

## DSCR Process for Loan Originators Not Licensed in Subject Property State

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### Requirements for Wholesale:

1. The company and Loan Officer must be approved with JMAC and must have an active NMLS license.
2. To register the loan, the client or their AE/AM will need to email to [lockdesk@jmaclending.com](mailto:lockdesk@jmaclending.com) to request the Lock Desk to manually register the loan.
3. To lock the loan, the client needs to email to [lockdesk@jmaclending.com](mailto:lockdesk@jmaclending.com) to request the Lock Desk to lock the loan. The cut off to lock is 4:00 PM PST. When submitting the request, provide the loan number, lock term, rate, and specify if the loan is originating as BPO or LPO. Please allow time for the Lock Desk to review the request and lock the loan.
4. Note that this process does not apply to the Correspondent channel.

### Allowable States:

Colorado	Massachusetts
Connecticut	New Hampshire
Delaware	Ohio
District of Columbia (DC)	Pennsylvania
Florida**	Rhode Island
Georgia**	South Carolina
Illinois	Tennessee
Indiana	Texas
Kentucky	Washington
Maryland	

\*\*The loan must close in a Corporation or LLC