

LOAN INFORMATION			
PNMAC Loan Number		Prepayment Penalty	
Vesting Type		Entity Name (if applicable)	
Loan Program		Qualifying FICO Score	
Amortization Type		Amortization Term	
Loan Purpose		Occupancy Type	
Property Type		# Household Members	
Income Doc Type		Total Income	
Reserves (months)		Residual Income	
DSCR Ratio (if applicable)		DSCR Type (if applicable)	

☐ Borrower DOES NOT qualify for FHA / FNMA / FHLMC loan programs.

Please list reasons the loan is not eligible for FHA / FNMA / FHLMC loan program (Provide DU / LP Findings for support as applicable):

☐ Borrower DOES qualify for FHA / FNMA / FHLMC loan program BUT Pennymac pricing and/or terms are more beneficial to the borrower.

Please list the evidence that shows Pennymac's pricing is more beneficial to Borrower than comparable agency product: