PENNYMAC TPO

Non-Delegated Announcement

Announcement #26-110 **Date:** October 30, 2026

Updates to Conventional LLPAs

Pennymac will update Conventional LLPAs effective for all Best Efforts Commitments taken on or after **Tuesday, November 3, 2026** as follows:

- Updating the structure and values on the "Additional LLPAs by Occupancy Type" grid on the 'Conv LLPAs' tab.
- Restructuring "Fannie Mae Only Adjustments" and "Freddie Mac Only Adjustments" grid on the 'Conv LLPAs' tab.

Please contact your Sales Representative with any questions.