



**Rate Sheet for Local Program Administrators
for the Keystone Renovate & Repair Loan (“R&R”)**

R&R Program Term of Loan	Combined Loan to Value (CLTV)	Interest Rates	Program and Qualifying Fee	Rate Lock Timeframe
10 years	100% plus	8.375%	None	60 days ¹
	85 to 100%	7.375%		
	below 85%	6.375%		
15 years	100% plus	8.625%		
	85 to 100%	7.625%		
	below 85%	6.625%		
20 years	100% plus	8.875%		
	85 to 100%	7.875%		
	below 85%	6.875%		

The rates above are only for the R&R program, not any other PHFA programs, and are effective from 2/26/2007 4pm until next updated.

All rates, fees, and terms are for informational purposes for participating Local Program Administrators and Lenders only and are subject to change without notice. Furthermore, the customer’s rate will be that which is in effect on the date and time that the reservation is received by the Agency. Because borrowers are not financing fees at this time, the annual percentage rate (APR) and the Interest Rate are the same.

Local Program Administrators (LPAs) must reserve funds with PHFA for each borrower, using R&R Form A5. LPAs must ensure that they receive a faxed confirmation of their reservation from the Agency on R&R Form A7. This confirmation is to be maintained in each borrower’s file. This confirmation indicates that the rate lock is for 60 days (¹).

****Rates lowered one percent (1%) in designated disaster counties for flood repairs. A list of the counties is attached. Applications must be received by December 14, 2011.***

COUNTY	Hurricane Irene			Tropical Storm Lee		
	IA (DR-4025)	PA (DR-4025)	PA (EM – 3339)	IA (DR-4030)	PA (DR-4030)	PA (EM-3340)
Adams				✓		✓
Bedford					✓	✓
Berks				✓	✓	✓
Blair						✓
Bradford				✓	✓	✓
Bucks	✓	✓	✓	✓	✓	✓
Cambria						✓
Carbon						✓
Centre						✓
Chester	✓	✓	✓	✓		✓
Clinton						✓
Columbia				✓	✓	✓
Cumberland				✓		✓
Dauphin				✓	✓	✓
Delaware	✓	✓	✓	✓		✓
Franklin						✓
Fulton						✓
Huntingdon					✓	✓
Juniata					✓	✓
Lackawanna						✓
Lancaster				✓	✓	✓
Lebanon				✓	✓	✓
Lehigh	✓	✓	✓			✓
Luzerne	✓	✓	✓	✓	✓	✓
Lycoming				✓	✓	✓
Mifflin						✓
Monroe	✓	✓	✓			✓
Montgomery	✓	✓	✓	✓	✓	✓
Montour				✓	✓	✓
Northampton	✓	✓	✓	✓	✓	✓
Northumberland				✓	✓	✓
Perry				✓	✓	✓
Philadelphia	✓	✓	✓	✓		✓
Pike		✓	✓			
Schuylkill				✓	✓	✓
Snyder				✓	✓	✓
Somerset						✓
Sullivan	✓	✓	✓	✓	✓	✓
Susquehanna		✓		✓	✓	✓
Tioga					✓	✓
Union				✓	✓	✓
Wayne		✓	✓		✓	
Wyoming	✓	✓	✓	✓	✓	✓
York				✓	✓	✓