

**Announcement # 25-95****Date:** September 18, 2025**Reminder: Deadline for Freddie Mac BorrowSmart<sup>®</sup> Program**

This is a reminder that the Freddie Mac BorrowSmart program is winding down for 2025. Pennymac has not received confirmation as to whether the BorrowSmart Program will continue in 2026.

As outlined in the BorrowSmart program addendum, the following delivery and purchase deadlines apply:

- BorrowSmart loans must be delivered to Pennymac no later than November 7, 2025.
- BorrowSmart loans must be purchased by Pennymac no later than November 28, 2025.

Loans delivered or purchased after the above dates will no longer be eligible for the BorrowSmart program and will not receive the \$1,250 assistance. To ensure your loans meet the final purchase deadline, please deliver them well in advance of the delivery cutoff.

Please contact your Sales Representative with any questions.