

**Announcement # 26-63****Date:** June 10, 2026

## Updates to Conventional LLPAs

Pennymac will update Conventional LLPAs effective for all Best Efforts Commitments taken on or after **Friday June 12, 2026** as follows:

- Improving “2<sup>nd</sup> Home Additional” and “Investment Additional” values in the “LLPAs by Product Feature for All Eligible Loans” grid on the ‘Conv LLPAs’ tab
- Updating values in the “Fannie Mae Only Adjustments” & “Freddie Mac Only Adjustments” grid on the ‘Conv LLPAs’ tab
- Adding Vantage Score to applicable grids. This is a structure update only at this time. Vantage Score eligibility is still TBD and will be announced in a future communication.

Please contact your Sales Representative with any questions.