

Non-Delegated Announcement

Date: December 17, 2025

Announcement #25-97

Reminder: Deadline for HomeReady & Home Possible Temporary Down Payment Assistance Program

On 12/20/2024, Pennymac announced Fannie Mae HomeReady and Freddie Mac Home Possible temporary down payment assistance (\$2,500) for very low-income purchase borrowers (VLIP) as outlined in Pennymac <u>Announcement 24-112.</u>

As a reminder, all loans with the \$2,500 VLIP assistance must be delivered to Pennymac on or before 1/09/2026. The last day for Pennymac to purchase these loans is 1/30/2026.

Please contact your Sales Representative with any questions.