



2510 Red Hill Avenue, Santa Ana, CA 92705 | 949.390.2688 | www.JMACLending.com

CLOSED-END SECOND SUBMISSION CHECKLIST

Note: Second Lien is required to close concurrently behind JMAC FNMA loans: Purchase, Rate and Term, and Cash Out. Brokers that have utilized the Initial Disclosures Generator will only need to provide highlighted items for submission.

FORMS & DISCLOSURES

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| <input type="checkbox"/> 4506-T (signed) | <input type="checkbox"/> Fair Lending Notice (CA only) |
| <input type="checkbox"/> Affiliated Business Disclosure (if applicable) | <input type="checkbox"/> Homeownership Counseling Disclosure & List |
| <input type="checkbox"/> Anti-Steering Disclosure (not required for BPO loans) | <input type="checkbox"/> Intent to Proceed |
| <input type="checkbox"/> Borrower's Certification & Authorization (wet signed) | <input type="checkbox"/> Initial 1003 (signed) |
| <input type="checkbox"/> California Mortgage Broker Agreement (if applicable) | <input type="checkbox"/> Loan Estimate (LE) |
| <input type="checkbox"/> Certification of eConsent & eSign (if applicable) | <input type="checkbox"/> Patriot Act Disclosure |
| <input type="checkbox"/> Equal Credit Opportunity Act (ECOA) | <input type="checkbox"/> Written List of Service Providers (WLSP) (if applicable) |

SUPPORTING DOCUMENTS

- | | |
|---|---|
| <input type="checkbox"/> 1 Month Paystubs | <input type="checkbox"/> DO Findings + Credit Report (from 1 st Lien reflecting subordinate financing) |
| <input type="checkbox"/> 2 Years Tax Returns | <input type="checkbox"/> Escrow Instructions (if applicable) |
| <input type="checkbox"/> 2 Years W2s | <input type="checkbox"/> Preliminary Title Report |
| <input type="checkbox"/> 2 Months Bank Statements | <input type="checkbox"/> Purchase Contract (if applicable) |

LENDER FEES

- \$500 2nd Lien Lender Fee
\$75 Texas Attorney Review Fee (if applicable)

MORTGAGEE CLAUSE

JMAC Lending, Inc., its Successors and/or its Assigns 2510 Red Hill Avenue, Santa Ana, CA 92705 | 949.390.2688

For questions about the
Broker Portal and JMAC processes,
contact Client Support:
clientsupport@JMACLending.com
949.390.2671

For questions about your
Loan Estimate, contact our
Disclosures Department:
disclosures@JMACLending.com
949.390.2684

For questions about your
submission, contact our
Submissions Team:
submissions@JMACLending.com
949.390.2602

Online guides are available on our support page, located at: support.jmaclending.com