



JMAC LENDING Jumbo and Non-QM Programs Summary

Program	Type	Interest Only	Descriptions
Laguna	Jumbo	No	<ul style="list-style-type: none">• Prime Jumbo program for borrowers who have no derogatory credit in the past 7 years• Aggressive pricing up to 85% financing for Purchase Transaction• Borrower does not need to have rental or mortgage history• Flexible credit depth, loan amount and appraisal review requirements• Allow use of RSU income for qualification
Malibu	Jumbo	Yes	<ul style="list-style-type: none">• Prime Jumbo program for borrowers who have no derogatory credit in the past 7 years• Aggressive pricing up to 90% financing for Purchase and R&T refinance
Manhattan	Jumbo	No	<ul style="list-style-type: none">• Prime Jumbo program for borrowers who have no derogatory credit in the past 7 years• Borrower does not need to have rental or mortgage history• All retirement funds can be used to meet reserve requirement
Newport	Non-QM	Yes	<ul style="list-style-type: none">• Minimal 3 years seasoning on derogatory credit• For borrower who only have 5% down payment• Non-occupant co-borrower allowed, Primary borrower needs to qualify up to 60% DTI• Up to 50% DTI and unlimited cash-out up to the maximum LTV options• Allow use of RSU income for qualification
Sunset (DSCR)	Non-QM	Yes	<ul style="list-style-type: none">• Minimal 2 years seasoning on derogatory credit• No Income and No reserve option available• Qualified solely on gross rental income• Foreign national borrower financing available
Zuma	Non-QM	Yes	<ul style="list-style-type: none">• Financing allow on BK, SS, FC, & DL that was just settled * <i>Grade C pricing</i>• Up to 55% DTI; Use of Cash-Out to meet reserve requirement; Qualified on Debt Consolidation to meet low reserve• Full doc on 1 or 2 years income; 1 or 2 years bank statements; WVOE; Full doc can combined with asset depletion• Non-Occupant Co-Borrower allowed on full doc qualification; Primary borrower must qualify up to 55% DTI
Venice	Non-QM	Yes	<ul style="list-style-type: none">• Minimal 1 year seasoning on derogatory credit• Qualifications allowed on full doc, bank statements (6 or 12 months) for self-employment, asset depletion, & DSCR.• Aggressive pricing and minimal requirements for foreign national borrower qualifications• Up to 50% DTI and unlimited cash-out up to the maximum LTV

This is not a commitment to lend. Terms, conditions, programs are subject to change without notice.

CONTACT US TODAY

844.888.JMAC | sales@JMACLending.com



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