

Announcement # 26-03**Date:** January 12, 2026**Hours of Operation for Martin Luther King Jr. Day Holiday**

Please note the hours of operation for Best Efforts, Bulk and Bulk AOT Commitment Options:

| Date | Bulk and Bulk-AOT | Best Effort |
|--------------------------|-------------------|--------------------------------|
| Monday, January 19, 2026 | Closed | Open (phone support closed) |

Except as noted above, Pennymac hours of operation will be business as usual.

Please contact your Sales Representative with any questions.