



Non-Delegated Fact Sheet

Important Information	
Fees	<ul style="list-style-type: none"> <input type="checkbox"/> \$495.00 Underwriting Fee (paid to PennyMac Loan Services) <input type="checkbox"/> Standard fees (Transfer Fee \$295, Tax Service \$75 & Life of Loan Flood Conversion \$5)
Delivery Restrictions	<ul style="list-style-type: none"> <input type="checkbox"/> Condominiums - No New Construction or Gut Rehabilitation Projects allowed. Conventional requires Agency/PERS Approval. Government requires HUD or VA approval (see Product Profiles for further requirements)
Additional Requirements	<ul style="list-style-type: none"> <input type="checkbox"/> FHA Connection: Reflected in the name of PennyMac Loan Services, LLC, 3043 Townsgate Rd, Ste 200, Westlake Village, CA 91361 as the Sponsor (Agent type Relationship is prohibited) <input type="checkbox"/> FHA UFMIP: Case Query to evidence receipt (see product profile) <input type="checkbox"/> CAIVARS Authorization: The correspondent is responsible for evidencing a clear CAIVARS at time of file delivery <input type="checkbox"/> VA Funding Fee: The correspondent is responsible for ensuring the Funding Fee is paid
Condo Hyperlink References	<ul style="list-style-type: none"> <input type="checkbox"/> FNMA/PERS: https://www.fanniemae.com/singlefamily/project-eligibility-review-service <input type="checkbox"/> FHA: https://entp.hud.gov/idapp/html/condlook.cfm <input type="checkbox"/> VA: https://www.fanniemae.com/singlefamily/project-eligibility-review-service
Conventional Appraisal	<ul style="list-style-type: none"> <input type="checkbox"/> Most recent UCDP SSR with CU score required for review <input type="checkbox"/> Appraisal must be shared with PennyMac designated as 'Aggregator' in Collateral Underwriter (refer to FNMA CU release notes 052016 for details)
VA Appraisal	<ul style="list-style-type: none"> <input type="checkbox"/> The correspondent must initiate the Appraisal order via WebLGY and input the email address VAAppraisal@pnmac.com into WebLGY to ensure we are notified once the Appraisal has been completed.
MERS ID Number	<ul style="list-style-type: none"> <input type="checkbox"/> 1007159
FHA ID Number/ VA Sponsor ID	<ul style="list-style-type: none"> <input type="checkbox"/> FHA: 28095-00006 (PennyMac Loan Services, LLC) <input type="checkbox"/> VA: 902380-00-00 (PennyMac Loan Services, LLC)
Note Endorsement	<ul style="list-style-type: none"> <input type="checkbox"/> 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	Pipeline Account Manager	Underwriting Help
Purpose for Contact	Loan pricing, BE locking, Portal / Website support	Loan status, general issues, delivered loans, open stips	Pre-delivery loan scenarios and guideline questions
Contact #	800-PENNY38 (800-736-6938) (option 2)	800-PENNY38 (800-736-6938) (Option 2, dial by ext.) If PAM is not available, hit "0" for 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 (Based on Complete File Submission)	
Eligibility Review/ Appraisal Review	2 Business Days
Condition Review	1 Business Day