

JUMBO & NON-CONFORMING SUBMISSION CHECKLIST

FORMS, DISCLOSURES, & SUPPORTING DOCUMENTS

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| <ul style="list-style-type: none"> <input type="checkbox"/> Affiliated Business Disclosure (if applicable) <input type="checkbox"/> Anti-Steering Disclosure (not required for BPO loans) <input type="checkbox"/> ARM Disclosure (if applicable) <input type="checkbox"/> Borrower's Certification & Authorization* <input type="checkbox"/> California Mortgage Broker Agreement (if applicable) <input type="checkbox"/> eConsent & eSign Disclosure (if applicable) <input type="checkbox"/> Escrow Instructions (if applicable) <input type="checkbox"/> Equal Credit Opportunity Act (ECOA) <input type="checkbox"/> Fair Lending Notice (CA only) | <ul style="list-style-type: none"> <input type="checkbox"/> Homeownership Counseling Disclosure & List <input type="checkbox"/> Initial 1003 (signed) <input type="checkbox"/> Intent to Proceed <input type="checkbox"/> Loan Estimate (LE) <input type="checkbox"/> Patriot Act Disclosure <input type="checkbox"/> Preliminary Title Report (refi only) <input type="checkbox"/> Purchase Contract (if applicable) <input type="checkbox"/> Social Security Verification (SSA-89) (wet signed) <input type="checkbox"/> Written List of Service Providers (WLSP) |
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***Wet Signatures may be required Prior to Closing.**

PROGRAM DOCUMENTATION

Jumbo Plus / Newport / Malibu Plus / Malibu / Manhattan Plus / Monterey

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| <ul style="list-style-type: none"> <input type="checkbox"/> 1 Month Paystubs <input type="checkbox"/> 2 Months Bank Statements <input type="checkbox"/> 2 Years Tax Returns <input type="checkbox"/> 2 Years W-2s (must match returns) <input type="checkbox"/> 4506-C (signed) <input type="checkbox"/> For borrowers with ownership in a company:
2 years K-1s <input type="checkbox"/> For borrowers with ≥ 25% ownership on K-1s:
2 years Business Tax Returns | <ul style="list-style-type: none"> <input type="checkbox"/> For borrowers with ≥ 25% ownership:
4506-C for all businesses <input type="checkbox"/> For properties owned not including subject property: Copy of the mortgage coupon, tax bill, and home insurance declaration page including premium and HOA bill (if applicable) <input type="checkbox"/> DO Findings + Transfer (if DO is not in the file, JMAC will pull credit); JumboPlus, Malibu Plus, & Manhattan Plus can also accept LPA findings. |
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NOTE: Agency guidelines apply to Jumbo Plus+, Malibu Plus and Manhattan Plus. Provide Income docs per AUS results.

****Credit report is good for 60 days from submitted date. For Newport, JMAC will need to pull new credit for underwriting and pricing.**

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: help.jmaclending.com