

Non-Delegated Announcement

Announcement # 25-96

Date: December 17, 2025

Hours of Operation for December 2025 Holidays

Please note the hours of operation for the Best Efforts Commitment Option:

Date	Best Effort
Wednesday, December 24, 2025	Regular Hours (Phone support until 1:00 p.m. PT)
Thursday, December 25, 2025	Regular Hours (Phone support closed)

Date	Best Effort
Wednesday, December 31, 2025	Regular Hours (Phone support until 1:00 p.m. PT)
Thursday, January 01, 2026	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.