



Announcement # 24-75

## Date: August 07, 2024

## Fannie Mae and Freddie Mac - eMortgages and eNotarization Now Eligible for Manufactured Homes

Effective for loan deliveries on and after August 7, 2024, eMortgages and eNotarization (including RON) are now eligible for Pennymac Fannie Mae and Freddie Mac manufactured home products.

- eMortgages and eNotarization are eligible for delegated correspondents only
- Correspondents must be approved by Pennymac prior to delivering eMortgages and transactions closed using eNotarization or Remote Online Notarization (RON)
- Correspondents are responsible for ensuring eMortgage loans are delivered in accordance with all requirements in the Pennymac Correspondent Group eMortgage Guide, including but not limited to the following:
  - o State eligibility; and
  - Product eligibility; and
  - Transaction eligibility; and
  - eNotarization eligibility; and
  - RON eligibility

Please refer to the Pennymac Correspondent Group eMortgage Guide and Pennymac Fannie Mae and Freddie Mac Manufactured home product profiles for additional information and complete requirements.

Please contact your Sales Representative with any questions.