



We help fulfill the dream of home

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Monthly Payment Calculator
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**Hear from real
PennyMac customers**



"Of all the home loans I have done over my lifetime these folks are the best."

—
CLENT CURRY
January 13, 2020



"This is our second mortgage with PennyMac and excellent customer service each time!!"

—
DEBORAH NOSOTTI
January 5, 2020



"From the beginning to end - Great experience, Great customer services from all parties, and Great time frame. Thank you kindly!"

—
DARIO CASTILLO JR
January 23, 2020



We've changed the home loan experience

Our 24/7 mortgage access center keeps you connected and informed. With this new best-in-class technology, m.a.c is all your mortgage needs under one roof!

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Find the perfect loan for you



Conventional Loans

If you have good credit, a conventional loan can be one of the best ways to get a great rate without having to pay a lot of extra costs.



FHA Loans

FHA loans are a popular choice for home buyers who are still in the process of building their credit and savings.





Call (866) 549-3583



Loans to our honored veterans, active service military and their families.

above conforming loan limits, choose a jumbo loan if you have good credit and healthy reserves.

offered to rural property owners as designated by the United States Department of Agriculture.



Investment Property Loans

Buying an investment property is a great way to make passive income or provide a vacation home for your family.



First-time Homebuyers

Buying a home for the first time can be a daunting process but we're here to help you every step of the way.



Relief & Assistance

PennyMac has built a reputation on helping people stay in their homes. Talk to us and learn how we may be able to help you.



You work hard to pay for your home, make your equity work for you

Whether you're considering a renovation to meet the needs of a growing family or have lingering high-interest debt that you'd like to pay off, your home can do more than just be a roof over your head. Talk to PennyMac about how your home equity can be turned into cash.

[Learn more about Cash-Out](#) →



How much is your home worth?

Enter your address

Find Out

The lender you can trust

All we do are home loans, and we're great at it.



1.5 million+

Happy homeowners served



3,500+

employees eager to help
you every step of the way



\$5 billion+

in loans funded in 2018

Resources & Tools



02.05.20

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If you own a home, one of your first questions may revolve around how your home affects your tax filing.

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Homeowner Deductions Guide 2019 - 2020 and Overlooked Tax Write-offs

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About PennyMac Loan Services

As a top direct national mortgage lender, PennyMac is committed to providing our customers with a range of innovative solutions to help them purchase, refinance or simply remain in their homes. Whether they're first-time buyers who are new to the loan process or someone who is specifically seeking a competitive Conventional, FHA, Jumbo, VA or Investment Property Loan, PennyMac is dedicated to offering great rates and unparalleled service.



Being an online mortgage lender means that PennyMac can focus on the needs of its customers rather than maintaining a network of branches and banking products. The company's licensed loan officers undergo extensive education, testing and training to help customers through the origination process every step of the way.

Since being founded in 2008 by a team of mortgage industry veterans, PennyMac has sought to restore Americans' trust in homeownership by improving the quality and consistency of the mortgage experience. The company is a major participant in the Home Affordable Refinance Program (HARP), the government program created in 2009 to assist underwater homeowners in refinancing their mortgages. PennyMac also buys loans from banks and other lenders, using its industry expertise to help customers restructure their mortgages so they can stay in their homes. To date, the company has serviced more than a million loans.

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