



LOAN ORIGATION/PROCESSING FORMS				
Form #	Form Name	When Submitted to PHFA	When Required	Notes
PP	Loan Lock Request (Pipeline Plus reservations only)	When funds are reserved/rate is locked	Always	
PP	Request for Extension of Rate Lock (Pipeline Plus only)	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	MCC Homebuyer Fact Sheet	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	Mortgagor's and Seller's Affidavits	With pre-closing package	Always required for the Keystone Home Loan (KHL), HOMEstead Programs, and MCC Loans	Must be reaffirmed at closing.
5	Affordable Housing Assistance Program Checklist	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	Lock Desk Change Request	When errors on an existing lock require correction	As needed	Must be used for all lock changes
48	Access Home Modification	With pre-closing package	Always for PHFA Access Modification Loan	
62	Access Modification Funds Request	With pre-closing package	Always for PHFA Access Modification Loan	
61	Access Down Payment and Closing Cost Assistance Needs Assessment Form	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	Pre-Closing Package Checklist	With pre-closing package	Always for PHFA purchase loans.	Upload and submit via Virpack
51R	Pre-Closing Package Checklist-Refinance	With pre-closing package	Always for PHFA refinance loans.	Upload and submit via Virpack
63	Pre-Closing Counseling Referral	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	Homestead Needs Assessment Form	With pre-closing package	Always for PHFA Homestead Loan	
5	Homestead Appraisal Supplement Questionnaire	With pre-closing package	Always for PHFA Homestead Loan	Must be completed by FHA Appraiser
7	Homestead Notice to Seller	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	Closing Instruction Addendum	N/A	As needed	Instructions for closing
3 pg. 5	Mortgagor's Affidavit, Reaffirmation	With purchase package	Required for MCC, KHL and HOMEstead	Must be signed and notarized at closing.
3 pg. 6	Sellers Affidavit	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	Notice of Maximum Recapture Tax	With purchase package	Required for MCC, KHL and HOMEstead	Please note this form has 2 pages.
27	New Loan Tax & Insurance Info.	With purchase package	Always	
28	Hello/Goodbye Letter	With purchase package	Always	Required for 1st Mortgage and Keystone Advantage Loan
20	Assignment of Mortgage	With purchase package	Always	Must be recorded simultaneously with Mortgage; can use your own form if contains same info.
20 MERS	Assignment of Mortgage - MERS	With purchase package	When mortgage documents reference MERS	PHFA is not a member of MERS
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	With purchase package/final doc submission	Used ONLY for Access DP and Access MOD loan(s)	
54A	HOMEstead Subordinate Note	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 LE (may use PHFA Form 56ADV or Standard LE).
54 KFIT	K-FIT Note	With purchase package	When K-FIT is used with Keystone Home Loan	
55	Subordinate Mortgage	With purchase package/final doc submission		Used for subordinate PHFA loan(s)
55 ADV	Keystone Advantage Second Mortgage	With purchase package	When Keystone Advantage is used	
55 KFIT	K-FIT Second Mortgage	With purchase package	When K-FIT is used with Keystone Home Loan	
56 ADV	Keystone Advantage Loan Estimate	With purchase package	When Keystone Advantage is used	
56 KFIT	K-FIT Loan Estimate	With purchase package	When K-FIT is used with Keystone Home Loan	
57 ADV	Keystone Advantage Closing Disclosure	With purchase package	When Keystone Advantage is used	
57 KFIT	K-FIT Closing Disclosure	With purchase package	When K-FIT is used with Keystone Home Loan	
65	Escrow Agreement for Postponed Exterior Improvements	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 Cert. (may be obtained post-closing depending on circumstances)	With purchase package or after purchase with approval for postponed items	As needed	
71	Authorization Request for Escrowed Mortgage Payments	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	New Loan Set-Up Sheet via Pipeline Plus	ONLINE within 7 calendar days of closing	Always	Must be completed ONLINE within 7 calendar days of closing
58	Purchase Submission Checklist	With purchase package	Always	Upload and submit via Virpack
30	Final Document Submission Cover Letter	With final docs after purchase package sent	As needed	