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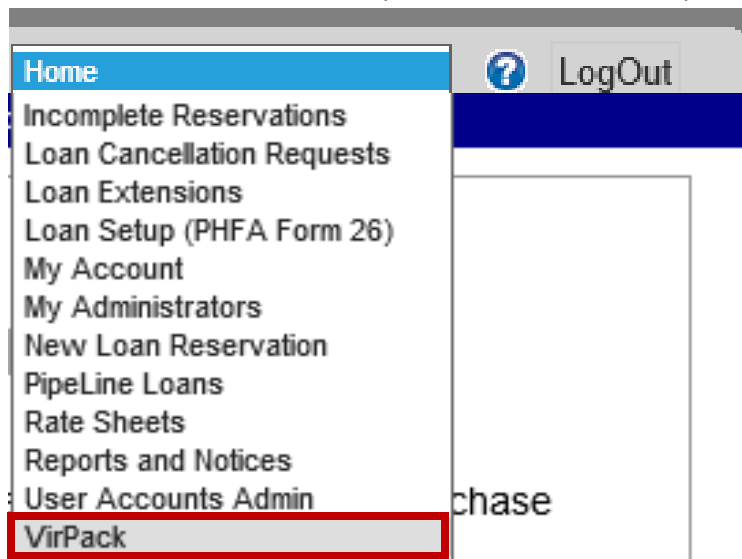
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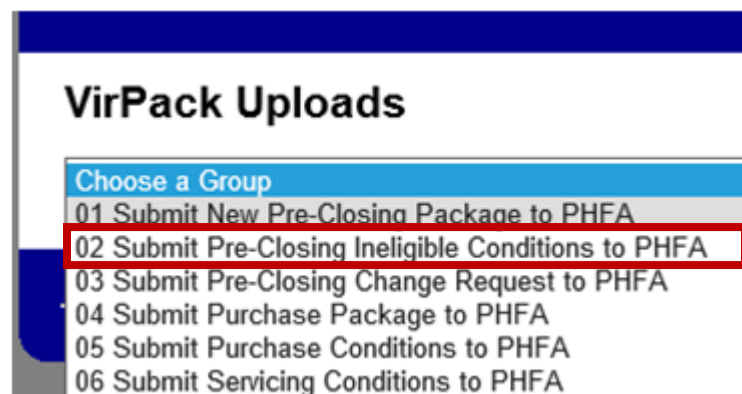
VirPack Instructions

Submitting a New Pre-Closing Package

- Select the 'VirPack' menu option from the Home dropdown



- Select 'Submit New Pre-Closing Package to PHFA' from the Group dropdown



VirPack Instructions

- A list of available loans will display
 - Select the 'Documents' link to begin uploading the required documentation

01 Submit New Pre-Closing Package to PHFA Records found: 70

Loan	Borrower Name	Application Date		
		8/16/2016	Documents	VirPack DMDS
		8/23/2016	Documents	VirPack DMDS

**If you do not see a loan listed, it is not in the proper status for this submission. For example, loan 1234567 is not in the list for 'Submit New Pre-Closing Package to PHFA'. This loan is possibly cancelled in our system due to lock expiration or the package has already been submitted previously for review. For additional assistance, please call 717.780.3871.*

PLEASE NOTE: locked or password protected pdf files cannot be uploaded to VirPack. We will not be able to view any documentation in that file and will need you to re-submit an unlocked version before it can be submitted for review.

NEW FILE NAME REQUIREMENTS:

In order to resolve a previous VirPack upload issue, please make sure that the file name does not contain spaces/special characters and does not exceed 75 characters in length.

- Select 'Browse' to find your saved documents then select 'Upload'
 - Continue these steps until all the documents have been uploaded





Pending
No Files Pending

Processed
No Records Found

VirPack Instructions

- Select the proper Document Type for the uploaded files
 *You must upload both the 'Pre-Closing Package' AND the 'Appraisal' in order to submit to VirPack.

File Name	Document Type
 LSAMS# Appraisal.pdf	Choose a File Name
 LSAMS# Pre Closing Package.pdf	Pre-Closing Package
	Appraisal



Select 'Process' to submit the documents to VirPack



*If you upload a document in error, you can remove it by selecting the 'Delete Document' icon.

**If you upload a document but do not select 'Process' within 24 hours of the upload, the document will be automatically deleted and must be re-uploaded for the submission.

***Please make sure you label your documents correctly. Anything that is labeled as Appraisal that is not the Appraisal cannot be processed/reviewed by PHFA properly and must be manually put back into VirPack by PHFA.

- To verify the documents have been sent to VirPack, check for the file and processed information at the bottom

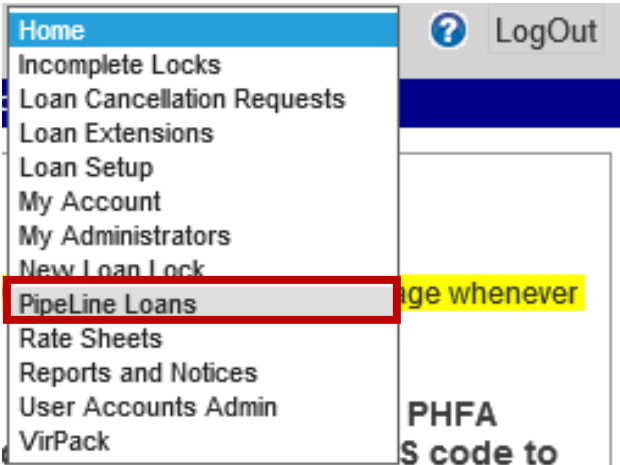
Processed

Document Type	Group	File Name	File Uploaded	Uploaded By	File Processed	Processed By	Sent to VirPack
Pre-Closing Package	Submit New Pre-Closing Package to PHFA	ADV_MCC New Pre Closing Package_Redacted.pdf	12/9/2016 8:41 AM	TESTING	12/9/2016 8:42 AM	TESTING	12/9/2016 8:42 AM
Appraisal	Submit New Pre-Closing Package to PHFA	LSAMS#_Appraisal.pdf	12/9/2016 8:42 AM	TESTING	12/9/2016 8:42 AM	TESTING	12/9/2016 8:42 AM

VirPack Instructions

Searching for a Loan

- Select the 'Pipeline Loans' menu option from the Home dropdown



- Select the correct Status for your loan or use the 'SS Search'

Select PipeLine Loan Status

SS Search:

- Select the 'Details' link beside the loan

3. Received not Reviewed by PHFA

SS Search:

Locked By	Borrower Name	Social Security	Lock Expiration Date	
Fax/Mail (Not Locked via Internet)	[REDACTED]	[REDACTED]	3/19/2018	Details

- Select the 'Go to VirPack' link beside the 'Underwriting Package Received' date in the 'Dates' section

Dates

Application Date:	12/19/2017
Lock Date:	12/19/2017
Lock Expiration:	3/19/2018
Suspend Date:	
Underwriting Package Received:	2/9/2018 Go to VirPack

VirPack Instructions

***PLEASE NOTE:** The first time you view a loan within VirPack, you will be prompted to accept an ‘End User License Agreement’. Failure to accept will not allow you to continue into VirPack.

End User License Agreement

The End User License Agreement has been changed since you last accepted it

Terms of Service

1. AGREEMENT.

1.1 Your use of the VirPack Enterprise Center and its associated products, and software (the "VirPack EC Platform") is subject to the terms of a legal agreement between you and VirPack. "VirPack" means Innovative Workflow Engineering, Inc., d/b/a VirPack, a Delaware Corporation, with its principal place of business at 8603 Westwood Center Drive, Suite 250, Vienna, Virginia 22182. This document explains how the agreement is made up, and sets out the terms of this agreement. You are hereinafter referred to as the "User".

1.2 User access to the VirPack EC Platform is through username and password information provided to User by a customer of VirPack that has entered into a Professional Services Agreement with VirPack (the "PSA"). The VirPack customer that has provided User with the username and password shall hereinafter be referred to as "Client". User hereby acknowledges that it is a customer, agent, representative, employee or affiliate of Client and that its access to the VirPack EC Platform is dependent upon the continuing relationship between VirPack and the Client.

1.3 Definitions:

1.3.1 "Hosted System" means a combination of hardware, software and networking elements that comprise an information technology system. The Hosted System consists of the right to use certain parts of a shared system that VirPack maintains for many customers.

1.3.2 "Hosting Services" means VirPack's provision for use by User of the Hosted System described in the PSA between Client and VirPack.

1.3.3 The VirPack EC Platform, Hosted System and Hosting Services together with their associated products, software and services shall be individually and collectively referred to herein as "Services".

1.4 Unless otherwise agreed in writing with VirPack, your agreement with VirPack will always include, at a minimum, the terms and conditions set out in this document.

1.5 This Agreement forms a legally binding agreement between you and VirPack in relation to your use of the Services. It is important that you take the time to read them carefully. This legal agreement is referred to below as the "Agreement".

2. ACCEPTING THE TERMS.

2.1 In order to use the Services, you must first agree to this Agreement. You may not use the Services if you do not accept this Agreement.

2.2 You can accept this Agreement by:

2.2.1 Clicking to accept or agree to this Agreement, where this option is made available to you by VirPack in the user interface for any Service; or

2.2.2 by actually using the Services. In this case, you understand and agree that VirPack will treat your use of the Services as acceptance of this Agreement from that point onwards.

2.3 You may not use the Services and may not accept this Agreement if:

2.3.1 you do not have capacity to form a binding contract with VirPack; or

2.3.2 you are a person barred from receiving the Services under the laws of the United States or other countries including the country in which you are resident or from which you use the Services.

2.4 Before you continue, you should print off or save a local copy of this Agreement for your records.

2.5 Hereinafter you shall be referred to as "User".

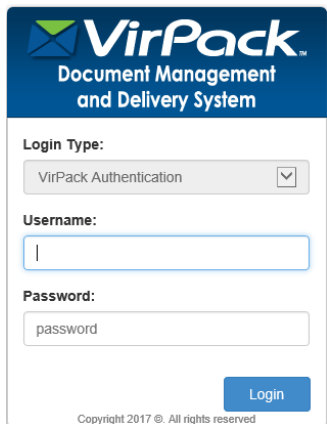
3. USE OF THE SERVICES.

3.1 User agrees to use the Services only for purposes that are permitted by:

3.1.1 this Agreement.

Clicking "Decline" will take you back to the login screen

****If you have the VirPack window open for a prolonged time period, your session will expire and you will be prompted to login. You do not have direct login credentials. Please log into Pipeline and access the information through the Pipeline Loans menu option.**



VirPack
Document Management
and Delivery System

Login Type:
VirPack Authentication

Username:
|

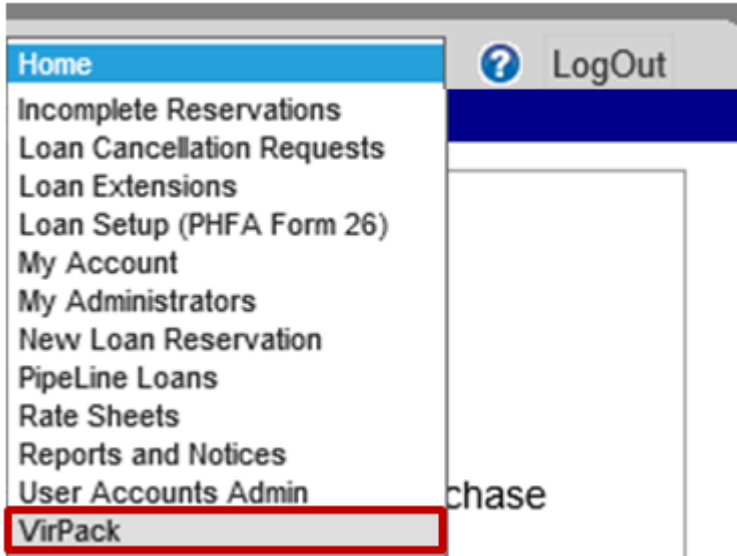
Password:
password

Copyright 2017 ©. All rights reserved

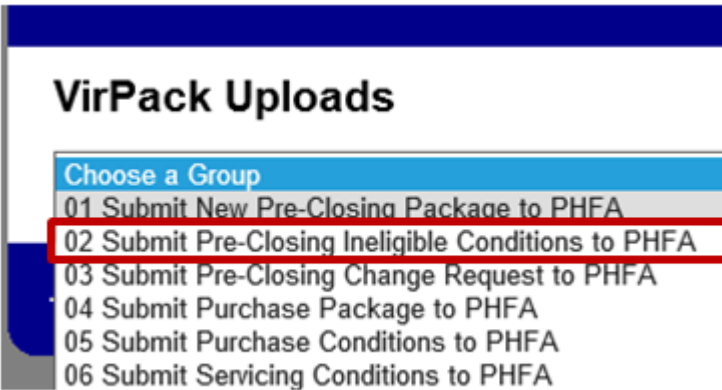
VirPack Instructions

Submitting Pre-Closing Ineligible Conditions

- Select the 'VirPack' menu option from the Home dropdown



- Select 'Submit Pre-Closing Ineligible Conditions to PHFA' from the Group dropdown



- A list of available loans will display
 - Select the 'Documents' link to begin uploading the required documentation

VirPack Uploads

[Go To BlitzDocs](#)

02 Submit Pre-Closing Ineligible Conditions to PHFA ▾

Records found: 2

Loan	Borrower Name	Application Date		
		9/26/2016	Documents	VirPack DMDS
		10/3/2016	Documents	VirPack DMDS

VirPack Instructions

PLEASE NOTE: locked or password protected pdf files cannot be uploaded to VirPack. We will not be able to view any documentation in that file and will need you to re-submit an unlocked version before it can be submitted for review.

NEW FILE NAME REQUIREMENTS:

In order to resolve a previous VirPack upload issue, please make sure that the file name does not contain spaces/special characters and does not exceed 75 characters in length.

- Select 'Browse' to find your saved documents then select 'Upload'
 - Continue these steps until all the documents have been uploaded



Pending
No Files Pending

Processed
No Records Found

- Select the 'Pre-Closing Ineligible Conditions' Document Type

Pending

File Name	Document Type
 LSAMS# Pre Closing Ineligible Conditions.pdf	<div style="border: 1px solid red; padding: 2px;"> Choose a File Name Pre-Closing Ineligible Conditions </div>

Select 'Process' to submit the documents to VirPack



- To verify the documents have been sent to VirPack, check for the file and processed information at the bottom

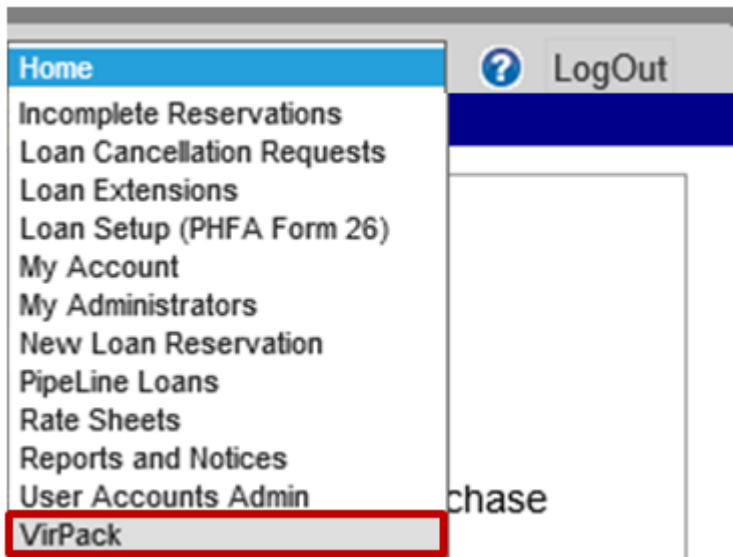
Processed

Document Type	Group	File Name	File Uploaded	Uploaded By	File Processed	Processed By	Sent to VirPack
Pre-Closing Ineligible Conditions	Submit Pre-Closing Ineligible Conditions to PHFA	LSAMS#_Pre_Closing_Conditions.pdf	12/12/2016 9:21 AM	Test	12/12/2016 9:21 AM	Test	12/12/2016 9:21 AM

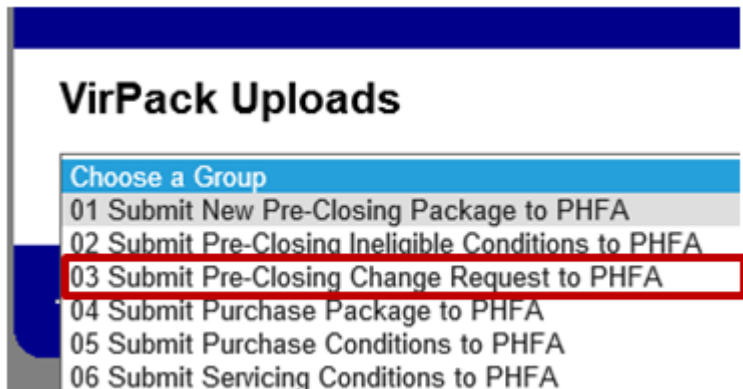
VirPack Instructions

Submitting Pre-Closing Change Request

- Select the 'VirPack' menu option from the Home dropdown



- Select 'Submit Pre-Closing Change Request to PHFA' from the Group dropdown



- A list of available loans will display
 - Select the 'Documents' link to begin uploading the required documentation

VirPack Uploads

[Go To BlitzDocs](#)

03 Submit Pre-Closing Change Request to PHFA ▾

Records found: 11

Loan	Borrower Name	Application Date		
		9/13/2016	Documents	VirPack DMDS
		9/22/2016	Documents	VirPack DMDS



VirPack Instructions

PLEASE NOTE: locked or password protected pdf files cannot be uploaded to VirPack. We will not be able to view any documentation in that file and will need you to re-submit an unlocked version before it can be submitted for review.

NEW FILE NAME REQUIREMENTS:

In order to resolve a previous VirPack upload issue, please make sure that the file name does not contain spaces/special characters and does not exceed 75 characters in length.

- Select 'Browse' to find your saved documents then select 'Upload'
 - Continue these steps until all the documents have been uploaded



Pending
No Files Pending

Processed
No Records Found

- Select the 'Pre-Closing Change Request' Document Type

Pending

File Name	Document Type
LSAMS# Pre_Closing_Change_Request.pdf	Choose a File Name Pre-Closing Change Request

Select 'Process' to submit the documents to VirPack



- To verify the documents have been sent to VirPack, check for the file and processed information at the bottom

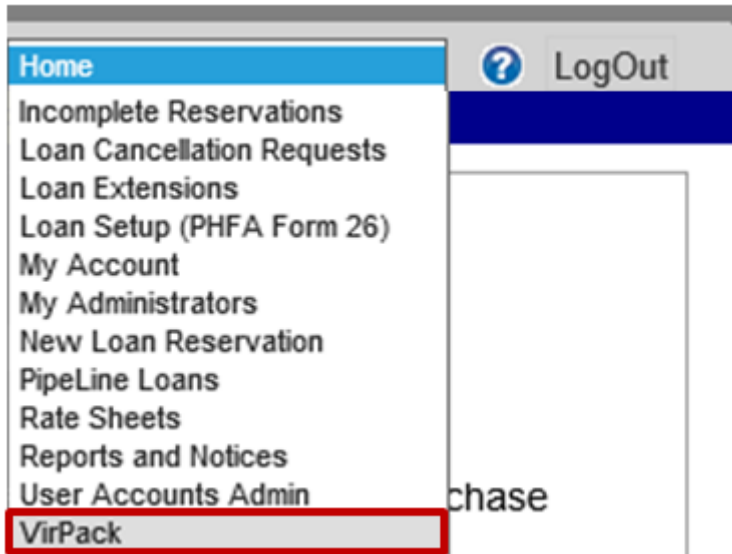
Processed

Document Type	Group	File Name	File Uploaded	Uploaded By	File Processed	Processed By	Sent to VirPack
Pre-Closing Change Request	Submit Pre-Closing Change Request to PHFA	LSAMS#_Pre_Closing_Change_Request.pdf	12/21/2016 11:54 AM	Test	12/21/2016 11:55 AM	Test	12/21/2016 11:55 AM

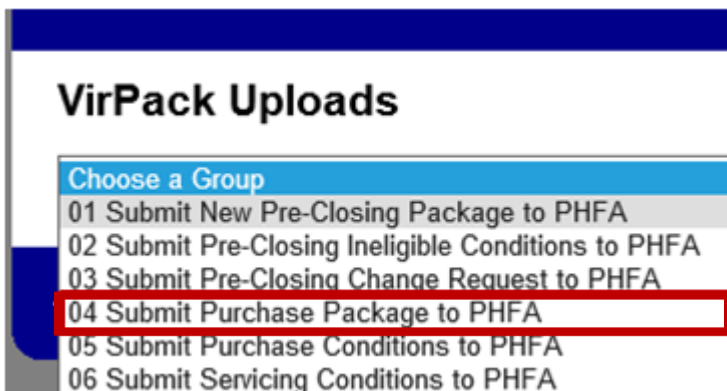
VirPack Instructions

Submitting a Purchase Package

- Select the 'VirPack' menu option from the Home dropdown



- Select 'Submit Purchase Package to PHFA' from the Group dropdown



- A list of available loans will display (If the loan you are working on does not display, please refer to the expiration date, if it expired please contact Secondary@phfa.org to have the loan reactivated.)
 - Select the 'Documents' link to begin uploading the required documentation

VirPack Uploads

[Go To BlitzDocs](#)

04 Submit Purchase Package to PHFA ▾

Records found: 30

Loan	Borrower Name	Application Date		
		8/22/2016	Documents	VirPack DMDS
		8/24/2016	Documents	VirPack DMDS

VirPack Instructions

PLEASE NOTE: locked or password protected pdf files cannot be uploaded to VirPack. We will not be able to view any documentation in that file and will need you to re-submit an unlocked version before it can be submitted for review.

NEW FILE NAME REQUIREMENTS:

In order to resolve a previous VirPack upload issue, please make sure that the file name does not contain spaces/special characters and does not exceed 75 characters in length.

- Select 'Browse' to find your saved documents then select 'Upload'
 - Continue these steps until all the documents have been uploaded




Pending
No Files Pending

Processed
No Records Found

*You must upload both the 'Pre-Closing Conditions' AND the 'Purchase Package' in order to submit to VirPack.

Pending

	File Name	Document Type
	ADV_MCC Purchase Package_Redacted.pdf	Choose a File Name
	LSAMS#_Pre_Closing_Conditions.pdf	Pre-Closing Conditions Purchase Package

Select 'Process' to submit the documents to VirPack 

- To verify the documents have been sent to VirPack, check for the file and processed information at the bottom

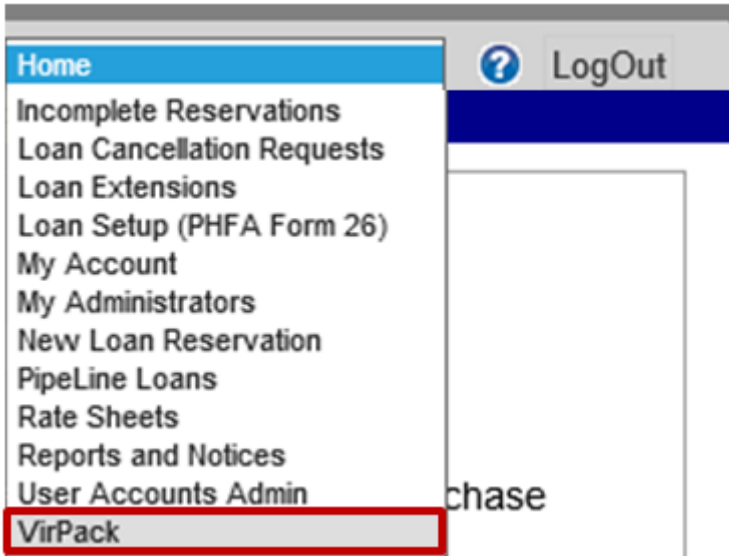
Processed

Document Type	Group	File Name	File Uploaded	Uploaded By	File Processed	Processed By	Sent to VirPack
Purchase Package	Submit Purchase Package to PHFA	ADV_MCC Purchase Package_Redacted.pdf	12/9/2016 8:46 AM	Test	12/9/2016 8:47 AM	Test	12/9/2016 8:47 AM
Pre-Closing Conditions	Submit Purchase Package to PHFA	LSAMS#_Pre_Closing_Conditions.pdf	12/9/2016 8:47 AM	Test	12/9/2016 8:47 AM	Test	12/9/2016 8:47 AM

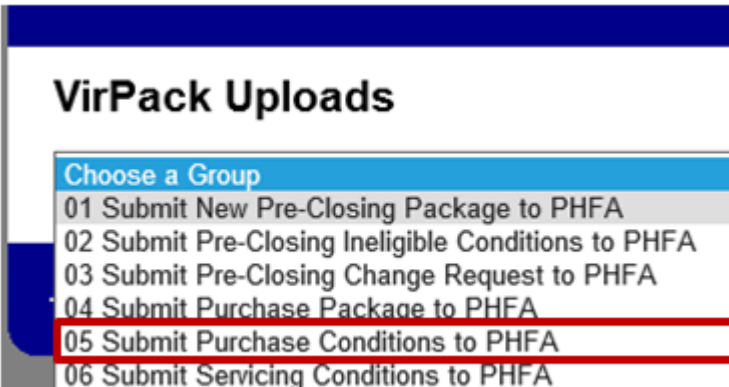
VirPack Instructions

Submitting Purchase Conditions

- Select the 'VirPack' menu option from the Home dropdown



- Select 'Submit Purchase Conditions to PHFA' from the Group dropdown



- A list of available loans will display
 - Select the 'Documents' link to begin uploading the required documentation

VirPack Uploads [Go To BlitzDocs](#)

05 Submit Purchase Conditions to PHFA Records found: 15

Loan	Borrower Name	Application Date		
		5/26/2016	Documents	VirPack DMDS
		6/6/2016	Documents	VirPack DMDS

VirPack Instructions

PLEASE NOTE: locked or password protected pdf files cannot be uploaded to VirPack. We will not be able to view any documentation in that file and will need you to re-submit an unlocked version before it can be submitted for review.

NEW FILE NAME REQUIREMENTS:

In order to resolve a previous VirPack upload issue, please make sure that the file name does not contain spaces/special characters and does not exceed 75 characters in length.

- Select 'Browse' to find your saved documents then select 'Upload'
 - Continue these steps until all the documents have been uploaded



Pending
No Files Pending

Processed
No Records Found

- Select the 'Purchase Conditions' Document Type

Pending

File Name	Document Type
 LSAMS# Purchase Conditions.pdf	<div style="border: 1px solid red; padding: 2px;"> Choose a File Name Purchase Conditions </div>

Select 'Process' to submit the documents to VirPack



- To verify the documents have been sent to VirPack, check for the file and processed information at the bottom

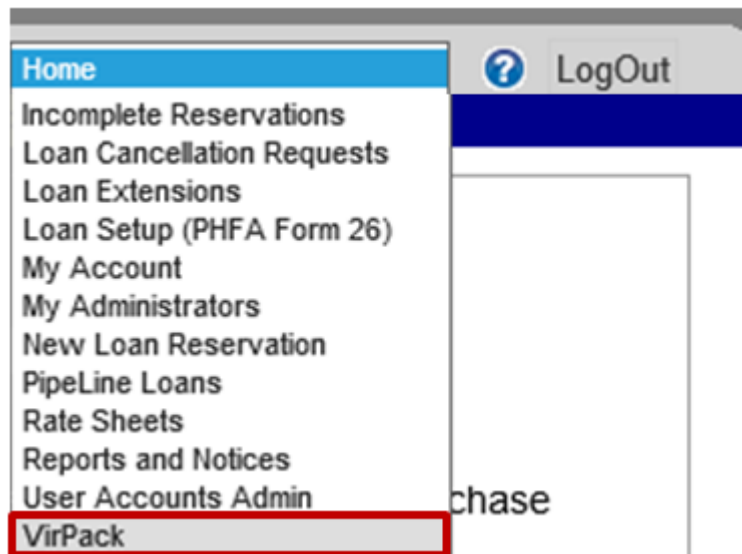
Processed

Document Type	Group	File Name	File Uploaded	Uploaded By	File Processed	Processed By	Sent to VirPack
Purchase Conditions	Submit Purchase Conditions to PHFA	LSAMS#_Purchase_Conditions.pdf	12/9/2016 8:48 AM	Test	12/9/2016 8:48 AM	Test	12/9/2016 8:48 AM

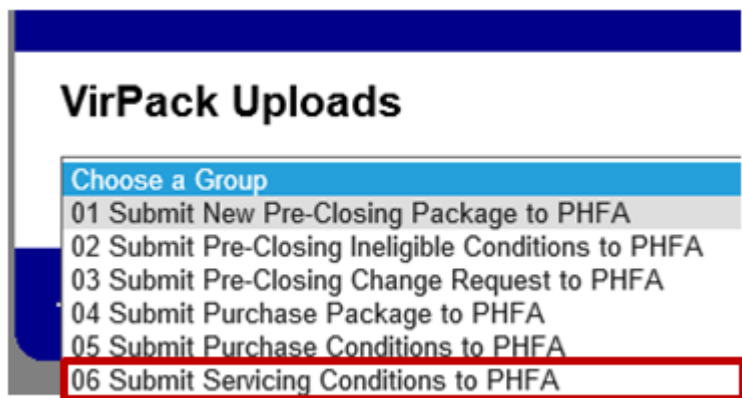
VirPack Instructions

Submitting Servicing Conditions

- Select the 'VirPack' menu option from the Home dropdown



- Select 'Submit Servicing Conditions to PHFA' from the Group dropdown



- A list of available loans will display
 - Select the 'Documents' link to begin uploading the required documentation

VirPack Uploads

[Go To BlitzDocs](#)

06 Submit Servicing Conditions to PHFA ▾

Records found: 33

Loan	Borrower Name	Application Date		
		2/11/2016	Documents	VirPack DMDS
		3/1/2016	Documents	VirPack DMDS
		4/7/2016	Documents	VirPack DMDS

VirPack Instructions

PLEASE NOTE: locked or password protected pdf files cannot be uploaded to VirPack. We will not be able to view any documentation in that file and will need you to re-submit an unlocked version before it can be submitted for review.

NEW FILE NAME REQUIREMENTS:

In order to resolve a previous VirPack upload issue, please make sure that the file name does not contain spaces/special characters and does not exceed 75 characters in length.

- Select 'Browse' to find your saved documents then select 'Upload'
 - Continue these steps until all the documents have been uploaded



Pending
No Files Pending

Processed
No Records Found

- Select the 'Servicing Conditions' Document Type

Pending

File Name	Document Type
 LSAMS# Servicing Conditions.pdf	<div style="border: 1px solid red; padding: 2px;"> Choose a File Name Servicing Conditions </div>

Select 'Process' to submit the documents to VirPack



- To verify the documents have been sent to VirPack, check for the file and processed information at the bottom

Processed

Document Type	Group	File Name	File Uploaded	Uploaded By	File Processed	Processed By	Sent to VirPack
Servicing Conditions	Submit Servicing Conditions to PHFA	LSAMS#_Servicing_Conditions.pdf	12/9/2016 8:49 AM	Test	12/9/2016 8:50 AM	Test	12/9/2016 8:50 AM

VirPack Instructions

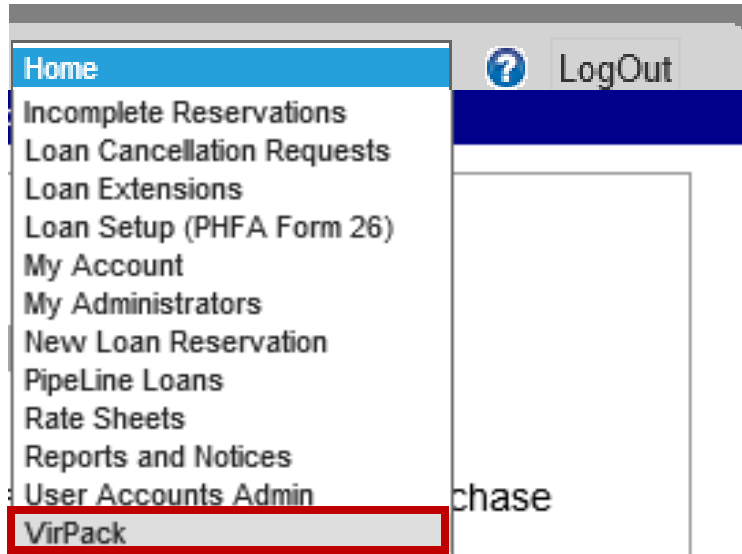
Submitting Final Doc Conditions

- Review Final Doc notification posted to PHFA Pipeline Plus.
- Any Final Docs conditions must be mailed to PHFA. Do NOT upload Final Docs Conditions in VirPack.
- **The original recorded documents and the original title policy must be mailed to PHFA,** regardless of if a certified true and correct copy of the title policy was accepted to purchase the loan. These items are required by our document custodian.

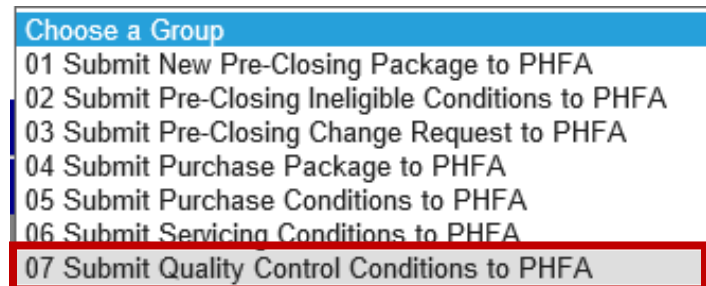
VirPack Instructions

Submitting Quality Control Conditions

- Select the 'VirPack' menu option from the Home dropdown



- Select 'Submit Quality Control Conditions to PHFA' from the Group dropdown



- A list of available loans will display
 - Select the 'Documents' link to begin uploading the required documentation

07 Submit Quality Control Conditions to PHFA ▼

Records found: 53

Loan	Borrower Name	Application Date		
		5/30/2017	Documents	VirPack DMDS
		6/2/2017	Documents	VirPack DMDS

VirPack Instructions

PLEASE NOTE: locked or password protected pdf files cannot be uploaded to VirPack. We will not be able to view any documentation in that file and will need you to re-submit an unlocked version before it can be submitted for review.

NEW FILE NAME REQUIREMENTS:

In order to resolve a previous VirPack upload issue, please make sure that the file name does not contain spaces/special characters and does not exceed 75 characters in length.


- Select 'Browse' to find your saved documents then select 'Upload'
 - Continue these steps until all the documents have been uploaded



Pending
No Files Pending

Processed
No Records Found

- Select the 'Quality Control Conditions' Document Type

	File Name	Document Type
	TEST_DOC.pdf	Quality Control Conditions ▾



Select 'Process' to submit the documents to VirPack

VirPack Instructions

- To verify the documents have been sent to VirPack, check for the file and processed information at the bottom

Processed

TESTING

Document Type	Group	File Name	File Uploaded	Uploaded By	File Processed	Processed By	Sent to VirPack
Appraisal	Submit New Pre-Closing Package to PHFA	PATTERSONappraisal.pdf	7/26/2017 12:29 PM	TESTING	7/26/2017 12:29 PM	TESTING	7/26/2017 12:29 PM
Pre-Closing Package	Submit New Pre-Closing Package to PHFA	PATTERSONcreditdocs.pdf	7/26/2017 12:28 PM	TESTING	7/26/2017 12:29 PM	TESTING	7/26/2017 12:29 PM
Pre-Closing Conditions	Submit Purchase Package to PHFA	Patterson [REDACTED] Comp.pkg.pdf	8/11/2017 5:10 PM	TESTING	8/11/2017 5:11 PM	TESTING	8/11/2017 5:11 PM
Purchase Package	Submit Purchase Package to PHFA	Patterson [REDACTED] Form58.pkg.pdf	8/11/2017 5:10 PM	TESTING	8/11/2017 5:11 PM	TESTING	8/11/2017 5:11 PM
Purchase Conditions	Submit Purchase Conditions to PHFA	pattersonNOTE.pdf	11/1/2017 3:15 PM	TESTING	11/1/2017 3:15 PM	TESTING	11/1/2017 3:15 PM
Quality Control Conditions	Submit Quality Control Conditions to PHFA	TEST_DOC.pdf	1/25/2018 10:29 AM	TESTING	1/25/2018 10:39 AM	TESTING	1/25/2018 10:39 AM

Questions about VirPack

If you have any technical questions regarding uploading your files, please contact Katie Byerly at lenders@phfa.org. Specific questions about loan conditions should be directed to the appropriate unit, please refer to [Appendix N](#) for the Homeownership Programs contact list.