

Announcement #26-43**Date: May 6, 2026**

Freddie Mac Bulletin 2026-4 - Manufactured Home Maximum Mortgage Term

Pennymac is aligning with revised manufactured home policy announced in Freddie Mac Bulletin 2026-04; effective with LPA submissions and resubmissions on and after April 12, 2026.

The maximum loan term for a manufactured home cash-out refinance transaction is now increased from 20 years, to 30 years. All other requirements remain unchanged.

Please contact your Sales Representative with any questions.