Time Homebuyer:	No
Loan Purpose:	Purchase	Prepayment Penalty:	N/A
Document Type:	Bank Stmt: 12 Mo. Business	First Time Homebuyer:	No
Escrows:	Yes	Property Type:	Single Family Residence
Temp Buydown:	None	Units:	1
Purchase Price:	\$4,000,000	County:	Contra Costa County
Appraised Value:	\$4,000,000	State:	CA
First Loan Amount:	\$2,200,000	Rural Property:	No
LTV:	55.00%		
CLTV:	55.00%		

Borrower Financials		Credit Attributes	
Citizenship:	US Citizen	Bankruptcy:	None
Self Employed:	Yes	Foreclosure:	None
Gross Monthly Income:		Deed In Lieu:	None
Combined Monthly Housing Expenses:		Short Sale:	None
Total Other Monthly Liabilities:	\$0	Mortgage Late PMTs:	0x30x24
Post Closing Reserves:		FICO:	755
		#of financed Properties:	N/A
		Size of Household:	N/A

Additional Information

Compensating Factors - General	DTI
Exception Type	DTI

Downloaded on: 9/2/2025

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- Exception Request PDF includes:
- All NEX App data
 - Custom Fields entered by seller (if applicable for Buyer)
 - Exception summary and comments

Buyer Exception Request Approval: Enter Program Exceptions

Buyer User

- **Buyer Flexibility with Respect to Exception Rules**
- Buyers can adjust any prepopulated eligibility rules before approving an exception
- Eligibility rules will prepopulate as follows:
 - The **top section** will display limits based on ineligibility evidence, along with inputs from the exception request (e.g., LTV, Loan Amount, DTI)
 - The **lower section** will contain other rules and default them to the NEX App input values
- Buyside users can adjust limits for any LoanNEX attribute
 - Limits must be within the parameters of the input values to Save correctly
- Buyers can add one or more exception adjustments, with a description for each
- Once adjustments are made, the user will **Save** the page and proceed to buy-side pricing (see next slide)
- **Best Practice:** Navigate to the **Buy-Side Pricing** tab and price the loan using the newly defined rules and LLPAs to confirm the loan is pricing as expected before approving the exception (see *next page for additional details*)

Program Exception(s)

Program Name: Alps | Fully Am

When: All of the following Conditions are met: + Add Rule

Attribute	Operator	From	To	Delete	Inputs	Limits	Status
First Lien Amount	Between	100,000	1,500,000		\$2,700,000	\$100,000 - \$1,500,000	
DTI	Less Than Or Equal	50			32.00%	<= 50.00%	
FICO	Greater Than Or Equal	660			755	>= 660	
LTV	Less Than Or Equal	80			55.000%	<= 80.00%	
CLTV	Less Than Or Equal	80			55.000%	<= 80.00%	
Months Reserves	Greater Than Or Equal	6			32	>= 6	

Other rules based on exception request

Mortgage Lates	Equal	On/Off					
Income Doc	Equal	Bank Stmt: 12 Mo. B...					
Escrows	Equal	Yes					
Purpose	Equal	Purchase					
Occupancy	Equal	Primary					
Property Type	Equal	SFR					
Citizenship	Equal	US Citizen					
Loan Type	Equal	First Lien					
Bankruptcy	Equal	None					
Foreclosure	Equal	None					
Deed-in-Lieu	Equal	None					
Short Sale	Equal	None					
State	Equal	CA					
Self-employed	Equal	Yes					
First Time Homebuyer	Equal	No					
Temporary Buydown	Equal	None					
Rural Property	Equal	No					
IIRL	Equal	No					
Secondary Financing	Equal	None					

Pass Outcomes:

Type	Value	Description
Price Adjustment		

Save

Buyer Exception Request Approval: Price Loan and Confirm Exception Rules



- Navigate to the **Buy-Side Pricing** tab and price the loan using the newly defined rules and LLPAs to confirm the loan is pricing as expected
 - The final price reflects all applied exception LLPAs, which can be verified through the LLPA Evidence section
 - Return to the **Exception Requested** tab to further modify rules or LLPAs based on results seen in the Buy-Side Pricing tab

Exception Requested

Buy-Side Pricing

NEX ID: 22Z-U4V Not Locked

Lock Actions

Loan Type*
First Lien

Citizenship*
US Citizen

Income Doc*
Bank Stmt: 12 Mo. Business

Purpose*
Purchase

First Time Homebuyer

Occupancy*
Primary

Property Type*
SFR

Appraised Value*
\$ 4,000,000

Purchase Price*
\$ 4,000,000

First Lien Amount*
\$ 2,200,000

LTV
55 %

Secondary Financing*
None

State*
CA

County*
Contra Costa County

Rural Property

FICO*
755

No FICO

DTI*
32 %

Months Reserves
32

Mortgage Lates*
0x30x24

Bankruptcy*
None

Foreclosure*
None

Deed-in-Lieu*
None

Short Sale*
None

Escrows*
Yes

Temporary Buydown*
None

Income*
\$

Property Expenses*
\$

Liabilities*
\$ 0

Reserves*
\$

Household Size*

Get Price

Live

Get Qualified Price

Eligible Products

Select all Fixed

15 Yr. Fixed

30 Yr. Fixed

40 Yr. Fixed

Select all ARM

5 Yr. ARM

7 Yr. ARM

10 Yr. ARM

Amortizing Type
Fully Am & IO

Lock Period
30

Investor/Lender
All

Program
All

Search Rate
100.000

Price

Points

Admin Fee
Exclude From Price

Rate	Lock Period	1 ₁	Price	2 ₂	Product	Investor/Lender Program	P&I PMT	Eligibility Q&A	Scenario Details	Next Steps
6.250%	30 Days		100.438		30 Yr. Fixed IO (10 Yr. IO)	Sample Investor Kilimanjaro - Alt Doc	\$11,458.33	?		
6.250%	30 Days		100.438		30 Yr. Fixed	Sample Investor Kilimanjaro - Alt Doc	\$13,545.77	?		
6.375%	30 Days		100.170		30 Yr. Fixed	Sample Investor Vernon Prime Ascent Plus - Alt Doc	\$13,725.13	?		
6.375%	30 Days		100.070		30 Yr. Fixed	Sample Investor Vernon Prime Ascent - Alt Doc	\$13,725.13	?		
6.500%	30 Days		101.250		30 Yr. Fixed	Sample Investor Alps	\$13,905.49			

Pricing & Eligibility Evidence

Pricing Evidence

Eligibility Evidence

Base	Rate	Price	
	6.500	101.000	
Adjustments	Description	Rate Adj.	Price Adj.
Loan Amount	Loan Amount : \$2,000,001 - \$2,500,000, LTV : 50.01% - 55.00%		-0.125
FICO LTV	FICO : 740 - 759, CLTV : 50.01% - 55.00%		0.625
Program Exception	price adj		-0.250
Add Ons	Description	Rate Adj.	Price Adj.
Final		Rate	Price
		6.500	101.250
Rate and Price Limits		Floor	Ceiling
Price		98.000	102.000
Price Adjustment			
Rate			
Rate Adjustment			

Buyer Exception Request Approval: Approve Exception Request



- Once the Exception Rules and LLPA(s) are **Saved**, and pricing has been confirmed on the **Buy-Side Pricing** tab, click the **Approve**
 - Exception is immediately approved
 - Seller will receive an email notification to reprice and lock the loan

Exception Requested

Buy-Side Pricing

NEX ID: 22Z-U4V

Not Locked

Approve

Deny

Lock Actions

Program Exception(s)

Program Name: Alps | Fully Am

When All of the following Conditions are met: Add Rule

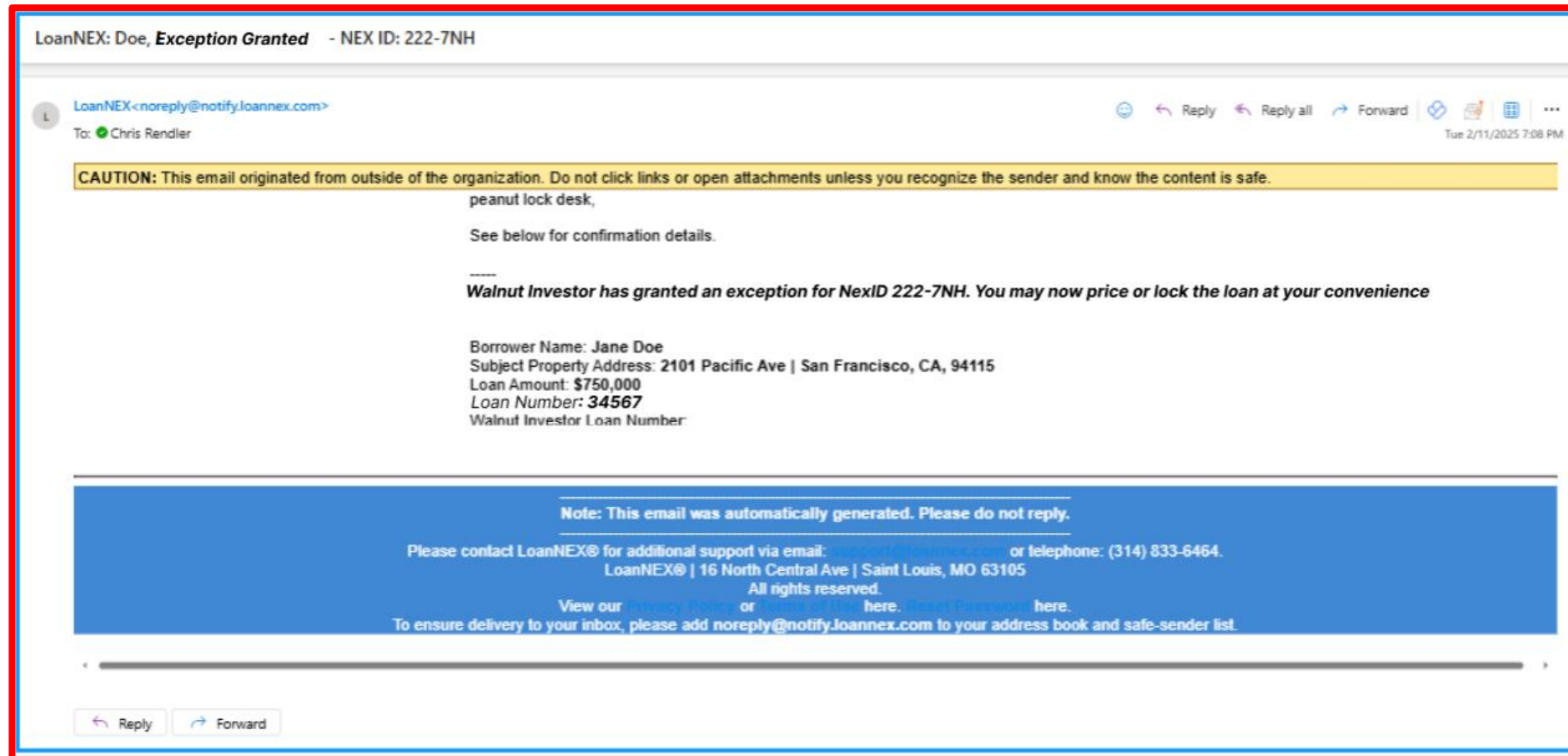
				Delete	Inputs	Limits	Status
First Lien Amount	Between	From 300,000	To 2,200,000		\$2,200,000	\$300,000 - \$1,500,000	
DTI	Less Than Or Equal	50			32.00%	<= 50.00%	
FICO	Greater Than Or Equal	660			755	>= 660	
LTV	Less Than Or Equal	80			55.000%	<= 80.00%	
CLTV	Less Than Or Equal	80			55.000%	<= 80.00%	
Months Reserves	Greater Than Or Equal	6			32	>= 6	

Other rules based on exception request

Seller Notification: Exception Granted

Seller User

- Seller receives an Exception Granted notification email
 - A hyperlink in the email will route the user directly to the loan
- Additionally, Seller may access their Pipeline to view loans with Approved Exceptions and Exceptions that are still pending review



Seller Submit Lock with Approved Exception

- Once the exception is approved, the seller can reprice the loan and see:
 - Eligibility updated based on exception rules defined by the buyer
 - Updated pricing reflecting all exception adjustments
 - The impacted program will display a **green ‘e’** in the pricing table to indicate the exception is in effect
- Seller can take **Next Steps** actions to Lock loan

Exception Approved NEX App

NEX ID: 22Z-U4V Not Locked

Loan Type *
First Lien

Citizenship *
US Citizen

Income Doc *
Bank Stmt: 12 Mo. Business

Self-Employed ☒

Purpose *
Purchase

First Time Homebuyer ☐

Occupancy *
Primary

Property Type *
SFR

Appraised Value *
\$ 4,000,000

Purchase Price *
\$ 4,000,000

First Lien Amount *
\$ 2,200,000

LTV
65 %

Secondary Financing *
None

State *
CA

County *
Contra Costa County

Rural Property ☐

FICO *
755

No FICO ☐

DTI *
32 %

Months Reserves
32

Mortgage Rates *
0x30x24

Bankruptcy *
None

Foreclosure *
None

Deed-in-Lieu *
None

Short Sale *
None

Escrows *
Yes

Temporary Buydown *
None

Income *
\$

Property Expenses *
\$

Liabilities *
\$ 0

Reserves *
\$

Household Size *

Get Price

Get Qualified Price

What is Qualified Price ?

Eligible Products

Select all Fixed

30 Yr. Fixed

Select all Arm

5 Yr. ARM

7 Yr. ARM

Amortizing Type
Fully Am

Lock Period
30

Investor/Lender
All

Program
All

Show Best per Investor/Lender ☐

Search Rate
100,000

Admin Fee
Price

Points

Exclude From Price ☐

Request Exception

View Ineligible Products

Rate	Lock Period	Price	Product	Investor/Lender Program	P&I PMT	Eligibility Q&A	Scenario Details	Next Steps
6.500%	30 Days	101.250 \$27,500.00	30 Yr. Fixed	<div><div>e</div><div>Sample Investor Alps</div></div>	\$13,905.49			<div>Register Loan</div> <div>Lock Request</div>

Seller Post-Lock Exception Visibility and Modification Handling



Lock Approved

NEX ID: 22Z-U4V Locked

Scenario Details

Lock Ticket

Cancel Lock

Extension

Modification

Program Exception(s)

Transaction Summary

Product and Pricing

Eligibility Waived

Requested On

Approved on

Identifiers

Investor Name

Sample Investor

First Lien

Alps

30 Yr. Fixed

6.500%

101.250

30

Index, Margin

FPA/Cap/Life

Investor Name

Sample Investor

Lock Date

9/02/2025 12:33:30 PM

Expiration Date

0

Extension Days

0

Extension Count

0

Re-lock Count

0

First Lien Amount

\$2,200,000.00

LTV

55.00 %

CLTV

55.00 %

Company Name

Gold Bridge

Users Full Name

GoldBridge Admin

Requested On

9/02/2025 12:33:30 PM

Company Name

Sample Investor

Users Full Name

Sample Investor

Approved on

9/02/2025 12:36:45 PM

Originator Loan Number

12345

Universal Loan Identifier

Loan Number

Lock Number

Borrower

Jane Doe

Address

123 Main Street, San Francisco, CA 94115

Input Details

Price Evidence

Eligibility Evidence

Eligibility Evidence

Failed

Fully Am

Loan Screened 9/02/2025 12:33:31 PM

State, County, Purpose, Occupancy, Property Type

Credit Attributes

Inputs

Limits

DTI

CLTV

LTV

FICO

Qualifying Months Reserves

Payment Information

Actual Payment

Qualifying Payment

Program Exception(s)

When All of the following conditions are met

First Lien Amount is between \$300,000 and \$2,200,000

DTI is less than or equal to 50.000%

FICO is greater than or equal to 660

LTV is less than or equal to 80.000%

CLTV is less than or equal to 80.000%

Months Reserves is greater than or equal to 6

Mortgage Lates is equal to 0x30x24

Income Doc is equal to Bank Stmts: 12 Mo. Business

Escrows is equal to Yes

Purpose is equal to Purchase

Occupancy is equal to Primary

Property Type is equal to SFR

Citizenship is equal to US Citizen

Loan Type is equal to First Lien

Bankruptcy is equal to None

- Once exception loan is locked, the **Transaction Summary** and Exception Report displays:
 - **Green flag** to indicate the exception was approved/granted
 - Select the arrow to open **Eligibility Evidence** to show:
 - Line-by-line comparison against default program guidelines
 - Program Exceptions
- **NOTE: If the Seller modifies the loan** after the exception and lock are approved:
 - LoanNEX checks new data against exception-defined eligibility
 - If loan is outside approved bounds, the seller will not be allowed to submit the modification, and must submit a new exception request

Buyer Deny Exception Request



- **Buyer selects Deny on exception request**
 - User may provide Comments explaining the reason for the exception denial before selecting the **Save** button
- Denial is logged in the exception **Activity Log** for audit tracking

- Seller will receive an Exception Denied notification via email
 - **Seller may revise and resubmit the Exception Request**
 - The exception request form will prepopulate with the previous responses and can be modified as needed

Activity Log

View Docs

Exception Requested

Buy-Side Pricing

NEX ID: 22Z-U7U

Not Locked

Deny

Lock Actions

Program Exception(s)

Program Name: Alps | Fully Am

When

All

 of the following Conditions are met:

+ Add Rule

				Delete	Inputs	Limits	Status
First Lien Amount	Between	From 300,000	To 1,500,000		\$2,200,000	\$300,000 - \$1,500,000	
DTI	Less Than Or Equal	50			24.00%	<= 50.00%	
FICO	Greater Than Or Equal	660			720	>= 660	
LTV	Less Than Or Equal	80			55.000%	<= 80.00%	
CLTV	Less Than Or Equal	80			55.000%	<= 80.00%	
Months Reserves	Greater Than Or Equal	6			24	>= 6	

Other rules based on exception request

Mortgage Lates

Equal

0x30x24

Income Doc

Equal

Full Doc

Deny Exception

Please enter a reason for denying this exception request

Non-compliance

Cancel

Save

Buyer Exception Reporting

- **Exception activity is fully tracked and available in LoanNEX**
 - Navigate to the **Reports** section in the top navigation bar
 - Select the **Exception** Report
 - Select your desired date range
 - Select the **Download** button

- **Reported Data includes:**
 - Exception Request Date
 - Approval or Denial Status with Corresponding Dates
 - Submitted Form Responses

LoanNEX®

Pipeline

Collaboration

Exchange

Reports

Guidelines

Upload Loan

Add Scenario

Search

Help

Sample Investor

CSV Reports

Exceptions

09/01/2025

09/02/2025

Download CSV

	A	C	D	E	I	K	L	N	O	P	Q	R	S	T	U
1	Nex Id	Lock Number	Primary Borrower Name	Official Loan Of	Buyer Name	Loan Purpose	Seller Originator	Lock Requested Date	Lock Approved Date	Last Exception Requ	Exception Requested Coun	Exception Requested Date(s)	Exception Approved	Exception Approved Date	Last Exception Ap
2	22Z-U7B		Sam Second	Gold Bridge	Sample Investor	Purchase	GoldBridgeAdmin			GoldBridgeAdmin	1	9/2/2025 12:52	Y	9/2/2025 12:55	SampleInvestor
3	22Z-U7U		Deny Test	Gold Bridge	Sample Investor	Purchase	GoldBridgeAdmin			GoldBridgeAdmin	1	9/2/2025 12:46	N		
4	22Z-U7B		Sam Second	Gold Bridge	Sample Investor	Purchase	GoldBridgeAdmin			GoldBridgeAdmin	1	9/2/2025 12:52	Y	9/2/2025 12:55	SampleInvestor
5	22Z-U4V	22Z-U4V	Jane Doe	Gold Bridge	Sample Investor	Purchase	GoldBridgeAdmin	9/2/2025 12:33	9/2/2025 12:36	GoldBridgeAdmin	1	9/2/2025 10:47	Y	9/2/2025 12:29	SampleInvestor

➤ **NOTE:** All standard loan data is included in the **Exchange Pipeline** Report. Reconcile both reports to get a complete view of each exception loan.

FAQ – Sellers Exception Request and Approval Management

- **When should I submit an exception request?**
 - Submit an exception request when pricing results show “Ineligible” or when a program fails a published guideline but a waiver may apply.
- **Where do I start my exception request?**
 - Select **Request Exception** on the Pricing screen, or choose **Ineligible Products → Request Exception** from the popup window.
- **Can I attach supporting documentation?**
 - Yes. Upload borrower or credit documentation before submitting. Files are visible in **Transaction Summary → View Docs** for Buyer review.
- **What happens after I submit my request?**
 - The Buyer receives an automated notification and reviews your submission in the **Exceptions** tab. You’ll receive an email once a decision is made.
- **My request was denied. Can I resubmit?**
 - Yes. Denied requests can be revised and resubmitted. All prior responses will prepopulate for faster completion.

FAQ – Buyer Exception Configuration and Workflows

- **How are general or non-eligibility-related exceptions handled?**
→ Buyers can configure a **General Exception Request Form** for non-rule-related approvals. Sellers select “Request Exception” from the Exceptions tab to initiate.
- **How do I review incoming exception requests?**
→ Access the **Exceptions** tab or use the email hyperlink to open the loan. You can review exceptions individually or in batch view.
- **Can I adjust eligibility rules before approval?**
→ Yes. Modify LTV, DTI, or other limits within the **Program Exceptions** section, then save before proceeding to pricing.
- **How do I confirm pricing accuracy before approving an exception request?**
→ Use the **Buy-Side Pricing** tab to validate pricing and confirm LLPAs align with the exception rules before selecting **Approve**.
- **How should I handle a denied request?**
→ Select **Deny**, add a brief comment, and click **Save**. The denial is logged in the **Activity Log**, and the Seller receives an automated notification.
- **Where can I track and reconcile all exception activity?**
→ Navigate to **Reports** → **Exception Report**, select a date range, and download. This includes all request details, approvals, and denials.

FAQ – Buyers Managing Exceptions After Lock Approval

- **A loan is lock-approved and now violates an eligibility hard stop. How can I handle this?**
→ If loan data changes and falls outside the originally approved exception parameters, the system will prevent seller from simply updating the loan. The Seller must submit a new exception request after repricing the loan. The buyside will then receive an exception request on updated loan.
- **Loan data changed on a previously approved exception. How do I update the eligibility rules or adjustments?**
→ The Buyer can edit the exception rules within the **Exception Requested** tab and re-approve. Seller should reprice and re-lock to update pricing and eligibility displays.
- **A loan was exception-approved but now needs to be canceled. How can I do this?**
→ Locate the loan in the **Activity Log**, open the exception record, and select **Revoke Exception**. This will remove the active waiver and notify the Seller.
- **Can exceptions be created after a loan is locked?**
→ *Coming soon! The upcoming Post-Lock Exception feature will allow Buyers to seamlessly approve new exceptions on locked loans.* Until then, **Sellers should continue to engage buyers manually regarding exceptions to existing locks**

Submit a Case to LoanNEX Support

1. Select the appropriate email address below:
 - Client Support / Configuration Settings: support@loannex.com
 - Eligibility & Pricing Inquiries: investorsupport@loannex.com
 - Sales: sales@loannex.com
 - General Inquiries: info@loannex.com
 - Billing Inquiries: support@loannex.com
2. Include Contact Information: Name, Company Name, Email, Telephone
3. Include a detailed description of your Case
4. A Case will be created, and the appropriate LoanNEX Team member notified
5. LoanNEX will respond within one business day to address your Case