



# PHFA

PENNSYLVANIA HOUSING FINANCE AGENCY

## LOAN ORIGATION/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 pre-closing 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 pre-closing 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 pre-closing package	Always for PHFA Access Modification Loan	
62	<a href="#">Access Modification Funds Request</a>	With pre-closing package	Always for PHFA Access Modification Loan	
61	<a href="#">Access Down Payment and Closing Cost Assistance Needs Assessment Form</a>	With pre-closing 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 pre-closing package	Always for PHFA <b>purchase</b> loans.	Upload and submit via Virpack
51R	<a href="#">Pre-Closing Package Checklist-Refinance</a>	With pre-closing 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 ORIGATION/PROCESSING APPENDICES

App #	Appendix Name	When Submitted to PHFA	When Required	Notes
3	<a href="#">Homestead Needs Assessment Form</a>	With pre-closing package	Always for PHFA Homestead Loan	
5	<a href="#">Homestead Appraisal Supplement Questionnaire</a>	With pre-closing package	Always for PHFA Homestead Loan	Must be completed by FHA Appraiser
7	<a href="#">Homestead Notice to Seller</a>	With pre-closing 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	
71	<a href="#">Authorization Request for Escrowed Mortgage Payments</a>	With purchase package for the first payment release. Borrower must submit completed form for each monthly payment thereafter.	For Fannie Mae Homestyle Renovation Loan Program or 203K Loan Program when mortgage payments are escrowed.	

**POST-CLOSING/LOAN PURCHASE FORMS**

Form #	Form Name	When Submitted to PHFA	When Required	Notes
PP	<a href="#">New Loan Set-Up Sheet via Pipeline Plus</a>	<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	