



Non-Delegated Fact Sheet

Important Information:

Available Products	Conventional Products <i>(Government products coming soon)</i>
Program Restrictions	<ul style="list-style-type: none"> • Condominiums - Limited Review warrantability only • BE Commitments only - loans must be locked or registered prior to Eligibility Review submission
Specific Forms	File must contain submission form at delivery
Additional requirements	<ul style="list-style-type: none"> • Preliminary Title Report - 24 month chain of title is required
Fees	<ul style="list-style-type: none"> • \$495.00 Underwriting Fee <i>(paid to PennyMac Loan Services)</i> • Standard fees (Transfer Fee \$295, Tax Service \$75 & Life of Loan Flood Conversion \$5) <i>(Paid to PennyMac Correspondent Group)</i>
Appraisal	<ul style="list-style-type: none"> • Most recent UCDP SSR with CU score required for review • Appraisal must be shared with PennyMac designated as "Aggregator" in Collateral Underwriter <i>(refer to FNMA CU release notes 052016 for details)</i>

Contact Information:

Contact Group	Pricing Desk	Pipeline Account Manager	Underwriting Help
Contact For	Loan pricing, BE locking, Portal / Website support	Loan status, general issues, questions on delivered loans, open stips	Pre-delivery loan scenarios and guideline questions
Contact #	800-PENNY38 (800-736-6938) (option 1)	800-PENNY38 (800-736-6938) (option 2, dial by ext.) If PAM not available, caller may "0" out to reach general queue	Email inbox
Email	Correspondentbest@pnmac.com	nondelegatedpam@pnmac.com	nondelegateduwhelp@pnmac.com
Hours	7:00am PT – 5:00pm PT	5:00am PT – 5:00pm PT	N/A

Turn Time / Service Level Agreements:

Eligibility Review	3 Business Days
Eligibility Review Conditions	1 Business Day
UW Help email response	Same day if received by 3PM PT