

**Announcement # 26-73****Date: June 25, 2026**

## **Updates to AUS Jumbo Program: Acreage Limits, Credit Score Model, and Property Insurance Requirements**

Effective for new loan applications dated on and after June 25, 2026, requirements for the PennyMac AUS Jumbo program are being updated to expand acreage eligibility, clarify credit score model requirements, and align property insurance guidance with GSE standards. Updates include, but are not limited to, the following:

### **Acreage Limits**

Acreage limits have been expanded for agricultural-zoned properties, as follows:

- Properties less than or equal to 10 acres are now eligible (previously limited to a 5-acre maximum).
- All other agricultural-zoned property requirements remain unchanged.

### **Credit Score Model**

Requirements have been updated to clarify that the Classic FICO credit score model is required for both qualification and pricing. No exceptions are permitted.

### **Property Insurance Requirements**

Property insurance requirements have been updated to align with recent Fannie Mae changes. These updates establish new guidelines for 1–2-unit properties, master property insurance for condominium and PUD projects, and individual unit property insurance (HO-6) policies. For complete details and specific requirements, refer to the product profile.

Please contact your Sales Representative with any questions.