

Quick Reference Guide

www.GoPennyMac.com

PRICING			
PennyMac updates rate sheets daily, typically by 7:00 a.m. Pacific Time (PT). To receive rate sheet notification emails, select the 'Ratesheet View Only' role in the Correspondent Portal.			
Live Pricing: Bulk & Direct Trade Only	866.595.8123	AgencyTrading@pnmac.com	Email/Phone Hours 5:30 am PT - 2:00 pm PT
All other mandatory delivery questions	800.736.6938 (800.PENNY38)	CorrespondentMandatory@pnmac.com	Email/Phone Hours 7:00 am PT - 5:15 pm PT
All best effort questions		CorrespondentBest@pnmac.com	Website Hours: 7:00 am PT - 8:00 pm PT

UNDERWRITING, FULFILLMENT, POST CLOSING & CLIENT ADMINISTRATION			IDs
Delegated Underwriting Help	Delegated UW scenarios	UnderwritingHelp@pnmac.com	MERS ID: PennyMac Corp. #1009313
Non Delegated Underwriting Help	Non Delegated UW scenarios	Nondelegateduwhelp@pnmac.com	Non-Delegated MERS ID: #1007159
Pend Processing	Pend status	CorrespondentPendProcessing@pnmac.com	
Purchasing	Purchase advice questions	PAinquiries@pnmac.com	FHA Lender ID Number: 28095-00006 PennyMac Loan Services LLC 3043 Townsgate rd ste 200 Westlake Village, CA 91361
Post Closing	Post funding adjustments	CorrespondentPostClosing@pnmac.com	PennyMac Purchasing Entity Type (HMDA): Independent Mortgage Company
Client Administration	Client approval, certification, etc.	ClientMonitoring@pnmac.com	

STANDARD FEES		FHA 203k & HOMESTYLE FEES (in addition to Standard Fees)		
Fee Type	Fee \$	Fee Type	Fee \$	Draw Fee
Transfer Fee: Conv, FHA, VA, USDA	\$295	Investor Services	\$100 per loan	\$50 per draw
Transfer Fee: Non-Conforming	\$325	Administrative Services (203K only)	Greater of \$300 or 1.45% of rehabilitation escrow amount	\$100 per draw
Tax Service	\$75	Administrative Services Plus		N/A
Life of Loan Flood Conversion Fee	\$5			

COLLATERAL		LOAN FILE AND NOTE DELIVERY INSTRUCTIONS	
ORIGINAL NOTE & LOAN MODIFICATION	PRE-PURCHASE ALLONGE	Interest Credits at Closing	PennyMac will allow interest credits at closing through the seventh calendar day of the month in which the mortgage loan is closed.
Deutsche Bank National Trust Company Attn: Team PennyMac/Correspondent 1761 E. Saint Andrew Place Santa Ana, CA 92705	Deutsche Bank National Trust Company Attn: Team PennyMac/Funding 1761 E. Saint Andrew Place Santa Ana, CA 92705	Note Endorsement (see below for non-delegated)	The original of the Note must bear the following endorsement: PAY TO THE ORDER OF PENNYMAC CORP. WITHOUT RECOURSE
		Note Endorsement Non-Delegated	The original of the Note must bear the following endorsement: PAY TO THE ORDER OF PENNYMAC LOAN SERVICES, LLC, WITHOUT RECOURSE

GENERAL			
GOODBYE LETTER	PRIVATE MORTGAGE INSURANCE	FINAL DOCS	VENDOR NOTIFICATIONS TAXING AUTHORITIES
PennyMac Loan Services, LLC P.O. Box 30597 Los Angeles, CA 90030-0597	PennyMac Loan Services, LLC 6101 Condor Drive Moorpark, CA 93021	Deutsche Bank National Trust Company ATTN: Team PennyMac/Correspondent Final Documents 1761 E. Saint Andrew Place Santa Ana, CA 92705	PennyMac Loan Services, LLC Its successors and/or assigns as their interest may appear. 3001 Hackberry Road Irving, TX 75063-0156

HAZARD AND FLOOD INSURANCE MORTGAGEE CLAUSE PennyMac Loan Services, LLC Its Successors And /Or Assigns P.O. Box 6618 Springfield, OH 45501-6618	INVOICE PAYMENTS - MAIL PennyMac Corp. P.O. Box 669 Moorpark, CA 93020-0669	CORPORATE OFFICE PennyMac Corp. 3043 Townsgate Road, Suite 300 Westlake Village, CA 91361 866.695.4122	INVOICE PAYMENTS - WIRE INSTRUCTIONS City National Bank ABA#: 122016066 Acct#: 555103662 555 S. Flower St Los Angeles, CA 90071
---	--	--	--

BORROWER/PAYMENT INFORMATION		CLIENT ADMINISTRATION	
PAYMENT REMITTANCE		CUSTOMER SERVICE	APPROVALS, CERTIFICATIONS & ORGANIZATION CHANGES
Borrower Payments, Curtailments, Escrow Funds, etc...	<i>For all Other States:</i> PennyMac Loan Services, LLC P.O. Box 660929 Dallas, TX 75266-0929	Requests for loan payoff statements Phone: 800.777.4001 Mon to Fri: 6:00 a.m. - 6:00 p.m. PT Saturday: 7:00 a.m. - 11:00 a.m. PT	clientmonitoring@pnmac.com
<i>For the Following States:</i> AK, AR, AZ, CA, CO, HI, IA, ID, KS, LA, MN, MO, MT, ND, NE, NM, NV, OK, OR, SD, TX, UT, WA, WY	<i>Overnight Address:</i> Attn: Lockbox Operations POB 30597 20500 Belshaw Ave. Carson, CA 90746	CORRESPONDENCE PennyMac Loan Services, LLC. Attn: Correspondence Unit P.O. Box 514387 Los Angeles, CA 90051-4387 <i>*Notices of error or information requests must be mailed to this address</i>	PennyMac Corp.® Attn: Client Approval Department 112 Lakeview Canyon Rd., Ste. #130 Thousand Oaks, CA 91362