

Pennymac's delivery deadlines and initial interest rate adjustment date requirements for all FHA and VA ARM Products:

5/1 FHA and VA ARMs						
IF the loan is delivered in purchasable condition to Pennymac between:		THEN the loan must be purchased by Pennymac on or before:	AND the initial interest rate adjustment date must be:	AND the first payment date on the note must occur between:		Look-back Period
From Date	To Date			From Date	To Date	
8/17/2024	11/15/2024	12/10/2024	1/1/2030	7/1/2024	1/1/2025	45 Days
11/16/2024	2/14/2025	3/11/2025	4/1/2030	10/1/2024	4/1/2025	45 Days
2/15/2025	5/16/2025	6/10/2025	7/1/2030	1/1/2025	7/1/2025	45 Days
5/17/2025	8/15/2025	9/9/2025	10/1/2030	4/1/2025	10/1/2025	45 Days
8/16/2025	11/14/2025	12/9/2025	1/1/2031	7/1/2025	1/1/2026	45 Days



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