



HomePath[®]

m o r t g a g e

Solutions and Options

Take a new **Path** towards homeownership...

Product Overview

Due to large inventories of real estate owned (REO) homes on the market impacting the property values. Homeowners upside down in their homes risk the chance of walking away from their homes and mortgages. **HomePath** offers a proactive solution for prospective buyers to purchase Fannie Mae REO homes while reducing Fannie Mae's inventory. This product provides you an opportunity to a diversify your business. **HomePath** allows you the ability to capture a competitive purchase market, coupled with the service mindset of JMAC Lending presents a clear advantage towards your success.

HomePath allows qualified borrowers up to 97% financing on an eligible Fannie Mae REO home with flexible credit guidelines on an array of term options.

For more information about **HomePath** Mortgage or to search for eligible properties, please visit www.HomePath.com

HomePath features:

- Purchases only
- No Appraisals
- No Mortgage Insurance
- Down payments as low as 3.0%
- AUS ≤ \$417,000 - Min. FICO 620 / Conforming
- Conforming 30yr., 15yr., 5/1 Libor & 7/1 Libor ARM
- AUS > \$417,000 - Min. FICO 660 / High Balance
- High Balance 30yr., 15yr. & 5/1 ARM
- DTI's subjected to AUS approval up to 50%
- Fixed and adjustable-rate mortgages available



Get connected to a Premier Lending Experience @ jmaclending.com

Minimum credit scores and maximum loan limits apply. Not all applicants may qualify.

Equal Housing Lender. Some products may not be available in all states. Credit and collateral are subject to approval. This is not a commitment to lend. Programs, rates, terms and conditions are subject to change without notice. Terms and conditions apply. All rights reserved. 10-04-2010: CA: Licensed by the Department of Corporation DOC-603G249, Virginia - MC-5179, Nevada-Exempt, Washington 602767157, 16782 Von Karman #12, Irvine, Ca. 92606 State specific disclosures do not reflect only those states in which JMAC Lending, Inc., a California corporation, conducts or is licensed to do business. Intended for real estate professionals only. This disclosure may not reflect the most current licensing. We are in the process of attaining licensing for several more states, please contact us for updates on approved states.