

## Request for Mortgage Assistance Checklist and Quick Reference Guide

You are required to verify your income with documentation to ensure you qualify for our modification programs and, if so, to ensure you are offered an affordable payment. The required documentation depends on your source(s) of income. The information below is provided to guide you through the process of identifying the correct documentation for your situation.

**\*Keep this guide on hand for reference as you complete the attached forms and gather your paperwork**

### **ALL applications must include the following documentation:**

#### **Forms:**

- ✓ Complete the enclosed Request for Mortgage Assistance Form.
- ✓ Sign the enclosed Borrower's Authorization Form.
- ✓ Complete the Tax Authorization Form 4506T-EZ (Must be completed by each borrower).
- ✓ Sign the enclosed Borrowers Consent Form.

#### **Salary or hourly Pay Stubs:**

- ✓ Pay stubs for the most recent, consecutive, 30 days of employment (showing year-to-date earnings)
- ✓ If you're paid semi-monthly / bi-weekly, submit your two most recent pay stubs.
- ✓ If you're paid weekly, submit your five most recent pay stubs.
- ✓ Provide a copy of your most recent W-2 (each borrowers)

#### **Tax forms:**

- ✓ If you're not required to file a tax return, please submit a letter of explanation.
- ✓ A signed and dated federal tax return is required for the most recent year.
- ✓ If you and any co-borrower didn't file jointly, you each need to submit your own individual federal tax return.
- ✓ If you filed for an extension on your tax return, please submit IRS Form 4868.

### **ONLY include the following items if they apply to your personal situation:**

#### **Self-employed Income Statements:**

- ✓ Each borrower must provide a copy of their most recent quarterly, or year-to-date, Profit and Loss Statement
- ✓ The Profit and Loss Statement must include the business name, income, net income after expenses, and the start and end dates for the statement period for each self-employed customer.
- ✓ The statements cannot be older than 90 days.

#### **Divorce Decree, Separation Agreement, Child Support and Alimony (if applicable):**

- ✓ *You are not required to disclose Child Support, Alimony or Separation Maintenance income, unless you choose to have it considered for your loan modification or foreclosure alternative. If you choose to include this income:*
- ✓ Each borrower must provide a copy of the following: Divorce Decree (or court decree), Separation Agreement or other written agreement (filed with the court) stating the benefit amount, frequency and the duration of the benefit.
- ✓ If you do not have a copy of the required documents, contact your local Office of Vital Statistics of the court that issued the relevant order(s).

## Modification Checklist and Quick Reference Guide (Cont)

- Social Security, Disability, Death Benefits, Pension, Public assistance and Adoption assistance:**
  - ✓ Each borrower must provide a copy of their benefits statement(s) or provide a letter from the source, stating the following: amount of income, frequency and duration of the benefit.
  - ✓ Each borrower must provide a copy of their two most recent bank statements showing a receipt of such payments.
  - ✓ For additional information regarding social security, disability or death benefit income, contact Social Security directly toll-free at 1-800-772-1213 or visit their website at [www.socialsecurity.gov](http://www.socialsecurity.gov).
  
- Rental Property Income**
  - ✓ A copy of all Lease Agreement(s) with bank statements showing deposits of rent.
  
- Unemployment benefits:**
  - ✓ If you're collecting unemployment, you'll need a copy of your unemployment benefits letter, or a letter from your former employer verifying that you're receiving unemployment benefits.
  - ✓ Bank statements showing unemployment benefit deposits will be required.
  
- Military orders and Earnings statement:**

(If you're a military borrower on active duty, or were released from active duty within the last nine months)

  - ✓ Active-duty military orders or other evidence of active duty status showing start and end date.
  - ✓ Leave & Earnings statement.
  
- Homeowner's Association proof of payment (if applicable):**
  - ✓ Provide a current homeowner's association bill, letter or assessment on association letterhead showing that all fees to date have been paid.
  - ✓ Proof of payment is required, such as a canceled check.
  
- If you do NOT currently have an escrow or impound account to pay your property taxes and hazard insurance, please provide the following:**
  - ✓ Copies of the property's most recent Property Tax Bill
  - ✓ Homeowner's Insurance Policy or Insurance Bill

*IMPORTANT: If your monthly payment did not include escrows for taxes and insurance, you will be required to do so as a condition of receiving a loan modification. Any prior waiver that allowed you to pay directly for taxes and insurance will be revoked. You agree to establish an escrow account and to pay required escrows into that account, if you accept a trial plan offer.*

## REQUEST FOR MORTGAGE ASSISTANCE

### Borrower Information

In order to fully evaluate your request for assistance, it's important that you complete all forms attached. On the following pages, you'll be asked to provide:

- Information about yourself and your intention with the property
- A detailed description of the hardship that has prevented you from paying your mortgage
- Information about your income, expenses and assets

**BORROWER INFORMATION FORM** – complete all sections of the below form. Indicate N/A for anything that doesn't apply to you or your loan.

Borrower Information						
Loan Number:						
Address mortgaged property:						
City:		State:		Zip Code:		
Borrower	Full Name:			Home Phone:		
Mailing Address (if different from above)				Cell Phone:		
Social Security Number:		Date of Birth:		Email Address:		
Co-Borrower	Full Name:			Home Phone:		
Mailing Address (if different from above)				Cell Phone:		
Social Security Number:		Date of Birth:		Email Address:		
Has any borrower filed for bankruptcy?			Has any bankruptcy been discharged:			
No:	Yes: Chapter 7 Date:	Yes: Chapter 13 Date:	No:	Yes: Date:	N/A:	
Is borrower a service member? (circle one)			Yes	No		
If yes, have you recently been deployed away from your principal residence or recently received a permanent change of station order? Date:						
Property:	Currently how many single family properties other than your principal residence do you and/or any co-borrower(s) own individually, jointly, or with others?					

# REQUEST FOR MORTGAGE ASSISTANCE Hardship Affidavit

**HARDSHIP AFFIDAVIT**

- Clearly describe the reason you are having trouble paying your mortgage
- Provide as much detail about your hardship as possible with dates and timeframes for specific events
- Explain any steps you've taken to avoid defaulting on your loan, such as reducing expenses

**I am having difficulty making my monthly payment because of financial difficulties created by:**

<input type="checkbox"/> Unemployment	<input type="checkbox"/> Mortgage Payment Increase	<input type="checkbox"/> Military Service
<input type="checkbox"/> Reduction of Income	<input type="checkbox"/> Property Problems	<input type="checkbox"/> Inability to Rent Property
<input type="checkbox"/> Business Failure	<input type="checkbox"/> Title Problems	<input type="checkbox"/> Marital Difficulties
<input type="checkbox"/> Illness in Family	<input type="checkbox"/> Job Relocation	<input type="checkbox"/> Abandonment of Property
<input type="checkbox"/> Excessive Debt/Obligation	<input type="checkbox"/> Incarceration	<input type="checkbox"/> Other (explain)

**I believe that my situation is:**

<input type="checkbox"/> Short Term (under 6 months)	<input type="checkbox"/> Long Term (over 6 months)	<input type="checkbox"/> Permanent
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**Explanation:**

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(Continue on another page if necessary)

## REQUEST FOR MORTGAGE ASSISTANCE

### Principal Residence Information

#### PRINCIPAL RESIDENCE INFORMATION

- Fully complete each section of the form
- Provide the most up to date information on liens, property taxes, homeowners insurance and HOA dues

Principal Residence Information		
Principal Residence Address:		
<b>Are you requesting assistance on your principal residence? (Y/N)</b>	If "Yes", do you want to keep the property or sell the property?	
<b>Are there other mortgages or liens on this property?</b>		
If "Yes", provide the mortgage servicer or lien holder information below:		
Name:	Contact Number:	Loan Number:
Name:	Contact Number:	Loan Number:
**Provide all known liens and mortgages. Add an additional page if needed.		
<b>Do you have a condominium or homeowner association?</b>		
If "Yes", what is the recurring association fee?	\$ _____ Monthly, quarterly or yearly?	
Name & Address of HOA:	Are the fees current?	If no, what is the balance due?  \$ _____
If your mortgage payment does not includes property taxes, are the taxes current?		
If your mortgage payment does not include homeowners insurance, is the insurance premium paid?		
If "No", when was the last insurance premium paid?		
<b>Is the property listed for sale?</b>		
If "Yes", when was it listed? (mm/dd/yy)		
Listing Agent's Name & Address:		
Listing Agent's Phone & Email:		
Have you received a purchase offer?	If "Yes", when was the offer received?	
If "Yes", what is the amount of the offer?	What is the closing date?	
<i>Contact your listing agent if you have any questions about completing this section</i>		

## REQUEST FOR MORTGAGE ASSISTANCE Other Properties Owned

### OTHER PROPERTIES OWNED

If you receive rental income from a property, other than the property with PennyMac, you must provide a copy of all Lease Agreements, along with bank statements showing deposits or rent checks.

Otherwise, check the "Not Applicable" box below and sign this form:

Not Applicable – I do NOT own any other homes.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Other Properties Owned		
<b>Other Property #1</b>		
Address:		
Mortgage Servicer Name:		
Loan #:	Monthly Payment:	Loan Balance:
The property is currently: <div style="text-align: center; margin-top: 5px;">           Vacant: _____ Rented: _____ Seasonal/Second Home: _____         </div>		
If "Rented", how much rental income is collected each month?		
Monthly HOA Dues: \$		
If property taxes and homeowners insurance are not included in mortgage:	Monthly taxes: \$	Monthly Homeowners Insurance: \$
<b>Other Property #2</b>		
Address:		
Mortgage Servicer Name:		
Loan #:	Monthly Payment:	Loan Balance:
The property is currently: <div style="text-align: center; margin-top: 5px;">           Vacant: _____ Rented: _____ Seasonal/Second Home: _____         </div>		
If "Rented", how much rental income is collected each month?		
Monthly HOA Dues: \$		
If property taxes and homeowners insurance are not included in mortgage:	Monthly taxes: \$	Monthly Homeowners Insurance: \$

## REQUEST FOR MORTGAGE ASSISTANCE Employment History

- All borrowers must include two years of employment history
- Add additional pages, if needed

BORROWER		CO-BORROWER	
Are you currently employed? (Y/N)		Are you currently employed? (Y/N)	
Are you self-employed? (Y/N)		Are you self-employed? (Y/N)	
Most recent employer name:		Most recent employer name:	
Business Address:		Business Address:	
Business Phone #:		Business Phone #:	
Monthly Income (before tax): \$		Monthly Income (before tax): \$	
Start Date (MM/DD/YY):	End Date (MM/DD/YY):	Start Date (MM/DD/YY):	End Date (MM/DD/YY):
Employer Name :		Employer Name:	
Business Address:		Business Address:	
Business Phone #:		Business Phone #:	
Monthly Income (before tax): \$		Monthly Income (before tax):	
Start Date (MM/DD/YY):	End Date (MM/DD/YY):	Start Date (MM/DD/YY):	End Date (MM/DD/YY):
Employer Name:		Employer Name:	
Business Address:		Business Address:	
Business Phone #:		Business Phone #:	
Monthly Income (before tax): \$		Monthly Income (before tax): \$	
Start Date (MM/DD/YY):	End Date (MM/DD/YY):	Start Date (MM/DD/YY):	End Date (MM/DD/YY):

## REQUEST FOR MORTGAGE ASSISTANCE Income

### Monthly Household Income

- Fully complete each section of the form. Indicate N/A if the category doesn't apply
- Refer back to the Quick Reference Guide for help completing any income categories

Borrowers Full Name:		Co-Borrowers Full Name:		Contributor (if applicable) Full Name:	
Monthly Gross Wages	\$	Monthly Gross Wages	\$	Monthly Gross Wages	\$
Overtime	\$	Overtime	\$	Overtime	\$
Self-employed income	\$	Self-employed income	\$	Self-employed income	\$
Unemployment Income	\$	Unemployment Income	\$	Unemployment Income	\$
Untaxed Social Security/SSD	\$	Untaxed Social Security/SSD	\$	Untaxed Social Security/SSD	\$
Taxable Social Security /Retirement	\$	Taxable Social Security /Retirement	\$	Taxable Social Security /Retirement	\$
Food Stamps or Welfare	\$	Food Stamps or Welfare	\$	Food Stamps or Welfare	\$
Alimony /Child Support*	\$	Alimony /Child Support*	\$	Alimony /Child Support*	\$
Tips, commission and bonus	\$	Tips, commission and bonus	\$	Tips, commission and bonus	\$
Gross Rents	\$	Gross Rents	\$	Gross Rents	\$
Other (Explain)	\$	Other (Explain)	\$	Other (Explain)	\$
Other (Explain)	\$	Other (Explain)	\$	Other (Explain)	\$
<b>Total Gross Income</b>	<b>\$</b>	<b>Total Gross Income</b>	<b>\$</b>	<b>Total Gross Income</b>	<b>\$</b>

Number of people in household:		Number of dependents in household:	
If you included contributor income above, provide the following:			
Full Name:		Phone Number:	Monthly Mortgage Contribution: \$
<b>Contributions by people not on the mortgage will require verification</b>			
Explanation of mortgage contributions: <i>(Describe frequency, agreements, terms)</i>			

*\*You are not required to disclose Child Support, Alimony or Separation Maintenance income, unless you choose to have it considered for your loan modification application.*



## REQUEST FOR MORTGAGE ASSISTANCE Monthly Expenses

- Complete each category or place an "X" in the N/A column if the expense doesn't apply to you

Expense Category	N/A	Monthly Payment	Comments
First Mortgage Principal & Interest payment		\$	
Second Mortgage Principal & Interest payment		\$	
Homeowners Insurance		\$	
Property Taxes		\$	
HOA/Condo Association		\$	
Life/Health Insurance		\$	
Auto Loan/Lease		\$	
Gas Company		\$	
Water & Power		\$	
Phone		\$	
Cable		\$	
Internet		\$	
Trash		\$	
Groceries/Food		\$	
Car Gas		\$	
Car Insurance			
Medical Expenses (Not covered by insurance)		\$	
Child/Spousal Support		\$	
Total Credit Card Payments		\$	
Other (please specify)		\$	
Other (please specify)		\$	
<b>Total Debt/Expenses</b>		\$	



## Borrower's Authorization Form

### Authorization to Release Information

To Whom It May Concern:

1. The undersigned Borrower and Co-Borrower (if any) (individually and collectively, "Borrower"), authorize **PennyMac Loan Services, LLC** to obtain, share, release, discuss and otherwise provide to and with you public and non-public personal information contained in or related to the mortgage loan. This information may include (but is not limited to) the name, address, telephone number, social security number, credit score, credit report, income, loss mitigation application status, account balances, program eligibility, and payment activity of the Borrower.
2. **PennyMac Loan Services, LLC** will take reasonable steps to verify your identity, but it has no responsibility or liability to verify the identity of any third party. **PennyMac Loan Services, LLC** also has no responsibility or liability for what a third party does with such information.
3. This Third-Party Authorization is valid when signed by all Borrowers and Co-Borrowers named on the mortgage and until **PennyMac Loan Services, LLC** receives a written revocation signed by any Borrower or Co-borrower.
4. A copy of this authorization may be accepted as an original.

### I UNDERSTAND AND AGREE WITH THE TERMS OF THIS THIRD-PARTY AUTHORIZATION:

\_\_\_\_\_  
Borrower Signature

\_\_\_\_\_  
Borrower Name

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Borrower Signature

\_\_\_\_\_  
Co-Borrower Name

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Date

### Non-Borrower (Contributor)

The undersigned Non-Borrower authorizes **PennyMac Loan Services, LLC** to obtain, share, release, discuss and otherwise provide to and with you public and non-public personal information contained in or related to the mortgage loan of the Non-Borrower. This information may include (but is not limited to) the name, address, telephone number, social security number, credit score, credit report, income, government monitoring information, loss mitigation application status, account balances, program eligibility, and payment activity of the Non-Borrower.

I, \_\_\_\_\_, occupy the home at \_\_\_\_\_ and request my income be included in the review for a modification on the loan secured by the property address above.

This consent for a credit bureau report will expire upon completion of the modification review.

\_\_\_\_\_  
NAME (Non-Borrower)

\_\_\_\_\_  
Date:

\_\_\_\_\_  
Non-Borrower Social Security Number

## Customer Certification and Consent

I certify that all of the information in this RMA is truthful and the hardship(s) identified above has contributed to submission of this request for mortgage relief.

I authorize and give permission to the Servicer, and its respective agents, to assemble and use a current consumer report on all borrowers obligated on the loan, to investigate each borrower's eligibility for assistance and the accuracy of my statements and any documentation that I provide in connection with my request for assistance. I understand that these consumer reports may include, without limitation, a credit report, and be assembled and used at any point during the application process to assess each borrower's eligibility thereafter.

I understand that the Servicer will use the information I provide to evaluate my eligibility for available relief options and foreclosure alternatives, but the Servicer is not obligated to offer me assistance based solely on the representations in this document or other documentation submitted in connection with my request.

If I am eligible for assistance and I accept and agree to all terms plan, or agreement, I also agree that the terms of this Certification are incorporated into such notice, plan, or agreement by reference as if set forth therein in full. My first timely payment, if required, following my Servicer's determination and notification of my eligibility or prequalification for assistance will serve as my acceptance of the terms set forth in the notice, plan, or agreement sent to me.

I consent to being contacted concerning this request for mortgage assistance at any e-mail address or cellular or mobile telephone number I have provided to the Servicer. This includes text messages and telephone calls to my cellular or mobile telephone.

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**Borrower Signature**

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**Borrower Name**

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**Social Security Number**

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**Date**

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**Co-Borrower Signature**

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**Co-Borrower Name**

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**Social Security Number**

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**Date**



## Important Legal Notices

PennyMac Loan Services, LLC ("PennyMac") is required under state law to notify consumers of the following rights. This list does not contain a complete list of the rights consumers have under state and federal law.

**CALIFORNIA:** As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations. The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or to enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or [www.ftc.gov](http://www.ftc.gov).

**COLORADO:** A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt. FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE [www.coloradoattorneygeneral.gov/ca](http://www.coloradoattorneygeneral.gov/ca). Our local office is located at 700 17th St, Suite 200, Denver, CO 80202, (866) 436-4766.

**HAWAII:** Licensed by the Hawaii Division of Financial Institutions. Complaints regarding the servicing of your mortgage may be submitted to the Hawaii Office of the Commissioner of Financial Institutions, P.O. Box 2054, Honolulu, HI 96805, (808) 586-2820.

**MAINE:** PennyMac Loan Services, LLC operating hours are 6:00 A.M. until 6:00 P.M. Pacific Time Monday through Friday and 7:00 A.M. until 11:00 A.M. Pacific Time Saturday. You may contact our office during business hours by calling (866) 545-9070.

**MASSACHUSETTS:** NOTICE OF IMPORTANT RIGHTS: You have the right to make a written or oral request that telephone calls regarding your debt not be made to you at your place of employment. Any such oral request will be valid for only ten days unless you provide written confirmation of the request postmarked or delivered within seven days of such request. You may terminate this request by writing to the creditor.

**MINNESOTA:** This collection agency is licensed by the Minnesota Department of Commerce.

**MONTANA:** The State of Montana, Department of Administration, Division of Banking and Financial Institutions (Division), is the licensing agency of mortgage servicers. Any consumer with a comment, question, or concern should contact the Division by the means listed within this disclosure. State of Montana, Department of Administration, Division of Banking and Financial Institutions, 301 South Park, Suite 316, PO Box 200546, Helena, MT 59620-0546. Phone: 406-841-2920. Fax: 406-841-2930. E-mail: [banking@mt.gov](mailto:banking@mt.gov). Website: [www.banking.mt.gov/mortgage.asp](http://www.banking.mt.gov/mortgage.asp).

**NEW YORK:** In accordance with the Fair Debt Collection Practices Act, 15 U.S.C. section 1692 et seq., debt collectors are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to: (i) the use or threat of violence; (ii) the use of obscene or profane language; and (iii) repeated phone calls made with the intent to annoy, abuse, or harass. AS REQUIRED BY NEW YORK STATE LAW, if a creditor or debt collector receives a money judgment against you in court, state and federal laws prevent the following types of income from being taken to pay the debt: 1) Supplemental security income (SSI); 2) Social security; 3) Public assistance (welfare); 4) Spousal support, maintenance (alimony) or child support; 5) Unemployment benefits; 6) Disability benefits; 7) Workers' compensation benefits; 8) Public or private pensions; 9) Veterans' benefits; 10) Federal student loans, federal student grants, and federal work study funds; 11) and Ninety percent of your wages or salary earned in the last sixty days. Licensed by the New York City Department of Consumer Affairs Collection Agency license 1294096 and 1467388; City of Buffalo Collection Agency license 551910.

**NORTH CAROLINA:** Licensed by the North Carolina Office of the Commissioner of Banks. Complaints regarding the servicing of your mortgage may be submitted to the North Carolina Office of the Commissioner of Banks, 316 W. Edenton Street, Raleigh, NC 27603, (919) 733-3016.

**TENNESSEE:** This collection agency is licensed by the Collection Service Board, State Department of Commerce and Insurance.

**TEXAS:** COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 N. LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT (877) 276-5550. A complaint form and instructions may be downloaded and printed from the Department's website located at [www.sml.texas.gov](http://www.sml.texas.gov) or obtained from the department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at [smlinfo@sml.texas.gov](mailto:smlinfo@sml.texas.gov).

**UTAH:** As required by Utah law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

***This is an attempt by a debt collector to collect a debt and any information obtained will be used for that purpose. However, if your account is subject to pending bankruptcy proceedings or if you have received a discharge in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt against you personally.***



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