

Client Readiness Training

Non Delegated Loan Processing

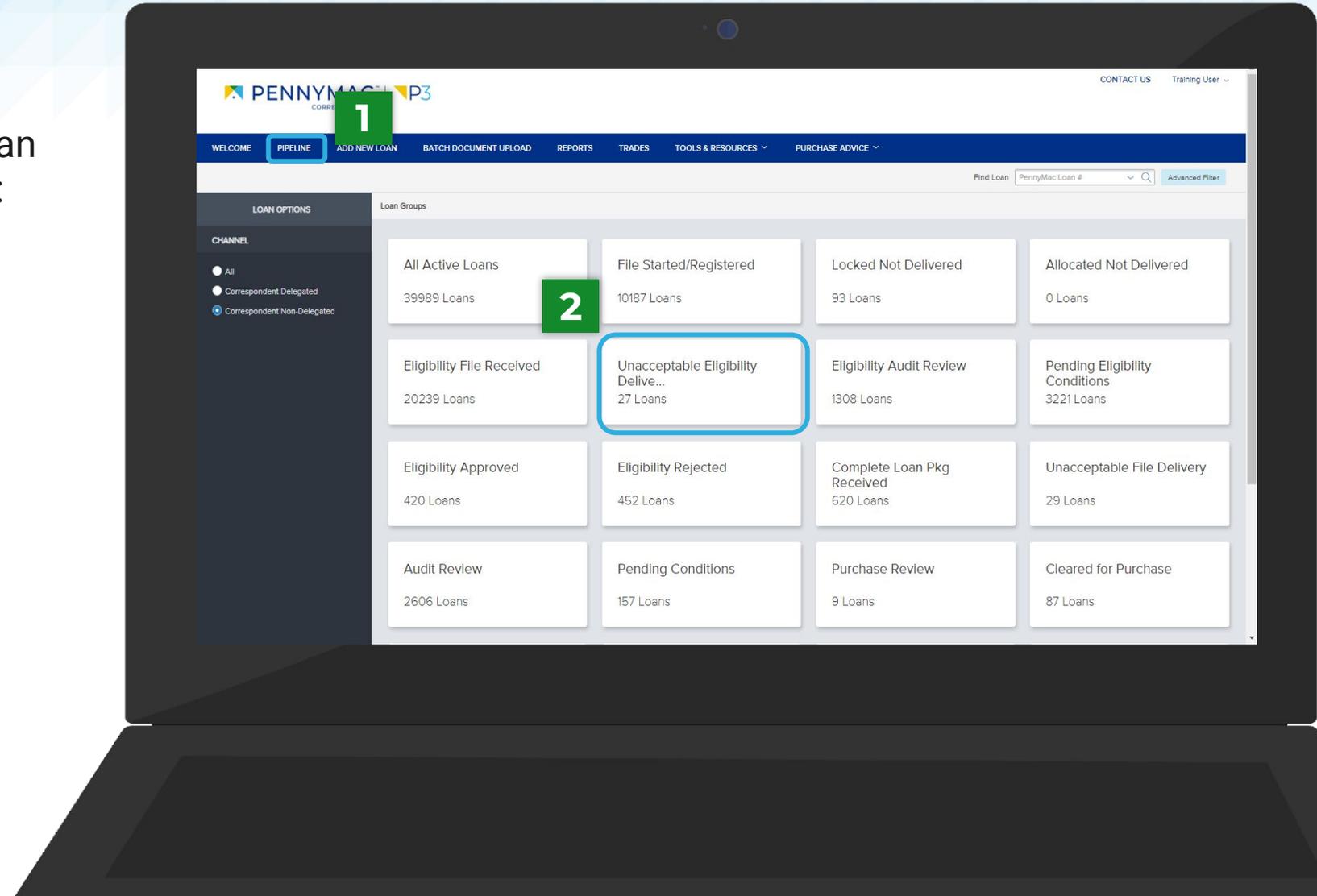
Unacceptable Eligibility

Unacceptable Eligibility

Follow these steps to see why a loan has Unacceptable Eligibility status:

1 Go to the *Pipeline* tab.

2 Click the **Unacceptable Eligibility** tile.



Unacceptable Eligibility

3 Find the loan in the pipeline list.

i The search bar in the top header can be used to search loans by their number

4 Click on the loan to view loan summary

The screenshot displays the Pennymac Correspondent P3 interface. The top navigation bar includes 'WELCOME', 'PIPELINE', 'ADD NEW LOAN', 'BATCH DOCUMENT UPLOAD', 'REPORTS', 'TRADES', 'TOOLS & RESOURCES', and 'PURCHASE ADVICE'. A search bar in the top right is highlighted with a blue box and a green '3' callout. The main content area shows a table of loans under the 'Unacceptable Eligibility' group. The table has columns for PennyMac Loan #, Seller Loan #, Borrower Last Name, Property State, Current Status, Loan Type, Loan Amount, Note Rate, Loan Program, and Comments. The row for loan # 8153011349 is highlighted with a blue box and a green '4' callout.

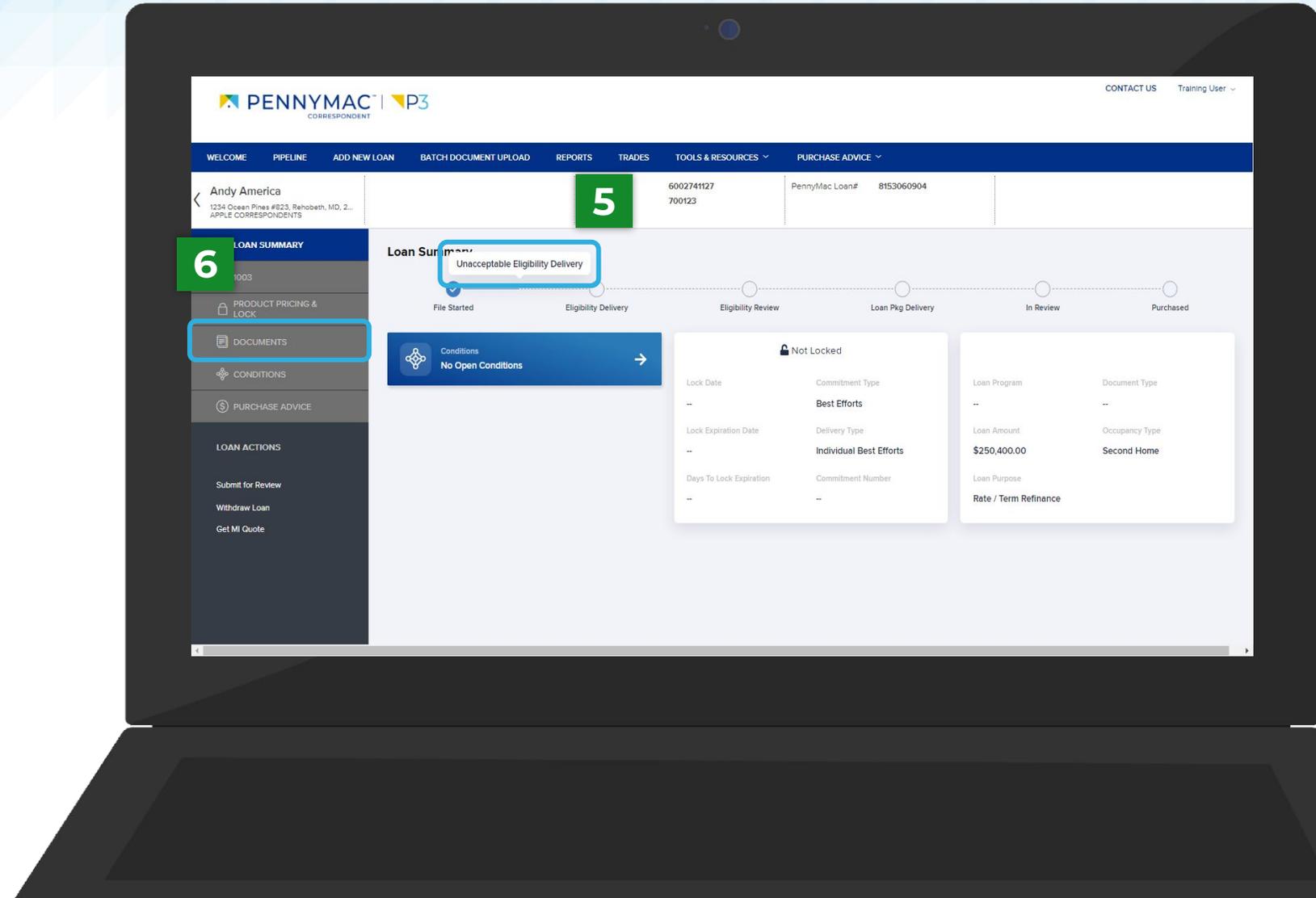
PennyMac Loan #	Seller Loan #	Borrower Last Name	Property State	Current Status	Loan Type	Loan Amount	Note Rate	Loan Program	Comments
8153060904	8002741127	America	MD	Eligibility File Delivery	Conventional	250,400.00	0.000		
8153048894		AutomationTest	CA	Eligibility File Delivery	Conventional	50,000.00	0.000	HomePossible	01/2
8153015723		AutomationTest	CA	Eligibility File Delivery	Conventional	50,000.00	0.000	HomePossible	01/2
8153048930		AutomationTest	CA	Eligibility File Delivery	Conventional	50,000.00	0.000	HomePossible	01/2
8153011349		AutomationTest	CA	Eligibility File Delivery	Conventional	50,000.00	0.000	HomePossible	01/2
8153015714		AutomationTest	CA	Eligibility File Delivery	Conventional	50,000.00	0.000	HomePossible	01/2
8152380237		BorLn	IL	Eligibility File Delivery	Conventional	200,000.00	2.500	Conf 21-30 Fixed	08/C
8152864117		BorLn	IL	Eligibility File Delivery	Conventional	200,000.00	0.000		
8152884526		BorLn	IL	Eligibility File Delivery	Conventional	200,000.00	2.250	Conf 21-30 Fixed	12/3
8152356884		BorLn	IL	Eligibility File Delivery	Conventional	200,000.00	2.500	Conf 21-30 Fixed	08/C

Unacceptable Eligibility

5 Loans in *Unacceptable Eligibility Delivery* will be indicated with a comment above the *Loan Summary* bar

6 Navigate to the *Documents* tab.

i After clicking on the *Documents* tab, one of two possible options will display depending on why your loan was trapped. See the next slides for more information.



Unacceptable Eligibility

- 7a** If your loan is trapped for the following reasons, you will see the *Unacceptable Eligibility Delivery Documents* folder.
- Missing specific documents

- 8a** Click the *Comments* link to review the specific reason(s) why the loan was trapped.

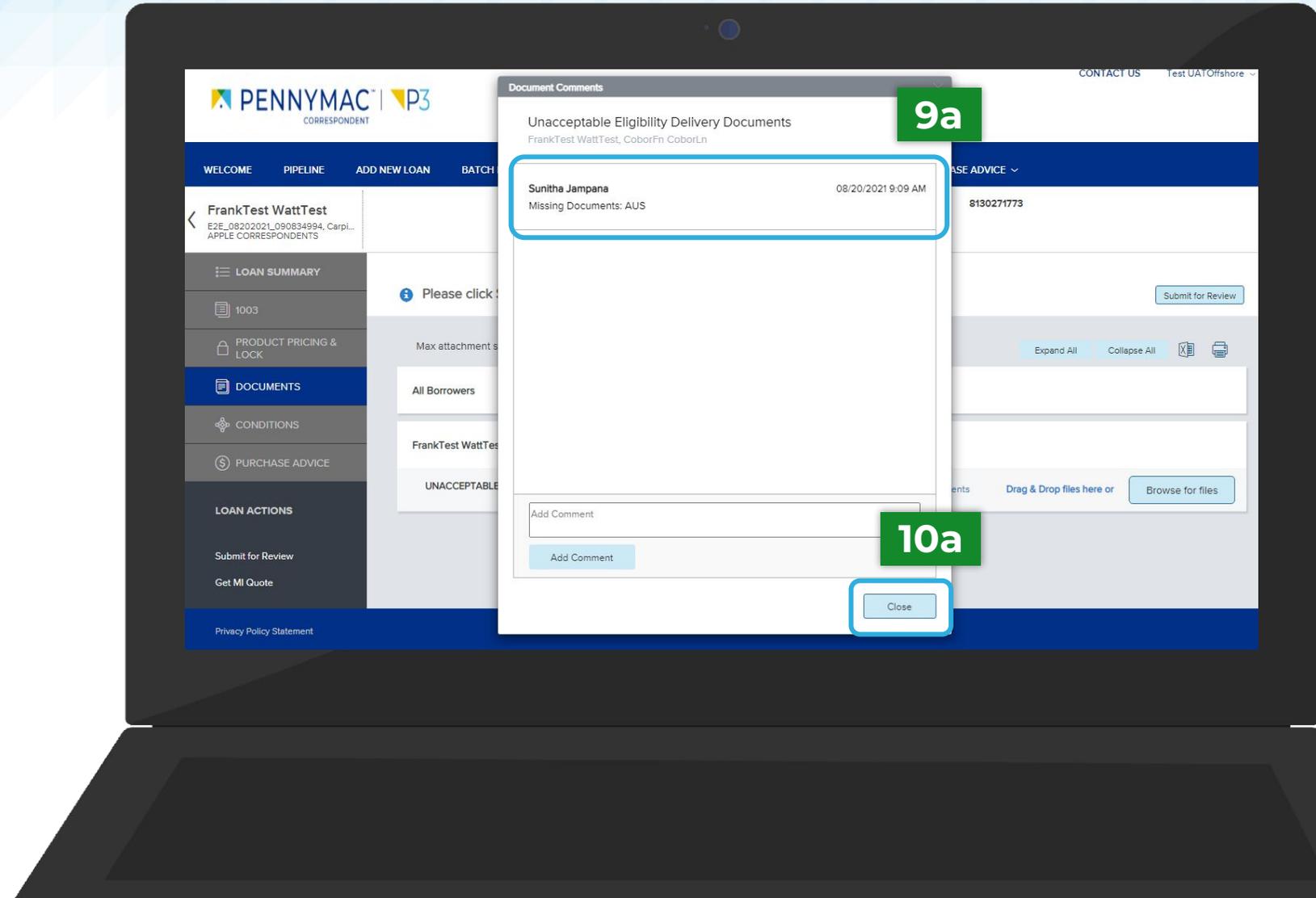
The screenshot displays the PENNYMAC CORRESPONDENT web application interface. The top navigation bar includes 'WELCOME', 'PIPELINE', 'ADD NEW LOAN', 'BATCH DOCUMENT UPLOAD', 'REPORTS', 'TRADES', 'TOOLS & RESOURCES', and 'PURCHASE ADVICE'. The main content area shows a loan summary for 'WorkApi AutomationTest' with fields for 'Seller Loan#' and 'Seller Id'. A message prompts the user to click the 'Submit' button. The 'DOCUMENTS' section is highlighted, and a folder named 'UNACCEPTABLE ELIGIBILITY DELIVERY DOCUMENTS' is visible. A 'Comments' link is also present. Annotations '7a' and '8a' are placed over the folder and the 'Comments' link, respectively.

Unacceptable Eligibility

9a Identify why the file is unacceptable.

10a Click the **Close** button.

i For trapped loans that display the *Unacceptable Eligibility Delivery Documents* folder, P3 will save your original file upload. You will only need to upload the requested missing document(s) to resolve the *Unacceptable Eligibility Delivery* status.

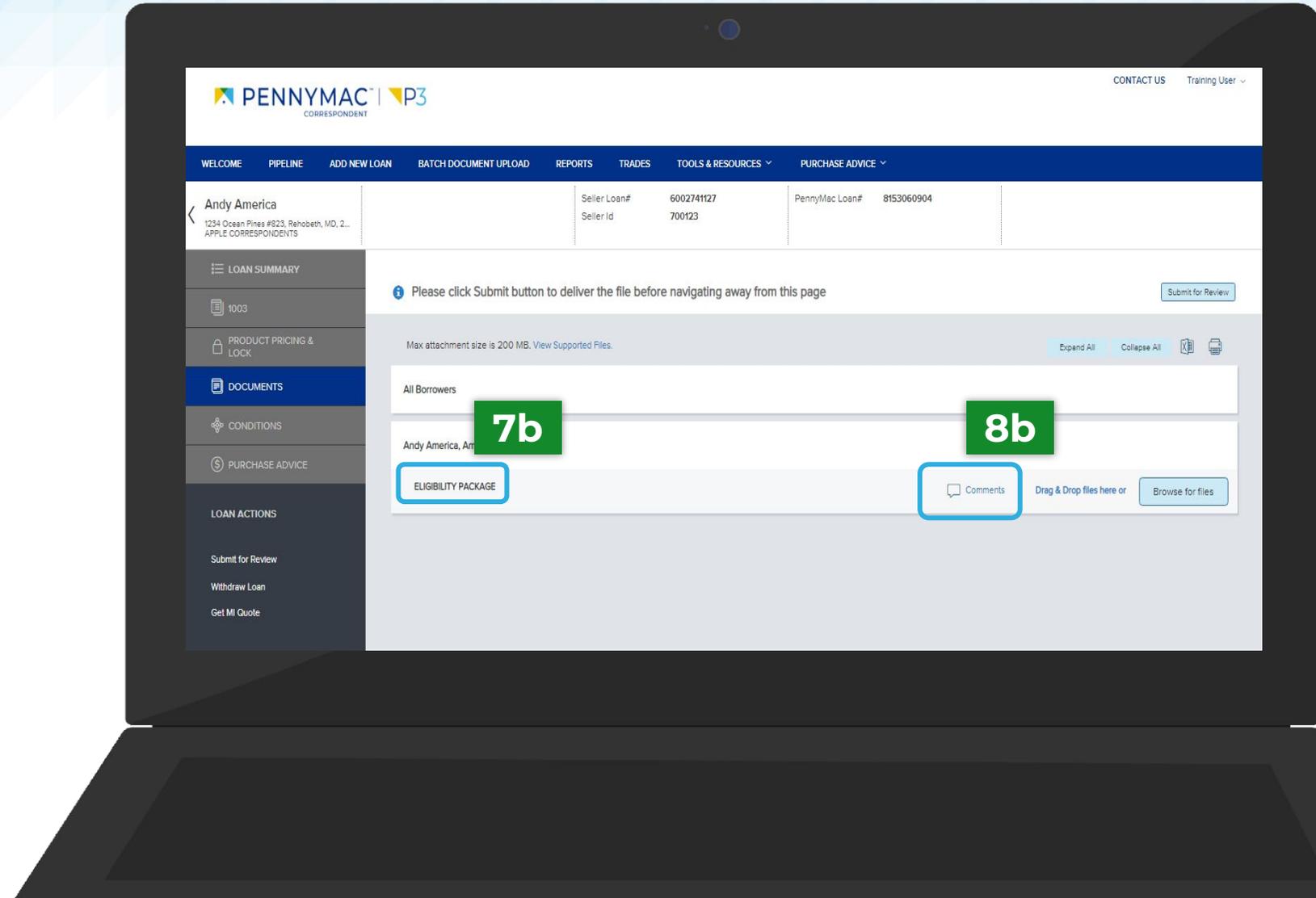


Unacceptable Eligibility

7b If your loan is trapped for the following reasons, you will see the *Eligibility Package* folder:

- Loans in UED for greater than 5 business days
- File/docs uploaded are for an incorrect borrower
- The loan package is incomplete
- File/Pages are corrupt

8b Click the *Comments* link to review why the uploaded *Eligibility Review Package* was not accepted.

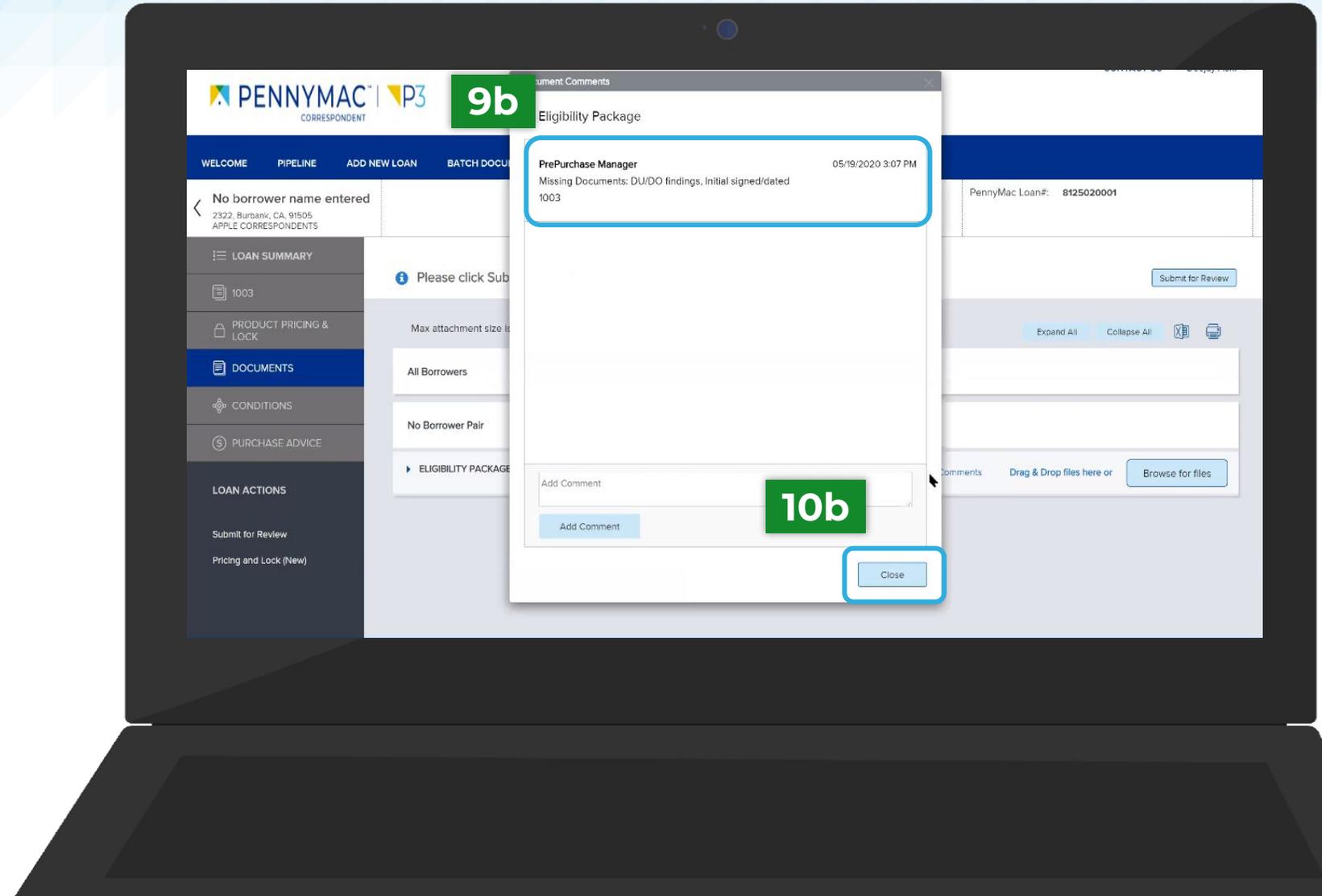


Unacceptable Eligibility

9b Identify why the file is unacceptable.

10b Click the **Close** button.

i For trapped loans that display the *Eligibility Package* folder, P3 does not save your original upload. You will need to re-upload the entire correct loan file to PennyMac to resolve the *Unacceptable Eligibility Delivery* status.



Unacceptable Eligibility



For both the *Unacceptable Eligibility Delivery Documents* folder & the *Eligibility Package* folder, follow the steps below to upload and re-submit your file for review.

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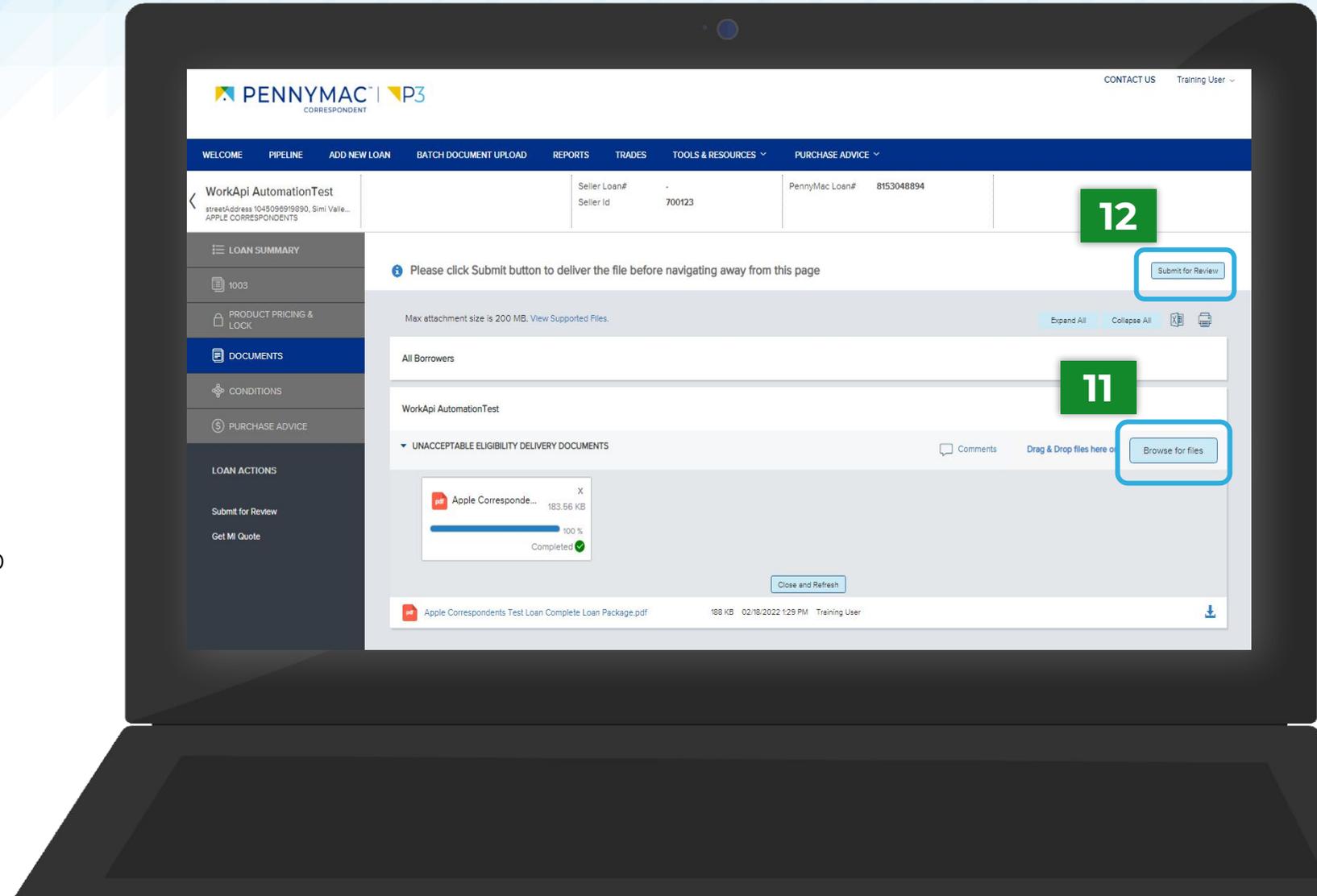
Click the **Browse for files** button to upload the required documents.



The **Drag and Drop** option can also be used to upload documents.

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Once the uploading is completed, click the **Submit for Review** button.



**THANK
YOU!**

