



Use this form to request exceptions for the Non-Agency Program. The form must be completed in its entirety prior to submission. Please allow up to 24-48 hours for review once submitted.

- For loan files submitted or delivered to Planet, complete this form and submit for review with all supporting documents via the Seller Portal.
- For loan files not submitted or delivered, complete this form and provide all supporting docs to NonQMExceptiondesk@planethomelending.com.

Disclaimer: By submitting this exception request form, seller certifies that: (i) seller has made, or is making, its own credit decision with respect to the loan to the borrower, regardless of whether Planet Home Lending approves or declines to approve the exception request herein; (ii) none of Planet Home Lending, its directors, officers, employees, agents or contractors, or any of its affiliates has influenced, or will influence, Seller's credit decision with respect to the loan to the borrower by (a) indicating whether it will approve or decline to approve the exception requested herein, (b) indicating whether it will purchase the loan if Seller originates and closes the loan, or (c) any other action or statement; and (iii) if Seller has closed, or in the future does close, the loan to the borrower, seller did, or will, fund the closing of the loan with funds from a source other than Planet Home Lending.