

Re: PENNVEST Mortgage Loan No. _____

Dear _____ :

The Pennsylvania Housing Finance Agency (PHFA) is the owner and servicer of your PENNVEST mortgage loan. **All payments for your mortgage should be sent to PHFA.** You may also pay your bill online or set up automatic payments by visiting PHFA's Online Servicing Center at <https://borrowers.phfa.org/>. You may call PHFA at 1.855.827.3466 to have an automatic payment authorization form mailed to you.

Your first payment is due on _____ . All payments are due on the 1st of each month. A late charge will be imposed if your payment has not been received by PHFA by the 16th of the month.

As your servicer, PHFA will be collecting your mortgage loan payments from you. If you have any questions about your PENNVEST mortgage loan, please contact PHFA at 1.855.827.3466.

You will soon be receiving a monthly billing statement from PHFA. Please use the payment coupon at the bottom of your monthly billing statement and mail it along with your check to the address listed on the payment coupon to ensure proper posting to your account. If you do not receive a billing statement before your first payment is due, please use the temporary coupon below for your payment and call PHFA at 1.855.827.3466.

If you wish to write PHFA because you believe an error was made while servicing your mortgage or if you wish to request information about your mortgage, you must use the following address: **Pennsylvania Housing Finance Agency, ATTN: Qualified Written Request Dept., P.O. Box 15057, Harrisburg, PA 17105-5057**

Sincerely,



Kathryn Newton
Director of Loan Servicing

211 N. Front St. • PO Box 15057 • Harrisburg, PA 17105-5057
855.827.3466 • FAX 717.780.3899 • TTY 800.654.5984

www.phfa.org

TEMPORARY PAYMENT COUPON

**Please include a copy of this coupon with your payment*

Make checks payable to PHFA & mail to:
PENNSYLVANIA HOUSING FINANCE AGENCY Loan Servicing Division P.O. Box 15057 211 North Front Street Harrisburg, PA 17105-5057

Account No.
Borrower(s):
Address:

First Payment
(Due on _____)
\$

FACTS	WHAT DOES PHFA DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Consumers have the right to limit some but not all sharing. We feel it is important to let you know how we collect, share and protect your information. Please read this notice carefully to understand what we do.
What?	The types of personal information we share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> ▪ Social Security number, income and contact information ▪ Account balances and payment history ▪ Credit history and credit scores
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons PHFA chooses to share; and whether you can limit this sharing.

Reasons we can share your information	Does PHFA share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We Do Not Share
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We Do Not Share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We Do Not Share
For nonaffiliates to market to you	No	We Do Not Share
For nonaffiliates to provide free credit counseling	Yes	No

Questions?	Call 1-855-827-3466 or visit us online at www.phfa.org .
-------------------	--

Who we are

Who is providing this notice?

Pennsylvania Housing Finance Agency (PHFA)

What we do

How does PHFA protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does PHFA collect my personal information?

We collect your personal information, for example, when you:

- Apply for a loan
- Make payments
- Give us your income, employment, or other information

We also collect your personal information from others, such as credit bureaus, credit counseling agencies, and other companies.

Why can't I limit all sharing?

Federal law allows consumers to limit only:

- Sharing for affiliates' everyday business purposes— information about your creditworthiness
- Affiliates from using your information to market to you
- Sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *We do not share your personal information with affiliates.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *We may share with housing counseling agencies, but we do not otherwise share your personal information with nonaffiliates.*

Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *We do not share your personal information for joint marketing.*

Other important information

Housing Counseling Agencies

PHFA contracts with housing counseling agencies to provide free credit counseling to consumers. All credit counseling services are confidential, and our network of housing counseling agencies are not permitted to sell or otherwise share your personal information except as required by law or for auditing purposes. Because these agencies do not share or sell your personal information, we may provide your contact information and limited account information to our network of housing counseling agencies.