

Non-Delegated Eligibility Submission Form

Please submit this Eligibility Review Submission Form along with the documents outlined below. All loans must be fully processed to AUS findings (see below requirements). For loan submissions to be reviewed, please make sure that all required documents are received. Reviews performed by Pennymac are only to evaluate secondary marketing eligibility, and are not considered a credit decision or loan approval.

Credit decisions and compliance with applicable regulations are the responsibility of the lender/correspondent.

Contact and Loan Information

Main Contact Name: _____ Email: _____

Phone Number: _____ Borrower Name: _____

Property Address: _____ Closing Date: _____

Required for Initial Submission

*Please Upload the Following Items to Avoid a Delay in Underwriting

DU/DO/LP (Approve/Eligible) (N/A for Streamline)
• **AUS Findings must be in 'Final' status and not Interim**
• **Select Pennymac Loan Services LLC**
• **IMPORTANT- Selecting "Pennymac Loan Services, LLC TPO NEW" is for broker transactions ONLY**
Selecting on a Non Delegated file will result in delays
Complete Initial Signed and Dated 1003 (Signed by Borrower and Loan Officer)
Credit Report for All Borrowers to Match AUS
Verification of Income for All Borrowers as Required by the AUS (Tax returns with all Schedules, YTD Pay Stubs, W2's, WVOE, etc.) (N/A for Streamline)

Verification of Assets as Required by the AUS (2 Months Bank Statements) (N/A for Streamline)
Purchase Agreement, Fully Executed & Initialed by all Parties (If Applicable)
FHA 92900 A Pages 1&2 (Fully Executed)
FHA 92900 B
FHA Connection Evidencing Case Assignment (Pennymac Loan Services as Sponsor)
FHA Connection Refinance Authorization Current
Payoff Demand Letter

Additional Documentation

Preliminary Title Report (24 Month Chain of Title)
Confirmation of EAD (Electronic Appraisal Delivery)
Letter of Explanation for derogatory credit, Employment Gaps, or Debts to be Excluded from DTI
Escrow Instructions (If Applicable)
IRS transcripts (Self-Employed Borrowers Only)
HUD Approved Condo Documentation
Proof all mortgages Paid Current Through the Funding Month (Prior to Funding)
Verbal Verification of Employment (Refer to Product Profiles for Requirements- Including FHA Streamline)

Insurance, Flood, and MI Documentation- Refer to Seller's Guide and Product Profiles
Confirmation of Clear CAIVRS
FHA 92800 B
FHA 92900 LT
FHA 92800.5 B
Net Tangible Benefit- Refer to FHA Streamline Product Profile
Ginnie Mae and FHA Seasoning Requirements - Refer to Product Profile