



## **Pennymac Expands Third Party Origination (TPO) Offerings with the Launch of NonDel+, a Full-Service Non-Delegated Solution**

*New NonDel+ solution will provide a robust loan experience to an additional segment of clients for Pennymac TPO*

**WESTLAKE VILLAGE, Calif. February 6, 2025** – PennyMac Financial Services, Inc. (NYSE: PFSI) (Pennymac) announced today the launch of its full service Non-Delegated solution, NonDel+, an intuitive, end-to-end loan experience within the dynamic POWER+ portal that is specifically tailored to banker partners who value control over their loans, but desire support with disclosures, loan documents and additional services.

"We are proud to expand our TPO offering with NonDel+, which was created to empower our TPO partners to thrive in the Non-Delegated lending space," said Kim Nichols, Chief TPO Production Officer. "This cutting-edge platform enabled by our proprietary POWER+ technology, reflects our commitment and investment in TPO and further establishes Pennymac as a preeminent player in the wholesale channel".

NonDel+ leverages Pennymac's expertise and technology in underwriting and compliance, while also delivering speed and fluidity in the loan process. The platform also facilitates the full end-to-end lending process, from loan setup and pricing through closing and delivery of closed loans for expedient purchase. NonDel+ offers a range of features in the POWER+ portal, including:

- Partner capabilities to generate fully compliant disclosures and documents
- Advanced pricing tools and dual AUS (Automated Underwriting Systems) integration
- Real-time compliance checks and eligibility reviews throughout the loan process
- Partner control of loan level fees
- Access to OptiMIze, Pennymac's best execution Mortgage Insurance (MI) pricing tool that automatically delivers competitive negotiated MI rates
- Streamlined closing process, including a settlement agent collaboration portal to finalize fees and order closing documents
- On-demand support through HELP+ and POWER+ Zoom Rooms

As the third largest wholesale lender and number one acquirer of loans in the correspondent channel, Pennymac remains a leader in providing innovative mortgage solutions that empower partners with the tools and resources needed to succeed in today's competitive market. With the POWER+ portal at the core of its offerings, Pennymac TPO delivers a dynamic, best-in-class loan platform with real-time updates and personalized support.

As a Tech-Forward, Human-Focused lender, backed by the strength and reliability of one of the nation's largest mortgage companies, Pennymac TPO is dedicated to helping its partners grow their business and serve their customers' homeownership goals.

For additional details regarding NonDel+ please visit [tpo.pennymac.com](https://tpo.pennymac.com).

### **About PennyMac Financial Services, Inc.**

PennyMac Financial Services, Inc. is a specialty financial services firm focused on the production and servicing of U.S. mortgage loans and the management of investments related to the U.S. mortgage market. Founded in 2008, the company is recognized as a leader in the U.S. residential mortgage industry and employs approximately 4,100 people across the country. In 2024, PennyMac Financial's production of newly originated loans totaled \$116 billion in unpaid principal balance, making it a top lender in the nation. As of December 31, 2024, PennyMac Financial serviced loans totaling \$666 billion in unpaid principal balance, making it a top mortgage servicer in the nation. Additional information about PennyMac Financial Services, Inc. is available at [pfsi.pennymac.com](https://pfsi.pennymac.com).

#### **Media**

Kristyn Clark

[mediarelations@pennymac.com](mailto:mediarelations@pennymac.com)

805.395.9943

#### **Investors**

Kevin Chamberlain

Isaac Garden

[PFSI\\_IR@pennymac.com](mailto:PFSI_IR@pennymac.com)

818.224.7028