

## WHAT MAKES US DIFFERENT

From the beginning, JMAC Lending was built differently, on the simple premise that our clients deserve better. Our goal is to deliver **Unique + Innovative Products, Exceptional Client Service + Support, Competitive Pricing,** and a loyal commitment to helping our partners grow business. The core of our culture and business approach is to go **Beyond Current** market options to be the go-to lender of choice for our clients and partners. We are the future of wholesale and correspondent lending.

**We are a Fannie Mae, Freddie Mac and Ginnie Mae Approved Seller/Servicer**

**Become a PREMIER BROKER and receive up to a .25% price adjustment.**

LET'S TALK BUSINESS

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JMAC LENDING



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JMAC LENDING

Beyond Current

THE NEW WAVE OF LENDING

# THE NEW WAVE OF LENDING

## NON-AGENCY + NON-CONFORMING



### LAGUNA

Our premium jumbo product with aggressive pricing on purchase.

- Rate reduction of .250 for ACH payment
- 80% LTV/CLTV up to \$2M with minimum 700 FICO
- 70% LTV/CLTV up to \$3M with minimum 720 FICO
- Investment property to \$2M



### MANHATTAN

Aggressive pricing on refinance.

- Ideal for Millennial purchasers: No mortgage history + no rental history
- Delayed financing allowed up to 50% with a \$1M loan amount
- Rental income allowed on departing property with no landlord history
- Up to 8 financed properties allowed; maximum of 15 (excludes commercial)
- 100% reserve can be from retirement funds



### VENICE

Perfect for self-employed borrowers and those with a foreclosure, short sale, bankruptcy or modification within two years.

- 6 months of bank statements
- Interest-only options
- Foreclosure/BK/Short Sale/ Loan Modification with 1-year seasoning
- Foreign Nationals allowed
- Gift funds allowed for investment
- Non-warrantable condo allowed (excluding FL)
- Asset depletion allowed
- Unlimited cash out subject to maximum loan value
- Debt to income ratio up to 50% subject to residual income



### NEWPORT

Our most flexible Jumbo product.

- \$100K to \$2.5M
- Interest-only options
- 90% cash out up to \$1.5M
- 95% for purchase and rate/term refinance
- As low as 600 FICO score
- No mortgage insurance over 80%
- 40 year term allowed
- Foreclosure from 3 to 7 years
- DIL, NOD, short sale, loan modification from 2 to 4 years
- DTI up to 50% based on residual income

# INNOVATIVE PRODUCT SOLUTIONS + EXCEPTIONAL SERVICE

## AGENCY + CONFORMING

## INVESTMENTS



### CONVENTIONAL

Flexible with low overlays.

### GOVERNMENT

- FHA and VA programs
- Standard purchase, refi and streamline/IRRRL loan options
- Low- and no-down-payment options
- DTI per AUS for FHA borrowers with 620+ credit
- Financing for borrowers with sub-620 credit
- Fixed- and adjustable-rate lending options

FreddieMac FannieMae

GinnieMae

HOME Ready™  
by Fannie Mae

Fannie Mae simplicity, security and reliability.

- Designer for creditworthy, low- to medium-income borrowers
- Low down payment with up to 97% LTV financing
- No first-time buyer requirement
- Non-traditional credit requirements
- Flexible sources of funds can be used for down payment and closing costs
- No minimum contribution from the borrower's own funds
- No income limit; low-income census tracts
- Favorable pricing, conventional ease
- Rental income may be considered for qualifying
- Expanded DTI ratio when using additional household income from non-borrowers
- Cancellable private mortgage insurance
- Reduced MI coverage requirements for LTVs above 90% (up to 97%)



### SUNSET INVESTOR SOLUTIONS

Grow your wealth.

- 30-Year, 15-Year, 5/1 ARM and 7/1 ARM available terms
- Interest-only options available for all terms with 10-year interest period over 20-year amortization
- Purchase, R&T, and unlimited cash out
- No 4506-T
- No income on 1003 (standard 2 years of employment required)
- No income qualification – based on DSCR (Debt Service Coverage Ratio)
- Unlimited properties (Exposure to single borrower up to 6 properties or not to exceed \$3M combined)
- Chapter 13 > 12 mo.; other chapters > 36 mo.; short sale/deed in lieu > 24 mo.; foreclosure > 36 mo.
- Foreign Nationals allowed
- VOD allowed
- \$75,000 to \$1M loan amount
- 1 to 4 unit