

**Announcement # 25-26****Date:** March 07, 2025

## **CEMA Purchase Transactions Ineligible for VA and FHA Manufactured Home Loans**

Pennymac is aligning with Ginnie Mae requirements for Consolidated, Extension, Modification, & Agreement (CEMA) loans and have updated our guidelines accordingly. Effective immediately, CEMA purchase transactions for VA and FHA manufactured homes are no longer eligible.

Please contact your Sales Representative with any questions.