

Announcement #26-89**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 10 on the 'Conv LLPAs' tab to exclude 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" and the "Jumbo Other Price Adjustments" grids on the 'Jumbo LLPAs' tab

Please contact your Sales Representative with any questions.