

**LOAN ORIGINATION/PROCESSING FORMS**

Form #	Form Name	When Submitted to PHFA	When Required	Notes
PP	Loan Lock Request <b>(Pipeline Plus reservations only)</b>	When funds are reserved/rate is locked	Always	
PP	Request for Extension of Rate Lock <b>(Pipeline Plus only)</b>	When an approved loan needs a rate extension prior to rate lock expiration date	As needed	One no-cost for a 3 day extension available. Extensions must be completed <u>online</u> via Pipeline Plus.
2	<a href="#">MCC Homebuyer Fact Sheet</a>	N/A - Given to MCC borrowers at time of application	If MCC is used in conjunction with PHFA 1st Mortgage	Provide to the borrower along with a copy of IRS Form 8396.
3	<a href="#">Mortgagor's and Seller's Affidavits</a>	With underwriting package	Always required for the Keystone Home Loan (KHL), HOMEstead Programs, and MCC Loans	Must be reaffirmed at closing.
5	<a href="#">Affordable Housing Assistance Program Checklist</a>	With underwriting package	If borrowers are utilizing a county assistance program for downpayment and/or closing costs	Must be signed by Underwriter prior to submission
6	<a href="#">Lock Desk Change Request</a>	When errors on an existing lock require correction	As needed	Must be used for all lock changes
48	<a href="#">Access Home Modification</a>	With underwriting package	Always for PHFA Access Modification Loan	
62	<a href="#">Access Modification Funds Request</a>	With underwriting package	Always for PHFA Access Modification Loan	
61	<a href="#">Access Down Payment and Closing Cost Assistance Needs Assessment Form</a>	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	<a href="#">Pre-Closing Package Checklist</a>	With underwriting package	Always for PHFA <b>purchase</b> loans.	Upload and submit via Virpack
51R	<a href="#">Pre-Closing Package Checklist-Refinance</a>	With underwriting package	Always for PHFA <b>refinance</b> loans.	Upload and submit via Virpack
63	<a href="#">Pre-Closing Counseling Referral</a>	N/A -Given to the borrowers prior to counseling	Required for all borrowers with a middle credit score below 680.	Complete and provide to borrower prior to counseling

**LOAN ORIGINATION/PROCESSING APPENDICES**

App #	Appendix Name	When Submitted to PHFA	When Required	Notes
3	<a href="#">Homestead Needs Assessment Form</a>	With underwriting package	Always for PHFA Homestead Loan	
5	<a href="#">Homestead Appraisal Supplement Questionnaire</a>	With underwriting package	Always for PHFA Homestead Loan	Must be completed by FHA Appraiser
7	<a href="#">Homestead Notice to Seller</a>	With underwriting package	Always for PHFA Homestead Loan	

**Legend**

PP = found on Pipeline Plus

Black Font = if applicable

Red font = needed for ALL PHFA loans

Yellow highlight = needed for Keystone Home Loan and loans w/MCC

**CLOSING FORMS**

Form #	Form Name	When Submitted to PHFA	When Required	Notes
53	<a href="#">Closing Instruction Addendum</a>	N/A	As needed	Instructions for closing
3 pg. 5	<a href="#">Mortgagor's Affidavit, Reaffirmation</a>	With purchase package	Required for MCC, KHL and HOMEstead	Must be signed and notarized at closing.
3 pg. 6	<a href="#">Sellers Affidavit</a>	With purchase package	Required for MCC, KHL and HOMEstead	If initial seller's affidavit was not completed before closing it must be completed at closing.
4	<a href="#">Notice of Maximum Recapture Tax</a>	With purchase package	Required for MCC, KHL and HOMEstead	Please note this form has 2 pages.
27	<a href="#">New Loan Tax &amp; Insurance Info.</a>	With purchase package	Always	
28	<a href="#">Hello/Goodbye Letter</a>	With purchase package	Always	Required for 1st Mortgage and Keystone Advantage Loan
20	<a href="#">Assignment of Mortgage</a>	With purchase package	Always	Must be recorded simultaneously with Mortgage; can use your own form if contains same info.
20MERS	<a href="#">Assignment of Mortgage - MERS</a>	with purchase package	When mortgage documents reference MERS	PHFA is not a member of MERS
40	<a href="#">Mortgage Modification Agreement (PHFA may request post-closing)</a>	With purchase package/upon PHFA request	When needed/upon PHFA request	
19	<a href="#">Addendum to Note/Construction Loan</a>	With purchase package	For new construction when there is one closing	
54	<a href="#">Subordinate Note</a>	With purchase package/final doc submission	Used ONLY for Access DP and Access MOD loan(s)	
54A	<a href="#">HOMEstead Subordinate Note</a>	With purchase package/final doc submission	Used ONLY for HOMEstead loan(s)	
54ADV	<a href="#">Keystone Advantage Note</a>	With purchase package	When Keystone Advantage is used	Lender should supply LE (may use PHFA Form 56ADV or Standard LE).
55	<a href="#">Subordinate Mortgage</a>	With purchase package/final doc submission		Used for subordinate PHFA loan(s)
55ADV	<a href="#">Keystone Advantage Second Mortgage</a>	With purchase package	When Keystone Advantage is used	
56 ADV	<a href="#">Keystone Advantage Loan Estimate</a>	With purchase package	When Keystone Advantage is used	
57 ADV	<a href="#">Keystone Advantage Closing Disclosure</a>	With purchase package	When Keystone Advantage is used	
65	<a href="#">Escrow Agreement for Postponed Exterior Improvements</a>	With purchase package	As needed	
21	<a href="#">Co-Signer's Certification</a>	With purchase package	For all loans with a co-signer	
49	<a href="#">Acknowledgment of Completion of Repairs/Improvements (Used during/after construction or repairs)</a>	With purchase package or within 90 days after closing	As needed	
50	<a href="#">Satisfactory Completion Cert. (may be obtained post-closing depending on circumstances)</a>	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
PP	New Loan Set-Up Sheet via Pipeline Plus	<b>ONLINE</b> within 7 calendar days of closing	Always	Must be completed <b>ONLINE</b> within 7 calendar days of closing
58	<a href="#">Purchase Submission Checklist</a>	With purchase package	Always	Upload and submit via Virpack
30	<a href="#">Final Document Submission Cover Letter</a>	With final docs after purchase package sent	As needed	