

All loans must be fully processed to AUS findings (see below requirements). Loan submissions missing required documents will STOP until all required documents have been received. Reviews performed by Pennymac are only to evaluate secondary marketing purchase eligibility.

Contact and Loan InformationMain Contact Name: Email: Phone Number: Borrower Name: Property Address: Closing Date: **Required for Initial Submission**

****These items MUST be uploaded in order to avoid a delay in submission to Underwriting***

- ☐ Complete Initial 1003: Must be fully completed, signed, and dated by both the borrower and the loan officer. HMDA information must be completed
- ☐ DU/DO/LP Automated Underwriting System (AUS) Findings: Must be in final status and run with Pennymac Loan Services LLC as sponsor
- ☐ Credit Report: Required for all borrowers and must match the AUS findings.
- ☐ Verification of Income: Income documentation for all borrowers as required by the AUS findings.
- ☐ Verification of Assets: Asset documentation (e.g., bank statements) as required by the AUS findings.
- ☐ Purchase Agreement: Fully executed and initiated by all parties, as applicable.
- ☐ VA Certificate of Eligibility (COE) or LGY Hub Printout (VA)
- ☐ FHA 92900 A Pages 1 & 2 Fully Executed (FHA)
- ☐ FHA 92900 B (FHA)
- ☐ FHA Connection Evidencing Case Assignment with Pennymac as Sponsor (FHA)
- ☐ Form 1008 Transmittal Summary: (Jumbo AUS)

Additional Documentation

- ☐ Preliminary Title Report: 24-month chain of title required.
- ☐ Appraisal Report per Product guidelines. UCDP SSR FNMA / FHLMC Docs (Conventional and AUS Jumbo)
- ☐ Escrow Instructions: as *applicable*
- ☐ Hazard, HO3/HO6, Flood, and Mortgage Insurance certificates or documentation (Jumbo, VA, FHA, Conventional).
- ☐ Power of Attorney or Trust / Trust Certification: as *applicable*.
- ☐ Letter of Explanation (LOE): *Required for derogatory credit, employment gaps, or excluded/omitted debts.*
- ☐ Proof Mortgages Paid Current: Must verify all existing mortgages are current through the funding month as applicable
- ☐ Project approval documentation per Fannie/Freddie guidance (Jumbo), HUD approval (FHA), or VA approval (VA).
- ☐ CAIVRS confirmation (VA, FHA)
- ☐ Verbal Verification of Employment (VVOE) (All Products)
- ☐ Product-specific agency disclosures/forms (VA, FHA)
- ☐ Third-party Fraud Report & Large Deposit sourcing (Jumbo)

