

Delegated Announcement

Announcement # 25-103

Date: October 06, 2025

Hours of Operation for Columbus Day Holiday

Please note the hours of operation for Best Efforts, Bulk and Bulk AOT Commitment Options:

Date	Bulk & Bulk AOT	Best Effort
Monday, October 13, 2025	Closed	Open

Except as noted above, Pennymac hours of operation will be business as usual.

Please contact your Sales Representative with any questions.