JMAC LENDING

THIS INFORMATION IS INTENDED FOR MORTGAGE PROFESSIONAL ONLY

Effective: 8/17/2010 8:30 AM PST
Version: 1

16782 Von Karman Avenue, Suite 12, Irvine, CA 92606
Phone 949-390-2688
For lock, email your lock request form to lockdesk@jmaclending.com

(GFE is required to lock)

Ratesheet Directory			Lock Desk Cut-off time
Page	1	COVER SHEET	4:00 PM PST
Page	2	CONF & DU REFI PLUS FIXED & ARMS - FHA & FHA JUMBO	
Page	3	HIGH BALANCE CONF. PRODUCTS - CATALINA & CARMEL	
Page	4	DEL MAR NON-CONF FIXED AND ARMS	

Lock Expiration Dates:	
14 Day	8/30/2010
25 Day	9/10/2010

HUD ID # 2599900002

Important Notice

JMAC Lending has expanded to accommodate the demand of our customers and growth of the market. We are proud to announce we have brought together a dynamic team of highly seasoned underwriters, funders and lending professionals to better service you, our valued customers...

Immediately our turnaround will be as follows:
48-72 hrs. Conventional and FHA Purchases
3-4 business days for locked refinances
5-6 business days for unlocked refinances
48-72hrs. Conditions Signed off (Full PTD conditions)
24 hrs. Doc service
48 hrs. Funding/Closing

Please allow us to re-iterate our sincerest gratitude and appreciation for all your patience during our rebuilding period.

Our commitment to service builds quality relationships, the dedication to our customers ensures growth and our prudent lending practices secure a lasting foundation for success...

CONVENTIONAL LOAN LIMITS

# of Units	Loan Limits	Hawaii Limits
1	$417,000	$625,500
2	$533,850	$800,775
3	$645,300	$967,950
4	$801,950	$1,202,925

CONVENTIONAL STIMULUS LOAN LIMITS

County	Loan Limits
Los Angeles	$729,750
Orange	$729,750
Riverside	$500,000
San Bernadino	$500,000
Santa Clara	$729,750
San Diego	$697,500
San Francisco	$729,750

Please call for other counties

LOAN DELIVERY OPTIONS

Submissions Methods

Electronic Submission Available
(please visit our website for instructions
or call your Account Executive for assistance)

First Time Submitting?
Your first Submission can be email to:
submission@jmaclending.com

LOAN SUBMISSION REQUIREMENTS

Refer to our Submission Checklist posted on our website under the Resource Link

Maximum Broker Fees May Not Exceed 5% or high cost by certain specific state

INDEX INFORMATION

INDICES	TODAY
1 YR Libor	0.946%
1 YR Treasury	0.250%
Prime	3.250%

OPERATIONS DIRECTORY

ACCOUNT MANAGERS:
Anne Nguyen: (949)390-2614 - anne@jmaclending.com
Danny Martinez: (949)390-2618 - daniel.martinez@jmaclending.com

More pricings are available on our website.
Call your Account Executive today for user name and

Lender Fees:

	Conventional	FHA	FHA Streamline
Lender Fees (Block 1)	$930.00	$1,065.00	$665.00
Tax Service (Block 3)	$80.00	$0.00	$0.00
Flood Certificate (Block 3)	$16.00	$16.00	$16.00
Appraisal Report (Block 3)	Refer to Appraisal Fee Chart		
Field Review (if applicable)	$275 - $325	$0.00	$0.00

Call us about
1 Day Off The Market
Conforming Rate & Term
(Owner Occupied, 2nd Home and Non Owner)

Submission Check list

JMAC Submission Form
Fannie Mae 3.2 (upload through Pipeline Login)
1008 Transmitted Summary
1003 Loan Application
Credit Report
W2's/1 Month's Paystubs
VOD or 2 Month's Bank Statements
Title
4506T form
GFE/TIL/Borrower Authorization
Purchase Contract (If applicable)
JMAC's Mortgage Broker Fee Agreement
Certification and Acknowledgment Form
Settlement Service Provider's List

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RATES, FEES, AND PROGRAMS SUBJECT TO CHANGE WITHOUT NOTICE

CONFORMING FIXED & DU REFI PLUS RATES

CF 30 YR			CF 15 YR			CF 20 YR			CF 30 YR IO		
Rate	14 DAY	25 DAY	Rate	14 DAY	25 DAY	Rate	14 DAY	25 DAY	Rate	14 DAY	25 DAY
3.875	0.625	0.875	3.500	1.250	1.500	4.000	0.375	0.625	5.000	0.125	0.375
4.000	0.125	0.375	3.625	1.000	1.250	4.125	-0.125	0.125	5.125	-0.125	0.125
4.125	-0.375	-0.125	3.750	-1.500	-1.250	4.250	-0.625	-0.375	5.250	-1.375	-1.125
4.250	-1.000	-0.750	3.875	-1.875	-1.625	4.375	-1.250	-1.000	5.375	-2.000	-1.750
4.375	-1.625	-1.375	4.000	-2.250	-2.000	4.500	-1.875	-1.625	5.500	-2.500	-2.250
4.500	-2.125	-1.875	4.125	-2.500	-2.250	4.625	-2.375	-2.125	5.625	-2.625	-2.375
4.625	-2.375	-2.125	4.250	-3.500	-3.250	4.750	-2.625	-2.375	5.750	-3.125	-2.875
4.750	-3.000	-2.750	4.375	-3.500	-3.250	4.875	-3.250	-3.000			

CONFORMING 3/1 ARMs & DU REFI PLUS RATES / CONFORMING 5/1 ARMs & DU REFI PLUS RATES

CF 3/1			CF 3/1 IO			CF 5/1			CF 5/1 IO		
Rate	14 DAY	25 DAY	Rate	14 DAY	25 DAY	Rate	14 DAY	25 DAY	Rate	14 DAY	25 DAY
3.500	-0.750	-0.625	3.500	-1.500	-1.375	3.250	-1.000	-0.750	3.250	0.000	0.125
3.625	-1.000	-0.875	3.625	-1.875	-1.625	3.375	-1.250	-1.125	3.375	-0.500	-0.375
3.750	-1.250	-1.125	3.750	-2.125	-1.875	3.500	-1.875	-1.625	3.500	-1.000	-0.875
3.875	-1.375	-1.250	3.875	-2.250	-2.125	3.625	-2.125	-2.000	3.625	-1.375	-1.125
4.000	-1.625	-1.500	4.000	-2.500	-2.250	3.750	-2.250	-2.250	3.750	-1.750	-1.500
4.125	-1.750	-1.625	4.125	-2.625	-2.500	3.875	-2.250	-2.250	3.875	-2.000	-1.750
4.250	-2.000	-1.875	4.250	-2.875	-2.750	4.000	-2.250	-2.250	4.000	-2.250	-2.000

CONFORMING 7/1 ARMs & DU REFI PLUS RATES / CONFORMING 10/1 ARMs & DU REFI PLUS RATES

CF 7/1			CF 7/1 IO			CF 10/1			CF 10/1 IO		
Rate	14 DAY	25 DAY	Rate	14 DAY	25 DAY	Rate	14 DAY	25 DAY	Rate	14 DAY	25 DAY
3.625	-1.125	-1.000	3.625	-1.000	-0.875	4.000	-0.500	-0.375	4.000	-0.625	-0.375
3.750	-1.625	-1.375	3.750	-1.375	-1.250	4.125	-0.875	-0.625	4.125	-1.000	-0.875
3.875	-2.000	-1.750	3.875	-1.750	-1.500	4.250	-1.250	-1.125	4.250	-1.500	-1.250
4.000	-2.250	-2.000	4.000	-2.125	-1.875	4.375	-1.750	-1.500	4.375	-1.875	-1.750
4.125	-2.250	-2.250	4.125	-2.250	-2.125	4.500	-2.125	-2.000	4.500	-2.250	-2.125
4.250	-2.250	-2.250	4.250	-2.250	-2.250	4.625	-2.250	-2.250	4.625	-2.250	-2.250
4.375	-2.250	-2.250	4.375	-2.250	-2.250	4.750	-2.250	-2.250	4.750	-2.250	-2.250

CONFORMING& DU REFI PLUS FIXED & ARMS PRICE ADJUSTMENTS

	620-639	640-659	660-679	680-699	700-719	720-739	>= 740
30 Day Lock add 0.125 to price from 25 day pricing							
No Impounds							
CA state	0.125	0.125	0.125	0.125	0.125	0.125	0.125
All Others	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
Property Type:							
2 Units	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3-4 Units	1.500	1.500	1.500	1.500	1.500	1.500	1.500
Condo with LTV > 75%	0.750	0.750	0.750	0.750	0.750	0.750	0.750
Non-Owner Occupied:							
LTV <= 75%:	1.750	1.750	1.750	1.750	1.750	1.750	1.750
LTV 75.01-80%:	3.000	3.000	3.000	3.000	3.000	3.000	3.000
Cash-Out Refinancing:							
<= 60%	0.250	0.250	0.250	0.000	0.000	0.000	0.000
60.01-75%	1.250	1.250	0.750	0.750	0.625	0.625	0.250
75.01-80%	2.750	2.250	1.500	1.375	0.750	0.750	0.500
Others:							
Fixed Interest Only	0.750	0.750	0.750	0.750	0.750	0.750	0.750
Fixed CLTV 90.01 - 95.00%	0.500	0.500	0.500	0.500	0.500	0.250	0.250
Fixed CLTV 75.01 - 90.00%		FICO < 720 = 0.25			FICO > 720 = NO COST		
ARMs Interest Only w/ LTV <= 90%	0.250	0.250	0.250	0.250	0.250	0.000	0.000
ARMs Interest Only w/ LTV > 90%	0.500	0.500	0.500	0.500	0.500	0.250	0.250
ARMs CLTV 80.01 - 90.00%	0.500	0.500	0.500	0.500	0.500	0.250	0.250
ARMs CLTV 90.01 - 95.00%	0.750	0.750	0.750	0.750	0.750	0.500	0.500
LTV% - Amortization term of > 180 months - Does not apply to Refi Plus							
LTV <= 60%	0.750	0.500	0.000	0.000	-0.250	-0.250	-0.250
LTV 60.01-70%	1.500	1.250	1.000	0.500	0.500	0.000	0.000
LTV 70.01-75%	3.000	2.500	2.000	1.000	0.500	0.000	0.000
LTV 75.01-80%	3.000	3.000	2.500	1.500	0.750	0.250	0.000
LTV 80.01-85%	N/A	N/A	N/A	1.000	0.500	0.000	0.000
LTV 85.01-90%	N/A	N/A	N/A	0.750	0.500	0.000	0.000
LTV 90.01-95%	N/A	N/A	N/A	0.750	0.500	0.000	0.000
DU Refi Plus only - Amortization term of > 180 months							
LTV <= 60%	0.750	0.500	0.000	0.000	-0.250	-0.250	-0.250
LTV 60.01-70%	1.500	1.250	1.000	0.500	0.500	0.000	0.000
LTV 70.01-75%	1.750	1.750	1.500	0.750	0.500	0.000	0.000
LTV 75.01-80%	1.750	1.750	1.750	0.750	0.500	0.000	0.000
LTV 80.01-85%	1.750	1.750	1.750	0.750	0.500	0.000	0.000
LTV 85.01-90%	1.750	1.750	1.750	0.750	0.500	0.000	0.000
LTV 90.01-95%	1.750	1.750	1.750	0.750	0.500	0.000	0.000
LTV 95.01-97%	N/A	N/A	N/A	N/A	N/A	N/A	N/A
LTV > 97%	N/A	N/A	N/A	N/A	N/A	N/A	N/A
CLTV > 95%	N/A	N/A	N/A	N/A	N/A	N/A	N/A

	Fixed	ARMs
Max Rebate	**-3.000**	**-2.000**

MARGINS, CAPS INFORMATION:

ARM TYPES:	Margin	Caps
3/1 & 3/1 IO	2.250	2/2/6
5/1 & 5/1 IO	2.250	5/2/5
7/1 & 7/1 IO	2.250	5/2/5
10/1 & 10/1 IO	2.250	5/2/5
1 YR LIBOR INDEX:		0.946%

Check Us Out
ARM's
& Buy down's
apply a
buy down product

1/1, 2/1, 3/1

to get a
minimum rate of 2.25%

with No Prepay!!!

MLS Listed add

** On Refinance, the maximum is at 80%LTV unless the loan is currently insured by MGIC **

Property Inspection Waiver add $175 if applicable

GOVERNMENT FIXED & ARMS — HUD ID # 2599900002

FHA GNMA I 30 YR			FHA GNMA II 30 YR (Buy Down)			FHA GNMA 15 YR			FHA 5/1 ARM		
Rate	14 DAY	25 DAY	Rate	10 day	25 day	Rate	10 day	25 day	Rate	14 DAY	25 DAY
4.250	-1.500	-1.375	4.250	-1.250	-1.125	4.250	-3.500	-3.500	3.250	-1.250	-1.125
4.375	-2.125	-1.875	4.375	-1.875	-1.625	4.375	-3.500	-3.500	3.375	-1.500	-1.375
4.500	-2.750	-2.500	4.500	-2.250	-2.125	4.500	-3.500	-3.500	3.500	-2.000	-1.875
4.625	-3.000	-2.750	4.625	-2.750	-2.500	4.625	-3.500	-3.500	3.625	-2.125	-2.000
4.750	-3.500	-3.500	4.750	-3.500	-3.500	4.750	-3.500	-3.500	3.750	-2.625	-2.500
4.875	-3.500	-3.500	4.875	-3.500	-3.500	4.875	-3.500	-3.500	3.875	-2.875	-2.750
5.000	-3.500	-3.500	5.000	-3.500	-3.500	5.000	-3.500	-3.500			

	Fixed	ARMs
Max Rebate	-3.000	-2.000

FHA FIXED & ARMS PRICE ADJUSTMENTS
Loan Amt < $70K add 1.000 — Fico 640-659 add 0.250
Loan Amt $70K-$119,999 add 0.500 — Loan Amt > 417K add 1.000

MARGIN 2.250
CAPS 1/1/5

LOANS WILL BE MADE PURSUANT TO A DEPARTMENT OF CORPORATION #603G249
SOME OF THESE PUBLISHED CHLS MAY BE CONSIDERED "HIGH COST" BY CERTAIN STATE LEGAL DEFINITIONS.
OTHER STATES DO NOT CONSIDER THESE CHLS TO BE "HIGH COST" LOANS.
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 HIGH BALANCE & REFI PLUS - FIXED & ARMS RATES

HB 30 YR			HB 15 YR			HB 5/1 ARMS		
Rate	14 DAY	25 DAY	Rate	14 DAY	25 DAY	Rate	14 DAY	25 DAY
4.250	0.250	0.500	3.625	2.000	2.250	3.250	-0.125	0.125
4.375	-0.500	-0.250	3.750	-0.500	-0.375	3.375	-0.375	-0.250
4.500	-1.000	-0.750	3.875	-0.875	-0.750	3.500	-1.000	-0.750
4.625	-1.250	-1.000	4.000	-1.250	-1.125	3.625	-1.250	-1.125
4.750	-2.000	-1.750	4.125	-1.500	-1.375	3.750	-1.625	-1.500
4.875	-2.625	-2.375	4.250	-2.500	-2.375	3.875	-2.000	-1.750
5.000	-2.875	-2.625	4.375	-3.000	-2.750	4.000	-2.125	-1.875
						4.125	-2.250	-2.000

HB 7/1 ARMS			HB 10/1 ARMS		
Rate	14 DAY	25 DAY	Rate	14 DAY	25 DAY
3.500	0.125	0.375	4.000	0.375	0.500
3.625	-0.250	-0.125	4.125	0.000	0.250
3.750	-0.750	-0.500	4.250	-0.375	-0.250
3.875	-1.125	-0.875	4.375	-0.875	-0.625
4.000	-1.375	-1.125	4.500	-1.250	-1.125
4.125	-1.625	-1.375	4.625	-1.625	-1.375
4.250	-2.000	-1.750	4.750	-1.875	-1.625
4.375	-2.125	-1.875	4.875	-2.250	-2.000
4.500	-2.375	-2.125			

	Fixed	ARMs
Max Rebate	-2.500	-2.000

JMAC HIGH BALANCE & REFI PLUS - FIXED & ARMS PRICE ADJUSTMENTS (*)

	620-639	640-659	660-679	680-699	700-719	720-739	>= 740
30 Day Lock add 0.125 to price from 25 day pricing							
No Impounds							
CA state	N/A	N/A	0.125	0.125	0.125	0.125	0.125
All Others	N/A	N/A	0.250	0.250	0.250	0.250	0.250
Property Type:							
2 Units	N/A	N/A	1.000	1.000	1.000	1.000	1.000
3-4 Units	N/A	N/A	1.500	1.500	1.500	1.500	1.500
Condo with LTV > 75%	N/A	N/A	0.750	0.750	0.750	0.750	0.750
Non-Owner Occupied:							
LTV <= 65%	N/A	N/A	N/A	N/A	N/A	N/A	1.750
Cash-Out Refinancing:							
<= 60%	N/A	N/A	N/A	N/A	N/A	N/A	1.000
DTI							
> 45%	CALL	CALL	CALL	CALL	CALL	CALL	CALL
LTV% - Adjustments do not apply to loans with amortization term of <= 180 months							
<= 60	N/A	N/A	0.000	0.000	-0.250	-0.250	-0.250
60.01-70	N/A	N/A	1.000	0.500	0.500	0.000	0.000
70.01-75	N/A	N/A	2.000	1.000	0.500	0.000	0.000
75.01-80	N/A	N/A	2.500	1.500	0.750	0.250	0.000
80.01-90(**)	N/A	N/A	2.250	1.000	0.500	0.000	0.000
Others:							
CLTV 75.01 - 90%	N/A	N/A	0.250	0.250	0.250	0.000	0.000
Additional adjustments - Apply to REFI PLUS only							
LTV 70.01-75%	N/A	N/A	-0.500	-0.250	0.000	0.000	0.000
LTV 75.01-80%:	N/A	N/A	-0.750	-0.750	-0.250	-0.250	0.000
LTV 80.01-85%	N/A	N/A	-0.500	-0.250	0.000	0.000	0.000
LTV 85.01-90%:	N/A	N/A	0.000	0.000	0.000	0.000	0.000
LTV 90.01-95%	N/A	N/A	0.000	0.000	0.000	0.000	0.000
CLTV 75.01 - 90%	N/A	N/A	0.250	0.250	0.250	0.000	0.000
CLTV 90.01 - 95%	N/A	N/A	0.500	0.500	0.500	0.250	0.250
CLTV > 95%	N/A	N/A	N/A	N/A	N/A	N/A	N/A

(*) If owed more than 4 properties including commercial & free and clear, please call secondary for pricing
(**)For purchase transaction only up to 90%LTV up to the FHA Mortgage Limits set for the specific County and State. (Fico 720, max DTI 41%)
(**)For mortgage insurance, it's based on the Tier level set by MGIC. Only Tier1 will be able to go up to 90%.
(**)On refinance, the maximum is at 80%LTV unless the loan is currently insured by MGIC.

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RATES, FEES, AND PROGRAMS SUBJECT TO CHANGE WITHOUT NOTICE

DELMAR JUMBO FIXED (14 DAY-LOCK)

DM-J 30 YR

Rate	Price
5.000	0.625
5.125	0.250
5.250	-0.125
5.375	-0.375
5.500	-0.625
5.625	-0.875
5.750	-1.000
5.875	-1.125

DM-J 15 YR

Rate	Price
4.875	-0.125
5.000	-0.375
5.125	-0.625
5.250	-0.875
5.375	-1.125
5.500	-1.250
5.625	-1.375

DELMAR JUMBO FIXED ADJUSTMENTS:

LTV	<= 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%	90.01 - 95%
30 Day lock	0.25	0.25	0.25	0.25	0.25	N/A	N/A	N/A
LA >= $150K to $250K	0.125	0.125	0.125	0.250	0.250	N/A	N/A	N/A
LA > $250,001 to $650,000	0.000	0.000	0.000	0.000	0.250	N/A	N/A	N/A
LA >= $650K to $1.0M	0.000	0.000	0.000	0.000	0.000		N/A	N/A
LA > $1.0M to $1.5M	0.250	0.375	0.375	0.375	0.750		N/A	N/A
LA > $1.5M to $2.0M	0.500	0.625	1.000	1.000	1.375		N/A	N/A
Cashout Refinance	0.000	0.250	0.375	0.375	0.500	N/A	N/A	N/A
2 unit	0.500	0.500	0.500	0.500	0.500	N/A	N/A	N/A
3 & 4 units	1.000	1.000	1.000	1.000	1.000	N/A	N/A	N/A
Condo <= 4 Stories	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Condo > 4 Stories	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FICO >= 720	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A
FICO 680 to 719*	0.000	0.000	0.000	0.250	0.250	N/A	N/A	N/A
CLTV							**N/A**	N/A
>80 %	1.000	1.000	1.000	1.000	1.000	N/A	N/A	N/A
Escrows							**N/A**	N/A
No Escrow	0.250	0.250	0.250	0.250	0.250	N/A	N/A	N/A

Loans subject to investor approval

Loan Amount limit subject to investor guidelines

DELMAR JUMBO ARMS (14 DAY-LOCK)

DM-J 3/1 ARM		DM-J 5/1 ARM		DM-J 7/1 ARM		DM- J 10/1 ARM	
Rate	**Price**	**Rate**	**Price**	**Rate**	**Price**	**Rate**	**Price**
4.000	-0.250	4.125	-0.375	4.375	0.000	4.750	0.125
4.125	-0.375	4.250	-0.625	4.500	-0.375	4.875	-0.250
4.250	-0.500	4.375	-0.875	4.625	-0.625	5.000	-0.500
4.375	-0.625	4.500	-1.000	4.750	-0.750	5.125	-0.750
4.500	-0.750	4.625	-1.250	4.875	-1.000	5.250	-1.000
4.625	-0.875	4.750	-1.375	5.000	-1.125	5.375	-1.125
4.750	-1.000	4.875	-1.500	5.125	-1.250	5.500	-1.250
4.875	-1.125	5.000	-1.625	5.250	-1.375	5.625	-1.500
		5.125	-1.875	5.375	-1.625	5.750	-1.625
MARGIN	**2.250**	**MARGIN**	**2.250**	**MARGIN**	**2.250**	**MARGIN**	**2.250**
CAPS	**2/2/6**	**CAPS**	**5/2/5**	**CAPS**	**5/2/5**	**CAPS**	**5/2/5**

DELMAR JUMBO ARMS ADJUSTMENTS:

25 Day lock	0.25
Loan Amounts >$1M - $1.5M	0.625
Loan Amounts >$1.5M - $2.0M	1.000
Cash-Out Re-Fi	0.500
2 Units	0.500
3&4 Units	1.000
Condo <=4 Stories	N/A
Condo >4 Stories	N/A
Fico 680-700 *	1.500
DTI >40 <=45%	0.250
LTV <=60%	-0.250
LTV >75 <=80%	0.375
LTV >80 <=90%	N/A
CLTV > 80%	N/A
No Impound	0.250

Loans are subject to investor approval

* Minimum Fico is 700 up to $1Million Loan Amount

* Minimum Fico is 720 > $1Million up to $2Million Loan Amount