

## Non-Delegated Eligibility Submission Form

Please submit this Eligibility Review Submission Form along with the documents outlined below. All loans must be fully processed to AUS findings (see below requirements). For loan submissions to be reviewed, please make sure that all required documents are received. Reviews performed by Pennymac are only to evaluate secondary marketing eligibility, and are not considered a credit decision or loan approval.

### Contact and Loan Information

Main Contact Name:\_\_\_\_\_ Email:\_\_\_\_\_

Phone Number:\_\_\_\_\_ Borrower Name:\_\_\_\_\_

Property Address:\_\_\_\_\_ Closing Date:\_\_\_\_\_

### Required for Initial Submission

#### \*Please Upload the Following Items to Avoid a Delay in Underwriting

DU/DO/LP (Approve/Eligible) (N/A for Streamline)

• **AUS Findings must be in 'Final' status and not Interim**

• **Select Pennymac Loan Services LLC**

• **IMPORTANT- Selecting "Pennymac Loan Services,**

**LLC TPO NEW" is for broker transactions ONLY**

**Selecting on a Non Delegated file will result in delays**

Complete Initial Signed and Dated 1003 (Signed by Borrower and Loan Officer)

Credit Report for All Borrowers to Match AUS

Verification of Income for All Borrowers as Required by the AUS (Tax returns with all Schedules, YTD Pay Stubs, W2's, WVOE, etc.) (N/A for Streamline)

Verification of Assets as Required by the AUS

(2 Months Bank Statements) (N/A for Streamline)

Purchase Agreement, Fully Executed & Initialed by all Parties (If Applicable)

FHA 92900 A Pages 1&2 (Fully Executed)

FHA 92900 B

FHA Connection Evidencing Case Assignment (Pennymac Loan Services as Sponsor)

FHA Connection Refinance Authorization Current Payoff Demand Letter

### Additional Documentation

Fully Executed 4506 C

Power of Attorney or Trust/Trust Certification as applicable

Preliminary Title Report (24 Month Chain of Title)

Confirmation of EAD (Electronic Appraisal Delivery)

Letter of Explanation for derogatory credit, Employment Gaps, or Debts to be Excluded from DTI

Escrow Instructions (If Applicable)

IRS transcripts (Self-Employed Borrowers Only)

HUD Approved Condo Documentation

Proof all mortgages Paid Current Through the Funding Month (Prior to Funding)

Verbal Verification of Employment (Refer to

Product Profiles for Requirements- Including FHA Streamline)

Insurance, Flood, and MI Documentation- Refer to Seller's Guide and Product Profiles

Confirmation of Clear CAIVRS

FHA 92800 B

FHA 92900 LT

FHA 92800.5 B

Net Tangible Benefit- Refer to FHA Streamline Product Profile

Ginnie Mae and FHA Seasoning Requirements - Refer to Product Profile

