



## Non-Delegated Fact Sheet

### Important Information:

<b>Available Products</b>	Conventional Products <i>(Government products coming soon)</i>
<b>Program Restrictions</b>	<ul style="list-style-type: none"> <li>Condominiums - No New Construction (require agency/PERs approval) or Gut Rehabilitation Projects allowed.</li> <li>BE Commitments only - loans must be locked or registered prior to Eligibility Review submission</li> </ul>
<b>Specific Forms</b>	File must contain submission form at delivery
<b>Additional requirements</b>	<ul style="list-style-type: none"> <li>Preliminary Title Report - 24 month chain of title is required</li> </ul>
<b>Fees</b>	<ul style="list-style-type: none"> <li>\$495.00 Underwriting Fee <i>(paid to PennyMac Loan Services)</i></li> <li>Standard fees (Transfer Fee \$295, Tax Service \$75 &amp; Life of Loan Flood Conversion \$5) <i>(paid to PennyMac Correspondent Group)</i></li> </ul>
<b>Appraisal</b>	<ul style="list-style-type: none"> <li>Most recent UCDP SSR with CU score required for review</li> <li>Appraisal must be shared with PennyMac designated as "Aggregator" in Collateral Underwriter <i>(refer to FNMA CU release notes 052016 for details)</i></li> </ul>

### Contact Information:

<b>Contact Group</b>	Pricing Desk	Pipeline Account Manager	Underwriting Help
<b>Contact For</b>	Loan pricing, BE locking, Portal / Website support	Loan status, general issues, questions on delivered loans, open stips	Pre-delivery loan scenarios and guideline questions
<b>Contact #</b>	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
<b>Email</b>	<a href="mailto:Correspondentbest@pnmac.com">Correspondentbest@pnmac.com</a>	<a href="mailto:nondelegatedpam@pnmac.com">nondelegatedpam@pnmac.com</a>	<a href="mailto:nondelegateduwhelp@pnmac.com">nondelegateduwhelp@pnmac.com</a>
<b>Hours</b>	7:00am PT – 5:00pm PT	5:00am PT – 5:00pm PT	N/A

### Turn Time / Service Level Agreements:

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