



## PennyMac is now offering a non-delegated Program

As the largest non-bank correspondent aggregator in the U.S., PennyMac is deploying our proven model, scale and technical expertise to create the best non-delegated experience in our industry.



PennyMac Corp. distinguishes itself in the Correspondent channel by offering competitive pricing, products and best-in-class service. This same experience is now available to sellers [lenders] on non-delegated deliveries.

### Non-delegated Program Highlights:

- Dedicated account team with specialized focus on non-delegated program and pipeline
- Knowledgeable pricing support group accessible to your team
- Conventional loan products with minimal overlays
- Fast, reliable and consistent post-closing review purchase process

### PennyMac Loan Services, LLC Contract Underwriting Service Provides:

- Assurance that loans meet investor/correspondent Seller Guide requirements
- Competitive reliable underwriting and condition clearing turn-times
- The ability to order appraisals from your AMC and trail the credit package
- A product team available and accessible for guideline and scenario questions
- Increased capacity by leveraging its experienced underwriting staff
- A way to reduce fixed costs for underwriting staff when volume is low

Leveraging the PennyMac family of companies, loans are acquired, securitized, and serviced by an experienced mortgage banking and investment management team. Whether you are a small lender or a national group, team up with PennyMac Corp.—the nation's largest non-bank correspondent investor—and experience the difference.

### Become a PennyMac Correspondent Seller:

The application process is quick and easy. Go to [www.GoPennyMac.com](http://www.GoPennyMac.com).

### Approved PennyMac sellers wanting more information:

Please reach out to your Account Manager or contact us at [nondelegatedPAM@pnmac.com](mailto:nondelegatedPAM@pnmac.com)

### Seller Requirements for Non-delegated Approval:

- \$250K net worth
- 2 years in business as a mortgage banker
- Must operate primarily as a mortgage banker
- Owner(s) must meet minimum credit standards

