



PROCESS FOR DSCR WHEN LOAN ORIGINATOR IS NOT LICENSED IN THE STATE

Requirements from TPO:

- 1) The company and loan officer must be approved with JMAC and their NMLS license must be current.
- 2) To register the loan, the client or their AE/AM will need to email to lockdesk@jmac lending.com to request lock desk to manually register the loan.
- 3) To lock the loan, the client needs to email to lockdesk@jmac lending.com to request lock desk to lock the loan. The cut off to lock is before 4:00pm PST. Provide loan number, lock term, rate and specify if the loan is originating as BPO or LPO. Please allow time for the lock desk to review and lock.

Allowable States:

- Colorado
- Illinois
- Kentucky
- Maryland
- New Hampshire
- New Mexico
- Ohio
- Pennsylvania
- South Carolina
- Tennessee
- Texas
- Washington