

**REFINANCE PRE-CLOSING PACKAGE CHECKLIST AND COVER SHEET**

**Directions:** This Checklist is to be submitted on top of the Pre-Closing Package. It is important that the documents are scanned in the order of this document when uploaded into VirPack. Upload as Document Type "Pre-Closing Package", Upload the Appraisal, then select "Process" to submit the files to VirPack. Incomplete files will not be marked received until all required documents have been uploaded to VirPack. Complete files uploaded after 3:00 pm will be marked received as of the next business day.

| <b>HOMEOWNERSHIP PROGRAMS DIVISION</b>   |  |
|--|--|
| <b>PRIMARY BORROWER'S NAME</b>   | <b>CO-BORROWERS NAME</b>   |
| <b>REFINANCE LOAN</b>  |  |
| <input type="checkbox"/> <b>CONVENTIONAL</b> <input type="checkbox"/> <b>FHA</b> <input type="checkbox"/> <b>VA</b> (Select Financing)   |  |
| <b>LENDER NAME:</b> _____  | <b>CONTACT NAME:</b> _____   |
| <b>Telephone:</b> _____  | <b>Email Address:</b> _____  |
| <b>A. PRE-CLOSING DOCUMENTS (place a check in the column as it applies)</b>  |  |
| <b>1.</b> Preliminary Package (Form 1) submitted<br>YES - Provide copy of PHFA approval<br>NO  | <b>22.</b> Divorce Decree/Agreement of Child Support/Spousal Support (if applicable)   |
| <b>2.</b> Automated Underwriting Findings Report (not required for FHA Streamline / VA IRRRL)  | <b>23.</b> Deed  |
| <b>3.</b> Proof of loan insurance/guarantee<br>a. Signed FHA Loan Underwriting and Transmittal<br><br>(HUD 92900-LT): <b>FHA</b><br>b. Signed Loan Analysis (VA 26-6393): <b>VA</b><br>c. Private Mortgage Insurance Certificate: <b>HFA Preferred</b> | <b>24.</b> Lien Search : <b>FHA, VA</b><br><br><b>25.</b> Condominium Approval documentation : <b>Conv</b><br>Select & Provide applicable documentation from list<br>a. Copy of lenders unexpired CPM Certification for Condo projects reviewed under Full Review process.<br>b. Copy of signed warranty statement for Condo projects reviewed under the Limited Review process.   |
| <b>4.</b> FNMA Transmittal Summary (FNMA Form 1008 11/92): <b>Conv</b>   | <b>26.</b> Applicable Appraisal Report (not required for FHA Streamline / VA IRRRL)<br>NOTE: Original electronic Appraisal (only) to be a separate upload into VirPack   |
| <b>5.</b> Signed & Dated initial Uniform Residential Loan Application (FNMA Form 1003 10/92) and HUD Addendum(s) if applicable   | a. UCDP Submission Summary Report : <b>Conv</b><br>b. Provide a copy of FHA's "successful" EAD notification<br>c. Reconsideration of Value disclosures / documentation (Conv / FHA)<br>d. Conditional Commitment/Statement of Appraised Value (HUD 92800.5B)<br>e. Certificate of Reasonable Value (VA 26-1843) or Notification of Reasonable Value<br>f. Leasehold Documentation - Copy of lease<br>g. VA approval of Leasehold (if applicable) |
| <b>6.</b> Supplemental Consumer Information Form (FNMA Form 1103)  | <b>27.</b> Life of Loan Flood Determination<br>a. Copy of flood declaration page (for properties currently designated in a SFHA)<br>b. Copy of FEMA Elevation Certificate with photographs (if applicable)<br>c. Copy of application of flood insurance, along with quote of a full NFIP premium rate (if newly designated in a SFHA)  |
| <b>7.</b> Verification the LDP and GSA lists have been searched for all required parties: <b>FHA</b>   | <b>28.</b> Refinance Authorization Results Screen print from FHA Connection showing the original Appraised Value and Endorsement date : <b>FHA Streamline</b>  |
| <b>8.</b> Residential Mortgage Credit Report should state:<br>a. Residential Mortgage Credit Report with a Credit Score or 3 merged reports with Credit Score (not required for non-credit qualifying FHA Streamline / VA IRRRL)                       | <b>29.</b> Copy of VA IRRRL Case Assignment with new VA Loan # and original appraised value : <b>VA IRRRL</b>  |
| <b>9.</b> Provide copy of the Credit Score Information Disclosure (not required for FHA Streamline / VA IRRRL)   | <b>30.</b> Copy of Loan Estimate<br>a. Copy of any revisions w/change of circumstance letter, if applicable<br>b. Copy of the list of service providers shopped for (if app.)  |
| <b>10.</b> Veteran's Certificate of Eligibility (VA 26-1870, 26-8320, or 26-8320-1) : <b>VA</b>  | <b>31.</b> Provide copy of "Intent to Proceed"   |
| <b>11.</b> Signed statement by veteran acknowledging effect of refinancing : <b>VA</b>   |  |
| <b>12.</b> IRRRL Worksheet (VA Form 26-8923) : <b>VA</b>   |  |
| <b>13.</b> Verification of VA Benefits (VA Form 26-8937) if app.: <b>VA</b>  |  |
| <b>14.</b> Payoff Statement/Pay History<br>a. Borrowers "Detailed Payoff Statement" for Current Mortgage<br>b. Credit Supplement verifying Current Mortgage payment for at least the past 12 months<br>: <b>FHA Streamline, VA IRRRL</b>               |  |
| <b>15.</b> Verification of Deposit or<br>a. 2 full months of current bank statements<br>b. Current month when funds needed to close<br>: <b>FHA Streamline, VA IRRRL</b>   |  |
| <b>16.</b> Gift Affidavit (if applicable)  |  |
| <b>17.</b> Copy of Fannie Mae Community Seconds Checklist if applicable : <b>Conv</b>  |  |

|  |  |  |
|--|--|--|
|  | <b>18.</b> PHFA Form 5 - Affordable Housing Assistance Program Checklist if app. (all loan types with subordinate seconds except PHFA seconds)   | <b>32.</b> Copy of the list of HUD approved Homeownership Counseling Organizations (per RESPA) provided to borrower.   |
|  | <b>19.</b> Verification of Employment<br>a. Verification of Employment (FULL VOE or verbal w/ current pay stubs showing YTD earnings and 2 yrs of W2's)<br>b. Telephone verification of employment (verbal)<br>Borrower currently employed : <b>FHA Streamline, VA IRRRL</b> | <b>33.</b> HomeStyle Approval documentation<br>a. Lien Waiver (FNMA Form 3739)<br>b. Renovation Loan Agreement (FNMA Form 3731)<br>c. Maximum Mortgage Worksheet (FNMA Form 1035)<br>d. Consumer Tips (FNMA Form 1204)<br>e. Final Estimates/Bids<br>f. Contractor Profile Report (FNMA Form 1202) |
|  | <b>20.</b> Self-Employed Borrowers Fannie Mae Form 1084 - Cash Flow Analysis and 2 years tax returns   | <b>B. PHFA DOCUMENTS</b> <i>(As required by Program)</i>   |
|  | <b>21.</b> Completed and signed IRS Form 4506T from application (provide copies of 2 years of transcripts if available) (not required for FHA Streamline / VA IRRRL)   | <b>1.</b> Borrowers Signature Authorization to Release Information   |



**Homeownership Programs Division  
PURCHASE SUBMISSION CHECKLIST**

|  |                      |                    |  |
|--|----------------------|--------------------|--|
|  | <b>Lender Loan #</b> | <b>PHFA Loan #</b> |  |
|--|----------------------|--------------------|--|

**LENDER FILE CONTACT**

**PHONE # AND EMAIL**

**The Purchase Submission Package is due prior to the lock expiration date. It must be purchased within 7 days of the expiration date. Late fees will apply if deadline is not met.**

**DIRECTIONS:**

The Lender is responsible to accurately complete each line on this Purchase Submission Checklist, upload and submit a legible purchase submission package as indicated on [Appendix E](#). Place an “X” next to each item included with this Purchase Submission package or indicate “N/A” if not applicable. In the doc type column place a (C) copy, (CC) lender certified copy or (P) previously submitted next to each item applicable to this purchase submission in the order listed on this checklist. For the items indicating that we need the original (O) please mail them to the address listed below. All Forms and Appendices required on this checklist can be located in the PHFA Sellers Guide at [www.phfa.org/hop/lenders/](http://www.phfa.org/hop/lenders/).

**Electronic Submission Timeline:**

Purchase Submission packages submitted **on or before 12 noon** will be reviewed the **current business day** & if the file is complete and accurate it will be funded within 4 business days.  
 Purchase Submission packages submitted **after 12 noon** will be documented as received the **next business day**. The review process will not begin until the next business day. These timelines can be longer during periods of high volume.

Please note: A “COMPLETE” Purchase Submission package is submitted to PHFA after the following steps are successfully uploaded and submitted to VirPack:

- 1) Pre-Closing Eligible Notification and the items to clear the Conditions (Reviewed at Purchase)**
- 2) Purchase Package (Form 58 & required documents)**

If you are having trouble uploading the package due to the size, please be sure you are only uploading the required purchase documents. After that is confirmed, then you can break it into 2 separate uploads if needed.

The required Original documents must be mailed to PHFA in a file folder using the following address:

**PHFA, - Homeownership Division– Attn: Purchasing Unit**  
**211 North Front Street**  
**Harrisburg, PA 17101**

Timing the upload with the date the original items are received by PHFA will help to expedite the purchase process.

|  |                              |   |
|--|------------------------------|---|
| <b>PRE-CLOSING ELIGIBLE CONDITIONS (Reviewed with Purchase documents)</b>                          |                              |   |
| <b>Upload separately but at the same time as the Purchase Package (Form 58, pages 2 thru 4)</b>    |                              |   |
| Illegible, incomplete, incorrect or missing items may cause the file to be ineligible for purchase |                              |   |
| <b>Required Documents:</b>   |                              |   |
| <b>PHFA</b>  | <b>Lender<br/>'X' or N/A</b> | <b>Pre-Closing Eligible Conditions (Reviewed at Purchase)</b>   |
|  |                              | 1) A current copy of the Pipeline Loan Details Report (Eligible date must be indicated) Or a copy of the Pre-Closing Eligible Notification. |
|  |                              | 2) Documents required to clear ALL the conditions listed on #1 above.   |

## Purchase Package (Form 58 &amp; required documents)

## PURCHASE DOCUMENT CHECKLIST

**IMPORTANT INFO:** If any of the following items are illegible, incomplete, incorrect or missing from the upload -DO NOT submit the file to the Agency. If an incomplete file is submitted the file will be ineligible for purchase & late fees may accrue. Legend key for columns below:

**Program Type:** **H** = Home Purchase (Keystone Home Loan with or w/o Assistance.) **G** = Keystone Gov/HFA Preferred  
**KFLEX** = (Keystone Flex w/ K-FIT and Keystone Flex Purchase and Improvement w/ K-FIT)  
**KFLEX-R** = (Keystone Flex Refinance)

| PHFA | Lender<br>'X' or<br>N/A | Program<br>Type         | PURCHASE DOCUMENTS  |
|------|-------------------------|-------------------------|---|
|      |                         |                         | Directions: Place Page 2 of the Checklist on top of the copies of the following items, in the order listed below.   |
|      |                         | H/G                     | 1) Purchase Submission Checklist (Form 58, pg.2).   |
|      |                         | H/G                     | 2) Escrow Agreement regardless of whether PHFA or the Lender is holding escrowed funds. Note: If PHFA is holding the escrow our Form 65 must be completed & indicate that PHFA is holding the funds.  |
|      |                         | H/G<br>KFLEX            | 3) Access Home Modifications & Purchase Improvement Loans Form 49<br>a) <b>Access Home Modification Loan</b> if PHFA will be holding the escrow & Lender is seeking reimbursement for an Initial payment made to the contractor at the Loan Closing.<br>b) <b>Purchase Improvement Loan</b> PHFA will hold the escrow funds. They will be deducted from the purchase funds. |
|      |                         | H/G<br>KFLEX<br>KFLEX-R | 4) Final signed and dated Loan Application (1003) & all applicable pages of the HUD 92900A.   |
|      |                         | H/G<br>KFLEX<br>KFLEX-R | 5) Any & all revised Loan Estimates with change of circumstance documentation for the 1st Mortgage & Advantage or K-FIT Loans.  |
|      |                         | H/G<br>KFLEX<br>KFLEX-R | 6) Closing Disclosure for First Mortgage & Advantage or K-FIT Loans. Provide the time compliant issued at least 3 days prior to closing and final copy.   |
|      |                         | H/G<br>KFLEX            | 7) Seller's Closing Disclosure, if applicable – Purchases only.   |
|      |                         | H                       | 8) Mortgagor's Affidavit Reaffirmation page signed and <b>dated as of loan closing and notarized.</b><br>(Form 3, Page 5).  |
|      |                         | H                       | 9) Affidavit of Seller (Form 3, page 6), completed, signed and dated.   |
|      |                         | H                       | 10) Recapture Tax Notice (Form 4). Include both pages of the form. Please be sure to use the most current income chart (Page2). Page 1 must be signed and dated by the borrower(s) and the maximum recapture figure must be listed in Section B.  |
|      |                         | H/G<br>KFLEX<br>KFLEX-R | 11) Provide a copy of all applicable Closing Instructions letters that were used in this transaction.   |
|      |                         | H/G<br>KFLEX<br>KFLEX-R | 12) Conventional loans closed on or after 9/25/17 – Provide a copy of the successful UCD Submission. The final CD must be reflected in the UCD Submission.  |
|      |                         | H/G<br>KFLEX<br>KFLEX-R | 13) Evidence of Borrower's Identification Verification per "USA Patriot Act".   |
|      |                         | H/G<br>KFLEX<br>KFLEX-R | 14) VA Loans – VA Report & Certification of Loan Disbursement (Form 26-1820).   |
|      |                         | H/G                     | 15) FHA 203K Loans – Rehab Loan Agreement.  |
|      |                         | H/G                     | 16) FHA 203K Loans – After the work has been completed, a close out package is required. This package includes the mortgagor's letter of completion, screen shot of the FHA connection close out, final comp. inspection for full 203K, final release & contingency release, title policy endorsement, & completed draw request forms.                                      |
|      |                         | G                       | 17) Homestyle Loans – Provide Form 71 for escrowed payments. After the work has been completed, a closeout package is required. This package includes Form 49, title policy endorsement, and inspection for completion.   |
|      |                         |                         | <b>PHFA SUBORDINATE DOCUMENTS</b>   |
|      |                         | H/G<br>KFLEX            | 18) PHFA <u>Second Lien Subordinate Mortgage Note</u> (Forms 54 ADV (Advantage), Form 54 KFIT (K-FIT) or 54a (HOMEstead) loans. The Advantage or KFIT loan must be in second lien position.* <b>Mail Original to PHFA.</b>  |
|      |                         | H                       | 19) Disclosures for PHFA HOMEstead & Access Modification Loans.   |
|      |                         | H/G<br>KFLEX            | 20) PHFA Second Lien Subordinate Mortgage Form 55ADV (Advantage), Form 55KFIT or 55 (HOMEstead) with evidence document was sent for recording.  |
|      |                         | H                       | 21) PHFA <u>Third Lien Subordinate Mortgage Note</u> (Form 54).<br>* <b>Mail Original to PHFA.</b>  |
|      |                         | H                       | 22) PHFA Third Lien Subordinate Mtg. with evidence document was sent for recording (Form 55). The Advantage or KFIT Mortgage cannot be in 3 <sup>rd</sup> lien position.  |

If a notice is posted to the PHFA Pipeline Plus regarding missing items from this page, please note the item (s) must be uploaded as purchase conditions: **Documents >> Upload**; Document Type: **Purchase Conditions**

**Purchase Package (Form 58 & required documents)**

**FIRST MORTGAGE DOCUMENT CHECKLIST**

**Instructions:** The following items must be present for ALL Program Types: Items are: 2,3,4,5,6,7, 9 & 10

O = ORIGINAL    C = COPY    CC = LENDER CERTIFIED COPY    E = Emailed Copy

| PHFA   | Lender 'X' or N/A | <u>FIRST MORTGAGE DOCUMENTS</u>   |   |
|--------|-------------------|---|---|
|        |                   | <b>Directions: Place Page 3 of the Checklist on top of the copies of the following items, in the order listed below</b> |   |
|        |                   | O*  | 1) First Mortgage Note with a signed endorsement to the Pennsylvania Housing Finance Agency. <b>*Mail Original to PHFA in file folder &amp; upload a copy.</b><br><b>(a) Loan Amount</b> and P & I Payment are correct;<br><b>(b) The Interest Rate</b> is the PHFA reserved rate disclosed on the Approval Notification;<br><b>(c) First Payment Date:</b> 1st day of the 2nd month following the date of closing, funding or construction conversion. For loans closed/funded by the 5th calendar day of the month, the first payment date could be the first day of the month following closing if the loan closed with an interest credit or short interest.<br><b>(d) Maturity Date:</b> One month preceding the 1st payment date plus 30 years;<br><b>(e) Late Charges:</b> (15 days after due date) 4% FHA, VA and RD Guaranteed; 5% Conventional;<br><b>(f) All First Mortgage Notes submitted for purchase must have the following Legible Endorsement: "Pay without recourse to the Pennsylvania Housing Finance Agency"</b> . Endorsement to be signed by an authorized officer of the lender. Lender's name should appear with the signature of the authorized signer. The typed Officer's name & title needs to appear with the signature.<br><b>(g) If applicable, Legible Endorsement</b> from an authorized affiliated entity to the participating lender submitting the loan for purchase.<br><b>(h) NMLS Information</b> must be present. |
| ___(a) | ___(a)            |   |   |
| ___(b) | ___(b)            |   |   |
| ___(c) | ___(c)            |   |   |
| ___(d) | ___(d)            |   |   |
| ___(e) | ___(e)            |   |   |
| ___(f) | ___(f)            |   |   |
| ___(g) | ___(g)            |   |   |
|        |                   | O*  | 2) Co-signer certification (Form 21), if applicable. <b>* Mail Original to PHFA.</b>  |
|        |                   | O*  | 3) Addendum to Note/Construction Loan (Form 19), if applicable. <b>*Mail Original to PHFA.</b>  |
|        |                   | CC  | 4) Mortgage Instrument with the following attachments and signed <b>evidence</b> document was sent for recordation (See item # 6 below for the acceptable forms of evidence of recording). If the mortgage references additional attachments, all items must be included.<br><b>(a) Legal Description</b> must be present.<br><b>(b) Condo/PUD/Manufactured Home Affixation Riders.</b><br><b>(c) NMLS Information</b> must be present.   |
| ___(a) | ___(a)            |   |   |
| ___(b) | ___(b)            |   |   |
|        |                   | O   | 5) Mortgage Modification Agreement (Form 40). Before using a modification please check with PHFA to determine that is the best option to make the correction.   |
|        |                   | CC  | 6) Assignment of First Mortgage to Pennsylvania Housing Finance Agency (Form 20) with <b>evidence</b> the document was sent for recording such as:<br><b>(a)</b> Individual receipt from recorder of deeds for the document that was submitted for recording<br><b>OR</b><br><b>(b)</b> The following signed statement typed on a copy of the document:<br>"I hereby certify that this is a true and correct copy of the original which was submitted for recordation".<br>By: _____ Date: _____<br>Name of Title Insurance Company Agency or Lender Authorized Officer   |
| ___(a) | ___(a)            |   |   |
| ___(b) | ___(b)            |   |   |
|        |                   | CC  | 7) <b>If applicable</b> , an Assignment of Mortgage from an authorized affiliated entity to the participating lender submitting loan for purchase, with evidence document was sent for recording as referenced above in #6.   |
|        |                   | CC  | 8) Subordination Agreement – signed and stamped certified true copy of the doc, sent for recording.   |
|        |                   | CC/O  | 9) <b>A copy of a notarized Name Affidavit</b> must accompany the Note. If there is an additional person (s) on the mortgage, we need a copy of the <b>notarized name affidavit</b> for that person as well. Copies need to be uploaded into the electronic system. <b>Any inconsistencies/variations between the printed name and signature will require an original Name Affidavit be mailed to PHFA.</b>   |
|        |                   | E   | 10) Instant Title Policy with all required addendums & endorsements. The Title Policy must contain an authorized agent's countersignature.<br><b>*eMail from Title Agent/Company stating it is the original is required.</b>  |
|        |                   | C   | 11) Executed Deed that was sent for recording. This is required for all loans types except for Refinance Loans.   |
|        |                   | CC  | 12) Non-PHFA Additional Assistance Program – Includes Other County Programs Subordinate Mortgage and Subordinate Note if approved to use with this loan transaction.  |
|        |                   | C   | 13) Survey, if common and typical to area. (This is not a PHFA requirement).  |
|        |                   | C   | 14) Power-Of Attorney, if applicable. Please include the communication with PHFA staff granting permission to close with the POA.   |

**IMPORTANT NOTICE:** THE FINAL DOCUMENTS, APPROPRIATE GOVERNMENT INSURING CERTIFICATE & ALL MISCELLANEOUS ITEMS THAT WERE REQUIRED BY PHFA MUST BE SUBMITTED TIMELY TO RECEIVE THE FULL SRP. PLEASE CLICK ON THE LINK FOR SRP SCHEDULE <http://www.phfa.org/forms/sellersguide/sellersguide.pdf>. THE FOLLOWING DOCUMENTS (when applicable) ARE REQUIRED TO BE UPLOADED TO VIRPACK. REFER TO THE FINAL DOCUMENT PACKAGE CHECKLIST.

- |  |                                       |
|--|---------------------------------------|
| 1. RECORDED FIRST MORTGAGE AND ASSIGNMENT(S) | 5. FHA MORTGAGE INSURANCE CERTIFICATE |
| 2. RECORDED PHFA SUBORDINATE MORTGAGE(S)     | 6. VA LOAN GUARANTY CERTIFICATE       |
| 3. ORIGINAL MORTGAGE MODIFICATION AGREEMENT  | 7. RD LOAN NOTE GUARANTY              |
| 4. RECORDED NON-PHFA SUBORDINATE MTG.        |                                       |

**PURCHASE PACKAGE - SERVICE RELEASED CHECKLIST**

|   |   |                |                             |
|---|---|----------------|-----------------------------|
| LENDER TO COMPLETE<br><u>ALL</u> BLANKS IN THIS SECTION | Borrower's Name:<br>_____               | Lender: _____  | Date Completed<br><br>_____ |
|   | PHFA Loan # (on PHFA Approval)<br>_____ | Contact: _____ |                             |
|   |   | Tel. # _____   |                             |
|   |   | Email: _____   |                             |

|   |   |
|---|---|
| <b>LENDER "X" OR N/A</b>  | <b>Loan Set Up Review Documents</b>   |
|   | The Loan Set Up Sheet must be completed by accessing it at <a href="https://lenders.phfa.org">https://lenders.phfa.org</a> . The closing information must be completed within 7 calendar days after closing or before the lock expires, if the lock expired <a href="mailto:Secondary@phfa.org">Secondary@phfa.org</a> must be notified to reactivate the loan so that the loan set up information can be completed. <b>PLEASE NOTE:</b> Loan Set Up must be completed after the required Loan Set Up Review Documents are submitted and processed. The documents listed below are required to be submitted and must be processed prior to the Loan Set Up being made available. Use <a href="#">Appendix E</a> as a reference for submitting Loan Set Up Review Documents. |
|   | 1) Provide a copy of the Legal Description for the subject property.  |
|   | 2) Provide a copy of the Final Closing Disclosure.  |
|   | 3) Homeowners Insurance declaration page must be effective no later than the closing date. If the CD references the insurance as a POC, proof of <u>payment in full</u> for the first year's premium is required. The Ins. Agent must document payment was received. For PHFA to PHFA refis /only the dec. page is required.  |
|   | 4) Copy of Hello/Goodbye letter with the PHFA Privacy Disclosure (Form 28 – all pages) given to the mortgagor at closing with the complete payment information.   |
|   | 5) Life of Loan Flood Certification (must list PHFA's name & address).  |
|   | 6) Initial (Aggregate) Escrow Account Statement Disclosure.   |
|   | 7) Tax Certification verifying payment of School, County and City/Twp or Boro taxes. Form 27 may be used if <b>fully completed</b> with all taxing authorities, tax amounts and discount dates listed and signed by the lender. All tax figures must match figures on the Final Closing Disclosure. Please note if property contains multiple parcels, tax amounts must be reflected separately.  |
|   | <b>Servicing Release Documents</b>  |
|   | <b>Directions: Place this Page 4 of the Checklist with the documents in the order listed below.</b> These items are uploaded with the Purchase Package with Form 58: <b>Documents &gt;&gt; Upload</b> ; Document Type: <b>Purchase Package</b> . For any questions regarding these items, email <a href="mailto:sfservicingconditions@phfa.org">sfservicingconditions@phfa.org</a> or call 717.780.3871<br>*The below documents are required to be submitted with the Purchase Package.   |
|   | 1) If Real Estate tax must be paid, include tax bill and note that bill must be paid immediately. Please note that if the Closing Disclosure reflect the current year taxes as paid a receipt will be required to be submitted as verification.   |
|   | 2) Automatic Withdrawal (ACH form) (Form # 67). (Document must be faxed to the Agency within 4 business days after closing). <b>Optional.</b>   |
|   | 3) Guaranteed Rural Housing Form 3555-18E Conditional Commitment for Single Family Housing Loan Guarantee (4 pages) with <b>proof servicing was transferred</b> . If this is done electronically, we will accept screen shots from the USDA website of the GLS lender loan closing confirmation & update on loan closing in place of the form. <b>This document is only required on RD loans.</b>   |
|   | 4) W-9 Form for all borrowers.  |
| 5) <b>FHA purchase loans only</b> - include the applicable Addendums and FHA Settlement Certification that accompany the Closing Disclosure.  |   |
| 6) Letter to Insurance Co. (Form 42) advising of change of Servicer – This is required when PHFA is not listed on the declaration page. The correct address is PHFA, P.O. Box 15057, Harrisburg, PA 17105.                              |   |
| 7) If flood Ins is required – Provide proof of Flood Ins. with acquired by including a fully executed & dated application. A payment receipt for first year's premium is needed even if it is listed as a POC.                          |   |
| 8) Proof of Mine Subsidence Insurance, with receipt for first year's premium and/or copy of check, if applicable.   |   |
| 9) Copy of Right of Rescission addressed to each owner for all Refinance Loans.   |   |
| 10) For Condominium units, provide a copy of Certificate of Association's Insurance for Hazard and/or Flood and a unit owner's HO-6 policy for replacement.   |   |
| 11) Copy of clear MI Certificate, including an acknowledgement that the servicing was transferred to PHFA. The certificate must also include proof of payment as applicable per the MI Company. <b>(Required on HFA loans with MI.)</b> |   |
| 12) Provide the Initial PMI Cancellation Disclosure and the Amortization Schedule. <b>(Required on Conventional loans with MI and PHIF.)</b>  |   |
| 13) Authorization letter from borrower for PHFA to use the escrow funds to apply to the new loan. Required on PHFA to PHFA refinances per FHA in ML 2013-29.  |   |
| 14) If applicable, non-liable co-owner's name _____<br>(This is needed when another person is living in the home but he/she is not on the note.)<br>Social Security # _____<br>Date of Birth: _____                                     |   |
| 15) Address of co-borrower not occupying property.<br>_____   |   |

If a notice is posted to the PHFA Pipeline Plus regarding missing items from this page, please note the item (s) must be uploaded as Servicing conditions: **Documents >> Upload**; Document Type: **Servicing Conditions**

Prepared by & Return to:

\_\_\_\_\_  
(Contact and Department Name)

\_\_\_\_\_  
(Address of Lender)

**PIN/ID Number:** \_\_\_\_\_

*Above space is intentionally left blank for recording data.*

**ASSIGNMENT OF MORTGAGE**

For value received, the undersigned, \_\_\_\_\_, (**Originating Lender**) does hereby grant, sell, convey, assign and deliver unto the **PENNSYLVANIA HOUSING FINANCE AGENCY**, its successors and assigns, the following described Mortgage, together with the Note secured thereby:

Name of Original Mortgagor(s): \_\_\_\_\_

Secured by the real property located at: \_\_\_\_\_

Original Principal Amount of Mortgage: \$ \_\_\_\_\_ Mortgage Dated: \_\_\_\_\_

County Recorded in: \_\_\_\_\_ Municipality: \_\_\_\_\_

Recorded simultaneously with the above referenced Mortgage OR it must reference the mortgage information below if it is recorded at a later date.

The recording information is as follows: Mortgage Recording Date: \_\_\_\_\_ Record Book \_\_\_\_\_ Page \_\_\_\_\_ or Instrument Number: \_\_\_\_\_

IN WITNESS WHEREOF, the undersigned, has caused this **Assignment of Mortgage** to be executed by its duly authorized officer.

**Date:** \_\_\_\_\_

\_\_\_\_\_  
**(ORIGINATING LENDER)**

**By:** \_\_\_\_\_

**Title:** \_\_\_\_\_

Commonwealth of Pennsylvania

County of \_\_\_\_\_

This record was acknowledged before me on \_\_\_\_\_, 20\_\_\_\_, by \_\_\_\_\_, who represents he/she is an authorized officer of \_\_\_\_\_ and that he/she executed the record for the purposes stated in the record.

\_\_\_\_\_  
Signature of Notarial Officer

**CERTIFICATE OF RESIDENCE OF ASSIGNEE**

The below officer certifies that the principal business and mailing address for this assignment and assignee is: PHFA, 211 North Front Street, Harrisburg, PA 17101

Prepared by & Return to:

\_\_\_\_\_  
(Contact and Department Name)

\_\_\_\_\_  
(Address of Lender)

**PIN/ID Number:** \_\_\_\_\_

*Above space is intentionally left blank for recording data.*

**ASSIGNMENT OF MORTGAGE**

For value received, the undersigned, Mortgage Electronic Registration Systems, Inc.(MERS) as Nominee for \_\_\_\_\_, (**Originating Lender**) does hereby grant, sell, convey, assign and deliver unto the **PENNSYLVANIA HOUSING FINANCE AGENCY**, its successors and assigns, the following described Mortgage, together with the Note secured thereby:

Name of Original Mortgagor(s): \_\_\_\_\_

Secured by the real property located at: \_\_\_\_\_

Original Principal Amount of Mortgage: \$\_\_\_\_\_ Mortgage Dated: \_\_\_\_\_

County Recorded in: \_\_\_\_\_ Municipality: \_\_\_\_\_

Recorded simultaneously with the above referenced Mortgage OR if it is recorded at a later date it must reference the mortgage information below.

The recording information is as follows: Mortgage Recording Date: \_\_\_\_\_ Record Book \_\_\_\_\_ Page \_\_\_\_\_ or Instrument Number: \_\_\_\_\_

IN WITNESS WHEREOF, the undersigned, has caused this **Assignment of Mortgage** to be executed by its duly authorized officer.

**Date:** \_\_\_\_\_

**MERS AS NOMINEE FOR** \_\_\_\_\_

**By:** \_\_\_\_\_

**Title:** \_\_\_\_\_

Commonwealth of Pennsylvania

County of \_\_\_\_\_

This record was acknowledged before me on \_\_\_\_\_, 20\_\_\_\_, by \_\_\_\_\_, who represents he/she is an authorized officer of MERS as Nominee for \_\_\_\_\_ and that he/she executed the record for the purposes stated in the record.

\_\_\_\_\_  
Signature of Notarial Officer

**CERTIFICATE OF RESIDENCE OF ASSIGNEE**

The below officer certifies that the principal business and mailing address for this assignment and assignee is: PHFA, 211 North Front Street, Harrisburg, PA 17101

**NEW LOAN TAX AND INSURANCE INFORMATION**

**(This form shall also be used as a tax certification form)**

Please complete all sections

**\*Please note if property contains multiple parcels, tax amounts must be reflected separately.**

**\*\*All tax figures must match figures on the Final Closing Disclosure.**

Mortgagor(s) Name(s) \_\_\_\_\_

Property Address \_\_\_\_\_

Previous Owner \_\_\_\_\_

Is this New Construction? YES NO

If this was a new construction, please estimate tax on as completed/fully assessed property.

Is this borrower Homestead Tax Exemption Eligible? YES NO

If yes, provide supporting documentation of tax exemption discount with this form.

List each tax collector that will collect a tax assessment for this property. All bills that are available and become delinquent or lose discount prior to the First Pay Date should be paid at closing. If they are not paid, an explanation must be listed on page two.

1. Type of tax: (Choose one) School County Township/Boro/Municipality

Tax Authority Name \_\_\_\_\_

Address \_\_\_\_\_

Phone No. \_\_\_\_\_

Tax ID/Parcel/Lot/Block # \_\_\_\_\_

Amount of last bill: \_\_\_\_\_

Date of Last Payment: \_\_\_\_\_

Amount of next (discount) bill: \_\_\_\_\_

Next (Discount) Due Date: \_\_\_\_\_

2. Type of tax: (Choose one) School County Township/Boro/Municipality

Tax Authority Name \_\_\_\_\_

Address \_\_\_\_\_

Phone No. \_\_\_\_\_

Tax ID/Parcel/Lot/Block # \_\_\_\_\_

Amount of last bill: \_\_\_\_\_

Date of Last Payment: \_\_\_\_\_

Amount of next (discount) bill: \_\_\_\_\_

Next (Discount) Due Date: \_\_\_\_\_

3. Type of tax: (Choose one) School County Township/Boro/Municipality

Tax Authority Name \_\_\_\_\_

Address \_\_\_\_\_

Phone No. \_\_\_\_\_

Tax ID/Parcel/Lot/Block # \_\_\_\_\_

Amount of last bill: \_\_\_\_\_

Date of Last Payment: \_\_\_\_\_

Amount of (discount) next bill: \_\_\_\_\_

Next (Discount) Due Date: \_\_\_\_\_

4. Hazard Insurance

Hazard Insurance Co. Name \_\_\_\_\_ Policy # \_\_\_\_\_  
 Address \_\_\_\_\_ Premium Amt. \_\_\_\_\_  
 Agent's Name \_\_\_\_\_  
 Agent's Address \_\_\_\_\_  
 Phone No. \_\_\_\_\_

---

5. Mortgage Insurance (Choose one)      HUD      Private Mortgage Insurance

Company Name \_\_\_\_\_ Premium Amt. \_\_\_\_\_  
 Certificate No. \_\_\_\_\_  
 FHA Case No. \_\_\_\_\_  
 How is premium paid? (check one)      Monthly      Annually

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6. Flood Insurance (if applicable)

Insurance Co. Name \_\_\_\_\_ Policy # \_\_\_\_\_  
 Address \_\_\_\_\_ Premium Amt. \_\_\_\_\_  
 Agent's Name \_\_\_\_\_  
 Agent's Address \_\_\_\_\_  
 Phone No. \_\_\_\_\_

---

7. Mine Subsidence (if applicable) Department of Environmental Protection

Certificate # \_\_\_\_\_  
 Address \_\_\_\_\_ Premium Amt. \_\_\_\_\_  
 Agent's Name \_\_\_\_\_  
 Agent's Address \_\_\_\_\_  
 Phone No. \_\_\_\_\_

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AVAILABLE TAXES NOT PAID BECAUSE: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

Settlement Agent Name: \_\_\_\_\_ Phone # \_\_\_\_\_

Preparer's Signature: \_\_\_\_\_

Closer's Name: \_\_\_\_\_ Phone # \_\_\_\_\_



Pennsylvania Housing Finance Agency  
Loan Servicing Division  
P.O. Box 15057  
Harrisburg, PA 17105-5057

Toll free: 855-827-3466  
TTY: 800-654-5984  
Mon-Fri, 8 a.m.-7 p.m.  
www.PHFA.org

Re: Notice of Purchase and Servicing Transfer: \_\_\_\_\_, Loan No. \_\_\_\_\_

Dear \_\_\_\_\_

The Pennsylvania Housing Finance Agency (PHFA) has acquired your mortgage loan and will be servicing it. **EFFECTIVE IMMEDIATELY ALL PAYMENTS FOR YOUR MORTGAGE SHOULD BE SENT TO PHFA.** You may pay your bill online or set up automatic payments by visiting PHFA's Online Servicing Center at <https://loansphereservicingdigital.bkiconnect.com/phfa/#/login>. You may also call PHFA at 1.855.827.3466 to have an automatic payment authorization form mailed to you.

Your first payment is due on \_\_\_\_\_. All payments are due on the 1st of each month. A late charge will be imposed if your payment has not been received by PHFA by the 16th of the month.

Partial Payment: As your lender, PHFA may hold partial payments in a separate account until you pay the rest of the payment, and then apply the full payment to your loan. If this loan is sold, your new lender may have a different policy.

The assignment of your mortgage is effective as of the date of your mortgage loan closing and is recorded in the office of the Recorder of Deeds in the county where your mortgaged property is located. As your servicer, PHFA will be collecting your mortgage loan payments from you. Nothing else about your mortgage loan will change. If you have any questions for either PHFA or for your originating lender about your mortgage loan or this transfer, please use the contact information below:

Servicer:

**Pennsylvania Housing Finance Agency**

Loan Servicing Division

P.O. Box 15057

211 North Front Street

Harrisburg, PA 17105-5057

Telephone: 1.855.827.3466

Originating Lender:

Telephone: \_\_\_\_\_

If you receive an insurance invoice for your home, please forward it to PHFA so we can pay it out of your escrow account. Your monthly mortgage payment amount may change based on PHFA's review of actual tax and insurance escrow invoices.

If you wish to write PHFA because you believe an error was made while servicing your mortgage or if you wish to request information about your mortgage, you must use the following address: **Pennsylvania Housing Finance Agency, ATTN: Qualified Written Request Department, P.O. Box 15057, Harrisburg, PA 17105-5057.**

You will soon be receiving a monthly billing statement from PHFA. Please use the payment coupon at the bottom of the monthly billing statement and mail it along with your check to the address listed on the payment coupon to ensure proper posting to your account. If you do not receive a billing statement before your first payment is due, please use the included temporary coupon for your payment and call PHFA at 1.855.827.3466.

Sincerely,

Kathryn Newton

Director of Loan Servicing

**TEMPORARY PAYMENT COUPONS**

You should be receiving a billing statement from PHFA in the near future. If you do not receive a billing statement before your first payment is due, please use the coupons below to make your payment and call PHFA at 1.855.827.3466.

Please note: if you have a Keystone Advantage Assistance Loan, please include a separate check and the second payment coupon for payment of your subordinate mortgage. If you do not have a Keystone Advantage Assistance Loan, you may disregard the second coupon.

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**FIRST MORTGAGE**  
**TEMPORARY PAYMENT COUPON**

*\*Please include a copy of this coupon with your payment*

|  |
|--|
| <b>Make check payable to PHFA &amp; mail to:</b>   |
| <b>PENNSYLVANIA HOUSING FINANCE AGENCY</b><br>Loan Servicing Division<br>P.O. Box 15057<br>211 North Front Street<br>Harrisburg, PA 17105-5057 |

|                    |
|--------------------|
| <b>Account No.</b> |
| Borrower(s):       |
| Address:           |

|   |
|---|
| <b>First Payment</b><br>(Due on _____ ) |
| \$                                      |

---

**KEYSTONE ADVANTAGE ASSISTANCE LOAN**  
**TEMPORARY PAYMENT COUPON**  
*(if applicable – disregard if incomplete)*

*\*Please include a copy of this coupon with your payment*

|  |
|--|
| <b>Make check payable to PHFA &amp; mail to:</b>   |
| <b>PENNSYLVANIA HOUSING FINANCE AGENCY</b><br>Loan Servicing Division<br>P.O. Box 15057<br>211 North Front Street<br>Harrisburg, PA 17105-5057 |

|                    |
|--------------------|
| <b>Account No.</b> |
| Borrower(s):       |
| Address:           |

|   |
|---|
| <b>First Payment</b><br>(Due on _____ ) |
| \$                                      |

| FACTS        | WHAT DOES PHFA DO WITH YOUR PERSONAL INFORMATION?  |
|--------------|--|
| <b>Why?</b>  | Financial companies choose how they share your personal information. Consumers have the right to limit some but not all sharing. We feel it is important to let you know how we collect, share and protect your information. Please read this notice carefully to understand what we do.   |
| <b>What?</b> | The types of personal information we share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>▪ Social Security number, income and contact information</li> <li>▪ Account balances and payment history</li> <li>▪ Credit history and credit scores</li> </ul> |
| <b>How?</b>  | All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons PHFA chooses to share; and whether you can limit this sharing.                                    |

| Reasons we can share your information  | Does PHFA share? | Can you limit this sharing? |
|--|------------------|-----------------------------|
| <b>For our everyday business purposes</b> —such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes              | No                          |
| <b>For our marketing purposes</b> —to offer our products and services to you   | Yes              | No                          |
| <b>For joint marketing with other financial companies</b>  | No               | We Do Not Share             |
| <b>For our affiliates' everyday business purposes</b> —information about your transactions and experiences   | No               | We Do Not Share             |
| <b>For our affiliates' everyday business purposes</b> —information about your creditworthiness   | No               | We Do Not Share             |
| <b>For nonaffiliates to market to you</b>  | No               | We Do Not Share             |
| <b>For nonaffiliates to provide free credit counseling</b>   | Yes              | No                          |

|                   |  |
|-------------------|--|
| <b>Questions?</b> | Call 1-855-827-3466 or visit us online at <a href="http://www.phfa.org">www.phfa.org</a> . |
|-------------------|--|

## Who we are

**Who is providing this notice?**

Pennsylvania Housing Finance Agency (PHFA)

## What we do

**How does PHFA protect my personal information?**

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

**How does PHFA collect my personal information?**

We collect your personal information, for example, when you:

- Apply for a loan
- Make payments
- Give us your income, employment, or other information

We also collect your personal information from others, such as credit bureaus, credit counseling agencies, and other companies.

**Why can't I limit all sharing?**

Federal law allows consumers to limit only:

- Sharing for affiliates' everyday business purposes— information about your creditworthiness
- Affiliates from using your information to market to you
- Sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

## Definitions

**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *We do not share your personal information with affiliates.*

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *We may share with housing counseling agencies, but we do not otherwise share your personal information with nonaffiliates.*

**Joint Marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *We do not share your personal information for joint marketing.*

## Other important information

**Housing Counseling Agencies**

PHFA contracts with housing counseling agencies to provide free credit counseling to consumers. All credit counseling services are confidential, and our network of housing counseling agencies are not permitted to sell or otherwise share your personal information except as required by law or for auditing purposes. Because these agencies do not share or sell your personal information, we may provide your contact information and limited account information to our network of housing counseling agencies.

## Pennsylvania Housing Finance Agency Home Loan Closing Instructions

NOTE: All PHFA forms referenced in this document may be obtained at [www.phfa.org/hop/lenders/](http://www.phfa.org/hop/lenders/). Feel free to call 717-780-3871 for the Homeownership Programs Division with any questions.

Lender please select type of PHFA Loan:  Keystone Government  Keystone Home Loan  HFA Preferred™  Keystone Flex with K-FIT (Purchase)  Keystone Flex Purchase & Improvement with K-FIT  Keystone Flex (Refinance)  FHA/VA Streamline

These closing instructions must be followed for the loan to be eligible for sale to PHFA. If there is a problem with any of the instructions being satisfied, do not close the loan. The following required items are in addition to the lenders closing instruction letter, they are specific to PHFA loans.

1. **Certified Copies.** Certify copies of the first mortgage, assignment, PHFA subordinate mortgage(s), & County or Local Assistance Program subordinate mortgage, if applicable. The certification on each document is a SIGNED statement verifying that the documents provided are true & correct copies of the originals that have been sent for recording.
2. **Property Address.** The address on mortgage, note, assignment & title policy must reflect the correct property address; typically, this is the USPS mailing address but does not include post office box numbers. Please note that if the city differs from the township, boro, etc. this information can also be included within the address in parenthesis.
3. **First Payment Date.** The first payment date on the Note can be one of the following: 1) the first day of the second month following loan closing or 2) if it is closed within the first 5 calendar days of the month it could be the first of the month following loan closing. The latter is a “short term interest” or “interest credit” option.
4. **Original Instant Mortgagee Residential Short Form Title Policy.** The long form policy is also acceptable with the endorsements referenced below.
  - (a) Reference **Appendix T** for additional guidelines
  - (b) A counter-signed policy is required on all PHFA loans. PHFA recommends the use of the Residential Short Form Title Policy because there is no need to require separate 100, 300 & 8.1 Endorsements. If the Short Form Policy includes an Addendum to Schedule B, these items must be acceptable to be included as outlined in Chapter 12 of the PHFA Sellers Guide. Please note if the policy references an agreement to remove minerals from the property an endorsement 1030 is required. When the traditional long form is used the following endorsements must be included with the policy:
    - 100 (If there are no restrictions, and an endorsement 100 is not being issued, this information must be stated on a signed letter to PHFA from the title agent regarding the missing endorsement 100.)
    - 300 except when a Condo or a PUD
    - 8.1 or 900 Environmental
    - 800 Condo or 801 PUD, when applicable
    - 1030 Mineral Rights endorsement. Endorsement 100 is not needed when the endorsement 1030 is purchased.
  - (c) The borrower’s names should be listed in the same manner on the Deed, Mortgage, Note, Assignment & Title Policy.
5. **PHFA Borrower Forms.** The following forms must be executed at closing and notarized, if applicable, for PHFA KHL, HOMEstead:
  - a. Recapture Tax Form (PHFA Form 4)
  - b. Re-affirmation of Mortgagor’s Affidavit (PHFA Form 3, page 5)
  - c. Borrowers to sign their respective name affidavits, if necessary (**All loans types**)
6. Provide the **Co-Signer Certificate** (Form 21) if there is a non-occupying cosigner on the loan.

7. **Insurance Policies:** Homeowners', Flood and/or mine subsidence (if applicable) insurances must be pre-paid for a full 12 months - no installment payments are permitted (if it is listed as a POC on the HUD 1 it does not waive the proof of payment requirement); coverage must be effective the date of loan closing and include the following Mortgagee clause:

PHFA ISAOA  
P.O. Box 15057, Harrisburg, PA 17105-5057

(Please do not reference Secretary of HUD on the insurance policies)

8. **Outstanding Taxes.** Tax Certification verifying payment of School, County and City/Twp or Boro taxes. PHFA's Form 27 may be used if fully completed listing all of the taxing authorities, tax amounts and discount dates & it must be signed by the lender.

9. **Multiple Parcels.** Multiple parcels must also be listed on Form 27 with the correct tax amounts. Please note those tax amounts must be included in the monthly payment and on the CD.

10. **Hello/Goodbye Letter.** The mortgagor(s) must receive a copy of the 4 page PHFA Hello/Goodbye letter with includes the Privacy Notice (PHFA Form 28). The On Line Loan Set-Up , which is completed via the PHFA Pipeline Plus requires certification that Form 28 was given to the mortgagor(s). This Form is required for PHFA First & Second Mortgages.

11. **Fees.** An Administration Fee no greater than \$1,500 (\$1,100 on FHA streamline & VA refis) may be charged to cover lender overhead. No additional overhead fees can be charged. Pass through fees for third party charges are allowed (credit report, appraisal, flood cert, etc.). A \$93 tax service fee payable to CoreLogic applies to all loans.

12. **Closing Disclosure.** The borrower's Closing Disclosure (CD) must also include all applicable seller-paid fees in the transaction on page 2 of the CD. If a separate Seller's Closing Disclosure is not utilized, page 3 of the Closing Disclosure under the "Summaries of Transaction" section would also need to be completed under the Seller's Transaction section. All fees of the loan transaction must be disclosed.

13. **Cash Back at Closing (Purchase Transactions).** Cash back to the borrower is limited to \$100 in excess of reimbursement for POC items. Any additional funds must be reimbursed to the lender. If there is a PHFA subordinate closing cost/down payment assistance loan the subordinate loan amount must be reduced accordingly if there is an excess of funds available. **(Refinance Transactions).** Limited cash back permitted per applicable insurer/guarantor guidelines (FHA, VA, Fannie).

14. **Borrower's Minimum Contribution.** Borrowers are required to invest the minimum of 1% or \$1,000 of their own funds into the transaction for Conventional and FHA loans. The minimum investment from the borrower may not be refunded. Those funds must remain in the transaction for the file to be eligible for loan purchase.

15. **Special Instruction for ALL Refinance Loan Products.** Proof of right of Rescission was given to each owner of the property.

16. **Advantage/KFIT Loan (PHFA Seconds)** – If the funds were used, this mortgage must be in second lien position. This loan cannot have any additional charges on the CD other than the cost to record the mortgage & a reasonable notary fee which cannot exceed \$20.00. No additional fees are permitted since this loan is done in conjunction with the PHFA first mortgage to help the borrower qualify for the loan.

I do hereby certify that the above items have been completed and are enclosed.

\_\_\_\_\_  
Signature of Title Agent

\_\_\_\_\_  
Title