

PENNSYLVANIA HOUSING FINANCE AGENCY
Homeownership Programs Division
211 North Front Street, Harrisburg, PA 17101
www.phfa.org
800-822-1174

Exception Request and Response Form

This form is to be used when an LPA or Lender wants PHFA to consider waiving an R & R loan requirement for a particular borrower. PHFA will provide its response on this same form. Please remember to include a copy of PHFA's response to this request in the File Close-Out Package for this borrower.

Date of Request: _____ Number of Pages in Request _____

Organization Making this Request (LPA or Lender): _____

Contact Person's Name: _____

Phone: _____ Fax: _____

Email: _____

Borrower: _____ SS# - - Age
(Last Name) (First Name) (MI)

Co-Borrower: _____ SS# - - Age
(Last Name) (First Name) (MI)

LSAMS #: _____

Provide the LSAMS # for all exceptions sought after Loan Reservation. The LSAMS # can be found on the Reservation Confirmation (Form A7) sent to the LPA by PHFA.

For what issue is PHFA being asked to make an Exception to R & R Guidelines?

1. Credit ☐
2. Debt to Income ☐
3. Use of Funds/Construction Issues ☐

Please provide the following information:

Adjusted Gross Income \$ _____

Projected Loan Use _____

Projected Loan Amount \$ _____

(Also include Full Credit Report)

Special circumstances you would like PHFA to take into consideration regarding the borrower or their situation (i.e. person with a disability, military service hardship, etc.): _____

Borrower:

(First Name)

(MI)

[illegible]

Exception Approved:

□

Exception Denied:

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[illegible]**Fax This Form To**

FAX NUMBER (717) 780-3872

Or Email to renovateandrepair@phfa.org