

Announcement # 26-28

Date: March 18, 2026

Updates to Non-QM LLPAs

Pennymac will update Non-QM LLPAs effective for all Best Efforts Commitments taken on or after **Thursday, March 19, 2026** as follows:

- Improving values in the “Prepay Penalty Price Adjustments” grid on the ‘Non-QM DSCR’ tab.

Please contact your Sales Representative with any questions.