



CORRESPONDENT QUICK REFERENCE GUIDE

CORPORATE OFFICE	CORRESPONDENT BORROWER INFORMATION										
2510 Red Hill Ave. Santa Ana, CA 92705 Hours of Operation: 8:00 AM to 5:00 PM (PST) (949) 390-2688 correspondent@jmacclending.com	Borrower Payment Remittance Address: JMAC Lending, Inc. Attn: Payment Processing 2510 Red Hill Ave. Santa Ana, CA 92705										
CORRESPONDENT PORTAL ACCESS	HOW WE CAN HELP – SUPPORT TOOL										
Correspondent Login https://goto.jmacclending.com	Non-Delegated Submission https://help.jmacclending.com/hc/correspondent										
PRICING & LOCK EXTENSIONS	ALL OTHER PAYMENTS										
Hours: 8:00 AM to 4:00 PM (PST) lockdesk@jmacclending.com (949) 390-2687	(Curtailments, Escrow Funds, PFA) Attn: Post-Funding 2510 Red Hill Ave. Santa Ana, CA 92705										
ORIGINAL COLLATERAL PACKAGE SHIP TO	SERVICING DEPARTMENT										
<p style="text-align: center;">JMAC Lending, Inc Attn: Funding 2510 Red Hill Ave. Santa Ana, CA 92705</p> <p style="text-align: center;">Required Documents Bailee Letter, Original Allonge, Original Note, POA & Trust Cert</p> <p style="text-align: center;">Note Endorsement Pay to the order of JMAC Lending, Inc. without recourse</p>	(855) 738-0931 servicing@jmacclending.com										
LATE GOVERNMENT INSURANCE FEE (MIC, LNG & LGC)	STANDARD FEES										
<p style="text-align: center;">Not Applicable</p>	<table> <tr> <td>Purchasing Fee</td> <td style="text-align: right;">\$300.00</td> </tr> <tr> <td>Flood Certification</td> <td style="text-align: right;">\$11.00</td> </tr> <tr> <td colspan="2" style="text-align: center;"><i>(all loans, regardless of flood cert supplied by seller)</i></td> </tr> <tr> <td>Tax Service Fee</td> <td style="text-align: right;">\$65.00</td> </tr> </table>	Purchasing Fee	\$300.00	Flood Certification	\$11.00	<i>(all loans, regardless of flood cert supplied by seller)</i>		Tax Service Fee	\$65.00		
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HAZARD & FLOOD INSURANCE MORTGAGE CLAUSE	ADDITIONAL SERVICE FEES FOR NON-DELEGATED										
JMAC Lending, Inc., Its Successors And/Or Assigns 2510 Red Hill Ave. Santa Ana, CA 92705 (949) 390-2688	<table> <tr> <td>Underwriting Fee Conventional Loans</td> <td style="text-align: right;">\$400.00</td> </tr> <tr> <td>Underwriting Fee Jumbo Loans</td> <td style="text-align: right;">\$700.00</td> </tr> <tr> <td>Underwriting Fee Non-QM Loans</td> <td style="text-align: right;">\$700.00</td> </tr> <tr> <td>Doc Drawing Fee</td> <td style="text-align: right;">\$295.00</td> </tr> </table>	Underwriting Fee Conventional Loans	\$400.00	Underwriting Fee Jumbo Loans	\$700.00	Underwriting Fee Non-QM Loans	\$700.00	Doc Drawing Fee	\$295.00		
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POST FUNDING ADJUSTMENTS	TRAILING DOC FEE PENALTY										
purchaseadjustments@jmacclending.com (949) 390-2640	<table> <tr> <th>DAYS</th> <th>FEE</th> </tr> <tr> <td>0-120</td> <td>No Fee</td> </tr> <tr> <td>Over 120</td> <td>\$200/Document</td> </tr> <tr> <td>Additional Monthly Fee after 180 days</td> <td>\$200/Document</td> </tr> <tr> <td>Over 210</td> <td>Repurchase</td> </tr> </table>	DAYS	FEE	0-120	No Fee	Over 120	\$200/Document	Additional Monthly Fee after 180 days	\$200/Document	Over 210	Repurchase
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Additional Monthly Fee after 180 days	\$200/Document										
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TRAILING DOCUMENTS	ID NUMBERS										
JMAC Lending, Inc. Attn: Trailing Docs 2510 Red Hill Ave. Santa Ana, CA 92705 trailingdocs@jmacclending.com	MERS ID: 1006380										



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