

Announcement # 26-106**Date:** September 3, 2026

Updates to Conventional, Jumbo, and Non-QM LLPAs

Pennymac will update Conventional, Jumbo, and Non-QM LLPAs effective for all Best Efforts Commitments taken on or after **Friday, September 4, 2026** as follows:

- Updating Footnote 8 on the “Conv LLPAs” tab to exclude HomeStyle on the “Additional LLPAs by Occupancy Type” grid
- Updating Footnote 9 on the “Conv LLPAs” tab to exclude eNote, HomeStyle, and HomeOne on the “Primary Residence Additional LLPAs” grid
- Updating the “Interest Only” adjustment in the “LLPAs by Product Feature” grid on the ‘Non-QM A+’ and the ‘Non-QM A’ tabs
- Updating the “Investor” adjustment in the “LLPAs by Product Feature” grid on the ‘Non-QM A series’ tabs
- Updating values in the “Prepay Penalty Price Adjustments” grid on the ‘Non-QM A series’ tabs
- Updating values in the “Occupancy Adjustments” grid on the ‘Jumbo LLPAs’ tab

Please contact your Sales Representative with any questions.