

Non-Delegated Non-QM Minimum Submission Requirements

NOTE: Items in bold are **required** at submission

Documentation	A+/A/A-	DSCR
Application		
Fully Executed Initial 1003 with a 2 Year Address and Employment History	X	X
Two Year Employment History	X	
Completed 1008	X	X
Disclosures		
Fully Executed Initial Disclosure Package including ARM Disclosure, if applicable	X	X
Credit & Expenses		
Tri-Merge Credit Report - No Credit Freezes	X	X
Income Docs		
Follow Credit Profiles by Income Doc Type	X	
Bank Statement Loans		
Most recent 12 or 24 consecutive months Bank Statements - All Pages	X	
Self-Employed Business Narrative Form	X	
Purchases		
Fully Executed Purchase Contract with All Addendums and Disclosures	X	X

4.15.26



Equal Housing Opportunity, Pennymac Loan Services, LLC, 3043 Townsgate Rd, Ste 200, Westlake Village, CA 91361, 818-224-7442, NMLS ID #35953. For licensing information go to www.nmlsconsumeraccess.org. Information is intended solely for mortgage bankers, mortgage brokers, and financial institutions.