



Delivering Loans For Purchase

Non-Delegated Resources

2019

Contacts by Region

West/Central

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Collateral Reminders

Original Note

Deutsche Bank National Trust Company

Attn: Mail Center 4

1761 E. Saint Andrew Place

Santa Ana, CA 92705

Allonge / Endorsement

The original of the Note must bear the following endorsement:

PAY TO THE ORDER OF **PENNYMAC LOAN SERVICES, LLC**, WITHOUT RECOURSE

We will also accept Allonges/Endorsements made out to blank

Expedited Wire and Review Items

- Original Note and Allonge/Endorsement **should be shipped together** within 24 hours of delivering loan for purchase. If you're unable to do so, please discuss with your Pipeline Account Manager.
- If the Original Note and Allonge/Endorsement are shipped separately, the Allonge should be shipped Attn: Team PennyMac/Funding at the same address.
- Request Original Notes/Allonges to be delivered to Deutsche Bank for AM delivery. Deutsche Bank dry time is 24-48 hours with a 10:00am delivery cutoff.

Commonly Missed Documents

- **UCD (Uniform Closing Dataset)** – Provide evidence of successful submission to both Fannie Mae and Freddie Mac. Closing disclosure must be embedded in the UCD data file
- **Initial Closing Disclosure** – Including evidence of borrower receipt within three (3) business days of closing
- **Final Closing Disclosure** – Document must be executed and date must be consistent
- **Loan Estimates and Change of Circumstance** – Provide all documents to ensure tolerance calculations are performed correctly
- **Rate Lock** – Rate lock sheet to document when borrower(s) locked the loan
- **Compliance Cert** – Provide compliance certification from an approved vendor
- **MERS** – Ensure that the loan is registered with MERS, otherwise a condition will be placed
- **VVOE** – Provide verbal verification of employment in line with AUS requirements
- **Early Check** – Ensure the most recent version of AUS is provided to avoid an early check error

Reference Guides & Fact Sheets

Available on GoPennyMac.com

All Non-Delegated Resources and Forms:
www.gopennymac.com/tools/non-delegated-resources

Commonly Used:

[Non-Delegated Fact Sheet](#) – Program info, contact info, and service-level agreements for non-delegated loan submissions

[Eligibility Review – Submission Form](#) – Loan submission form for eligibility review completed by PennyMac Loan Services, LLC

[Non-Delegated Jumbo Fact Sheet](#) – Information for non-delegated jumbo loan submissions

[Non-Delegated FAQ](#) – Frequently asked questions regarding submission for non-delegated eligibility review





Thank you for choosing PennyMac!

Please don't hesitate to contact your **Pipeline Account Manager** if you need assistance.



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