JUMBO EXPRESS OVERVIEW

A BIGGER, BETTER, FASTER JUMBO EXPRESS.

Simplify your jumbo business with GMFS Jumbo Express

GMFS Jumbo Express enables originators to expand and grow their jumbo business while reducing the complexity of manually-underwritten loans. It's a pathway to fast, consistent liquidity while leveraging your existing agency underwriting infrastructure.

Full AUS underwriting

Our Jumbo Express program enables originators to expand your business by leveraging findings from Fannie Mae's Desktop Underwriter® (DU®) and Freddie Mac's Loan Prospector AdvisorSM (LPASM) automated underwriting systems.

Higher loan limits anywhere you serve

Leverage this unique program across a broad portfolio of loans. GMFS Jumbo Express guidelines include loan amounts from $806,500 - $3,000,000 for transactions that are DU/LPA Approve/Accept Eligible or DU/LPA Approve/ Accept Ineligible Due Only to Loan Amount or maximum LTV on cash-out refinances.

An expansive array of loan types

Maximize the reach of your jumbo program. GMFS Jumbo Express offers 15- and 30- year fixed for primary residences, second homes and investment properties—all while using a single set of guidelines.

PROGRAM REQUIREMENTS

Loans must meet all requirements as outlined in the GMFS Jumbo Express program guide, including:

- Jumbo 15- and 30-Year Fixed
- Exclusive for loans with a DU/LPA Approve/Accept Eligible or DU/LPA Approve/Accept Ineligible Due Only to Loan Amount or maximum LTV on cash-out refinances
- Loan amounts up to $3,000,000
- 660 minimum FICO
- LTV's up to 89.99%
- 45% maximum DTI

ADDITIONAL REQUIREMENTS

Additional program requirements apply, as outlined in the GMFS Jumbo Express program guide:

- Minimum of two credit scores per borrower
- No bankruptcies past seven years
- Full appraisal required
- FraudGuard® report or similar
- Verification of Employment required within 10 days of closing

See Jumbo Express Program Guide for a complete listing of program requirements.

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