

This form is to be used for all loan type and program change requests. All other changes should be made in the lender system – additional changes will be made during the Pre-Closing Review.

All fields are required for change requests. Submit to Secondary@phfa.org. Requests submitted after 3:30pm will be processed the following business day. Current lock policies will apply. Please refer to the Seller’s Guide for more information.

Approved or Pre-Closing Eligible/Ineligible Loans - Loan amount changes, Appraised Value, credit score, KFIT, name changes - Revised documents should be uploaded to VirPack and the changes will be made by the Pre-Closing Officer. There is no change request form, please have your underwriting division submit revised documents via VirPack, if necessary.

Demographic Information

Borrower:
(Last Name, First Name, MI)

PHFA Loan #:

ADDITIONAL BORROWERS: INFORMATION SHOULD BE INCLUDED IN THE PRE-CLOSING SUBMISSION PACKAGE IN VIRPACK

Mortgage Programs: (Select One)

Interest Rate:

Lock Period (30/60/90):

PHFA Pricing:

- HFA Preferred
- HFA Preferred with Advantage
- Keystone Government Loan
- 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
- Keystone Home Loan with KFIT P&I
- HOMEstead

- Keystone Flex with K-FIT
- Keystone Flex Purchase and Improvement with K-FIT
- Keystone Flex (Refinance)

Initial lock must be dated 5/1/26 or later to change to KDATE.

- Keystone Home Loan KDATE 5%
- Keystone Home Loan KDATE 8%
- Keystone Purchase & Improvement KDATE 5%
- Keystone Purchase & Improvement KDATE 85

- Keystone Flex KDATE 5%
- Keystone Flex KDATE 8%
- Keystone Flex P&I KDATE 5%
- Keystone Flex P&I KDATE 8%

Loan Type: Conventional FHA 203K RD VA

All other rate lock extension requests must be submitted via the Pipeline Plus system.

Additional Extensions for New Construction: Keystone Home Loan Only

Days: Price: %

- 1st 30 Days = 0.125%
- 2nd 30 Days = 0.250%
- 3rd 30 Days = 0.375%
- 3 Days Free