



Jumbo Non-Delegated Fact Sheet

Important Information	
Available Products	<ul style="list-style-type: none"> • 15 or 30 Year • ARM Products: 5/1 and 7/1 w/ 2.25 margin and 2-2-5 caps
Program Restrictions	<ul style="list-style-type: none"> • BE Commitments only - loans must be locked or registered prior to Eligibility Review submission • Condominiums - New Construction or Gut Rehabilitation Projects are ineligible
Specific Forms	<ul style="list-style-type: none"> • File uploaded for review must contain <i>Jumbo Eligibility Review Submission</i> form
Additional Requirements/Notes	<ul style="list-style-type: none"> • Non-Confirming, Non QM Jumbo Product Offering- Underwrite to AUS (refer to Non QM product profile)- https://www.gopennymac.com/products • All Appendix Q documentation requirements must be met (refer to QM guidelines)
Underwriting Fees	<p>Please see link below for all Non Delegated Underwriting Fees</p> <p>https://www.gopennymac.com/tools/non-delegated-resources/fee-schedule</p>
MERS ID Number	<ul style="list-style-type: none"> • 1007159
Note Endorsement	<ul style="list-style-type: none"> • The original of the Note must bear the following endorsement: PAY TO THE ORDER OF PENNYMAC LOAN SERVICES, LLC WITHOUT RECOURSE

Contact Information		
Group	Pricing Desk	Underwriting Help
Purpose for Contact	Loan pricing, BE locking, Portal / Website support	Pre-delivery loan scenarios and guideline questions
Contact #	800-PENNY38 (800-736-6938) (option 2)	Email inbox
Email	Correspondentbest@pnmac.com	NonDelegatedUWHelp@pnmac.com
Hours	7:00am PT – 5:00pm PT	N/A

Turn Time / Service Level Agreements (Based on Complete File Submission by 5pm PST)	
Eligibility Review	3 Business Days
Appraisal Eligibility Review (Subsequent)	3 Business Days
Eligibility Review Conditions	1 Business Day