

Delegated Announcement

Date: December 17, 2025

Announcement # 25-132

Hours of Operation for December 2025 Holidays

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

Date	Bulk and Bulk-AOT	Best Effort
Wednesday, December 24, 2025	Close at 11:00 a.m. PT	Regular Hours (Phone support until 1:00 p.m. PT)
Thursday, December 25, 2025	Closed	Regular Hours (Phone support closed)

Date	Bulk and Bulk-AOT	Best Effort
Wednesday, December 31, 2025	Close at 11:00 a.m. PT	Regular Hours (Phone support until 1:00 p.m. PT)
Thursday, January 01, 2026	Closed	Regular Hours (Phone support closed)

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

Please contact your Sales Representative with any questions.