

# RAPID EQUITY PROPERTIES

JMAC Lending will now do Rapid Equity properties with no discretion to the percentage of appreciation over 20%. This is offered on conventional and high balance products.

## Point of interest

- **AT LEAST 30 DAYS TITLE SEASONING**  
(title must be transferred to current owner)
- **OWNER OCCUPIED PROPERTY ONLY**  
(2nd homes and investment not allowed)
- **SFR AND PUD** (unpermitted additions are not allowed)
- **FIXED RATE ONLY** (FF30, FF25, FF20, FF15, FFHB30, FFHB15)
- **80% LTV/CLTV**  
(if LTV is > 80%, you should considered submitting as FHA)
- **2 APPRAISALS ARE REQUIRED**
- **FANNIE MAE GUIDELINES**
- **RAPID EQUITY PROGRAMS ARE SUBJECTED TO PRICE HIT OF 0.50**

**JMAC**  
L E N D I N G  
*Your Premier Lending Choice*

Give us a call today

**949.390.2684**

We are your  
**SINGLE POINT FOR SOLUTIONS**  
in the mortgage industry

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

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