

Announcement # 25-104**Date:** October 8, 2025**e-Mortgages For Government Loans - Reminder**

Pennymac would like to remind clients that per Ginnie Mae requirements, eMortgage eligibility for government loans is limited to fixed-rate mortgages only.

Note: Consolidation Extension and Modification Agreement (CEMA) transactions and manufactured home transactions are ineligible for eMortgage.

[Please refer to the Ginnie Mae Digital Collateral Program eGuide](#) and the applicable Pennymac Product Profiles for requirements.

Please contact your Sales Representative with any questions.