

## CORRESPONDENT JUMBO & NON-AGENCY SUBMISSION CHECKLIST

### FORMS, DISCLOSURES, & SUPPORTING DOCUMENTS

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| <ul style="list-style-type: none"> <li><input type="checkbox"/> <a href="#">Affiliated Business Disclosure</a> (if applicable)</li> <li><input type="checkbox"/> ARM Disclosure (if applicable)</li> <li><input type="checkbox"/> <a href="#">Borrower's Certification &amp; Authorization</a> (wet signed)</li> <li><input type="checkbox"/> eConsent &amp; eSign Disclosure (if applicable)</li> <li><input type="checkbox"/> Credit Score Disclosure (Notice to Home Loan Applicant)</li> <li><input type="checkbox"/> Escrow Instructions (if applicable)</li> <li><input type="checkbox"/> <a href="#">Equal Credit Opportunity Act</a> (ECOA)</li> <li><input type="checkbox"/> <a href="#">Fair Lending Notice (CA only)</a></li> <li><input type="checkbox"/> Flood Hazard Notification and/or Flood Certificate</li> </ul> | <ul style="list-style-type: none"> <li><input type="checkbox"/> <a href="#">Homeownership Counseling Disclosure &amp; List</a></li> <li><input type="checkbox"/> Initial 1003 (signed)</li> <li><input type="checkbox"/> <a href="#">Intent to Proceed</a></li> <li><input type="checkbox"/> Loan Estimate (LE) &amp; Change of Circumstance (COC) (if applicable)</li> <li><input type="checkbox"/> Patriot Act Disclosure</li> <li><input type="checkbox"/> Preliminary Title Report (refi only)</li> <li><input type="checkbox"/> Privacy Disclosure Notice</li> <li><input type="checkbox"/> Purchase Contract (if applicable)</li> <li><input type="checkbox"/> <a href="#">Taxpayer Consent Form</a></li> <li><input type="checkbox"/> <a href="#">Written List of Service Providers (WLSP)</a> (if applicable)</li> </ul> |
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### PROGRAM DOCUMENTATION

#### Jumbo Plus+ / Malibu Plus / Manhattan Plus / Monterey / Laguna / Newport

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| <ul style="list-style-type: none"> <li><input type="checkbox"/> 1 Month Paystubs</li> <li><input type="checkbox"/> 2 Months Bank Statements</li> <li><input type="checkbox"/> 2 Years Tax Returns</li> <li><input type="checkbox"/> 2 Years W-2s (must match returns)</li> <li><input type="checkbox"/> <a href="#">4506-C</a> (signed)</li> <li><input type="checkbox"/> <b>For borrowers with ownership in a company:</b><br/>2 years K-1s</li> <li><input type="checkbox"/> <b>For borrowers with ≥ 25% ownership on K-1s:</b><br/>2 years Business Tax Returns</li> </ul> | <ul style="list-style-type: none"> <li><input type="checkbox"/> <b>For borrowers with ≥ 25% ownership:</b><br/>4506-C for all businesses</li> <li><input type="checkbox"/> DU Findings; Jumbo Plus+, Malibu Plus and Manhattan can accept LPA findings. Malibu Jumbo does not require AUS</li> <li><input type="checkbox"/> <b>For properties owned not including subject property:</b> Copy of the mortgage coupon, tax bill, and home insurance declaration page including premium and HOA bill (if applicable)</li> </ul> |
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#### Venice (DSCR) Non-QM

- 2 months Bank Statements for closing and reserve (if applicable)

#### Zuma Non-QM

- Refer to specific [Zuma Submission Checklist](#)

**NOTE: Investor will use lender's credit report, but the report needs to be within 30 days of submission (except where specified in Laguna and Newport guidelines where specific credit report requirements are addressed).**

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

For questions about your Loan Estimate, contact our Disclosures Department:  
[disclosures@JMACLending.com](mailto:disclosures@JMACLending.com)  
949.390.2684

For questions about your submission, contact our Submissions Team:  
[submissions@JMACLending.com](mailto:submissions@JMACLending.com)  
949.390.2602

Online guides are available on our support page, located at: [help.jmacLending.com](http://help.jmacLending.com)