PENNYMAC CORRESPONDENT

Delegated Announcement

Announcement #26-143 **Date:** November 27, 2026

Updates to Non-QM DSCR LLPAs

Pennymac will update Non-QM LLPAs effective for all Best Efforts Commitments taken on or after **Monday, November 30, 2026** as follows:

- Updating ratio values in the “LLPAs by Product Feature” grid on the ‘Non-QM DSCR’ tab.

Please contact your Sales Representative with any questions.