

*This form is to be used for all change requests being made PRIOR to the loan being submitted in VirPack for review. The borrower name and PHFA Loan # are required fields; complete all other fields pertaining to your request. Submit to Secondary@phfa.org. Lenders have one business day from the time of the initial request to submit all required information. Requests that remain incomplete after the initial request will be subject to worse case from the initial lock, the initial change request, and when necessary information was received. Requests submitted after 4pm will be processed the following business day. Current lock policies will apply.*

**Demographic Information**

**Borrower:** [Redacted]

**PHFA Loan #:** [Redacted]

*(Last Name, First Name, MI)*

**DO NOT USE THIS FORM TO ADD ADDITIONAL BORROWERS.**

**ADDITIONAL BORROWER INFORMATION SHOULD BE INCLUDED IN THE PRE-CLOSING SUBMISSION PACKAGE IN VIRPACK**

*If the field isn't there, we cannot change it until time of approval—Credit score, appraised value, #of occupants, income, etc.*

**Mortgage Programs (Select One)**

**Interest Rate:** [Redacted]

**Lock Period (30/60/90):** [Redacted]

**PHFA Pricing:** [Redacted]

HFA Preferred  
HFA Preferred with Advantage

Keystone Govt Loan/Streamline Refi  
Keystone Govt Loan with Advantage  
Keystone Home Loan  
Keystone Home Loan with Advantage

Keystone Home Loan with KFIT  
Keystone Purchase & Improvement  
HOMEstead

**Loan Type:** Conventional      FHA      203K      RD      VA

**MCC:** YES      NO      **Reason of Removal:** [Redacted]

Is this loan an Employer Assisted Housing (EAH) Loan?      YES      NO

Participating Employer's Name: [Redacted]

**Financial Information**

**Loan Amount:** [Redacted]      **Sales Price:** [Redacted]

**Assistance Programs**

- \$ [Redacted] Keystone Advantage Loan *(Only available if Advantage Loan Product is selected above)*
- \$ [Redacted] K-FIT *(Only available if Keystone Home Loan with KFIT Loan Product is selected above)*
- \$ [Redacted] HOMEstead Assistance *(Only available w/ HOMEstead Program)*
- \$ [Redacted] Access Modification
- \$ [Redacted] Access Downpayment & CCA *(Required Access Modification)*

**Lender Information**

Third Party Originator: [Redacted]

Loan Officer NMLS#: [Redacted]

**Miscellaneous**

*If property address is changing due to a typo, provide the 1003*

*We will not honor change without the Signed application*

Property Address: [Redacted]

City: [Redacted]      Zip: [Redacted]