

Welcome to JMAC Lending's Ratesheets

1997 - 2022 25 Years and Growing

Ratesheet Directory			Lock Desk Cut-off time
Page 1	COVER SHEET		5:00 PM PST ***
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Mortgagee Clause (CPL & Insurance)

JMAC LENDING, INC., ITS SUCCESSORS AND/OR ITS ASSIGNS, 2510 RED HILL AVENUE, SANTA ANA, CA 92705 949.390.2688

Lock Expiration Dates:

15 Day	6/14/2022
20 Day	6/20/2022
30 Day	6/29/2022
45 Day	7/14/2022
60 Day	7/29/2022

ANNOUNCEMENTS

GROW YOUR PIPELINE

SPRING SPECIALS
VA & FHA

UP TO \$500 CREDIT TOWARD APPRAISAL
 NO LENDER FEE FOR IRRRL & STREAMLINE

SUBMIT BY 5.28.22



VENICE NON-QM INVESTOR

CASH FLOW

DSCR LOANS

EMPLOYMENT INCOME
 DOCS AND TAX RETURNS
 NOT NEEDED.



CONVENTIONAL LOAN LIMITS		CONVENTIONAL STIMULUS LOAN LIMITS		LOAN LOCK REQUIREMENTS
# of Units	Loan Limits	CA Counties	Loan Limits	Email lock request to lockdesk@jmaclending.com or lock online in the Portal 1. Pre-locks: Purchase with "Registered" status. 30 Days term min. Refinance with "Registered" status. 30 Days term min. 2. 20 days lock term: Approved Loan with Appraisal done or PIW. 3. Clear to Close (CTC) status loans: Only CTC loans can be locked 15 days. 4. Jumbo and Non-QM: 45 Days Term Min and Loan Status needs to be at least in Doc Check Status. (Laguna requires pre-lock approval)
1	\$647,200	Los Angeles	\$970,800	
2	\$828,700	Orange	\$970,800	
3	\$1,001,650	Sacramento	\$675,050	
4	\$1,244,850	Santa Clara	\$970,800	
		San Diego	\$879,750	
		San Francisco	\$970,800	
		San Mateo	\$970,800	
		Santa Barbara	\$783,150	
		Ventura	\$851,000	
		Please call for other counties		

INDEX INFORMATION

INDICES	TODAY
30 Day SOFR	0.71920%
1 YR Treasury	0.48000%
Prime	4.00000%
10 Year UST	2.86400%

Lender Fees:

	Conventional	Jumbo	FHA/VA	FHA Stream IRRRL
Lender Fees	\$995	\$1,195	\$995	\$650
Tax Service	\$65	\$65	\$0	\$0
Flood Cert.	\$10	\$10	\$10	\$10
Appraisal Report	Refer to Appraisal Fee Chart			

OPERATIONS DIRECTORY

ACCOUNT MANAGERS:

Richard Alarcon: (949)345-8805 - richard.alarcon@jmaclending.com
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About JMAC Lending

Founded in 1997, JMAC Lending is an industry-leading wholesale and correspondent mortgage lender that provides a diverse range of innovative lending products along with exceptional service at a competitive price. Headquartered in Santa Ana, CA, JMAC Lending is licensed in 22 states and is an approved seller/servicer of Fannie Mae, Freddie Mac and Ginnie Mae products. For more information, visit www.JMACLending.com.

FHAs

*Please contact your Account Executive or Account Manager

HUD ID # 2599900002

Case number is required for all FHA prelock

VA ID # 9086270000

Purchases are Priority

*Fast-Track Approvals
 *Docs and Funding are expedited

RATES, FEES, AND PROGRAMS
 SUBJECT
 TO CHANGE
 WITHOUT NOTICE

LOANS MADE PURSUANT TO LICENSING/EXEMPTION AS LISTED:
 Alabama, #22468; Arizona Exempt; California Finance Law, CFL#603G249; BRE#01624421; NMLS #53112; Alabama, #22468; Arizona, #937096; Arizona OTN #1, #1000965; California CFL #603G249; California RMLA #11D80-97827; Colorado #53112; Florida #MLD1286; Georgia #43209; Idaho #HML-9141; Kentucky #MC700629; Maryland #R021999; Minnesota #MN-MO-53112; Nevada #4656; New Jersey #53112; New Mexico #53112; North Carolina L-171787; Ohio #RM.850303.000; Oregon ML-5322; Pennsylvania #69579; South Carolina #MLS - 53112; Tennessee #121182; Texas #53112; Utah #UDF-RFMN2015; Virginia #MC-5179; Washington #CL-53112
 JMAC DOES NOT ENGAGE IN "HIGH COST" LOAN LENDING, THEREFORE NOT ALL RATES/TERMS/PRODUCTS ARE AVAILABLE IN EACH STATE



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JMAC CONFORMING FIXED AND ARMS

Rate	CF 30 YR						Rate	CF 20 YR					
	15 Day	30 Day	45 Day	60 Day	75 Day	90 Day		15 Day	30 Day	45 Day	60 Day	75 Day	90 Day
4.000	2.500	2.763	3.025	3.288	3.550	3.813	4.000	1.494	1.757	2.019	2.282	2.544	2.807
4.125	1.737	1.999	2.262	2.524	2.787	3.049	4.125	0.829	1.091	1.354	1.616	1.879	2.141
4.250	1.071	1.334	1.596	1.859	2.121	2.384	4.250	0.273	0.536	0.798	1.061	1.324	1.586
4.375	0.502	0.765	1.027	1.290	1.552	1.815	4.375	-0.225	0.038	0.300	0.563	0.825	1.088
4.490	0.031	0.294	0.556	0.819	1.081	1.344	4.500	-0.610	-0.347	-0.085	0.178	0.440	0.703
4.500	-0.036	0.226	0.489	0.751	1.014	1.277	4.625	-1.158	-0.896	-0.633	-0.371	-0.108	0.154
4.625	-0.428	-0.166	0.097	0.359	0.622	0.884	4.750	-1.629	-1.366	-1.104	-0.841	-0.579	-0.316
4.750	-0.957	-0.695	-0.432	-0.170	0.093	0.355	4.875	-2.054	-1.791	-1.529	-1.266	-1.004	-0.741
4.875	-1.439	-1.177	-0.914	-0.652	-0.389	-0.127	5.000	-2.390	-2.127	-1.865	-1.602	-1.340	-1.077
4.990	-1.801	-1.539	-1.276	-1.014	-0.751	-0.489	5.125	-2.702	-2.440	-2.177	-1.915	-1.652	-1.390
5.000	-1.853	-1.591	-1.328	-1.066	-0.803	-0.541	5.250	-2.978	-2.716	-2.453	-2.191	-1.928	-1.666
5.125	-2.195	-1.933	-1.670	-1.408	-1.145	-0.883	5.375	-3.243	-2.981	-2.718	-2.456	-2.193	-1.931
5.250	-2.475	-2.212	-1.950	-1.687	-1.425	-1.162	5.500	-3.523	-3.261	-2.998	-2.736	-2.473	-2.211
5.375	-2.797	-2.534	-2.272	-2.009	-1.747	-1.484	5.625	-3.800	-3.537	-3.275	-3.012	-2.750	-2.487
5.490	-2.970	-2.708	-2.445	-2.183	-1.920	-1.658	5.750	-3.990	-3.727	-3.465	-3.202	-2.940	-2.677
5.500	-2.995	-2.733	-2.470	-2.208	-1.945	-1.683	5.875	-4.299	-4.037	-3.774	-3.512	-3.249	-2.987
5.625	-3.305	-3.043	-2.781	-2.518	-2.256	-1.993	6.000	-4.551	-4.288	-4.026	-3.763	-3.501	-3.238
5.750	-3.477	-3.214	-2.952	-2.689	-2.427	-2.164	6.125	-4.704	-4.441	-4.179	-3.916	-3.654	-3.391
5.875	-3.830	-3.567	-3.305	-3.042	-2.780	-2.517	6.250	-4.187	-3.924	-3.661	-3.399	-3.137	-2.874
5.990	-4.065	-3.803	-3.540	-3.278	-3.015	-2.753	6.375	-4.426	-4.164	-3.901	-3.639	-3.376	-3.114
Max Price	-4.000	-4.000	-4.000	-4.000	-4.000	-4.000	Max Price	-4.000	-4.000	-4.000	-4.000	-4.000	-4.000

Rate	CF 15 YR						Rate	CF 10 YR					
	15 Day	30 Day	45 Day	60 Day	75 Day	90 Day		15 Day	30 Day	45 Day	60 Day	75 Day	90 Day
3.750	0.302	0.564	0.827	1.089	1.352	1.614	3.000	2.173	2.435	2.698	2.960	3.223	3.485
3.875	-0.133	0.129	0.392	0.654	0.917	1.179	3.125	1.719	1.981	2.244	2.506	2.769	3.031
3.990	-0.486	-0.224	0.039	0.301	0.564	0.826	3.250	1.353	1.615	1.878	2.140	2.403	2.665
4.000	-0.537	-0.274	-0.012	0.251	0.513	0.776	3.375	0.877	1.140	1.402	1.665	1.927	2.190
4.125	-1.014	-0.751	-0.489	-0.226	0.036	0.299	3.500	0.451	0.713	0.976	1.238	1.501	1.763
4.250	-1.390	-1.127	-0.865	-0.602	-0.340	-0.077	3.625	0.053	0.316	0.578	0.841	1.103	1.366
4.375	-1.800	-1.538	-1.275	-1.013	-0.750	-0.488	3.750	-0.218	0.045	0.307	0.570	0.832	1.095
4.490	-2.136	-1.874	-1.611	-1.349	-1.086	-0.824	3.875	-0.649	-0.386	-0.124	0.139	0.401	0.664
4.500	-2.184	-1.922	-1.659	-1.397	-1.134	-0.872	4.000	-1.041	-0.778	-0.516	-0.253	0.009	0.272
4.625	-2.468	-2.206	-1.943	-1.681	-1.418	-1.156	4.125	-1.433	-1.170	-0.908	-0.645	-0.383	-0.120
4.750	-2.300	-2.037	-1.775	-1.512	-1.250	-0.987	4.250	-1.317	-1.055	-0.792	-0.530	-0.267	-0.005
4.875	-2.685	-2.423	-2.160	-1.898	-1.635	-1.373	4.375	-1.616	-1.354	-1.091	-0.829	-0.566	-0.304
4.990	-2.989	-2.726	-2.464	-2.201	-1.939	-1.676	4.500	-1.978	-1.715	-1.453	-1.190	-0.928	-0.665
5.000	-3.032	-2.769	-2.507	-2.244	-1.982	-1.719	4.625	-2.676	-2.414	-2.151	-1.889	-1.626	-1.364
5.125	-3.341	-3.078	-2.816	-2.553	-2.291	-2.028	4.750	-2.421	-2.159	-1.896	-1.634	-1.371	-1.109
5.250	-2.883	-2.620	-2.358	-2.095	-1.833	-1.570	4.875	-2.812	-2.549	-2.287	-2.024	-1.762	-1.499
5.375	-3.213	-2.950	-2.688	-2.425	-2.163	-1.900	5.000	-3.176	-2.914	-2.651	-2.389	-2.126	-1.864
5.490	-3.472	-3.210	-2.947	-2.685	-2.422	-2.160	5.125	-3.516	-3.254	-2.991	-2.729	-2.466	-2.204
5.500	-3.509	-3.247	-2.984	-2.722	-2.459	-2.197	5.250	-2.941	-2.678	-2.416	-2.153	-1.891	-1.628
5.625	-3.686	-3.424	-3.161	-2.899	-2.636	-2.374	5.375	-3.274	-3.011	-2.749	-2.486	-2.224	-1.961
5.500	-3.579	-3.317	-3.054	-2.792	-2.529	-2.267	5.500	-3.579	-3.317	-3.054	-2.792	-2.529	-2.267
Max Price	-4.000	-4.000	-4.000	-4.000	-4.000	-4.000	Max Price	-4.000	-4.000	-4.000	-4.000	-4.000	-4.000

Rate	CF 5/6 ARM						Rate	CF 7/6 ARM					
	15 Day	30 Day	45 Day	60 Day	75 Day	90 Day		15 Day	30 Day	45 Day	60 Day	75 Day	90 Day
4.000	0.971	1.234	1.496	1.759	2.021	2.284	4.250	1.629	1.891	2.154	2.416	2.679	2.941
4.125	0.590	0.853	1.115	1.378	1.640	1.903	4.375	1.191	1.454	1.716	1.979	2.241	2.504
4.250	0.210	0.473	0.735	0.998	1.260	1.523	4.500	0.756	1.019	1.281	1.544	1.806	2.069
4.375	-0.156	0.107	0.369	0.632	0.894	1.157	4.625	0.302	0.564	0.827	1.089	1.352	1.614
4.500	-0.491	-0.229	0.034	0.297	0.559	0.822	4.750	-0.150	0.112	0.375	0.637	0.900	1.162
4.625	-0.812	-0.549	-0.287	-0.024	0.238	0.501	4.875	-0.590	-0.328	-0.065	0.197	0.460	0.722
4.750	-1.114	-0.851	-0.589	-0.326	-0.064	0.199	5.000	-1.009	-0.747	-0.484	-0.222	0.041	0.304
4.875	-1.403	-1.140	-0.878	-0.615	-0.353	-0.090	5.125	-1.401	-1.139	-0.876	-0.613	-0.351	-0.088
5.000	-1.680	-1.417	-1.155	-0.892	-0.630	-0.367	5.250	-1.768	-1.506	-1.243	-0.981	-0.718	-0.456
5.125	-1.918	-1.655	-1.393	-1.130	-0.868	-0.605	5.375	-2.103	-1.841	-1.578	-1.316	-1.053	-0.791
Max Price	-4.000	-4.000	-4.000	-4.000	-4.000	-4.000	Max Price	-4.000	-4.000	-4.000	-4.000	-4.000	-4.000

Rate	CF 10/6 ARM					
	15 Day	30 Day	45 Day	60 Day	75 Day	90 Day
4.250	2.558	2.821	3.083	3.346	3.608	3.871
4.375	2.080	2.343	2.605	2.868	3.130	3.393
4.500	1.596	1.859	2.121	2.384	2.646	2.909
4.625	1.115	1.377	1.640	1.902	2.165	2.427
4.750	0.621	0.883	1.146	1.409	1.671	1.934
4.875	0.110	0.372	0.635	0.898	1.160	1.423
5.000	-0.400	-0.138	0.125	0.387	0.650	0.912
5.125	-0.890	-0.628	-0.365	-0.103	0.160	0.423
5.250	-1.342	-1.080	-0.817	-0.554	-0.292	-0.029
5.375	-1.775	-1.513	-1.250	-0.988	-0.725	-0.463
5.500	-2.181	-1.919	-1.656	-1.394	-1.131	-0.868
5.625	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!
Max Price	-4.000	-4.000	-4.000	-4.000	-4.000	-4.000

ARM types:	Margin	Caps
5/6	3.000	2/1/5
7/6	3.000	5/1/5
10/6	3.000	5/1/5

30 DAY SOFR INDEX: 0.719%

Underwriting fee buyout
 Formula
 UW fee divided by total loan amount

HomeReady and HomePossible Adjustment Caps	
LTV > 80% and FICO >= 680	0.000
LTV > 80% and FICO < 680	1.500
LTV <= 80%	1.500

Please note state adjustments do not apply for HomeReady or HomePossible products. Lock term, loan amount, LPMI, escrow waiver are excluded from adjustment caps.



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JMAC CONFORMING FIXED AND ARMS PRICE ADJUSTMENTS

	< 620	620-639	640-659	660-679	680-699	700-719	720-739	>= 740
No Impounds								
CA state	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
TX state	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375
All Others	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
Loan Amt								
\$75K-\$119,999	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
State Adjuster For 30 Years Fixed rates <= Conforming Limits (Owner Occupied Only)								
TN, OH, IN, NC, SC, DC, VA, MN	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
MD, NJ, PA	-0.175	-0.175	-0.175	-0.175	-0.175	-0.175	-0.175	-0.175
FL, GA, IL, OR	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
TX	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375
Property Type:								
2-4 Units	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Att. Condo w/LTV > 75% & > 15 Yr	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750
Occupancy:								
Investment & 30 Year Fixed Only: (Adjustments are accumulative)								
NOO, LTV <= 75%	2.125	2.125	2.125	2.125	2.125	2.125	2.125	2.125
NOO, LTV 75.01-80%	3.375	3.375	3.375	3.375	3.375	3.375	3.375	3.375
Investment & All other Terms:								
NOO, LTV <= 75%	2.125	2.125	2.125	2.125	2.125	2.125	2.125	2.125
NOO, LTV 75.01-80%	3.375	3.375	3.375	3.375	3.375	3.375	3.375	3.375
Sec. Home LTV <= 60%	1.125	1.125	1.125	1.125	1.125	1.125	1.125	1.125
Sec. Home LTV > 60% - <=70%	1.625	1.625	1.625	1.625	1.625	1.625	1.625	1.625
Sec. Home LTV >70% to <=75%	2.125	2.125	2.125	2.125	2.125	2.125	2.125	2.125
Sec. Home LTV > 75% - <=80%	3.375	3.375	3.375	3.375	3.375	3.375	3.375	3.375
Sec. Home LTV > 80%	4.125	4.125	4.125	4.125	4.125	4.125	4.125	4.125
Cash-Out Refinancing:								
Cash-Out with <= LTV 60%	1.625	0.625	0.625	0.625	0.375	0.375	0.375	0.375
Cash-Out with LTV 60.01-75%	2.625	1.625	1.625	1.125	1.125	1.000	1.000	0.625
Cash-Out with LTV 75.01-80%	3.125	3.125	2.625	1.875	1.750	1.125	1.125	0.875
TX C/O; added to all C/O adjust.	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375
Secondary Financing (Accumulative Add-ons)								
Subordination - All LTV and CLTV	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375
LTV <=65 & CLTV 80.01-95**	0.500	0.500	0.500	0.500	0.500	0.500	0.250	0.250
LTV 65.01-75 & CLTV 80.01-95**	0.750	0.750	0.750	0.750	0.750	0.750	0.500	0.500
LTV 75.01-95 & CLTV 75.01-95**	1.000	1.000	1.000	1.000	1.000	1.000	0.750	0.750
LTV <=95 & CLTV 95.01-97**	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500
LTV <=97 & CLTV > 97***	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500
LTV% - Amortization term > 15 Year								
LTV <= 60%	0.500	0.500	0.500	0.000	0.000	0.000	0.000	0.000
LTV 60.01-70%	1.500	1.500	1.250	1.000	0.500	0.500	0.250	0.250
LTV 70.01-75%	3.000	3.000	2.750	2.250	1.250	1.000	0.500	0.250
LTV 75.01-80%	3.000	3.000	3.000	2.750	1.750	1.250	0.750	0.500
LTV 80.01-85%	3.750	3.500	3.500	3.000	1.500	1.000	0.500	0.250
LTV 85.01-90%	3.750	3.500	3.000	2.500	1.250	1.000	0.500	0.250
LTV 90.01-95%	3.750	3.500	3.000	2.500	1.250	1.000	0.500	0.250
LTV 95.01-97% ***	4.000	3.750	3.000	2.500	1.500	1.500	1.000	0.750

For HomeOne pricing and adjustments, please use conforming 30 fixed pricing and adjustments.

* Fixed Rate Only
 ** In Addition to Subordination Adjustment for All LTV and HCLTV
 *** HomeOne only

ALL CONFORMING LPML

		Fico	620-639	640-659	660-679	680-699	700-719	720 - 739	740-759	>=760
PRIMARY > 20 YEARS	<= 45% DTI	<= 85% LTV	2.190	2.040	1.840	1.380	1.170	1.020	0.870	0.710
		85.01% to 90% LTV	5.870	5.360	5.050	3.670	3.010	2.500	2.040	1.430
		90.01% - 95% LTV	7.750	6.990	6.430	4.850	3.930	3.320	2.650	1.890
	> 45% DTI	<= 85% LTV	10.000	9.130	8.420	6.270	5.050	4.230	3.320	2.300
		85.01% to 90% LTV	2.680	2.480	2.260	1.760	1.470	1.240	1.040	0.820
		90.01% - 95% LTV	7.120	6.370	5.940	4.420	3.630	3.000	2.430	1.710
PRIMARY <= 20 YEARS	<= 45% DTI	<= 85% LTV	9.280	8.260	7.550	5.850	4.650	3.890	3.090	2.240
		85.01% to 90% LTV	11.820	10.730	9.840	7.510	6.110	4.990	3.940	2.680
		90.01% - 97% LTV	0.890	0.780	0.730	0.590	0.550	0.550	0.550	0.550
	> 45% DTI	<= 85% LTV	2.770	2.520	2.310	1.760	1.450	1.300	1.040	0.790
		85.01% to 90% LTV	6.240	5.630	5.120	3.900	3.090	2.680	2.120	1.450
		90.01% - 97% LTV	9.610	8.740	8.030	5.990	4.770	4.050	3.140	2.120
SEC. HOME > 20 YEARS	<= 45% DTI	<= 85% LTV	1.380	1.220	1.150	0.970	0.850	0.770	0.720	0.660
		85.01% to 90% LTV	4.020	3.530	3.200	2.510	2.070	1.800	1.430	1.070
		90.01% - 95% LTV	7.770	6.900	6.240	4.900	3.810	3.250	2.560	1.800
	> 45% DTI	95.01% - 97% LTV	11.430	10.340	9.450	7.230	5.830	4.810	3.760	2.500
		<= 85% LTV	3.420	3.270	3.070	2.080	1.870	1.510	1.120	0.960
		85.01% to 90% LTV	7.100	6.590	6.280	4.370	3.710	2.990	2.290	1.680
SEC. HOME <= 20 YEARS	<= 45% DTI	<= 85% LTV	3.910	3.710	3.490	2.460	2.170	1.730	1.290	1.070
		85.01% to 90% LTV	8.350	7.600	7.170	5.120	4.330	3.490	2.680	1.960
		90.01% - 95% LTV	2.120	2.010	1.960	1.290	1.250	1.040	0.800	0.800
	> 45% DTI	<= 85% LTV	4.000	3.750	3.540	2.460	2.150	1.790	1.290	1.040
		85.01% to 90% LTV	2.610	2.450	2.380	1.670	1.550	1.260	0.970	0.910
		90.01% - 97% LTV	5.250	4.760	4.430	3.210	2.770	2.290	1.680	1.320
Rate And Term		All LTV and DTI	1.050	1.050	1.050	0.530	0.530	0.000	0.000	0.000

ADDITIONAL ADJUSTMENTS FOR HOME READY AND HOME POSSIBLE LPML

		Fico	620-639	640-659	660-679	680-699	700-719	720 - 739	740-759	>=760
PRIMARY > 20 YEARS	<= 45% DTI	90.01% - 95% LTV	-1.120	-0.970	-0.920	-0.670	-0.560	-0.460	-0.350	-0.260
		95.01% - 97% LTV	-2.400	-2.240	-2.150	-1.580	-1.280	-1.020	-0.770	-0.510
	> 45% DTI	90.01% - 95% LTV	-1.120	-0.970	-0.920	-0.670	-0.560	-0.460	-0.350	-0.260
		95.01% - 97% LTV	-2.400	-2.240	-2.150	-1.580	-1.280	-1.020	-0.770	-0.510
PRIMARY <= 20 YEARS	<= 45% DTI	90.01% - 95% LTV	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		95.01% - 97% LTV	-2.400	-2.240	-2.150	-1.580	-1.280	-1.020	-0.770	-0.510
	> 45% DTI	90.01% - 95% LTV	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		95.01% - 97% LTV	-2.400	-2.240	-2.150	-1.580	-1.280	-1.020	-0.770	-0.510
3 - 4 Unit (HomePossible only)			N/A	N/A	N/A	N/A	1.750	1.330	1.190	1.190

LOANS MADE PURSUANT TO LICENSING/EXEMPTION AS LISTED:

Alabama #22468; Arizona Exempt; California Finance Law, CFL#6036249; BRE#01624421; NMLS #53112; Alabama, #22468; Arizona, #37096; Arizona OTN #1, #1000965; California CFL #6036249; California RMLA #41D80-97827; Colorado #53112; Florida #MLD1286; Georgia #43209; Idaho #MNL9141; Kentucky #MC700629; Maryland #21396; Michigan #FR0021999; Minnesota #MN-MQ-53112; Nevada #4656; New Jersey #53112; New Mexico #53112; North Carolina L-17187; Ohio #RM.850303.000; Oregon ML-5322; Pennsylvania #69579; South Carolina #MLS - 53112; Tennessee #21182; Texas #53112; Utah #UDFI-RFMN2015; Virginia #MC-5179; Washington #CL-53112

JMAC DOES NOT ENGAGE IN "HIGH COST" LOAN LENDING, THEREFORE NOT ALL RATES/TERMS/PRODUCTS ARE AVAILABLE IN EACH STATE

RATES, FEES, AND PROGRAMS SUBJECT TO CHANGE WITHOUT NOTICE

JMAC HIGH BALANCE FIXED AND ARMS PRICE ADJUSTMENTS

	< 620	620-639	640-659	660-679	680-699	700-719	720-739	>= 740
No Impounds								
CA state	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
All Others	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
Property Type:								
2-4 Units	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Att. Condo w/LTV > 75% & > 15 Yr	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750
Occupancy:								
Investment & 30 Year Fixed Only: (Adjustments are accumulative)								
NOO, LTV <= 75%	2.125	2.125	2.125	2.125	2.125	2.125	2.125	2.125
NOO, LTV 75.01-80%	3.375	3.375	3.375	3.375	3.375	3.375	3.375	3.375
NOO with PIW	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
NOO & Cashout & LTV >=65%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Investment & All other Terms:								
NOO, LTV <= 75%	2.125	2.125	2.125	2.125	2.125	2.125	2.125	2.125
NOO, LTV 75.01-80%	3.375	3.375	3.375	3.375	3.375	3.375	3.375	3.375
Sec. Home LTV <= 60%	1.125	1.125	1.125	1.125	1.125	1.125	1.125	1.125
Sec. Home LTV > 60% - <=70%	1.625	1.625	1.625	1.625	1.625	1.625	1.625	1.625
Sec. Home LTV >70% to <=75%	2.125	2.125	2.125	2.125	2.125	2.125	2.125	2.125
Sec. Home LTV > 75% - <=80%	3.375	3.375	3.375	3.375	3.375	3.375	3.375	3.375
Sec. Home LTV > 80%	4.125	4.125	4.125	4.125	4.125	4.125	4.125	4.125
Pur or R/T Refi <=60%	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Pur or R/T Refi >60% - <=75%	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750
Pur or R/T Refi > 75%	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
ARM <= 75% LTV/CLTV	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750
ARM > 75% to 90% LTV/CLTV	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500
ARM > 90% LTV/CLTV	1.750	1.750	1.750	1.750	1.750	1.750	1.750	1.750
Cash-Out Refinancing:								
Cash-Out with <= LTV 60%	2.875	1.875	1.875	1.875	1.625	1.625	1.625	1.625
Cash-Out with LTV 60.01-75%	4.125	3.125	3.125	2.625	2.625	2.500	2.500	2.125
Cash-Out with LTV 75.01-80%	4.875	4.875	4.375	3.625	3.500	2.875	2.875	2.625
Secondary Financing (Accumulative Add-ons)								
Subordination - All LTV and CLTV	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375
LTV <=65 & CLTV 80.01-95**	0.500	0.500	0.500	0.500	0.500	0.500	0.250	0.250
LTV 65.01-75 & CLTV 80.01-95**	0.750	0.750	0.750	0.750	0.750	0.750	0.500	0.500
LTV 75.01-95 & CLTV 75.01-95**	1.000	1.000	1.000	1.000	1.000	1.000	0.750	0.750
LTV% - Amortization term > 15 Year								
LTV <= 60%	0.500	0.500	0.500	0.000	0.000	0.000	0.000	0.000
LTV 60.01-70%	1.500	1.500	1.250	1.000	0.500	0.500	0.250	0.250
LTV 70.01-75%	3.000	3.000	2.750	2.250	1.250	1.000	0.500	0.250
LTV 75.01-80%	3.000	3.000	3.000	2.750	1.750	1.250	0.750	0.500
LTV 80.01-85%	3.750	3.500	3.500	3.000	1.500	1.000	0.500	0.250
LTV 85.01-90%	3.750	3.500	3.000	2.500	1.250	1.000	0.500	0.250
LTV 90.01-95%	3.750	3.500	3.000	2.500	1.250	1.000	0.500	0.250
LTV 95.01-97% *	4.000	3.750	3.000	2.500	1.500	1.500	1.000	0.750

* Fixed Rate Only

** In Addition to Subordination Adjustment for All LTV and HCLTV

HIGH BALANCE LPMI

ALL HB DU & LP LPMI

		Fico	620-639	640-659	660-679	680-699	700-719	720 - 739	740-759	>=760
PRIMARY > 20 YEARS	<= 45% DTI	<= 85% LTV	2.190	2.040	1.840	1.380	1.170	1.020	0.870	0.710
		85.01% to 90% LTV	5.870	5.360	5.050	3.670	3.010	2.500	2.040	1.430
		90.01% - 95% LTV	7.750	6.990	6.430	4.850	3.930	3.320	2.650	1.890
	> 45% DTI	<= 85% LTV	2.680	2.480	2.260	1.760	1.470	1.240	1.040	0.820
		85.01% to 90% LTV	7.120	6.370	5.940	4.420	3.630	3.000	2.430	1.710
		90.01% - 95% LTV	9.280	8.260	7.550	5.850	4.650	3.890	3.090	2.240
PRIMARY <= 20 YEARS	<= 45% DTI	<= 85% LTV	0.890	0.780	0.730	0.590	0.550	0.550	0.550	0.550
		85.01% to 90% LTV	2.770	2.520	2.310	1.760	1.450	1.300	1.040	0.790
		90.01% - 95% LTV	6.240	5.630	5.120	3.900	3.090	2.680	2.120	1.450
	> 45% DTI	<= 85% LTV	9.610	8.740	8.030	5.990	4.770	4.050	3.140	2.120
		85.01% to 90% LTV	1.380	1.220	1.150	0.970	0.850	0.770	0.720	0.660
		90.01% - 95% LTV	4.020	3.530	3.200	2.510	2.070	1.800	1.430	1.070
SEC. HOME > 20 YEARS	<= 45% DTI	<= 85% LTV	3.420	3.270	3.070	2.080	1.870	1.510	1.120	0.960
		85.01% to 90% LTV	7.100	6.590	6.280	4.370	3.710	2.990	2.290	1.680
		90.01% - 95% LTV	3.910	3.710	3.490	2.460	2.170	1.730	1.290	1.070
	> 45% DTI	<= 85% LTV	8.350	7.600	7.170	5.120	4.330	3.490	2.680	1.960
		85.01% to 90% LTV	2.120	2.010	1.960	1.290	1.250	1.040	0.800	0.800
		90.01% - 95% LTV	4.000	3.750	3.540	2.460	2.150	1.790	1.290	1.040
SEC. HOME <= 20 YEARS	<= 85% LTV	2.610	2.450	2.380	1.670	1.550	1.260	0.970	0.910	
	85.01% to 90% LTV	5.250	4.760	4.430	3.210	2.770	2.290	1.680	1.320	
	All LTV and DTI	1.050	1.050	1.050	0.530	0.530	0.000	0.000	0.000	

ADDITIONAL ADJUSTMENTS FOR HOME READY AND HOME POSSIBLE LPMI

		Fico	620-639	640-659	660-679	680-699	700-719	720 - 739	740-759	>=760
PRIMARY > 20 YEARS	<= 45% DTI	90.01% - 95% LTV	-1.120	-0.970	-0.920	-0.670	-0.560	-0.460	-0.350	-0.260
		95.01% - 97% LTV	-2.400	-2.240	-2.150	-1.580	-1.280	-1.020	-0.770	-0.510
	> 45% DTI	90.01% - 95% LTV	-1.120	-0.970	-0.920	-0.670	-0.560	-0.460	-0.350	-0.260
		95.01% - 97% LTV	-2.400	-2.240	-2.150	-1.580	-1.280	-1.020	-0.770	-0.510
PRIMARY <= 20 YEARS	<= 45% DTI	90.01% - 95% LTV	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		95.01% - 97% LTV	-2.400	-2.240	-2.150	-1.580	-1.280	-1.020	-0.770	-0.510
	> 45% DTI	90.01% - 95% LTV	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		95.01% - 97% LTV	-2.400	-2.240	-2.150	-1.580	-1.280	-1.020	-0.770	-0.510
3 - 4 Unit (HomePossible only)			N/A	N/A	N/A	N/A	1.750	1.330	1.190	1.190

**RATES, FEES, AND PROGRAMS
 SUBJECT
 TO CHANGE
 WITHOUT NOTICE**

LOANS MADE PURSUANT TO LICENSING/EXEMPTION AS LISTED:
 Alabama #22468; Arizona Exempt; California Finance Law, CFL#6036249; BRE#1624421; NMLS #53112; Alabama, #22468; Arizona, #937096; Arizona DTN #1, #1000965; California CFL #6036249; California RMLA #4180-97827; Colorado #53112;
 Florida #MLD1286; Georgia #43209; Idaho #MBL-9141; Kentucky #MC700629; Maryland #21396; Michigan #FR002199; Minnesota #MN-AO-53112; Nevada #4656; New Jersey #53112; New Mexico #53112; North Carolina L-171787; Ohio
 #RM.850303.000; Oregon ML-5322; Pennsylvania #69579; South Carolina #MLS - 53112; Tennessee #121182; Texas #53112; Utah #UDFI-RFM2015; Virginia #MC 5179; Washington #CL-53112
 JMAC DOES NOT ENGAGE IN "HIGH COST" LOAN LENDING, THEREFORE NOT ALL RATES/TERMS/PRODUCTS ARE AVAILABLE IN EACH STATE



2510 Red Hill Ave.
 Santa Ana, CA 92705
 Phone: 949-390-2688 | Fax: 800-948-3816
www.jmac lending.com

Effective:
 Version:

5/31/2022
 8:15 AM
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JMAC FHA FIXED & FHA STREAMLINE FIXED

FHA 30 YR							FHA HB 30 YR						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	90 Day	Rate	15 Day	30 Day	45 Day	60 Day	75 Day	90 Day
3.875	0.264	0.526	0.789	1.052	1.314	1.577	3.375	4.434	4.697	4.959	5.222	5.484	5.747
4.000	-0.268	-0.005	0.257	0.520	0.782	1.045	3.500	3.977	4.240	4.502	4.765	5.027	5.290
4.125	-0.831	-0.568	-0.306	-0.043	0.219	0.482	3.625	3.523	3.786	4.048	4.311	4.573	4.836
4.250	-1.356	-1.093	-0.831	-0.568	-0.306	-0.043	3.750	1.837	2.100	2.362	2.625	2.887	3.150
4.375	-1.573	-1.310	-1.048	-0.785	-0.523	-0.260	3.875	1.586	1.849	2.111	2.374	2.636	2.899
4.500	-2.179	-1.917	-1.654	-1.392	-1.129	-0.867	4.000	1.162	1.425	1.687	1.950	2.212	2.475
4.625	-2.563	-2.301	-2.038	-1.776	-1.513	-1.251	4.125	0.996	1.259	1.521	1.784	2.046	2.309
4.750	-3.084	-2.822	-2.559	-2.297	-2.034	-1.772	4.250	0.198	0.460	0.723	0.985	1.248	1.510
4.875	-2.887	-2.625	-2.362	-2.100	-1.837	-1.575	4.375	-0.216	0.047	0.309	0.572	0.834	1.097
5.000	-3.207	-2.944	-2.682	-2.419	-2.157	-1.894	4.500	-0.725	-0.462	-0.200	0.063	0.325	0.588
5.125	-3.540	-3.278	-3.015	-2.753	-2.490	-2.228	4.625	-1.098	-0.835	-0.573	-0.310	-0.048	0.215
5.250	-3.165	-2.903	-2.640	-2.378	-2.115	-1.853	4.750	-1.374	-1.112	-0.849	-0.586	-0.324	-0.061
5.375	-3.600	-3.337	-3.075	-2.812	-2.550	-2.287	4.875	-1.745	-1.483	-1.220	-0.958	-0.695	-0.433
5.500	-3.976	-3.714	-3.451	-3.189	-2.926	-2.664	5.000	-2.090	-1.828	-1.565	-1.303	-1.040	-0.778
5.625	-4.295	-4.033	-3.770	-3.508	-3.245	-2.983	5.125	-2.430	-2.168	-1.905	-1.643	-1.380	-1.118
Max Price	-5.500	-5.500	-5.500	-5.500	-5.500	-5.500	Max Price	-5.500	-5.500	-5.500	-5.500	-5.500	-5.500

FHA 15 YR							FHA HB 15 YR						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	90 Day	Rate	15 Day	30 Day	45 Day	60 Day	75 Day	90 Day
2.875	3.130	3.393	3.655	3.918	4.180	4.443	3.250	3.067	3.329	3.592	3.854	4.117	4.379
3.000	2.649	2.912	3.174	3.437	3.699	3.962	3.375	2.650	2.912	3.175	3.437	3.700	3.962
3.125	2.177	2.439	2.702	2.964	3.227	3.489	3.500	2.255	2.518	2.780	3.043	3.305	3.568
3.250	1.754	2.017	2.279	2.542	2.804	3.067	3.625	1.891	2.153	2.416	2.678	2.941	3.203
3.375	1.285	1.547	1.810	2.072	2.335	2.597	3.750	1.627	1.890	2.152	2.415	2.677	2.940
3.500	0.830	1.092	1.355	1.617	1.880	2.142	3.875	1.275	1.537	1.800	2.062	2.325	2.587
3.625	0.393	0.656	0.918	1.181	1.443	1.706	4.000	0.964	1.226	1.489	1.751	2.014	2.276
3.750	0.013	0.275	0.538	0.800	1.063	1.325	4.125	0.699	0.961	1.224	1.486	1.749	2.011
3.875	-0.416	-0.154	0.109	0.371	0.634	0.896	4.250	1.417	1.679	1.942	2.204	2.467	2.729
4.000	-0.817	-0.555	-0.292	-0.030	0.233	0.495	4.375	1.158	1.421	1.683	1.946	2.208	2.471
4.125	-1.186	-0.923	-0.661	-0.398	-0.136	0.127	4.500	0.940	1.202	1.465	1.727	1.990	2.252
4.250	-0.653	-0.390	-0.128	0.135	0.397	0.660	4.625	0.757	1.019	1.282	1.544	1.807	2.069
4.375	-1.013	-0.751	-0.488	-0.226	0.037	0.299							
4.500	-1.342	-1.079	-0.817	-0.554	-0.292	-0.029							
4.625	-1.640	-1.378	-1.115	-0.853	-0.590	-0.328							
Max Price	-5.500	-5.500	-5.500	-5.500	-5.500	-5.500	Max Price	-5.500	-5.500	-5.500	-5.500	-5.500	-5.500

FHA 5/1 ARM							FHA HB 5/1 ARM						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	90 Day	Rate	15 Day	30 Day	45 Day	60 Day	75 Day	90 Day
3.250	1.347	1.610	1.872	2.135	2.397	2.660	3.000	3.170	3.432	3.695	3.957	4.220	4.482
3.375	0.929	1.192	1.454	1.717	1.979	2.242	3.125	2.856	3.119	3.381	3.644	3.906	4.169
3.500	0.544	0.806	1.069	1.331	1.594	1.856	3.250	1.552	1.814	2.077	2.339	2.602	2.864
3.625	0.192	0.454	0.717	0.979	1.242	1.504	3.375	1.249	1.512	1.774	2.037	2.299	2.562
3.750	1.544	1.806	2.069	2.331	2.594	2.856	3.500	0.990	1.253	1.515	1.778	2.040	2.303
3.875	1.187	1.450	1.712	1.975	2.237	2.500	3.625	0.773	1.035	1.298	1.560	1.823	2.085
4.000	0.855	1.118	1.380	1.643	1.905	2.168	3.750	1.785	2.047	2.310	2.572	2.835	3.097
4.125	0.540	0.802	1.065	1.327	1.590	1.852	3.875	1.558	1.820	2.083	2.345	2.608	2.870
4.250	1.141	1.403	1.666	1.928	2.191	2.453	4.000	1.359	1.621	1.884	2.146	2.409	2.671
4.375	0.822	1.085	1.347	1.610	1.872	2.135	4.125	1.180	1.443	1.705	1.968	2.230	2.493
4.500	0.523	0.786	1.048	1.311	1.573	1.836	4.250	1.405	1.668	1.930	2.193	2.455	2.718
							4.375	1.222	1.485	1.747	2.010	2.272	2.535
							4.500	1.061	1.324	1.586	1.849	2.111	2.374
Max Price	-5.500	-5.500	-5.500	-5.500	-5.500	-5.500	Max Price	-5.500	-5.500	-5.500	-5.500	-5.500	-5.500

JMAC CONFORMING FHA & FHA STREAMLINE ADJUSTMENTS			
FHA Streamline add 0.250 to price	Fico:	Fixed	ARM
State Adjuster For 30 Years Fixed rates <= Conforming Limits	580-599	3.500	N/A
WA, VA, DC, TN, OH, TX, IN, SC, MN, IL, OR, MD, PA, N.	600-619	3.000	N/A
	620-639	2.500	2.500
Streamline NOO FICO >= 660	640-659	1.000	1.000
Property Units > 2 add 0.500	660-679	0.250	0.250
Manual Underwriting	680-699	0.000	0.000
	700-719	0.000	0.000
Base Loan Amount:	720-779	-0.125	-0.125
Base LA < 120K	>=780	-0.250	-0.250

JMAC HIGH BALANCE FHA & FHA STREAMLINE ADJUSTMENTS			
FHA Streamline add 0.250 to price	Fico:	Fixed	ARM
	580-599	3.500	N/A
	600-619	3.000	N/A
	620-639	2.500	2.500
	640-659	1.000	1.000
Property Units > 2 add 0.500	660-679	0.250	0.250
Streamline NOO FICO >= 660	680-699	0.000	0.000
Manual Underwriting	700-719	0.000	0.000
	720-779	-0.125	-0.125
	>=780	-0.250	-0.250

RATES, FEES, AND PROGRAMS
 SUBJECT
 TO CHANGE

LOANS MADE PURSUANT TO LICENSING/EXEMPTION AS LISTED:
 Alabama #22468; Arizona Exempt; California Finance Law, CFL#6030249; BRE#01824421; NMLS #53112; Alabama, #22468; Arizona, #537096; Arizona OTM #1, #1000965; California CFL #6030249; California RMLA #41DB0-97827; Colorado #53112; Florida #MLD1286; Georgia #43209; Idaho #MBL9141; Kentucky #MC700629; Maryland #CRO021999; Michigan #FR0021999; Minnesota #MN-MD-53112; Nevada #4656; New Jersey #53112; New Mexico #53112; North Carolina L-17187; Ohio #RM.850303.000; Oregon ML-5322; Pennsylvania #69579; South Carolina #MLS - 53112; Tennessee #121182; Texas #53112; Utah #UDFI-RFMN2015; Virginia #MC-5179; Washington #CL-53112
 JMAC DOES NOT ENGAGE IN "HIGH COST" LOAN LENDING, THEREFORE NOT ALL RATES/TERMS/PRODUCTS ARE AVAILABLE IN EACH STATE



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JMAC VA FIXED & VA IRRRL

Rate	VA 30 YR						Rate	VA HB 30 YR					
	15 Day	30 Day	45 Day	60 Day	75 Day	90 Day		15 Day	30 Day	45 Day	60 Day	75 Day	90 Day
3.875	0.154	0.417	0.679	0.942	1.204	1.467	3.375	4.612	4.874	5.137	5.399	5.662	5.924
4.000	-0.430	-0.168	0.095	0.357	0.620	0.882	3.500	4.184	4.447	4.709	4.972	5.234	5.497
4.125	-0.989	-0.727	-0.464	-0.202	0.061	0.323	3.625	3.782	4.045	4.307	4.570	4.832	5.095
4.250	-1.518	-1.256	-0.993	-0.731	-0.468	-0.206	3.750	2.191	2.454	2.716	2.979	3.241	3.504
4.375	-1.680	-1.417	-1.155	-0.892	-0.630	-0.367	3.875	1.784	2.047	2.309	2.572	2.834	3.097
4.500	-2.102	-1.840	-1.577	-1.315	-1.052	-0.790	4.000	1.397	1.660	1.922	2.185	2.447	2.710
4.625	-2.483	-2.221	-1.958	-1.696	-1.433	-1.171	4.125	1.032	1.295	1.557	1.820	2.082	2.345
4.750	-2.921	-2.658	-2.396	-2.133	-1.871	-1.608	4.250	0.187	0.449	0.712	0.974	1.237	1.500
4.875	-2.765	-2.503	-2.240	-1.978	-1.715	-1.453	4.375	-0.175	0.088	0.350	0.613	0.875	1.138
5.000	-3.071	-2.809	-2.546	-2.284	-2.021	-1.759	4.500	-0.640	-0.378	-0.115	0.148	0.410	0.673
5.125	-3.410	-3.148	-2.885	-2.623	-2.360	-2.098	4.625	-0.824	-0.561	-0.299	-0.036	0.226	0.489
5.250	-3.212	-2.950	-2.687	-2.425	-2.162	-1.900	4.750	-1.301	-1.039	-0.776	-0.514	-0.251	0.011
5.375	-3.554	-3.292	-3.029	-2.767	-2.504	-2.242	4.875	-1.609	-1.346	-1.084	-0.821	-0.559	-0.296
5.500	-3.885	-3.623	-3.360	-3.098	-2.835	-2.573	5.000	-1.896	-1.634	-1.371	-1.109	-0.846	-0.584
5.625	-4.203	-3.941	-3.678	-3.416	-3.153	-2.891	5.125	-2.163	-1.901	-1.638	-1.376	-1.113	-0.850
Max Price	-5.500	-5.500	-5.500	-5.500	-5.500	-5.500	Max Price	-5.500	-5.500	-5.500	-5.500	-5.500	-5.500

Rate	VA 15 YR						Rate	VA HB 15 YR					
	15 Day	30 Day	45 Day	60 Day	75 Day	90 Day		15 Day	30 Day	45 Day	60 Day	75 Day	90 Day
2.875	3.011	3.273	3.536	3.798	4.061	4.323	3.250	2.973	3.235	3.498	3.760	4.023	4.285
3.000	2.546	2.808	3.071	3.333	3.596	3.858	3.375	2.597	2.860	3.122	3.385	3.647	3.910
3.125	2.100	2.363	2.625	2.888	3.150	3.413	3.500	2.253	2.515	2.778	3.040	3.303	3.565
3.250	1.648	1.910	2.173	2.435	2.698	2.960	3.625	1.941	2.204	2.466	2.729	2.991	3.254
3.375	1.207	1.470	1.732	1.995	2.257	2.520	3.750	1.558	1.820	2.083	2.345	2.608	2.870
3.500	0.791	1.053	1.316	1.578	1.841	2.103	3.875	1.250	1.513	1.775	2.038	2.300	2.563
3.625	0.402	0.665	0.927	1.190	1.452	1.715	4.000	0.978	1.240	1.503	1.765	2.028	2.290
3.750	-0.069	0.193	0.456	0.718	0.981	1.243	4.125	0.741	1.003	1.266	1.528	1.791	2.053
3.875	-0.453	-0.191	0.072	0.334	0.597	0.859	4.250	1.343	1.605	1.868	2.130	2.393	2.655
4.000	-0.805	-0.543	-0.280	-0.018	0.245	0.507	4.375	1.104	1.366	1.629	1.891	2.154	2.416
4.125	-1.124	-0.861	-0.599	-0.336	-0.074	0.189	4.500	0.891	1.153	1.416	1.678	1.941	2.203
4.250	-0.721	-0.458	-0.196	0.067	0.329	0.592	4.625	0.700	0.963	1.225	1.488	1.750	2.013
4.375	-1.039	-0.776	-0.514	-0.251	0.011	0.274							
4.500	-1.331	-1.069	-0.806	-0.544	-0.281	-0.019							
4.625	-1.602	-1.340	-1.077	-0.815	-0.552	-0.290							
Max Price	-5.500	-5.500	-5.500	-5.500	-5.500	-5.500	Max Price	-5.500	-5.500	-5.500	-5.500	-5.500	-5.500

Rate	VA 5/1 ARM						Rate	VA HB 5/1 ARM					
	15 Day	30 Day	45 Day	60 Day	75 Day	90 Day		15 Day	30 Day	45 Day	60 Day	75 Day	90 Day
3.250	1.365	1.628	1.890	2.153	2.415	2.678	3.250	1.575	1.838	2.100	2.363	2.625	2.888
3.375	1.003	1.265	1.528	1.790	2.053	2.315	3.375	1.314	1.577	1.839	2.102	2.364	2.627
3.500	0.672	0.934	1.197	1.459	1.722	1.984	3.500	1.086	1.348	1.611	1.873	2.136	2.398
3.625	0.366	0.629	0.891	1.154	1.416	1.679	3.625	0.882	1.144	1.407	1.669	1.932	2.194
3.750	1.567	1.829	2.092	2.354	2.617	2.879	3.750	1.792	2.054	2.317	2.579	2.842	3.104
3.875	1.251	1.513	1.776	2.038	2.301	2.563	3.875	1.576	1.838	2.101	2.363	2.626	2.888
4.000	0.952	1.215	1.477	1.740	2.002	2.265	4.000	1.377	1.640	1.902	2.165	2.427	2.690
4.125	0.663	0.925	1.188	1.450	1.713	1.975	4.125	1.189	1.452	1.714	1.977	2.239	2.502
4.250	1.152	1.415	1.677	1.940	2.202	2.465	4.250	1.386	1.649	1.911	2.174	2.436	2.699
4.375	0.861	1.123	1.386	1.648	1.911	2.173	4.375	1.197	1.459	1.722	1.984	2.247	2.509
4.500	0.583	0.845	1.108	1.370	1.633	1.895	4.500	1.020	1.283	1.545	1.808	2.070	2.333
Max Price	-5.500	-5.500	-5.500	-5.500	-5.500	-5.500	Max Price	-5.500	-5.500	-5.500	-5.500	-5.500	-5.500

JMAC VA ADJUSTMENTS						
Fico:	Fixed	ARM	Base Loan Amount:	FIXED	ARM	
580-599	3.500	N/A	Base LA < 120K	0.500	N/A	
600-619	3.000	N/A				
620-639	2.500	N/A				
640-659	1.000	N/A				
660-679	0.250	N/A				
680-699	0.000	N/A				
700-719	0.000	N/A				
720-779	-0.125	N/A				
>=780	-0.250	N/A				
VA IRRRL LTV <= 105% add 0.375						
<p>State Adjuster For 30 Years Fixed rates <= Conforming Limits WA, VA, DC, TN, OH, TX, IN, SC, MN, IL, OR, MD, PA, N. -0.125</p> <p>NOO IRRRL FICO >=660 add 0.750</p> <p>Property Units > 2 add 0.500</p> <p>Manual Underwriting 0.5</p>						

JMAC VA HIGH BALANCE ADJUSTMENTS						
Fico:	Fixed	ARM				
580-599	3.500	N/A				
600-619	3.000	N/A				
620-639	2.500	N/A				
640-659	1.000	N/A				
660-679	0.250	N/A				
680-699	0.000	N/A				
700-719	0.000	N/A				
720-779	-0.125	N/A				
>=780	-0.250	N/A				
VA IRRRL LTV <= 105% add 0.375						
<p>Loan Amount > \$1 Million add 0.250</p> <p>NOO IRRRL FICO >=660 add 0.750</p> <p>Property Units > 2 add 0.500</p> <p>Manual Underwriting 0.5</p>						



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JMAC MANHATTAN JUMBO

MJ 30 YR							MJ 15 YR						
Rate	15 Day	20 Day	30 Day	35 Day	45 Day	60 Day	Rate	15 Day	20 Day	30 Day	35 Day	45 Day	60 Day
4.625	3.017	3.079	3.204	3.267	3.392	3.579	4.000	2.478	2.541	2.666	2.728	2.853	3.041
4.750	2.319	2.381	2.506	2.569	2.694	2.881	4.125	1.830	1.893	2.018	2.080	2.205	2.393
4.875	1.683	1.746	1.871	1.933	2.058	2.246	4.250	1.251	1.314	1.439	1.501	1.626	1.814
5.000	1.095	1.157	1.282	1.345	1.470	1.657	4.375	0.728	0.791	0.916	0.978	1.103	1.291
5.125	0.538	0.600	0.725	0.788	0.913	1.100	4.500	0.249	0.312	0.437	0.499	0.624	0.812
5.250	-0.004	0.058	0.183	0.246	0.371	0.558	4.625	-0.199	-0.136	-0.011	0.051	0.176	0.364
5.375	-0.546	-0.483	-0.358	-0.296	-0.171	0.017	4.750	-0.637	-0.575	-0.450	-0.387	-0.262	-0.075
5.500	-1.062	-1.000	-0.875	-0.812	-0.687	-0.500	4.875	-1.051	-0.988	-0.863	-0.801	-0.676	-0.488
5.625	-1.542	-1.479	-1.354	-1.292	-1.167	-0.979	5.000	-1.424	-1.361	-1.236	-1.174	-1.049	-0.861
5.750	-1.971	-1.908	-1.783	-1.721	-1.596	-1.408	5.125	-1.741	-1.678	-1.553	-1.491	-1.366	-1.178
Max Price	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	Max Price	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250

MJ 5/6 ARM							MJ 7/6 ARM						
Rate	15 Day	20 Day	30 Day	35 Day	45 Day	60 Day	Rate	15 Day	20 Day	30 Day	35 Day	45 Day	60 Day
4.000	1.988	2.050	2.175	2.238	2.363	2.550	4.000	2.541	2.604	2.729	2.791	2.916	3.104
4.125	1.340	1.403	1.528	1.590	1.715	1.903	4.125	1.893	1.956	2.081	2.143	2.268	2.456
4.250	0.761	0.823	0.948	1.011	1.136	1.323	4.250	1.314	1.377	1.502	1.564	1.689	1.877
4.375	0.238	0.300	0.425	0.488	0.613	0.800	4.375	0.791	0.854	0.979	1.041	1.166	1.354
4.500	-0.241	-0.179	-0.054	0.009	0.134	0.321	4.500	0.312	0.374	0.499	0.562	0.687	0.874
4.625	-0.689	-0.627	-0.502	-0.439	-0.314	-0.127	4.625	-0.136	-0.073	0.052	0.114	0.239	0.427
4.750	-1.128	-1.065	-0.940	-0.878	-0.753	-0.565	4.750	-0.575	-0.512	-0.387	-0.325	-0.200	-0.012
4.875	-1.541	-1.479	-1.354	-1.291	-1.166	-0.979	4.875	-0.988	-0.926	-0.801	-0.738	-0.613	-0.426
5.000	-1.914	-1.852	-1.727	-1.664	-1.539	-1.352	5.000	-1.361	-1.298	-1.173	-1.111	-0.986	-0.798
5.125	-2.231	-2.168	-2.043	-1.981	-1.856	-1.668	5.125	-1.678	-1.615	-1.490	-1.428	-1.303	-1.115
Max Price	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	Max Price	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000

MJ 10/6 ARM						
Rate	15 Day	20 Day	30 Day	35 Day	45 Day	60 Day
4.000	3.885	3.947	4.072	4.135	4.260	4.447
4.125	3.281	3.343	3.468	3.531	3.656	3.843
4.250	2.723	2.786	2.911	2.973	3.098	3.286
4.375	2.197	2.260	2.385	2.447	2.572	2.760
4.500	1.687	1.750	1.875	1.937	2.062	2.250
4.625	1.177	1.239	1.364	1.427	1.552	1.739
4.750	0.679	0.741	0.866	0.929	1.054	1.241
4.875	0.206	0.268	0.393	0.456	0.581	0.768
5.000	-0.230	-0.167	-0.042	0.020	0.145	0.333
5.125	-0.615	-0.553	-0.428	-0.365	-0.240	-0.053
Max Price	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000

FIXED PURCHASE AND RATE/TERM REFINANCE- PRICE ADJUSTMENTS

LTV/CLTV***	<=50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%
FICO Score							
>= 800	-0.5000	-0.4375	-0.3750	-0.3125	-0.2500	-0.1875	0.0000
780-799	-0.4375	-0.3750	-0.3125	-0.2500	-0.1875	-0.1250	0.1875
760-779	-0.3750	-0.3125	-0.2500	-0.1875	-0.1250	0.1250	0.5000
740-759	-0.3125	-0.2500	-0.1875	-0.1250	0.0000	0.2500	0.7500
720-739	-0.2500	-0.1875	-0.1250	0.0000	0.2500	0.5000	1.1250
700-719	-0.1875	-0.1250	-0.0625	0.1250	0.5000	0.8750	1.6250
680-699	-0.1250	-0.0625	0.0000	0.3125	N/A	N/A	N/A

FIXED CASHOUT REFINANCE- PRICE ADJUSTMENTS

LTV/CLTV***	<=50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%
FICO Score							
>= 800	-0.3750	-0.3125	-0.2500	-0.1875	-0.1250	0.0000	N/A
780-799	-0.3125	-0.2500	-0.1875	-0.1250	-0.0625	0.1250	N/A
760-779	-0.2500	-0.1875	-0.1250	-0.0625	0.1250	0.3750	N/A
740-759	-0.1875	-0.1250	-0.0625	0.0000	0.3125	0.6250	N/A
720-739	-0.1250	-0.0625	0.0000	0.1250	0.5000	1.0000	N/A
700-719	-0.0625	0.0000	0.0625	0.2500	0.8750	1.5000	N/A

ARMS PURCHASE AND RATE/TERM REFINANCE- PRICE ADJUSTMENTS

LTV/CLTV***	<=50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%
FICO Score							
>= 800	-0.3750	-0.3125	-0.2500	-0.1875	-0.1250	-0.0625	0.1250
780-799	-0.3125	-0.2500	-0.1875	-0.1250	-0.0625	0.0000	0.3125
760-779	-0.2500	-0.1875	-0.1250	-0.0625	0.0000	0.2500	0.6250
740-759	-0.1875	-0.1250	-0.0625	0.0000	0.1250	0.3750	0.8750
720-739	-0.1250	-0.0625	0.0000	0.1250	0.3750	0.6250	1.2500
700-719	-0.0625	0.0000	0.0625	0.2500	0.6250	1.0000	1.7500
680-699	0.0000	0.0625	0.1250	0.4375	N/A	N/A	N/A

ARM types:	Margin	Caps
5/6	2.750	2/1/5
7/6	2.750	5/1/5
10/6	2.750	5/1/5
30 DAY SOFR INDEX:		0.719%

ARMS CASHOUT REFINANCE- PRICE ADJUSTMENTS

LTV/CLTV***	<=50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%
FICO Score							
>= 800	-0.2500	-0.1875	-0.1250	-0.0625	0.1250	0.1875	N/A
780-799	-0.1875	-0.1250	-0.0625	0.0000	0.1875	0.2500	N/A
760-779	-0.1250	-0.0625	0.0000	0.0625	0.2500	0.5000	N/A
740-759	-0.0625	0.0000	0.0625	0.1250	0.3750	0.6250	N/A
720-739	0.1250	0.1875	0.2500	0.3750	0.6875	0.9375	N/A
700-719	0.1875	0.2500	0.3125	0.5000	0.9375	1.3125	N/A

Underwriting fee buyout
Formula
 UW fee divided by total loan amount
 Please note max pricing
 will be reduced by fee buyout

PRICE ADJUSTMENTS - APPLIED TO ALL TRANSACTION TYPES

LTV/CLTV***	<=50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%
NO IMPOUNDS EXCEPT CA	0.1250	0.1250	0.1250	0.1250	0.1250	0.1250	0.1250
Property Type							
2 - 4 Units	0.2500	0.3750	0.7500	1.0000	1.5000	2.0000	3.0000
Condo	0.0000	0.0000	0.0625	0.1250	0.1250	0.1250	0.1250
Occ: 2nd Home	0.0000	0.1250	0.1875	0.3125	0.3750	0.4375	N/A
Purchase	-0.1250	-0.1250	-0.1250	-0.1250	-0.1250	-0.1250	-0.1250
DTI 40.01 - 43.00	0.0000	0.0000	0.1250	0.1875	0.1875	0.2500	0.3750

FTHB/ no housing history	0.375
Non-Perm Resident	0.250
Locked Loan Amount Change (Increase)	
45,000.01 - 75,000	0.12500
75,000.01 - 150,000	0.25000
150,000+	Not Allowed

RATES, FEES, AND PROGRAMS
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JMAC JUMBO PLUS

Rate	JP 30 YR					
	15 Day	20 Day	30 Day	35 Day	45 Day	60 Day
4.750	2.135	2.197	2.322	2.385	2.510	2.697
4.875	1.705	1.767	1.892	1.955	2.080	2.267
5.000	1.287	1.349	1.474	1.537	1.662	1.849
5.125	0.881	0.943	1.068	1.131	1.256	1.443
5.250	0.429	0.492	0.617	0.679	0.804	0.992
5.375	-0.022	0.040	0.165	0.228	0.353	0.540
5.500	-0.440	-0.377	-0.252	-0.190	-0.065	0.123
5.625	-0.851	-0.788	-0.663	-0.601	-0.476	-0.288
5.750	-1.216	-1.153	-1.028	-0.966	-0.841	-0.653
5.875	-1.641	-1.578	-1.453	-1.391	-1.266	-1.078
6.000	-1.973	-1.911	-1.786	-1.723	-1.598	-1.411
6.125	-2.294	-2.232	-2.107	-2.044	-1.919	-1.732
6.250	-2.499	-2.436	-2.311	-2.249	-2.124	-1.936
Max Price	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000

Underwriting fee buyout
Formula
 UW fee divided by total loan amount
 Please note max pricing
 will be reduced by fee buyout

FIXED RATE PRICE ADJUSTMENTS

	<= 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 89.99%
FICO >= 800	-0.850	-0.750	-0.700	-0.600	-0.500	0.900	1.500
FICO 760 - 799	-0.700	-0.700	-0.600	-0.450	-0.300	1.375	2.000
FICO 740 - 759	-0.650	-0.650	-0.400	-0.300	0.000	1.750	2.500
FICO 720 - 739	-0.500	-0.450	-0.300	-0.050	0.300	2.000	2.750
FICO 700 - 719	-0.300	-0.300	-0.100	0.200	0.700	2.250	3.250
FICO 680 - 699	-0.200	-0.150	0.050	0.600	1.100	2.750	3.750
FICO 660 - 679	-0.100	0.100	0.400	1.100	1.700	N/A	N/A
2nd Home	0.000	0.125	0.250	0.375	0.500	N/A	N/A
NOO	1.000	1.250	1.500	1.750	N/A	N/A	N/A
Purchase	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
Cashout Refinance	0.500	0.750	1.000	1.250	1.500	N/A	N/A
Condo	0.000	0.000	0.100	0.200	0.300	0.500	N/A
2-4 Units	0.000	0.050	0.100	0.250	0.500	0.750	1.000
Self-employed	0.000	0.000	0.050	0.100	0.150	0.200	0.250

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JMAC MONTEREY JUMBO

MON 30 YR							MON 15 YR						
Rate	15 Day	20 Day	30 Day	35 Day	45 Day	60 Day	Rate	15 Day	20 Day	30 Day	35 Day	45 Day	60 Day
4.125	2.195	2.257	2.382	2.445	2.570	2.757	4.125	2.115	2.177	2.302	2.365	2.490	2.677
4.250	1.570	1.632	1.757	1.820	1.945	2.132	4.250	1.490	1.552	1.677	1.740	1.865	2.052
4.375	0.945	1.007	1.132	1.195	1.320	1.507	4.375	0.865	0.927	1.052	1.115	1.240	1.427
4.500	0.320	0.382	0.507	0.570	0.695	0.882	4.500	0.240	0.302	0.427	0.490	0.615	0.802
4.625	-0.180	-0.118	0.007	0.070	0.195	0.382	4.625	-0.260	-0.198	-0.073	-0.010	0.115	0.302
4.750	-0.680	-0.618	-0.493	-0.430	-0.305	-0.118	4.750	-0.760	-0.698	-0.573	-0.510	-0.385	-0.198
4.875	-1.055	-0.993	-0.868	-0.805	-0.680	-0.493	4.875	-1.135	-1.073	-0.948	-0.885	-0.760	-0.573
5.000	-1.430	-1.368	-1.243	-1.180	-1.055	-0.868	5.000	-1.510	-1.448	-1.323	-1.260	-1.135	-0.948
5.125	-1.805	-1.743	-1.618	-1.555	-1.430	-1.243	5.125	-1.760	-1.698	-1.573	-1.510	-1.385	-1.198
5.250	-2.055	-1.993	-1.868	-1.805	-1.680	-1.493	5.250	-2.010	-1.948	-1.823	-1.760	-1.635	-1.448
5.375	-2.250	-2.188	-2.063	-2.000	-1.875	-1.688	5.375	-2.250	-2.188	-2.063	-2.000	-1.875	-1.688
5.500	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	5.500	-2.250	-2.188	-2.063	-2.000	-1.875	-1.688
Max Price	-3.000	-3.000	-3.000	-3.000	-3.000	-3.000	Max Price	-3.000	-3.000	-3.000	-3.000	-3.000	-3.000

MON 5/6							MON 7/6						
Rate	15 Day	20 Day	30 Day	35 Day	45 Day	60 Day	Rate	15 Day	20 Day	30 Day	35 Day	45 Day	60 Day
4.000	3.538	3.601	3.726	3.788	3.913	4.101	3.500	4.419	4.482	4.607	4.669	4.794	4.982
4.125	2.788	2.851	2.976	3.038	3.163	3.351	3.625	3.794	3.857	3.982	4.044	4.169	4.357
4.250	2.163	2.226	2.351	2.413	2.538	2.726	3.750	3.169	3.232	3.357	3.419	3.544	3.732
4.375	1.538	1.601	1.726	1.788	1.913	2.101	3.875	2.544	2.607	2.732	2.794	2.919	3.107
4.500	1.038	1.101	1.226	1.288	1.413	1.601	4.000	1.919	1.982	2.107	2.169	2.294	2.482
4.625	0.538	0.600	0.725	0.788	0.913	1.101	4.125	1.294	1.357	1.482	1.544	1.669	1.857
4.750	0.038	0.100	0.225	0.288	0.413	0.600	4.250	0.794	0.856	0.981	1.044	1.169	1.357
4.875	-0.462	-0.400	-0.275	-0.212	-0.087	0.100	4.375	0.294	0.356	0.481	0.544	0.669	0.856
5.000	-0.837	-0.775	-0.650	-0.587	-0.462	-0.275	4.500	-0.206	-0.144	-0.019	0.044	0.169	0.356
5.125	-1.212	-1.150	-1.025	-0.962	-0.837	-0.650	4.625	-0.706	-0.644	-0.519	-0.456	-0.331	-0.144
5.250	-1.462	-1.400	-1.275	-1.212	-1.087	-0.900	4.750	-1.081	-1.019	-0.894	-0.831	-0.706	-0.519
5.375	-1.712	-1.650	-1.525	-1.462	-1.337	-1.150	4.875	-1.250	-1.188	-1.063	-1.000	-0.875	-0.688
5.500	-1.750	-1.688	-1.563	-1.500	-1.375	-1.188	5.000	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!
Max Price	-3.000	-3.000	-3.000	-3.000	-3.000	-3.000	Max Price	-3.000	-3.000	-3.000	-3.000	-3.000	-3.000

MON 10/6						
Rate	15 Day	20 Day	30 Day	35 Day	45 Day	60 Day
3.625	3.434	3.497	3.622	3.684	3.809	3.997
3.750	2.684	2.747	2.872	2.934	3.059	3.247
3.875	1.934	1.997	2.122	2.184	2.309	2.497
4.000	1.309	1.372	1.497	1.559	1.684	1.872
4.125	0.684	0.746	0.871	0.934	1.059	1.247
4.250	0.184	0.246	0.371	0.434	0.559	0.746
4.375	-0.316	-0.254	-0.129	-0.066	0.059	0.246
4.500	-0.816	-0.754	-0.629	-0.566	-0.441	-0.254
4.625	-1.191	-1.129	-1.004	-0.941	-0.816	-0.629
4.750	-1.566	-1.504	-1.379	-1.316	-1.191	-1.004
4.875	-1.750	-1.688	-1.563	-1.500	-1.375	-1.188
5.000	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!
5.125	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!
Max Price	-3.000	-3.000	-3.000	-3.000	-3.000	-3.000

ARM types:	Margin	Caps
5/6	2.750	2/1/5
7/6	2.750	5/1/5
10/6	2.750	5/1/5
30 DAY SOFR INDEX:	0.719%	

Underwriting fee buyout
Formula
 UW fee divided by total loan amount
 Please note max pricing
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ADJUSTMENTS TO PRICING***

	LTV/CLTV						
	<= 50%	50.01 - 55%	55.01 - 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%
FICO >= 800	-0.750	-0.750	-0.500	-0.500	-0.250	-0.250	0.000
FICO 780 - 799	-0.750	-0.750	-0.500	-0.500	-0.250	-0.250	0.000
FICO 760 - 779	-0.500	-0.500	-0.250	-0.250	0.000	0.000	0.250
FICO 740 - 759	-0.500	-0.500	-0.250	-0.250	0.000	0.000	0.250
FICO 720 - 739	-0.250	-0.250	-0.250	-0.250	0.000	0.000	0.250

Other Adjusters

	<= 50%	50.01 - 55%	55.01 - 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%
Investment Property	0.500	0.500	0.500	0.500	N/A	N/A	N/A
Purchase	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625
Rate and Term	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Cashout Refinance	0.500	0.500	0.500	0.750	N/A	N/A	N/A
Second Home	0.125	0.125	0.125	0.125	0.125	N/A	N/A
Condo (LR and HR)	0.125	0.125	0.125	0.125	0.125	0.125	0.125
2-4 Unit <=65% LTV	0.125	0.125	0.125	0.125	N/A	N/A	N/A
2-4 Unit > 65% LTV	N/A	N/A	N/A	N/A	0.250	0.250	0.250
Loan Amount > \$2M	0.250	0.250	0.250	0.250	0.250	0.250	0.250
Escrow Waiver	0.125	0.125	0.125	0.125	0.125	0.125	0.125

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JMAC MALIBU JUMBO PLUS FIXED

MB PLUS 30 YR							MB PLUS 15 YR						
Rate	15 Day	20 Day	30 Day	35 Day	45 Day	60 Day	Rate	15 Day	20 Day	30 Day	35 Day	45 Day	60 Day
5.000	1.614	1.676	1.801	1.864	1.989	2.176	4.375	3.547	3.610	3.735	3.797	3.922	4.110
5.125	1.164	1.226	1.351	1.414	1.539	1.726	4.500	3.059	3.122	3.247	3.309	3.434	3.622
5.250	0.764	0.826	0.951	1.014	1.139	1.326	4.625	2.581	2.644	2.769	2.831	2.956	3.144
5.375	0.384	0.446	0.571	0.634	0.759	0.946	4.750	2.113	2.176	2.301	2.363	2.488	2.676
5.500	0.014	0.076	0.201	0.264	0.389	0.576	4.875	1.658	1.721	1.846	1.908	2.033	2.221
5.625	-0.326	-0.264	-0.139	-0.076	0.049	0.236	5.000	1.228	1.291	1.416	1.478	1.603	1.791
5.750	-0.656	-0.594	-0.469	-0.406	-0.281	-0.094	5.125	0.828	0.891	1.016	1.078	1.203	1.391
5.875	-0.966	-0.904	-0.779	-0.716	-0.591	-0.404	5.250	0.448	0.511	0.636	0.698	0.823	1.011
6.000	-1.256	-1.194	-1.069	-1.006	-0.881	-0.694	5.375	0.188	0.251	0.376	0.438	0.563	0.751
6.125	-1.536	-1.474	-1.349	-1.286	-1.161	-0.974	5.500	0.038	0.101	0.226	0.288	0.413	0.601
6.250	-1.816	-1.754	-1.629	-1.566	-1.441	-1.254							
6.375	-2.086	-2.024	-1.899	-1.836	-1.711	-1.524							
6.500	-2.346	-2.284	-2.159	-2.096	-1.971	-1.784							
Max Price	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	Max Price	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500

ADJUSTMENTS TO PRICING***

FICO	LTV / HCLTV							
	<=55.00%	55.01-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%
660-679	0.410	0.535	0.660	1.035	1.410	2.160	na	na
680-699	0.160	0.285	0.410	0.660	0.910	1.410	1.660	1.910
700-719	-0.090	0.035	0.160	0.285	0.535	0.785	1.035	1.160
720-739	-0.340	-0.215	-0.090	0.035	0.160	0.285	0.660	0.910
740-759	-0.465	-0.340	-0.215	-0.090	-0.090	0.035	0.410	0.660
760-779	-0.590	-0.465	-0.340	-0.215	-0.215	-0.090	0.160	0.285
780-799	-0.590	-0.590	-0.465	-0.340	-0.340	-0.215	0.035	0.035
800+	-0.590	-0.590	-0.465	-0.340	-0.340	-0.215	0.035	0.035

 Pricing is based on HCLTV for subordinated loan

OCC	LTV / HCLTV							
	<=55.00%	55.01-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%
2ND HOME								
660-679	0.000	0.250	0.250	0.500	0.500	0.500	na	na
680-699	0.000	0.250	0.250	0.500	0.500	0.500	0.890	0.990
700-719	0.000	0.250	0.250	0.500	0.500	0.500	0.890	0.940
720-739	0.000	0.250	0.250	0.500	0.500	0.500	0.810	0.850
740-759	0.000	0.250	0.250	0.500	0.500	0.500	0.750	0.790
760-779	0.000	0.250	0.250	0.500	0.500	0.500	0.750	0.750
780-799	0.000	0.250	0.250	0.500	0.500	0.500	0.750	0.750
800+	0.000	0.250	0.250	0.500	0.500	0.500	0.750	0.750

Underwriting fee buyout Formula
 UW fee divided by total loan amount
 Please note max pricing
 will be reduced by fee buyout

OCC	LTV / HCLTV							
	<=55.00%	55.01-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%
NOO								
660-679	0.500	0.500	0.750	1.060	na	na	na	na
680-699	0.500	0.500	0.750	1.050	1.300	1.850	na	na
700-719	0.500	0.500	0.750	1.030	1.300	1.760	na	na
720-739	0.500	0.500	0.750	1.000	1.250	1.710	na	na
740-759	0.500	0.500	0.750	1.000	1.250	1.670	na	na
760-779	0.500	0.500	0.750	1.000	1.250	1.560	na	na
780-799	0.500	0.500	0.750	1.000	1.250	1.510	na	na
800+	0.500	0.500	0.750	1.000	1.250	1.500	na	na

Purpose	LTV / HCLTV							
	<=55.00%	55.01-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%
Cash Out	0.000	0.000	0.000	0.250	0.500	0.750	1.000	1.250
Purchase	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

Other	LTV / HCLTV							
	<=55.00%	55.01-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%
NO MI	N/A	N/A	N/A	N/A	N/A	N/A	1.000	1.500
S/E	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2-4 UNITS	1.250	1.250	1.250	1.250	1.250	1.250	N/A	N/A

RATES, FEES, AND PROGRAMS SUBJECT TO CHANGE WITHOUT NOTICE

LOANS MADE PURSUANT TO LICENSING/EXEMPTION AS LISTED:
 Alabama, #22468; Arizona Exempt; California Finance Law, CFL#603G249; BRE#01824421; NMLS #53112; Alabama, #22468; Arizona, #927096; Arizona OTN #1, #1000965; California CFL #603G249; California RMLA #41D80-97827; Colorado #53112; Florida #MLD1286; Georgia #43209; Idaho #MBL-9141; Kentucky #M700629; Maryland #21396; Michigan #FR021999; Minnesota #MN-MO-53112; Nevada #4656; New Jersey #53112; New Mexico #53112; North Carolina L-171787; Ohio #RM.850303.000; Oregon ML-5322; Pennsylvania #69579; South Carolina #MLS - 53112; Tennessee #121182; Texas #53112; Utah #UDFI-RFMN2015; Virginia #MC-5179; Washington #CL-53112
 JMAC DOES NOT ENGAGE IN "HIGH COST" LOAN LENDING, THEREFORE NOT ALL RATES/TERMS/PRODUCTS ARE AVAILABLE IN EACH STATE



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 Santa Ana, CA 92705
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JMAC MALIBU JUMBO PLUS ARMS

MB PLUS 5/6							MB PLUS 7/6						
Rate	15 Day	20 Day	30 Day	35 Day	45 Day	60 Day	Rate	15 Day	20 Day	30 Day	35 Day	45 Day	60 Day
4.125	0.960	1.022	1.147	1.210	1.335	1.522	4.250	0.592	0.654	0.779	0.842	0.967	1.155
4.250	0.549	0.612	0.737	0.799	0.924	1.112	4.375	0.166	0.228	0.353	0.416	0.541	0.728
4.375	0.138	0.201	0.326	0.388	0.513	0.701	4.500	-0.216	-0.153	-0.028	0.034	0.159	0.347
4.500	-0.232	-0.169	-0.044	0.018	0.143	0.331	4.625	-0.556	-0.493	-0.368	-0.306	-0.181	0.007
4.625	-0.560	-0.498	-0.373	-0.310	-0.185	0.002	4.750	-0.853	-0.790	-0.665	-0.603	-0.478	-0.290
4.750	-0.848	-0.785	-0.660	-0.598	-0.473	-0.285	4.875	-1.110	-1.048	-0.922	-0.860	-0.735	-0.547
4.875	-1.095	-1.033	-0.907	-0.845	-0.720	-0.532	5.000	-1.328	-1.266	-1.141	-1.078	-0.953	-0.766
5.000	-1.306	-1.244	-1.119	-1.056	-0.931	-0.743	5.125	-1.510	-1.448	-1.323	-1.260	-1.135	-0.948
5.125	-1.482	-1.420	-1.295	-1.232	-1.107	-0.919	5.250	-1.661	-1.599	-1.474	-1.411	-1.286	-1.099
5.250	-1.628	-1.566	-1.441	-1.378	-1.253	-1.066							
Max Price							Max Price						
-1.500							-1.500						

MB PLUS 10/6						
Rate	15 Day	20 Day	30 Day	35 Day	45 Day	60 Day
4.250	0.598	0.660	0.785	0.848	0.973	1.161
4.375	0.168	0.231	0.356	0.418	0.543	0.731
4.500	-0.220	-0.157	-0.032	0.030	0.155	0.343
4.625	-0.563	-0.501	-0.376	-0.313	-0.188	-0.001
4.750	-0.864	-0.802	-0.677	-0.614	-0.489	-0.302
4.875	-1.123	-1.061	-0.936	-0.873	-0.748	-0.561
5.000	-1.343	-1.281	-1.156	-1.093	-0.968	-0.781
5.125	-1.528	-1.466	-1.341	-1.278	-1.153	-0.966
5.250	-1.680	-1.618	-1.493	-1.430	-1.305	-1.118
Max Price						
-1.500						

ARM types:	Margin	Caps
5/6	2.750	2/1/5
7/6	2.750	5/1/5
10/6	2.750	5/1/5
30 DAY SOFR INDEX:	0.719%	

Underwriting fee buyout
Formula
 UW fee divided by total loan amount
 Please note max pricing
 will be reduced by fee buyout

 Pricing is based on HCLTV for subordinated loan

ADJUSTMENTS TO PRICING***

FICO	LTV / HCLTV							
	<=50.00%	50.01-55.00%	55.01-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%
700-719	0.170	0.170	0.170	0.170	0.170	N/A	N/A	N/A
720-739	0.170	0.170	0.170	0.170	0.170	0.295	0.420	N/A
740-759	0.170	0.170	0.170	0.170	0.170	0.170	0.295	N/A
760-779	0.045	0.045	0.045	0.170	0.170	0.170	0.170	N/A
780-799	-0.080	-0.080	0.045	0.170	0.170	0.170	0.170	N/A
800+	-0.080	-0.080	0.045	0.170	0.170	0.170	0.170	N/A

Purpose	LTV / HCLTV							
	<=50.00%	50.01-55.00%	55.01-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%
Cash Out	0.000	0.000	0.000	0.000	N/A	N/A	N/A	N/A
Purchase	-0.125	0.000	0.000	0.000	0.000	0.000	0.000	N/A

Other	LTV / HCLTV							
	<=50.00%	50.01-55.00%	55.01-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%
<= \$1M	-0.125	-0.125	0.000	0.000	0.000	0.000	0.000	N/A
>\$1M <=\$1.5M	-0.125	-0.125	0.000	0.000	0.000	0.000	0.000	N/A
>\$1.5M <=\$2.0M	-0.125	-0.125	0.000	0.000	0.000	0.000	0.000	N/A
>\$2.0M <=\$2.5M	-0.125	0.000	0.000	0.000	0.000	0.000	0.000	N/A
>\$2.5M <=\$3.0M	-0.125	0.000	0.000	0.000	0.000	0.000	0.000	N/A
CA state	0.000	0.000	0.000	0.500	0.750	1.000	1.000	N/A

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JMAC LAGUNA JUMBO FIXED & ARMS - PURCHASE

LG-NCF 30 PURCHASE							LG-NCF 15 PURCHASE						
Rate	15 Day	20 Day	30 Day	35 Day	45 Day	60 Day	Rate	15 Day	20 Day	30 Day	35 Day	45 Day	60 Day
4.750	0.355	0.418	0.543	0.605	0.730	0.918	4.500	1.330	1.393	1.518	1.580	1.705	1.893
4.875	-0.020	0.043	0.168	0.230	0.355	0.543	4.625	0.955	1.018	1.143	1.205	1.330	1.518
5.000	-0.395	-0.332	-0.207	-0.145	-0.020	0.168	4.750	0.580	0.643	0.768	0.830	0.955	1.143
5.125	-0.770	-0.707	-0.582	-0.520	-0.395	-0.207	4.875	0.205	0.268	0.393	0.455	0.580	0.768
5.250	-1.145	-1.083	-0.957	-0.895	-0.770	-0.582	5.000	-0.170	-0.107	0.018	0.080	0.205	0.393
5.375	-1.395	-1.333	-1.208	-1.145	-1.020	-0.832	5.125	-0.420	-0.357	-0.232	-0.170	-0.045	0.143
5.500	-1.645	-1.583	-1.458	-1.395	-1.270	-1.083	5.250	-0.670	-0.607	-0.482	-0.420	-0.295	-0.107
5.625	-1.895	-1.833	-1.708	-1.645	-1.520	-1.333	5.375	-0.920	-0.857	-0.732	-0.670	-0.545	-0.357
5.750	-2.145	-2.083	-1.958	-1.895	-1.770	-1.583	5.500	-1.170	-1.107	-0.982	-0.920	-0.795	-0.607
5.875	-2.395	-2.333	-2.208	-2.145	-2.020	-1.833	5.625	-1.420	-1.357	-1.232	-1.170	-1.045	-0.857
Max Price	-3.000	-3.000	-3.000	-3.000	-3.000	-3.000	Max Price	-3.000	-3.000	-3.000	-3.000	-3.000	-3.000

LG-NCF 5/6 PURCHASE							LG-NCF 7/6 PURCHASE						
Rate	15 Day	20 Day	30 Day	35 Day	45 Day	60 Day	Rate	15 Day	20 Day	30 Day	35 Day	45 Day	60 Day
4.250	0.390	0.453	0.578	0.640	0.765	0.953	4.250	0.515	0.578	0.703	0.765	0.890	1.078
4.375	0.015	0.078	0.203	0.265	0.390	0.578	4.375	0.140	0.203	0.328	0.390	0.515	0.703
4.500	-0.360	-0.297	-0.172	-0.110	0.015	0.203	4.500	-0.235	-0.172	-0.047	0.015	0.140	0.328
4.625	-0.735	-0.672	-0.547	-0.485	-0.360	-0.172	4.625	-0.610	-0.547	-0.422	-0.360	-0.235	-0.047
4.750	-1.110	-1.048	-0.922	-0.860	-0.735	-0.547	4.750	-0.985	-0.922	-0.797	-0.735	-0.610	-0.422
4.875	-1.360	-1.298	-1.173	-1.110	-0.985	-0.797	4.875	-1.235	-1.173	-1.048	-0.985	-0.860	-0.672
5.000	-1.610	-1.548	-1.423	-1.360	-1.235	-1.048	5.000	-1.485	-1.423	-1.298	-1.235	-1.110	-0.922
5.125	-1.860	-1.798	-1.673	-1.610	-1.485	-1.298	5.125	-1.735	-1.673	-1.548	-1.485	-1.360	-1.173
5.250	-2.110	-2.048	-1.923	-1.860	-1.735	-1.548	5.250	-1.985	-1.923	-1.798	-1.735	-1.610	-1.423
Max Price	-3.000	-3.000	-3.000	-3.000	-3.000	-3.000	Max Price	-3.000	-3.000	-3.000	-3.000	-3.000	-3.000

LG-NCF 10/6 PURCHASE							Add-ons						
Rate	15 Day	20 Day	30 Day	35 Day	45 Day	60 Day	FICO/ LTV	<=60%	60.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	
4.500	0.590	0.653	0.778	0.840	0.965	1.153	800+	-0.750	-0.625	-0.500	-0.375	0.000	
4.625	0.215	0.278	0.403	0.465	0.590	0.778	780-799	-0.625	-0.500	-0.375	-0.125	0.250	
4.750	-0.160	-0.097	0.028	0.090	0.215	0.403	760-779	-0.500	-0.375	-0.250	0.000	0.500	
4.875	-0.410	-0.347	-0.222	-0.160	-0.035	0.153	740-759	-0.375	-0.250	0.000	0.125	1.000	
5.000	-0.660	-0.597	-0.472	-0.410	-0.285	-0.097	720-739	-0.125	0.125	0.375	0.750	N/A	
5.125	-0.910	-0.847	-0.722	-0.660	-0.535	-0.347	700-719	0.125	0.500	0.875	1.250	N/A	
5.250	-1.160	-1.098	-0.972	-0.910	-0.785	-0.597	Second Home	Add 0.250 to price					
5.375	-1.410	-1.348	-1.223	-1.160	-1.035	-0.847	Loan Amt >= 1 Million	Add -0.125 to price					
5.500	-1.535	-1.473	-1.348	-1.285	-1.160	-0.972							
Max Price	-3.000	-3.000	-3.000	-3.000	-3.000	-3.000							

JMAC LAGUNA JUMBO FIXED & ARMS - REFINANCE

LG-NCF 30 REFI							LG-NCF 15 REFI						
Rate	15 Day	20 Day	30 Day	35 Day	45 Day	60 Day	Rate	15 Day	20 Day	30 Day	35 Day	45 Day	60 Day
4.750	0.605	0.668	0.793	0.855	0.980	1.168	4.500	1.455	1.518	1.643	1.705	1.830	2.018
4.875	0.230	0.293	0.418	0.480	0.605	0.793	4.625	1.080	1.143	1.268	1.330	1.455	1.643
5.000	-0.145	-0.082	0.043	0.105	0.230	0.418	4.750	0.705	0.768	0.893	0.955	1.080	1.268
5.125	-0.520	-0.457	-0.332	-0.270	-0.145	0.043	4.875	0.330	0.393	0.518	0.580	0.705	0.893
5.250	-0.895	-0.832	-0.707	-0.645	-0.520	-0.332	5.000	-0.045	0.018	0.143	0.205	0.330	0.518
5.375	-1.145	-1.083	-0.957	-0.895	-0.770	-0.582	5.125	-0.295	-0.232	-0.107	-0.045	0.080	0.268
5.500	-1.395	-1.333	-1.208	-1.145	-1.020	-0.832	5.250	-0.545	-0.482	-0.357	-0.295	-0.170	0.018
5.625	-1.645	-1.583	-1.458	-1.395	-1.270	-1.083	5.375	-0.795	-0.732	-0.607	-0.545	-0.420	-0.232
5.750	-1.895	-1.833	-1.708	-1.645	-1.520	-1.333	5.500	-1.045	-0.982	-0.857	-0.795	-0.670	-0.482
5.875	-2.145	-2.083	-1.958	-1.895	-1.770	-1.583	5.625	-1.295	-1.232	-1.107	-1.045	-0.920	-0.732
Max Price	-3.000	-3.000	-3.000	-3.000	-3.000	-3.000	Max Price	-3.000	-3.000	-3.000	-3.000	-3.000	-3.000

LG-NCF 5/6 REFI							LG-NCF 7/6 REFI						
Rate	15 Day	20 Day	30 Day	35 Day	45 Day	60 Day	Rate	15 Day	20 Day	30 Day	35 Day	45 Day	60 Day
4.250	0.640	0.703	0.828	0.890	1.015	1.203	4.250	0.765	0.828	0.953	1.015	1.140	1.328
4.375	0.265	0.328	0.453	0.515	0.640	0.828	4.375	0.390	0.453	0.578	0.640	0.765	0.953
4.500	-0.110	-0.047	0.078	0.140	0.265	0.453	4.500	0.015	0.078	0.203	0.265	0.390	0.578
4.625	-0.485	-0.422	-0.297	-0.235	-0.110	0.078	4.625	-0.360	-0.297	-0.172	-0.110	0.015	0.203
4.750	-0.860	-0.797	-0.672	-0.610	-0.485	-0.297	4.750	-0.735	-0.672	-0.547	-0.485	-0.360	-0.172
4.875	-1.110	-1.048	-0.922	-0.860	-0.735	-0.547	4.875	-0.985	-0.922	-0.797	-0.735	-0.610	-0.422
5.000	-1.360	-1.298	-1.173	-1.110	-0.985	-0.797	5.000	-1.235	-1.173	-1.048	-0.985	-0.860	-0.672
5.125	-1.610	-1.548	-1.423	-1.360	-1.235	-1.048	5.125	-1.485	-1.423	-1.298	-1.235	-1.110	-0.922
5.250	-1.860	-1.798	-1.673	-1.610	-1.485	-1.298	5.250	-1.735	-1.673	-1.548	-1.485	-1.360	-1.173
Max Price	-3.000	-3.000	-3.000	-3.000	-3.000	-3.000	Max Price	-3.000	-3.000	-3.000	-3.000	-3.000	-3.000

LG-NCF 10/6 REFI							Add-ons						
Rate	15 Day	20 Day	30 Day	35 Day	45 Day	60 Day	FICO/ LTV	<=60%	60.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	
4.500	0.840	0.903	1.028	1.090	1.215	1.403	800+	-0.750	-0.625	-0.500	-0.375	0.000	
4.625	0.465	0.528	0.653	0.715	0.840	1.028	780-799	-0.625	-0.500	-0.375	-0.125	0.250	
4.750	0.090	0.153	0.278	0.340	0.465	0.653	760-779	-0.500	-0.375	-0.250	0.000	0.500	
4.875	-0.160	-0.097	0.028	0.090	0.215	0.403	740-759	-0.375	-0.250	0.000	0.125	1.000	
5.000	-0.410	-0.347	-0.222	-0.160	-0.035	0.153	720-739	-0.125	0.125	0.375	0.750	N/A	
5.125	-0.660	-0.597	-0.472	-0.410	-0.285	-0.097	700-719	0.125	0.500	0.875	1.250	N/A	
5.250	-0.910	-0.847	-0.722	-0.660	-0.535	-0.347	Second Home	Add 0.250 to price					
5.375	-1.160	-1.098	-0.972	-0.910	-0.785	-0.597	Loan Amt >= 1 Million	Add -0.125 to price					
5.500	-1.285	-1.223	-1.098	-1.035	-0.910	-0.722	Cash-out Refi <= 50% LTV	Add 0.125 to price					
Max Price	-3.000	-3.000	-3.000	-3.000	-3.000	-3.000	Cash-out Refi > 50% - 60% LTV	Add 0.250 to price					
							Cash-out Refi > 60% LTV	Add 0.375 to price					

ARM types:	Margin	Caps
5/6	2.750	2/1/5
7/6	2.750	2/1/5
10/6	2.750	2/1/5
30 DAY SOFR INDEX:		0.719%

Underwriting fee buyout

Formula
 UW fee divided by total loan amount
 Please note max pricing
 will be reduced by fee buyout

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 Florida #MLD1286; Georgia #43209; Idaho #MBL-9141; Kentucky #MC700629; Maryland #21396; Michigan #FR021999; Minnesota #MN-MO-53112; Nevada #4656; New Jersey #53112; New Mexico #53112; North Carolina L-171787; Ohio
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JMAC VENICE 3% PREPAYMENT PENALTY

DSCR 30 YR FIXED						DSCR 15 YR FIXED					
Rate	15 Day	20 Day	30 Day	35 Day	45 Day	Rate	15 Day	20 Day	30 Day	35 Day	45 Day
6.250	-0.100	0.050	0.350	0.500	0.800	6.250	-0.375	-0.225	0.075	0.225	0.525
6.375	-0.850	-0.700	-0.400	-0.250	0.050	6.375	-1.000	-0.850	-0.550	-0.400	-0.100
6.500	-1.225	-1.075	-0.775	-0.625	-0.325	6.500	-1.375	-1.225	-0.925	-0.775	-0.475
6.625	-1.600	-1.450	-1.150	-1.000	-0.700	6.625	-1.750	-1.600	-1.300	-1.150	-0.850
6.750	-1.975	-1.825	-1.525	-1.375	-1.075	6.750	-2.125	-1.975	-1.675	-1.525	-1.225
6.875	-2.350	-2.200	-1.900	-1.750	-1.450	6.875	-2.500	-2.350	-2.050	-1.900	-1.600
7.000	-2.725	-2.575	-2.275	-2.125	-1.825	7.000	-2.875	-2.725	-2.425	-2.275	-1.975
7.125	-3.100	-2.950	-2.650	-2.500	-2.200	7.125	-3.250	-3.100	-2.800	-2.650	-2.350
7.250	-3.475	-3.325	-3.025	-2.875	-2.575	7.250	-3.625	-3.475	-3.175	-3.025	-2.725
7.375	-3.850	-3.700	-3.400	-3.250	-2.950	7.375	-4.000	-3.850	-3.550	-3.400	-3.100
7.500	-4.225	-4.075	-3.775	-3.625	-3.325	7.500	-4.375	-4.225	-3.925	-3.775	-3.475
7.625	-4.600	-4.450	-4.150	-4.000	-3.700	7.625	-4.750	-4.600	-4.300	-4.150	-3.850
7.750	-4.975	-4.825	-4.525	-4.375	-4.075	7.750	-5.125	-4.975	-4.675	-4.525	-4.225
7.875	-5.350	-5.200	-4.900	-4.750	-4.450	7.875	-5.500	-5.350	-5.050	-4.900	-4.600

DSCR 5/6 ARM						DSCR 7/6 ARM					
Rate	15 Day	20 Day	30 Day	35 Day	45 Day	Rate	15 Day	20 Day	30 Day	35 Day	45 Day
6.250	-0.375	-0.225	0.075	0.225	0.525	6.250	-0.325	-0.175	0.125	0.275	0.575
6.375	-1.000	-0.850	-0.550	-0.400	-0.100	6.375	-0.950	-0.800	-0.500	-0.350	-0.050
6.500	-1.375	-1.225	-0.925	-0.775	-0.475	6.500	-1.325	-1.175	-0.875	-0.725	-0.425
6.625	-1.750	-1.600	-1.300	-1.150	-0.850	6.625	-1.700	-1.550	-1.250	-1.100	-0.800
6.750	-2.125	-1.975	-1.675	-1.525	-1.225	6.750	-2.075	-1.925	-1.625	-1.475	-1.175
6.875	-2.500	-2.350	-2.050	-1.900	-1.600	6.875	-2.450	-2.300	-2.000	-1.850	-1.550
7.000	-2.875	-2.725	-2.425	-2.275	-1.975	7.000	-2.825	-2.675	-2.375	-2.225	-1.925
7.125	-3.250	-3.100	-2.800	-2.650	-2.350	7.125	-3.200	-3.050	-2.750	-2.600	-2.300
7.250	-3.625	-3.475	-3.175	-3.025	-2.725	7.250	-3.575	-3.425	-3.125	-2.975	-2.675
7.375	-4.000	-3.850	-3.550	-3.400	-3.100	7.375	-3.950	-3.800	-3.500	-3.350	-3.050
7.500	-4.375	-4.225	-3.925	-3.775	-3.475	7.500	-4.325	-4.175	-3.875	-3.725	-3.425
7.625	-4.750	-4.600	-4.300	-4.150	-3.850	7.625	-4.700	-4.550	-4.250	-4.100	-3.800
7.750	-5.125	-4.975	-4.675	-4.525	-4.225	7.750	-5.075	-4.925	-4.625	-4.475	-4.175
7.875	-5.500	-5.350	-5.050	-4.900	-4.600	7.875	-5.450	-5.300	-5.000	-4.850	-4.550

FICO	DSCR >= 1.00						
	<=50.00%	50.01-55.00%	55.01-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%
620-639	2.875	3.250	3.625	4.250	4.750	5.500	NA
640-659	2.000	2.375	2.750	3.375	3.875	4.625	NA
660-679	0.625	0.875	1.125	1.500	1.875	3.625	4.625
680-699	0.375	0.625	0.625	1.000	1.375	1.750	2.750
700-719	0.000	0.250	0.375	0.625	1.000	1.375	2.375
720-739	-0.625	-0.375	-0.250	0.000	0.375	0.750	1.500
740-759	-0.875	-0.625	-0.500	-0.250	0.125	0.500	1.250
760+	-1.000	-0.750	-0.625	-0.375	-0.125	0.250	1.000

45 days lock - Purchase transaction only

Underwriting fee buyout

Formula
 UW fee divided by total loan amount
 Please note max pricing
 will be reduced by fee buyout

FICO	DSCR < 1.00						
	<=50.00%	50.01-55.00%	55.01-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%
640-659	3.250	3.625	4.000	4.625	5.125	NA	NA
660-679	1.875	2.125	2.375	2.750	3.125	5.125	NA
680-699	1.375	1.625	1.625	2.125	2.625	3.250	NA
700-719	1.000	1.250	1.375	1.750	2.250	2.875	NA
720-739	0.375	0.625	0.750	1.125	1.625	2.250	NA
740-759	0.125	0.375	0.500	0.875	1.375	2.000	NA
760+	0.000	0.250	0.375	0.750	1.125	1.750	NA

ARM types:	Margin	Caps
5/6	6.500	2/1/5
7/6	6.500	5/1/5
30 DAY SOFR INDEX:		0.719%

Price Adjustments	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
Housing History	0x60x12	0.250	0.250	0.250	0.250	0.250	NA
Housing Event	>=36 Mo	0.000	0.000	0.000	0.000	0.000	0.000
Seasoning	24 - 36 Mo	0.250	0.250	0.250	0.250	0.375	0.375
Loan Balance	<=\$150,000	1.000	1.000	1.125	1.125	1.125	N/A
	\$150,001 - 250,000	0.500	0.500	0.500	0.500	0.500	0.500
	\$250,001 - \$500,000	0.000	0.000	0.000	0.000	0.000	0.000
	\$500,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000
	\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.125
	\$1,500,001 - \$2,000,000	0.125	0.125	0.250	0.250	0.375	0.500
	\$2,000,001 - \$2,500,000	0.125	0.125	0.250	0.375	0.500	NA
	\$2,500,001 - \$3,000,000	0.500	0.500	0.500	0.625	NA	NA
\$3,000,001 - \$3,500,000	0.750	0.750	0.750	0.875	NA	NA	
Purpose	RCO & FICO >=700	0.375	0.375	0.375	0.500	0.500	1.000
	RCO & FICO <700	0.500	0.500	0.500	0.500	0.750	1.250
Property Type	Condo	0.125	0.125	0.125	0.250	0.250	0.250
	2-4 Unit	0.500	0.500	0.500	0.500	0.625	0.750
State	IL, NJ	0.000	0.000	0.000	0.000	0.000	0.000
Amortization	Interest Only	0.250	0.250	0.250	0.250	0.375	0.750
Prepayment	36 Months	0.000	0.000	0.000	0.000	0.000	0.000
Penalty Term	24 Months	0.125	0.125	0.188	0.188	0.188	0.250
	12 Months	0.188	0.188	0.250	0.250	0.250	0.375
	No Penalty	0.250	0.250	0.375	0.375	0.375	0.500
Other	Escrow Waiver	0.250	0.250	0.250	0.250	0.250	0.250
	DSCR < .75	0.750	0.750	0.750	0.750	0.750	1.250
Max Price: (Prior to Compensation & Fee Buyout)							
No PPP		0.000					
1 yr PPP		-1.000					
2 Yr PPP		-1.500					
3 Yr PPP		-2.000					

**RATES, FEES, AND PROGRAMS
 SUBJECT
 TO CHANGE
 WITHOUT NOTICE**

LOANS MADE PURSUANT TO LICENSING/EXEMPTION AS LISTED:
 Alabama, #22468; Arizona Exempt; California Finance Law, CFL#603G249; BRE#01824421; NMLS #53112; Alabama, #22468; Arizona, #927096; Arizona OTN #1, #1000965; California CFL #603G249; California RMLA #41D80-97827; Colorado #53112;
 Florida #MLD1286; Georgia #43209; Idaho #MBL-9141; Kentucky #MC700629; Maryland #21396; Michigan #FR021999; Minnesota #MN-MO-53112; Nevada #4656; New Jersey #53112; New Mexico #53112; North Carolina L-171787; Ohio
 #RM.850303.000; Oregon ML-5322; Pennsylvania #69579; South Carolina #MLS - 53112; Tennessee #121182; Texas #53112; Utah #UDFI-RFMN2015; Virginia #MC-5179; Washington #CL-53112
 JMAC DOES NOT ENGAGE IN "HIGH COST" LOAN LENDING, THEREFORE NOT ALL RATES/TERMS/PRODUCTS ARE AVAILABLE IN EACH STATE



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JMAC VENICE 5% PREPAYMENT PENALTY

DSCR 30 YR FIXED 5% PPP						DSCR 15 YR FIXED 5% PPP					
Rate	15 Day	20 Day	30 Day	35 Day	45 Day	Rate	15 Day	20 Day	30 Day	35 Day	45 Day
6.250	-0.600	-0.450	-0.150	0.000	0.300	6.250	-0.875	-0.725	-0.425	-0.275	0.025
6.375	-1.350	-1.200	-0.900	-0.750	-0.450	6.375	-1.500	-1.350	-1.050	-0.900	-0.600
6.500	-1.725	-1.575	-1.275	-1.125	-0.825	6.500	-1.875	-1.725	-1.425	-1.275	-0.975
6.625	-2.100	-1.950	-1.650	-1.500	-1.200	6.625	-2.250	-2.100	-1.800	-1.650	-1.350
6.750	-2.475	-2.325	-2.025	-1.875	-1.575	6.750	-2.625	-2.475	-2.175	-2.025	-1.725
6.875	-2.850	-2.700	-2.400	-2.250	-1.950	6.875	-3.000	-2.850	-2.550	-2.400	-2.100
7.000	-3.225	-3.075	-2.775	-2.625	-2.325	7.000	-3.375	-3.225	-2.925	-2.775	-2.475
7.125	-3.600	-3.450	-3.150	-3.000	-2.700	7.125	-3.750	-3.600	-3.300	-3.150	-2.850
7.250	-3.975	-3.825	-3.525	-3.375	-3.075	7.250	-4.125	-3.975	-3.675	-3.525	-3.225
7.375	-4.350	-4.200	-3.900	-3.750	-3.450	7.375	-4.500	-4.350	-4.050	-3.900	-3.600
7.500	-4.725	-4.575	-4.275	-4.125	-3.825	7.500	-4.875	-4.725	-4.425	-4.275	-3.975
7.625	-5.100	-4.950	-4.650	-4.500	-4.200	7.625	-5.250	-5.100	-4.800	-4.650	-4.350
7.750	-5.475	-5.325	-5.025	-4.875	-4.575	7.750	-5.625	-5.475	-5.175	-5.025	-4.725
7.875	-5.850	-5.700	-5.400	-5.250	-4.950	7.875	-6.000	-5.850	-5.550	-5.400	-5.100

DSCR 5/6 ARM 5% PPP						DSCR 7/6 ARM 5% PPP					
Rate	15 Day	20 Day	30 Day	35 Day	45 Day	Rate	15 Day	20 Day	30 Day	35 Day	45 Day
6.250	-0.875	-0.725	-0.425	-0.275	0.025	6.250	-0.825	-0.675	-0.375	-0.225	0.075
6.375	-1.500	-1.350	-1.050	-0.900	-0.600	6.375	-1.450	-1.300	-1.000	-0.850	-0.550
6.500	-1.875	-1.725	-1.425	-1.275	-0.975	6.500	-1.825	-1.675	-1.375	-1.225	-0.925
6.625	-2.250	-2.100	-1.800	-1.650	-1.350	6.625	-2.200	-2.050	-1.750	-1.600	-1.300
6.750	-2.625	-2.475	-2.175	-2.025	-1.725	6.750	-2.575	-2.425	-2.125	-1.975	-1.675
6.875	-3.000	-2.850	-2.550	-2.400	-2.100	6.875	-2.950	-2.800	-2.500	-2.350	-2.050
7.000	-3.375	-3.225	-2.925	-2.775	-2.475	7.000	-3.325	-3.175	-2.875	-2.725	-2.425
7.125	-3.750	-3.600	-3.300	-3.150	-2.850	7.125	-3.700	-3.550	-3.250	-3.100	-2.800
7.250	-4.125	-3.975	-3.675	-3.525	-3.225	7.250	-4.075	-3.925	-3.625	-3.475	-3.175
7.375	-4.500	-4.350	-4.050	-3.900	-3.600	7.375	-4.450	-4.300	-4.000	-3.850	-3.550
7.500	-4.875	-4.725	-4.425	-4.275	-3.975	7.500	-4.825	-4.675	-4.375	-4.225	-3.925
7.625	-5.250	-5.100	-4.800	-4.650	-4.350	7.625	-5.200	-5.050	-4.750	-4.600	-4.300
7.750	-5.625	-5.475	-5.175	-5.025	-4.725	7.750	-5.575	-5.425	-5.125	-4.975	-4.675
7.875	-6.000	-5.850	-5.550	-5.400	-5.100	7.875	-5.950	-5.800	-5.500	-5.350	-5.050

FICO	DSCR >= 1.00						
	<=50.00%	50.01-55.00%	55.01-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%
620-639	2.875	3.250	3.625	4.250	4.750	5.500	NA
640-659	2.000	2.375	2.750	3.375	3.875	4.625	NA
660-679	0.625	0.875	1.125	1.500	1.875	3.625	4.625
680-699	0.375	0.625	0.625	1.000	1.375	1.750	2.750
700-719	0.000	0.250	0.375	0.625	1.000	1.375	2.375
720-739	-0.625	-0.375	-0.250	0.000	0.375	0.750	1.500
740-759	-0.875	-0.625	-0.500	-0.250	0.125	0.500	1.250
760+	-1.000	-0.750	-0.625	-0.375	-0.125	0.250	1.000

45 days lock - Purchase transaction only

Underwriting fee buyout

Formula
 UW fee divided by total loan amount
 Please note max pricing
 will be reduced by fee buyout

FICO	DSCR < 1.00						
	<=50.00%	50.01-55.00%	55.01-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%
640-659	3.250	3.625	4.000	4.625	5.125	NA	NA
660-679	1.875	2.125	2.375	2.750	3.125	5.125	NA
680-699	1.375	1.625	1.625	2.125	2.625	3.250	NA
700-719	1.000	1.250	1.375	1.750	2.250	2.875	NA
720-739	0.375	0.625	0.750	1.125	1.625	2.250	NA
740-759	0.125	0.375	0.500	0.875	1.375	2.000	NA
760+	0.000	0.250	0.375	0.750	1.125	1.750	NA

ARM types:	Margin	Caps
5/6	6.500	2/1/5
7/6	6.500	5/1/5
30 DAY SOFR INDEX:		0.719%

Price Adjustments		<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
Housing History	0x60x12	0.250	0.250	0.250	0.250	0.250	NA	NA
Housing Event	>=36 Mo	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Seasoning	24 - 36 Mo	0.250	0.250	0.250	0.250	0.375	0.375	NA
Loan Balance	<=\$150,000	1.000	1.000	1.125	1.125	1.125	N/A	N/A
	\$150,001 - 250,000	0.500	0.500	0.500	0.500	0.500	0.500	0.500
	\$250,001 - \$500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	\$500,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.125
	\$1,500,001 - \$2,000,000	0.125	0.125	0.250	0.250	0.375	0.500	NA
	\$2,000,001 - \$2,500,000	0.125	0.125	0.250	0.375	0.500	NA	NA
	\$2,500,001 - \$3,000,000	0.500	0.500	0.500	0.625	NA	NA	NA
\$3,000,001 - \$3,500,000	0.750	0.750	0.750	0.875	NA	NA	NA	
Purpose	RCO & FICO >=700	0.375	0.375	0.375	0.500	0.500	1.000	NA
	RCO & FICO <700	0.500	0.500	0.500	0.500	0.750	1.250	NA
Property Type	Condo	0.125	0.125	0.125	0.250	0.250	0.250	NA
	2-4 Unit	0.500	0.500	0.500	0.500	0.625	0.750	NA
State	IL, NJ	0.000	0.000	0.000	0.000	0.000	0.000	NA
Amortization	Interest Only	0.250	0.250	0.250	0.250	0.375	0.750	0.875
Prepayment	36 Months	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Penalty Term	24 Months	1.125	1.125	1.125	1.125	1.250	1.250	1.250
	12 Months	1.875	1.875	2.125	2.125	2.375	2.375	2.375
	No Penalty	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Other	Escrow Waiver	0.250	0.250	0.250	0.250	0.250	0.250	0.250
	DSCR < .75	0.750	0.750	0.750	0.750	0.750	0.750	0.750
Max Price: (Prior to Compensation & Fee Buyout)								
No PPP		N/A						
1 yr PPP		-1.000						
2 Yr PPP		-1.500						
3 Yr PPP		-2.000						

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JMAC ZUMA PRIME

PRIME 30 YR FIXED FULL DOCS						PRIME 15 YR FIXED FULL DOCS					
Rate	15 Day	20 Day	30 Day	35 Day	45 Day	Rate	15 Day	20 Day	30 Day	35 Day	45 Day
5.750	0.138	0.288	0.588	0.738	1.038	5.750	-0.050	0.100	0.400	0.550	0.850
5.875	-0.237	-0.087	0.213	0.363	0.663	5.875	-0.425	-0.275	0.025	0.175	0.475
6.000	-0.550	-0.400	-0.100	0.050	0.350	6.000	-0.737	-0.587	-0.287	-0.137	0.163
6.125	-0.862	-0.712	-0.412	-0.262	0.038	6.125	-1.050	-0.900	-0.600	-0.450	-0.150
6.250	-1.175	-1.025	-0.725	-0.575	-0.275	6.250	-1.362	-1.212	-0.912	-0.762	-0.462
6.375	-1.487	-1.337	-1.037	-0.887	-0.587	6.375	-1.612	-1.462	-1.162	-1.012	-0.712
6.500	-1.737	-1.587	-1.287	-1.137	-0.837	6.500	-1.862	-1.712	-1.412	-1.262	-0.962
6.625	-1.987	-1.837	-1.537	-1.387	-1.087	6.625	-2.112	-1.962	-1.662	-1.512	-1.212
6.750	-2.237	-2.087	-1.787	-1.637	-1.337	6.750	-2.362	-2.212	-1.912	-1.762	-1.462
6.875	-2.487	-2.337	-2.037	-1.887	-1.587	6.875	-2.612	-2.462	-2.162	-2.012	-1.712
7.000	-2.737	-2.587	-2.287	-2.137	-1.837	7.000	-2.862	-2.712	-2.412	-2.262	-1.962
7.125	-2.987	-2.837	-2.537	-2.387	-2.087	7.125	-3.112	-2.962	-2.662	-2.512	-2.212
7.250	-3.237	-3.087	-2.787	-2.637	-2.337	7.250	-3.362	-3.212	-2.912	-2.762	-2.462
7.375	-3.487	-3.337	-3.037	-2.887	-2.587	7.375	-3.612	-3.462	-3.162	-3.012	-2.712

PRIME 5/6 ARM FULL DOCS						PRIME 7/6 ARM FULL DOCS					
Rate	15 Day	20 Day	30 Day	35 Day	45 Day	Rate	15 Day	20 Day	30 Day	35 Day	45 Day
5.750	-0.062	0.088	0.388	0.538	0.838	5.750	0.000	0.150	0.450	0.600	0.900
5.875	-0.437	-0.287	0.013	0.163	0.463	5.875	-0.375	-0.225	0.075	0.225	0.525
6.000	-0.750	-0.600	-0.300	-0.150	0.150	6.000	-0.687	-0.537	-0.237	-0.087	0.213
6.125	-1.062	-0.912	-0.612	-0.462	-0.162	6.125	-1.000	-0.850	-0.550	-0.400	-0.100
6.250	-1.375	-1.225	-0.925	-0.775	-0.475	6.250	-1.312	-1.162	-0.862	-0.712	-0.412
6.375	-1.625	-1.475	-1.175	-1.025	-0.725	6.375	-1.562	-1.412	-1.112	-0.962	-0.662
6.500	-1.875	-1.725	-1.425	-1.275	-0.975	6.500	-1.812	-1.662	-1.362	-1.212	-0.912
6.625	-2.125	-1.975	-1.675	-1.525	-1.225	6.625	-2.062	-1.912	-1.612	-1.462	-1.162
6.750	-2.375	-2.225	-1.925	-1.775	-1.475	6.750	-2.312	-2.162	-1.862	-1.712	-1.412
6.875	-2.625	-2.475	-2.175	-2.025	-1.725	6.875	-2.562	-2.412	-2.112	-1.962	-1.662
7.000	-2.875	-2.725	-2.425	-2.275	-1.975	7.000	-2.812	-2.662	-2.362	-2.212	-1.912
7.125	-3.125	-2.975	-2.675	-2.525	-2.225	7.125	-3.062	-2.912	-2.612	-2.462	-2.162
7.250	-3.375	-3.225	-2.925	-2.775	-2.475	7.250	-3.312	-3.162	-2.862	-2.712	-2.412
7.375	-3.625	-3.475	-3.175	-3.025	-2.725	7.375	-3.562	-3.412	-3.112	-2.962	-2.662

PRIME 30 YR FIXED ALT DOCS						PRIME 15 YR FIXED ALT DOCS					
Rate	15 Day	20 Day	30 Day	35 Day	45 Day	Rate	15 Day	20 Day	30 Day	35 Day	45 Day
6.000	-0.287	-0.137	0.163	0.313	0.613	6.000	-0.438	-0.288	0.013	0.163	0.463
6.125	-0.662	-0.512	-0.212	-0.062	0.238	6.125	-0.813	-0.663	-0.363	-0.213	0.087
6.250	-0.975	-0.825	-0.525	-0.375	-0.075	6.250	-1.125	-0.975	-0.675	-0.525	-0.225
6.375	-1.287	-1.137	-0.837	-0.687	-0.387	6.375	-1.438	-1.288	-0.988	-0.838	-0.538
6.500	-1.600	-1.450	-1.150	-1.000	-0.700	6.500	-1.750	-1.600	-1.300	-1.150	-0.850
6.625	-1.912	-1.762	-1.462	-1.312	-1.012	6.625	-2.000	-1.850	-1.550	-1.400	-1.100
6.750	-2.225	-2.075	-1.775	-1.625	-1.325	6.750	-2.250	-2.100	-1.800	-1.650	-1.350
6.875	-2.475	-2.325	-2.025	-1.875	-1.575	6.875	-2.500	-2.350	-2.050	-1.900	-1.600
7.000	-2.725	-2.575	-2.275	-2.125	-1.825	7.000	-2.750	-2.600	-2.300	-2.150	-1.850
7.125	-2.975	-2.825	-2.525	-2.375	-2.075	7.125	-3.000	-2.850	-2.550	-2.400	-2.100
7.250	-3.225	-3.075	-2.775	-2.625	-2.325	7.250	-3.250	-3.100	-2.800	-2.650	-2.350
7.375	-3.475	-3.325	-3.025	-2.875	-2.575	7.375	-3.500	-3.350	-3.050	-2.900	-2.600
7.500	-3.725	-3.575	-3.275	-3.125	-2.825	7.500	-3.750	-3.600	-3.300	-3.150	-2.850
7.625	-3.975	-3.825	-3.525	-3.375	-3.075	7.625	-4.000	-3.850	-3.550	-3.400	-3.100

PRIME 5/6 ARM ALT DOCS						PRIME 7/6 ARM ALT DOCS					
Rate	15 Day	20 Day	30 Day	35 Day	45 Day	Rate	15 Day	20 Day	30 Day	35 Day	45 Day
6.000	-0.487	-0.337	-0.037	0.113	0.413	6.000	-0.388	-0.238	0.062	0.212	0.512
6.125	-0.862	-0.712	-0.412	-0.262	0.038	6.125	-0.763	-0.613	-0.313	-0.163	0.137
6.250	-1.175	-1.025	-0.725	-0.575	-0.275	6.250	-1.075	-0.925	-0.625	-0.475	-0.175
6.375	-1.487	-1.337	-1.037	-0.887	-0.587	6.375	-1.388	-1.238	-0.938	-0.788	-0.488
6.500	-1.800	-1.650	-1.350	-1.200	-0.900	6.500	-1.700	-1.550	-1.250	-1.100	-0.800
6.625	-2.050	-1.900	-1.600	-1.450	-1.150	6.625	-1.950	-1.800	-1.500	-1.350	-1.050
6.750	-2.300	-2.150	-1.850	-1.700	-1.400	6.750	-2.200	-2.050	-1.750	-1.600	-1.300
6.875	-2.550	-2.400	-2.100	-1.950	-1.650	6.875	-2.450	-2.300	-2.000	-1.850	-1.550
7.000	-2.800	-2.650	-2.350	-2.200	-1.900	7.000	-2.700	-2.550	-2.250	-2.100	-1.800
7.125	-3.050	-2.900	-2.600	-2.450	-2.150	7.125	-2.950	-2.800	-2.500	-2.350	-2.050
7.250	-3.300	-3.150	-2.850	-2.700	-2.400	7.250	-3.200	-3.050	-2.750	-2.600	-2.300
7.375	-3.550	-3.400	-3.100	-2.950	-2.650	7.375	-3.450	-3.300	-3.000	-2.850	-2.550
7.500	-3.800	-3.650	-3.350	-3.200	-2.900	7.500	-3.700	-3.550	-3.250	-3.100	-2.800
7.625	-4.050	-3.900	-3.600	-3.450	-3.150	7.625	-3.950	-3.800	-3.500	-3.350	-3.050

ARM types:	Margin	Caps
5/6	4.000	2/1/5
7/6	4.000	5/1/5
30 DAY SOFR INDEX:		0.719%

Max Price: (Prior to Compensation & Fee Buyout)	
No PPP	0.000
1 yr PPP	-1.000
2 Yr PPP	-1.500
3 Yr PPP	-2.000
O/O or 2ND HOME	-2.000

40 YEARS AMORTIZATION WITH 10 YEARS I/O QUALIFYING ON 30 YEARS FULLY AMORTIZATION

FIXED 40 YEARS TERM
 ARMS 40 YEARS TERM

OWNER OCCUPIED ONLY

45 days lock - Purchase transaction only

RATES, FEES, AND PROGRAMS
 SUBJECT
 TO CHANGE
 WITHOUT NOTICE

LOANS MADE PURSUANT TO LICENSING/EXEMPTION AS LISTED:
 Alabama, #22468; Arizona Exempt; California Finance Law, CFL#603G249; BRE#01824421; NMLS #53112; Alabama, #22468; Arizona, #927096; Arizona OTN #1, #1000965; California CFL #603G249; California RMLA #41D80-97827; Colorado #53112; Florida #MLD1286; Georgia #43209; Idaho #MBL-9141; Kentucky #MC0700629; Maryland #21396; Michigan #FR021999; Minnesota #MN-MO-53112; Nevada #4656; New Jersey #53112; New Mexico #53112; North Carolina L-171787; Ohio #RM.850303.000; Oregon ML-5322; Pennsylvania #69579; South Carolina #MLS - 53112; Tennessee #121182; Texas #53112; Utah #UDFI-RFMN2015; Virginia #MC-5179; Washington #CL-53112

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JMAC ZUMA FLEX

FLEX 30 YR FIXED FULL DOCS						FLEX 15 YR FIXED FULL DOCS					
Rate	15 Day	20 Day	30 Day	35 Day	45 Day	Rate	15 Day	20 Day	30 Day	35 Day	45 Day
6.125	-0.287	-0.137	0.163	0.313	0.613	6.125	-0.487	-0.337	-0.037	0.113	0.413
6.250	-0.600	-0.450	-0.150	0.000	0.300	6.250	-0.800	-0.650	-0.350	-0.200	0.100
6.375	-0.912	-0.762	-0.462	-0.312	-0.012	6.375	-1.112	-0.962	-0.662	-0.512	-0.212
6.500	-1.225	-1.075	-0.775	-0.625	-0.325	6.500	-1.425	-1.275	-0.975	-0.825	-0.525
6.625	-1.537	-1.387	-1.087	-0.937	-0.637	6.625	-1.737	-1.587	-1.287	-1.137	-0.837
6.750	-1.850	-1.700	-1.400	-1.250	-0.950	6.750	-2.050	-1.900	-1.600	-1.450	-1.150
6.875	-2.131	-1.981	-1.681	-1.531	-1.231	6.875	-2.331	-2.181	-1.881	-1.731	-1.431
7.000	-2.412	-2.262	-1.962	-1.812	-1.512	7.000	-2.612	-2.462	-2.162	-2.012	-1.712
7.125	-2.694	-2.544	-2.244	-2.094	-1.794	7.125	-2.894	-2.744	-2.444	-2.294	-1.994
7.250	-2.975	-2.825	-2.525	-2.375	-2.075	7.250	-3.144	-2.994	-2.694	-2.544	-2.244
7.375	-3.256	-3.106	-2.806	-2.656	-2.356	7.375	-3.394	-3.244	-2.944	-2.794	-2.494
7.500	-3.506	-3.356	-3.056	-2.906	-2.606	7.500	-3.644	-3.494	-3.194	-3.044	-2.744
7.625	-3.756	-3.606	-3.306	-3.156	-2.856	7.625	-3.894	-3.744	-3.444	-3.294	-2.994
7.750	-4.006	-3.856	-3.556	-3.406	-3.106	7.750	-4.144	-3.994	-3.694	-3.544	-3.244

FLEX 5/6 ARM FULL DOCS						FLEX 7/6 ARM FULL DOCS					
Rate	15 Day	20 Day	30 Day	35 Day	45 Day	Rate	15 Day	20 Day	30 Day	35 Day	45 Day
6.125	-0.519	-0.369	-0.069	0.081	0.381	6.125	-0.437	-0.287	0.013	0.163	0.463
6.250	-0.831	-0.681	-0.381	-0.231	0.069	6.250	-0.750	-0.600	-0.300	-0.150	0.150
6.375	-1.144	-0.994	-0.694	-0.544	-0.244	6.375	-1.062	-0.912	-0.612	-0.462	-0.162
6.500	-1.456	-1.306	-1.006	-0.856	-0.556	6.500	-1.375	-1.225	-0.925	-0.775	-0.475
6.625	-1.769	-1.619	-1.319	-1.169	-0.869	6.625	-1.687	-1.537	-1.237	-1.087	-0.787
6.750	-2.050	-1.900	-1.600	-1.450	-1.150	6.750	-2.000	-1.850	-1.550	-1.400	-1.100
6.875	-2.331	-2.181	-1.881	-1.731	-1.431	6.875	-2.281	-2.131	-1.831	-1.681	-1.381
7.000	-2.612	-2.462	-2.162	-2.012	-1.712	7.000	-2.562	-2.412	-2.112	-1.962	-1.662
7.125	-2.894	-2.744	-2.444	-2.294	-1.994	7.125	-2.844	-2.694	-2.394	-2.244	-1.944
7.250	-3.144	-2.994	-2.694	-2.544	-2.244	7.250	-3.094	-2.944	-2.644	-2.494	-2.194
7.375	-3.394	-3.244	-2.944	-2.794	-2.494	7.375	-3.344	-3.194	-2.894	-2.744	-2.444
7.500	-3.644	-3.494	-3.194	-3.044	-2.744	7.500	-3.594	-3.444	-3.144	-2.994	-2.694
7.625	-3.894	-3.744	-3.444	-3.294	-2.994	7.625	-3.844	-3.694	-3.394	-3.244	-2.944
7.750	-4.144	-3.994	-3.694	-3.544	-3.244	7.750	-4.094	-3.944	-3.644	-3.494	-3.194

FLEX 30 YR FIXED ALT DOCS						FLEX 15 YR FIXED ALT DOCS					
Rate	15 Day	20 Day	30 Day	35 Day	45 Day	Rate	15 Day	20 Day	30 Day	35 Day	45 Day
6.250	-0.162	-0.012	0.288	0.438	0.738	6.250	-0.362	-0.212	0.088	0.238	0.538
6.375	-0.475	-0.325	-0.025	0.125	0.425	6.375	-0.675	-0.525	-0.225	-0.075	0.225
6.500	-0.787	-0.637	-0.337	-0.187	0.113	6.500	-0.987	-0.837	-0.537	-0.387	-0.087
6.625	-1.100	-0.950	-0.650	-0.500	-0.200	6.625	-1.300	-1.150	-0.850	-0.700	-0.400
6.750	-1.412	-1.262	-0.962	-0.812	-0.512	6.750	-1.612	-1.462	-1.162	-1.012	-0.712
6.875	-1.725	-1.575	-1.275	-1.125	-0.825	6.875	-1.925	-1.775	-1.475	-1.325	-1.025
7.000	-2.037	-1.887	-1.587	-1.437	-1.137	7.000	-2.237	-2.087	-1.787	-1.637	-1.337
7.125	-2.319	-2.169	-1.869	-1.719	-1.419	7.125	-2.519	-2.369	-2.069	-1.919	-1.619
7.250	-2.600	-2.450	-2.150	-2.000	-1.700	7.250	-2.800	-2.650	-2.350	-2.200	-1.900
7.375	-2.881	-2.731	-2.431	-2.281	-1.981	7.375	-3.081	-2.931	-2.631	-2.481	-2.181
7.500	-3.162	-3.012	-2.712	-2.562	-2.262	7.500	-3.362	-3.212	-2.912	-2.762	-2.462
7.625	-3.444	-3.294	-2.994	-2.844	-2.544	7.625	-3.644	-3.494	-3.194	-3.044	-2.744
7.750	-3.725	-3.575	-3.275	-3.125	-2.825	7.750	-3.925	-3.775	-3.475	-3.325	-3.025
7.875	-4.006	-3.856	-3.556	-3.406	-3.106	7.875	-4.206	-4.056	-3.756	-3.606	-3.306

FLEX 5/6 ARM ALT DOCS						FLEX 7/6 ARM ALT DOCS					
Rate	15 Day	20 Day	30 Day	35 Day	45 Day	Rate	15 Day	20 Day	30 Day	35 Day	45 Day
6.250	-0.362	-0.212	0.088	0.238	0.538	6.250	-0.312	-0.162	0.138	0.288	0.588
6.375	-0.675	-0.525	-0.225	-0.075	0.225	6.375	-0.625	-0.475	-0.175	-0.025	0.275
6.500	-0.987	-0.837	-0.537	-0.387	-0.087	6.500	-0.937	-0.787	-0.487	-0.337	-0.037
6.625	-1.300	-1.150	-0.850	-0.700	-0.400	6.625	-1.250	-1.100	-0.800	-0.650	-0.350
6.750	-1.612	-1.462	-1.162	-1.012	-0.712	6.750	-1.562	-1.412	-1.112	-0.962	-0.662
6.875	-1.925	-1.775	-1.475	-1.325	-1.025	6.875	-1.875	-1.725	-1.425	-1.275	-0.975
7.000	-2.237	-2.087	-1.787	-1.637	-1.337	7.000	-2.187	-2.037	-1.737	-1.587	-1.287
7.125	-2.519	-2.369	-2.069	-1.919	-1.619	7.125	-2.469	-2.319	-2.019	-1.869	-1.569
7.250	-2.800	-2.650	-2.350	-2.200	-1.900	7.250	-2.750	-2.600	-2.300	-2.150	-1.850
7.375	-3.081	-2.931	-2.631	-2.481	-2.181	7.375	-3.031	-2.881	-2.581	-2.431	-2.131
7.500	-3.362	-3.212	-2.912	-2.762	-2.462	7.500	-3.312	-3.162	-2.862	-2.712	-2.412
7.625	-3.644	-3.494	-3.194	-3.044	-2.744	7.625	-3.594	-3.444	-3.144	-2.994	-2.694
7.750	-3.925	-3.775	-3.475	-3.325	-3.025	7.750	-3.875	-3.725	-3.425	-3.275	-2.975
7.875	-4.206	-4.056	-3.756	-3.606	-3.306	7.875	-4.156	-4.006	-3.706	-3.556	-3.256

ARM types:	Margin	Caps
5/6	4.500	2/1/5
7/6	4.500	5/1/5
30 DAY SOFR INDEX:		0.719%

Max Price: (Prior to Compensation & Fee Buyout)	
No PPP	0.000
1 yr PPP	-1.000
2 Yr PPP	-1.500
3 Yr PPP	-2.000
O/O or 2ND HOME	-2.000

40 YEARS AMORTIZATION WITH 10 YEARS I/O QUALIFYING ON 30 YEARS FULLY AMORTIZATION
 FIXED 40 YEARS TERM
 ARMS 40 YEARS TERM
 OWNER OCCUPIED ONLY

45 days lock - Purchase transaction only

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 TO CHANGE
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JMAC ZUMA PRIME PRICING ADJUSTMENTS

		2 YRS FULL DOCS								
FICO		<=50.00%	50.01-55.00%	55.01-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%
660-679		0.375	0.375	0.375	0.625	1.000	1.375	1.750	3.125	NA
680-699		0.000	0.000	0.250	0.500	0.750	1.125	1.500	2.875	4.125
700-719		0.000	0.000	0.125	0.250	0.500	0.875	1.250	2.625	3.750
720-739		-0.125	-0.125	0.000	0.125	0.125	0.375	0.750	1.750	2.875
740-759		-0.250	-0.250	-0.125	0.000	0.000	0.125	0.500	1.375	2.375
760-779		-0.375	-0.375	-0.250	-0.125	-0.125	0.125	0.500	1.250	2.000
780+		-0.375	-0.375	-0.250	-0.125	-0.125	0.125	0.500	1.250	1.875
1 Yr Full Docs (add to 2 yrs adj.)		0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.250	0.375
		2 YRS / 24 MONTHS ALT DOCS								
FICO		<=50.00%	50.01-55.00%	55.01-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%
660-679		0.625	0.625	0.625	0.875	1.250	1.625	2.125	N/A	NA
680-699		0.000	0.000	0.250	0.500	0.750	1.375	1.875	3.250	4.625
700-719		0.000	0.000	0.125	0.250	0.500	1.000	1.500	3.000	4.250
720-739		-0.125	-0.125	0.000	0.125	0.125	0.625	1.125	2.125	3.250
740-759		-0.250	-0.250	-0.125	0.000	0.000	0.250	0.750	1.625	2.750
760-779		-0.375	-0.375	-0.250	-0.125	-0.125	0.250	0.750	1.500	2.375
780+		-0.375	-0.375	-0.250	-0.125	-0.125	0.250	0.750	1.500	2.250
1 Yr Alt Docs (add to 2 yrs adj.)		0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.250	0.375
WVOE or P & L (add to 2 and 1 yr alt docs)		0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A
Price Adjustments		<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85.00%	85.01-90.00%
DTI	43.01%-50%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.375
	>50%	0.250	0.250	0.250	0.250	0.250	0.375	0.375	NA	NA
Loan Balance	<=\$250,000	0.500	0.500	0.500	0.500	0.500	0.625	0.625	0.750	0.875
	\$250,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	\$2,000,001 - \$2,500,000	0.125	0.125	0.125	0.125	0.250	0.250	0.375	NA	NA
	\$2,500,001 - \$3,000,000	0.375	0.375	0.375	0.375	0.500	0.500	1.125	NA	NA
Purpose	Refi Rate and term	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375
	Cash-Out Refi	0.625	0.625	0.625	0.625	0.625	0.625	0.750	1.000	NA
Occupancy	2nd Home	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.375	1.000
	Investor	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	NA
Property Type	Condo	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	NA
	2-4 Unit	0.250	0.250	0.250	0.250	0.250	0.250	0.375	0.375	NA
Amortization	30 yrs I/O	0.250	0.250	0.250	0.250	0.375	0.375	0.500	1.500	2.000
	40 years I/O	0.375	0.375	0.375	0.375	0.500	0.500	0.750	1.500	2.000
Prepayment Penalty Term (NOO ONLY)	36 Months	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
	24 Months	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA
	12 Months	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	NA
	No Penalty	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	NA
Other	Escrow Waiver	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	NA

JMAC ZUMA FLEX PRICING ADJUSTMENTS

		2 YRS FULL DOCS								
FICO		<=50.00%	50.01-55.00%	55.01-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%
620-639		1.500	1.500	1.500	1.750	2.250	3.000	3.750	NA	NA
640-659		0.750	0.750	0.750	1.000	1.500	2.000	2.625	NA	NA
660-679		0.625	0.625	0.625	1.000	1.500	2.000	2.375	3.500	NA
680-699		-0.125	-0.125	0.125	0.375	0.875	1.250	1.625	3.125	NA
700-719		-0.250	-0.250	-0.125	0.000	0.375	0.875	1.250	2.750	4.000
720-739		-0.500	-0.500	-0.375	-0.250	-0.125	0.250	0.625	2.000	3.375
740+		-0.625	-0.625	-0.500	-0.375	-0.250	0.125	0.500	1.500	3.125
1 Yr Full Docs (add to 2 yrs adj.)		0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.375	0.375
		2 YRS / 24 MONTHS ALT DOCS								
FICO		<=50.00%	50.01-55.00%	55.01-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%
640-659		0.875	0.875	0.875	1.125	1.625	2.000	3.375	NA	NA
660-679		0.875	0.875	0.875	1.125	1.625	2.000	2.625	3.750	NA
680-699		0.000	0.250	0.750	0.875	1.125	1.375	1.750	3.375	NA
700-719		-0.125	-0.125	0.250	0.375	0.750	1.125	1.375	3.000	4.375
720-739		-0.375	-0.375	0.000	0.125	0.250	0.500	0.750	2.250	3.750
740+		-0.500	-0.500	-0.375	-0.250	-0.125	0.250	0.625	1.750	3.500
1 Yr Alt Docs (add to 2 yrs adj.)		0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.375	0.375
WVOE or P & L (add to 2 and 1 yr alt docs)		0.375	0.375	0.375	0.375	0.375	0.375	0.375	N/A	N/A
Price Adjustments		<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85.00%	85.01-90.00%
Housing History	1x30x12	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.250
	0x60x12	0.375	0.375	0.375	0.375	0.375	0.375	0.375	NA	NA
	0x90x12	0.750	0.750	0.750	0.750	0.750	NA	NA	NA	NA
Housing Event Seasoning	>=36 Mo	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	24 - 36 Mo	0.250	0.250	0.250	0.250	0.375	0.375	0.375	NA	NA
	12 - 23 Mo	0.375	0.375	0.375	0.375	0.500	NA	NA	NA	NA
DTI	> 43%	0.000	0.000	0.125	0.125	0.125	0.125	0.125	0.250	0.375
Loan Balance	<=\$250,000	0.500	0.500	0.500	0.500	0.500	0.625	0.625	0.625	0.625
	\$250,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
	\$1,500,001 - \$2,000,000	0.125	0.125	0.125	0.125	0.125	0.125	0.250	NA	NA
Purpose	Cash-Out Refi	0.625	0.625	0.625	0.625	0.625	0.875	1.000	NA	NA
Occupancy	2nd Home	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	NA
	Investor	0.375	0.375	0.375	0.375	0.375	0.375	0.375	NA	NA
Property Type	Condo	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA
	2-4 Unit	0.500	0.500	0.500	0.500	0.500	0.500	0.625	0.625	NA
State	IL, NJ	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
Amortization	30 yrs I/O	0.250	0.250	0.250	0.250	0.375	0.500	0.625	1.500	2.000
	40 years I/O	0.375	0.375	0.375	0.375	0.500	0.500	0.750	1.500	2.000
Prepayment Penalty Term (NOO ONLY)	36 Months	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
	24 Months	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA
	12 Months	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	NA
	No Penalty	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	NA
Other	Escrow Waiver	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	NA

RATES, FEES, AND PROGRAMS SUBJECT TO CHANGE WITHOUT NOTICE

LOANS MADE PURSUANT TO LICENSING/EXEMPTION AS LISTED:
 Alabama #22468; Arizona Exempt; California Finance Law, CFL#603G249; BRE#01824421; NMLS #53112; Alabama #22468; Arizona #927096; Arizona OTN #1, #1000965; California CFL #603G249; California RMLA #41D80-97827; Colorado #53112; Florida #MLD1286; Georgia #43209; Idaho #MBL-9141; Kentucky #MC700629; Maryland #21396; Michigan #FR021999; Minnesota #MN-MO-53112; Nevada #4656; New Jersey #53112; New Mexico #53112; North Carolina L-171787; Ohio #RM.850303.000; Oregon ML-5322; Pennsylvania #69579; South Carolina #MLS - 53112; Tennessee #121182; Texas #53112; Utah #UDFI-RFMN2015; Virginia #MC-5179; Washington #CL-53112
 JMAC DOES NOT ENGAGE IN "HIGH COST" LOAN LENDING, THEREFORE NOT ALL RATES/TERMS/PRODUCTS ARE AVAILABLE IN EACH STATE