

Announcement #26-04

Date: January 12, 2026

AUS Jumbo: New Minimum Loan Amount for ARMs

Pennymac is pleased to announce an enhancement to our AUS Jumbo program, reducing the minimum loan amount for Adjustable-Rate Mortgage (ARM) transactions. This change is effective for new loan applications dated on and after January 12, 2026.

Minimum Loan Amount Requirements

- **Adjustable-Rate Mortgages:** \$500,000 (Previously \$1 over the conforming loan limit).
- **Fixed-Rate Mortgages:** \$1 above the conforming loan limit.

Refer to the product profiles for complete program requirements. Please contact your Sales Representative with any questions.