



PHFA

PENNSYLVANIA HOUSING FINANCE AGENCY

LOAN ORIGINATION/PROCESSING FORMS

Form #	Form Name	When Submitted to PHFA	When Required	Notes
	Loan Lock Request (Pipeline Plus reservations only)	When funds are reserved/rate is locked	Always	
45	Request for Extension of Rate Lock (Pipeline Plus reservations only)	When an approved loan needs rate extension prior to expiration of lock	As needed	<u>One</u> no-cost for a 3 day extension available. Form 45 should be emailed to secondary@phfa.org
3	Mortgagor's and Seller's Affidavits	With underwriting package	Always required for the Keystone Home Loan (KHL) and HOMEstead Programs	Must be reaffirmed at closing.
56ADV	Keystone Advantage Loan (KAL) Needs Assessment Form	With underwriting package	Required for downpayment and/or CCA in conjunction with the Keystone Government Loan Program and Keystone Home Loan	FHA, VA or RD loan types <u>only</u> .
48	Access Home Modification	With underwriting package	Always for PHFA Access Modification Loan	
62	Access Modification Funds Request	With underwriting package	Always for PHFA Access Modification Loan	
61	Access Down Payment and Closing Cost Assistance Needs Assessment Form	With underwriting package	Always for PHFA Access Down Payment and Closing Cost Asst. Subordinate Mortgage	Can only be used with an Access Modification Loan.
51	Credit Precompliance Submission Transmittal Summary (Underwriting Checklist)	With underwriting package	Always	
63	Pre-Closing Counseling Referral	N/A	When PHFA counseling requirement applies	Credit Score below 660.

Legend

Black Font = if applicable

Red font = needed for ALL PHFA loans

Yellow highlight = needed for Keystone loans

CLOSING FORMS

Form #	Form Name	When Submitted to PHFA	When Required	Notes
53	Closing Instruction Addendum	N/A	As needed	Instructions for closing
3 pg. 4	Mortgagor's Affidavit, Reaffirmation	With purchase package	Always for KHL and HOMEstead loans	
3 pg. 5	Sellers Affidavit	With purchase package	Always for KHL and HOMEstead loans	If initial seller's affidavit was not completed before closing it must be completed at closing.
4	Notice of Maximum Recap Tax	With purchase package	Always for KHL and HOMEstead loans	Please note this form has 2 pages. Use Appendix V for income figures.
28	Hello/Goodbye Letter	With purchase package	Always	
20	Assignment of Mortgage	With purchase package	Always	Must be recorded simultaneously with Mortgage; can use your own form if contains same info.
40	Mortgage Modification Agreement (PHFA may request post-closing)	With purchase package/upon PHFA request	When needed/upon PHFA request	
19	Addendum to Note/Construction Loan	With purchase package	For new construction when there is one closing	
54	Subordinate Note & TIL	With purchase package/final doc submission	Used for PHFA Access Modification Loans	
54A	HOMEstead Subordinate Note & TIL	With purchase package/final doc submission	Used ONLY for HOMEstead loan(s)	
54ADV	Keystone Advantage Note	With purchase package	When Keystone Advantage is used	Lender should supply TIL
55ADV	Keystone Advantage Second Mortgage	With purchase package	When Keystone Advantage is used	
55	Subordinate Mortgage	With purchase package/final doc submission	Used for subordinate PHFA loan(s)	
65	Escrow Agreement for Postponed Exterior Improvements	With purchase package	As needed	
52	Buydown Escrow Agreement	With purchase package	As needed	
21	Co-Signer's Certification	With purchase package	For all loans with a co-signer	
49	Acknowledgment of Completion of Repairs/Improvements (Used during/after construction or repairs)	With purchase package or within 90 days after closing	As needed	
50	Satisfactory Completion Certificate (may be obtained post-closing depending on circumstances)	With purchase package or after purchase with approval for postponed items	As needed	

POST-CLOSING/LOAN PURCHASE FORMS

Form #	Form Name	When Submitted to PHFA	When Required	Notes
26	Preliminary Loan Set-Up Sheet	Separately within 4 business days of closing	Always	Must be submitted within 4 business days of closing
42	Letter to Insurance Company(ies) (Loan Sale/Servicing Transfer Notice)	With purchase package	Always, unless PHFA was initially listed as the mortgagee	May use your own form if contains same information
58	Purchase Submission Checklist	With purchase package	Always	
30	Final Document Submission Cover Letter	With final docs after purchase package sent	As needed	