

Announcement #25-98

Date: December 19, 2025

Waiver of "Important Notice to Homebuyer" Requirement

For cases not yet endorsed on and after November 19, 2025, FHA has announced the policy requirement to provide borrowers with Form HUD-92900-B, Important Notice to Homebuyers is waived. Pennymac is aligning with this change.

This waiver removes guideline requirements related to this form located under 4000.1 (Single Family Housing Policy Handbook) section II.A.1.a.ii.A.(2) as follows:

- Providing a copy of the form to the borrower when a mortgage application is received,
- Obtaining the borrower's signature on the form; and,
- Retaining the executed form in the FHA case binder.

Note: This policy guidance is applicable for FHA 247 Hawaiian Homelands mortgage transactions.

Please contact your Sales Representative with any questions.