



P.O. BOX 514387
LOS ANGELES, CA 90051-4387

REGARDING YOUR LOAN

This letter is a follow-up to your telephone conversation with our Assumptions Department regarding your request for a release of liability due to divorce

WHY YOU RECEIVED THIS NOTICE

If the non-veteran wishes to be released from liability, the Veteran must provide the below documents to go through an Exempt Transfer:

- Final Divorce Decree
- Recorded Quitclaim Deed
- Homeowner's insurance policy that lists only the awarded party as the insured.

However, if the Veteran is requesting to be released from liability, the non-veteran will be required to go through a qualified assumption process. This process involves submitting a loan application and undergoing a full credit underwriting review, which includes an analysis of income, credit, and assets. Additionally, the VA entitlement will remain with the property unless the assuming borrower is able to substitute the VA entitlement.

You may forward the requested documentation to Pennymac using the general correspondence mailing address or fax number listed below or through the secure Message Center available to you through your online account on our website at PENNYMAC.COM.

QUESTIONS? CONTACT US

In all of our interactions with you, we are committed to being accountable, reliable, and ethical through actions that reflect our core company values.

If you have additional questions, please call our Assumptions Department at 888.381.2918. Our office hours are 6:00 AM to 6:00 PM PT, Monday through Friday, and 7:00 AM to 11:00 AM PT, Saturday.

Toll-Free: 888.381.2918

M – F 6:00 AM - 6:00 PM PT
SAT 7:00 AM - 11:00 AM PT
Toll-Free Fax: 866.577.7205

Website: PENNYMAC.COM**Secure Messaging Online:**

Create an account and/or log in to PENNYMAC.COM, then look for the Secured Message Center to communicate with us securely.

Payments:**Standard Address:**

P.O. Box 30597
Los Angeles, CA 90030-0597

Overnight Address:

Attn: Lockbox Operations
20500 Belshaw Ave.
Carson, CA 90746

(Please do not send correspondence)

General Correspondence:

Attn: Correspondence Unit
P.O. Box 514387
Los Angeles, CA 90051-4387
(Please do not send payments)

Notice of Error and Information Request Address:

Attn: Correspondence Unit
P.O. Box 5133
Thousand Oaks, CA 91359-5133
(Please do not send payments)

