PENNSYLVANIA HOUSING FINANCE AGENCY

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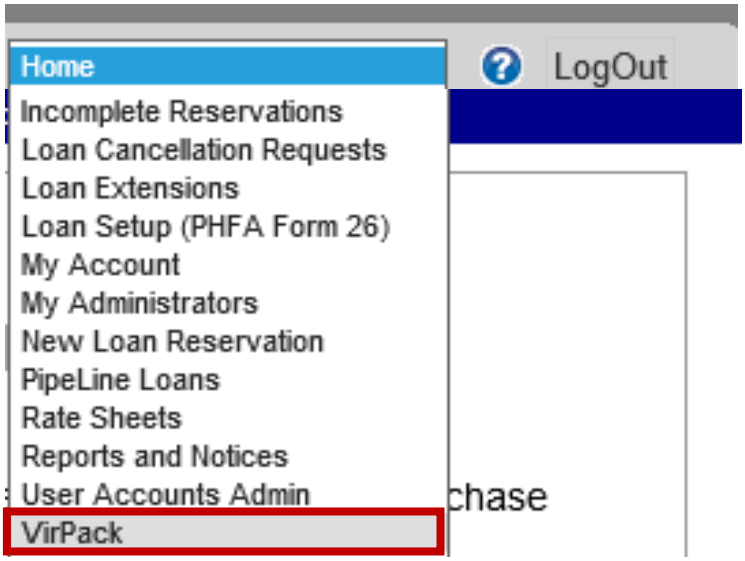
VirPack Instructions

Submitting a New Pre-Closing Package

- Select the 'VirPack' menu option from the Home dropdown

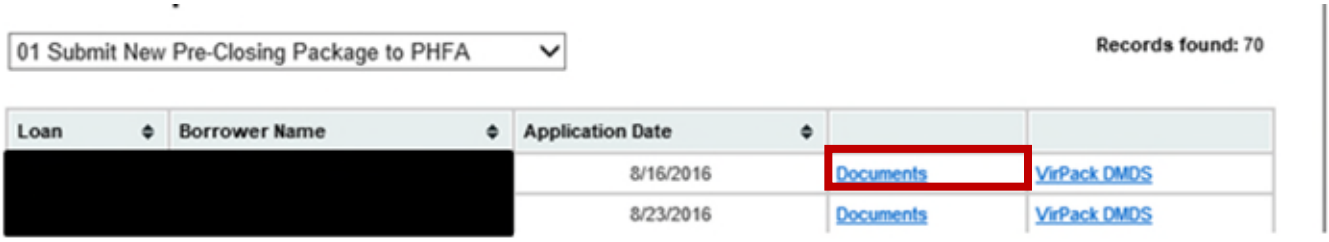


- Select 'Submit New Pre-Closing Package to PHFA' from the Group dropdown

PHFA
PENNSYLVANIA HOUSING FINANCE AGENCY

VirPack Instructions

- A list of available loans will display
  - Select the 'Documents' link to begin uploading the required documentation



**If you do not see a loan listed, it is not in the proper status for this submission. For example, loan 1234567 is not in the list for 'Submit New Pre-Closing Package to PHFA'. This loan is possibly cancelled in our system due to lock expiration or the package has already been submitted previously for review. For additional assistance, please call 717.780.3871.*

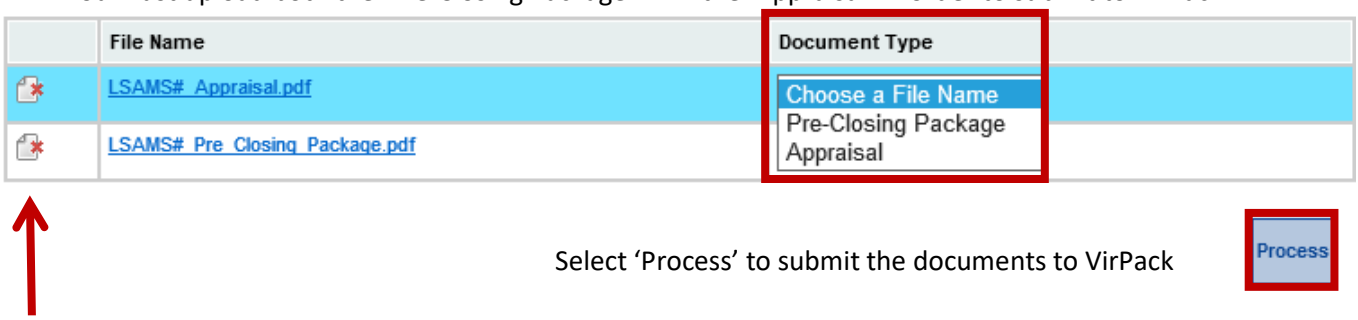
PLEASE NOTE: locked or password protected pdf files cannot be uploaded to VirPack. We will not be able to view any documentation in that file and will need you to re-submit an unlocked version before it can be submitted for review.

NEW FILE NAME REQUIREMENTS:
In order to resolve a previous VirPack upload issue, please make sure that the file name does not contain spaces/special characters and does not exceed 75 characters in length.

- Select 'Browse' to find your saved documents then select 'Upload'
  - Continue these steps until all the documents have been uploaded

VirPack Instructions

- Select the proper Document Type for the uploaded files
  *You must upload both the 'Pre-Closing Package' AND the 'Appraisal' in order to submit to VirPack.



*If you upload a document in error, you can remove it by selecting the 'Delete Document' icon.

**If you upload a document but do not select 'Process' within 24 hours of the upload, the document will be automatically deleted and must be re-uploaded for the submission.

***__Please make sure you label your documents correctly. Anything that is labeled as Appraisal that is not the Appraisal cannot be processed/reviewed by PHFA properly and must be manually put back into VirPack by PHFA.__

- To verify the documents have been sent to VirPack, check for the file and processed information at the bottom

Processed

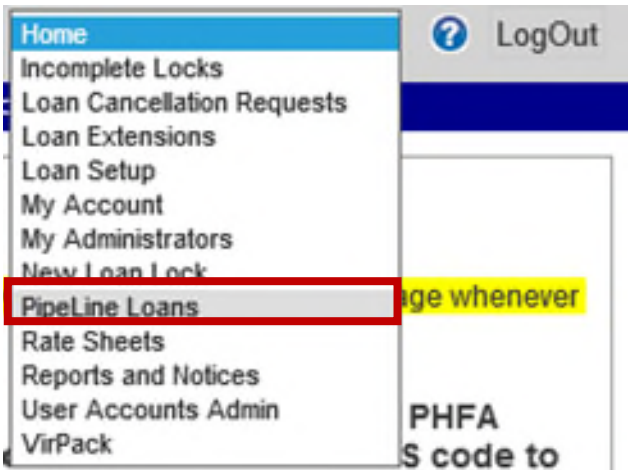
Document Type	Group	File Name	File Uploaded	Uploaded By	File Processed	Processed By	Sent to VirPack
Pre-Closing Package	Submit New Pre-Closing Package to PHFA	ADV_MCC New Pre Closing Package_Redacted.pdf	12/9/2016 8:41 AM	TESTING	12/9/2016 8:42 AM	TESTING	12/9/2016 8:42 AM
Appraisal	Submit New Pre-Closing Package to PHFA	LSAMS#_Appraisal.pdf	12/9/2016 8:42 AM	TESTING	12/9/2016 8:42 AM	TESTING	12/9/2016 8:42 AM

PHFA PENNSYLVANIA HOUSING FINANCE AGENCY

VirPack Instructions

Viewing Submitted Documents

- Select the 'Pipeline Loans' menu option from the Home dropdown



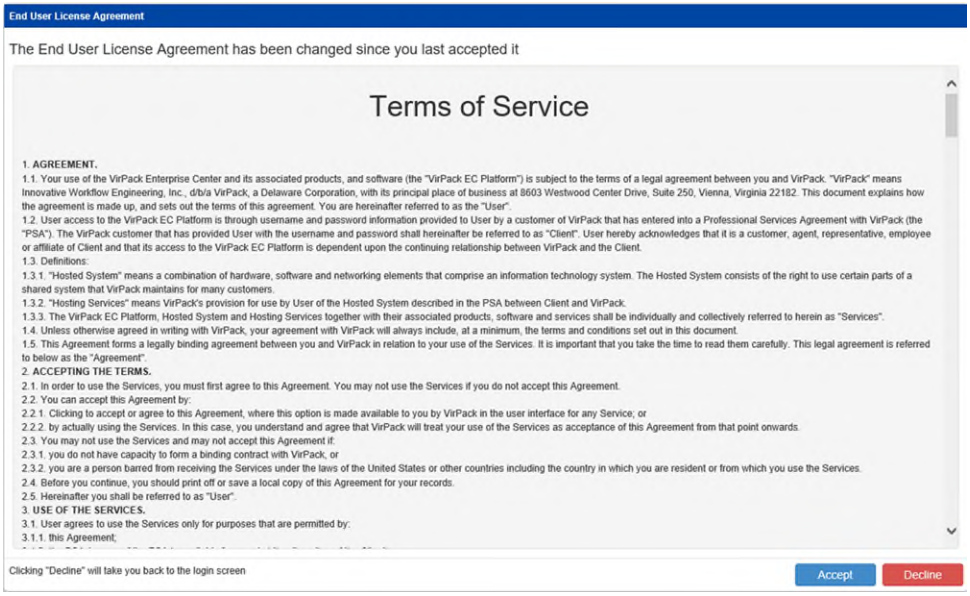
- Select the correct Status for your loan or use the 'SS Search'

- Select the 'Details' link beside the loan

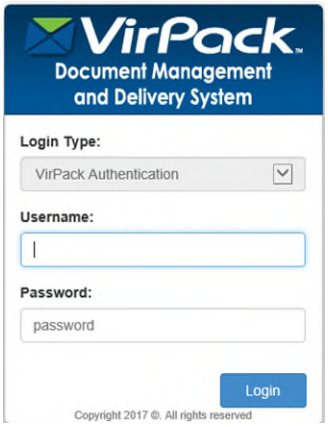
- Select the 'Go to VirPack' link beside the 'Underwriting Package Received' date in the 'Dates' section

VirPack Instructions

*PLEASE NOTE: The first time you view a loan within VirPack, you will be prompted to accept an 'End User License Agreement'. Failure to accept will not allow you to continue into VirPack.



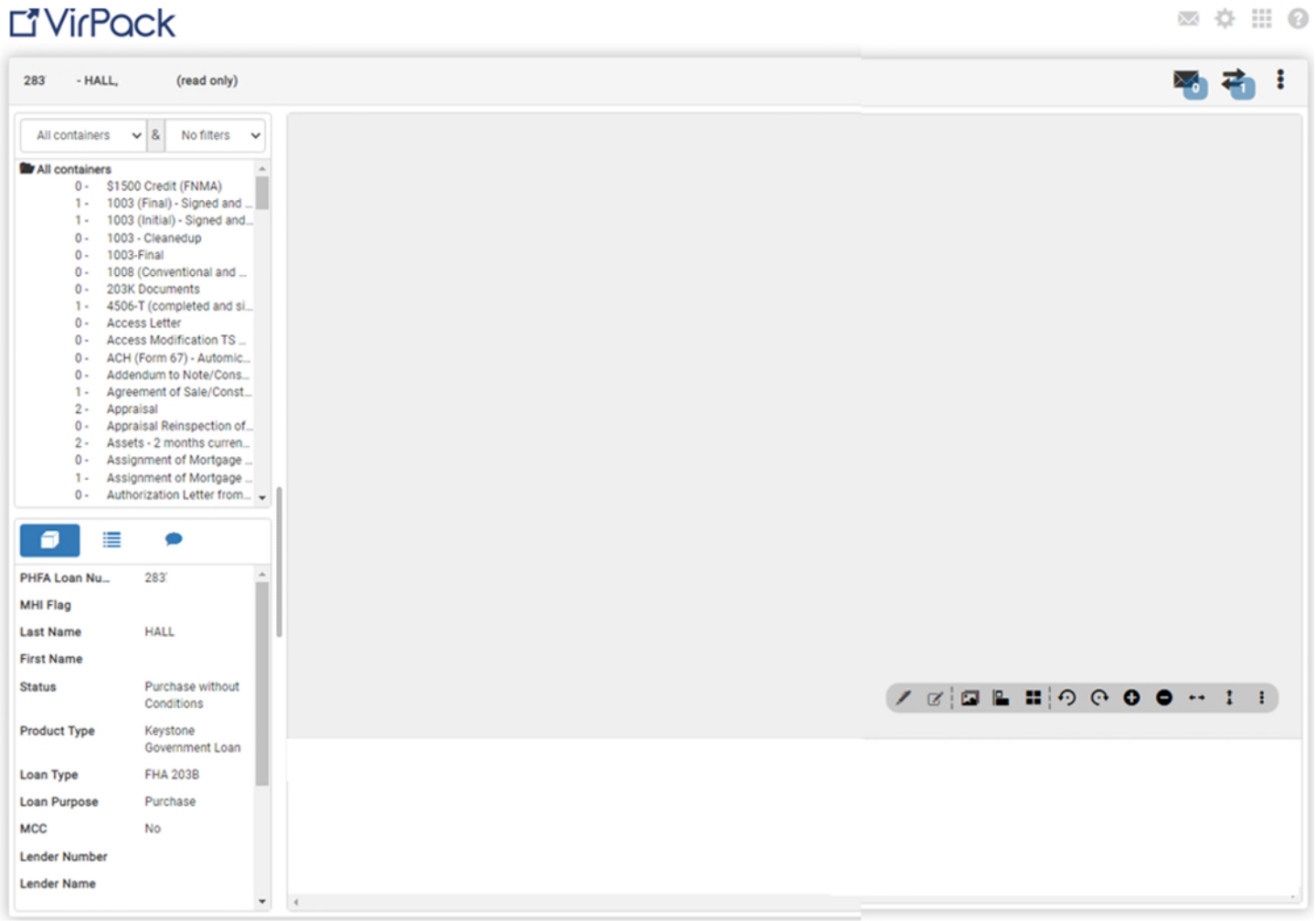
**If you have the VirPack window open for a prolonged time period, your session will expire and you will be prompted to login. You do not have direct login credentials. Please log into Pipeline to refresh your session and and access the 'Go to VirPack' link again.



- You will then be taken directly into that loan's folder view within VirPack.

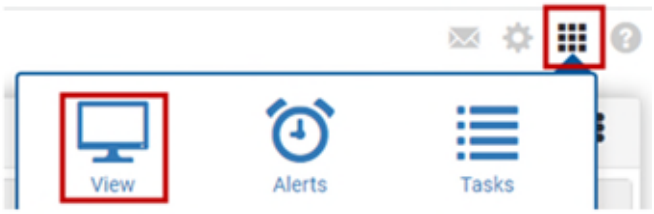
VirPack Instructions

- Under a read only profile, you are able to see all loan documents as PHFA staff see them

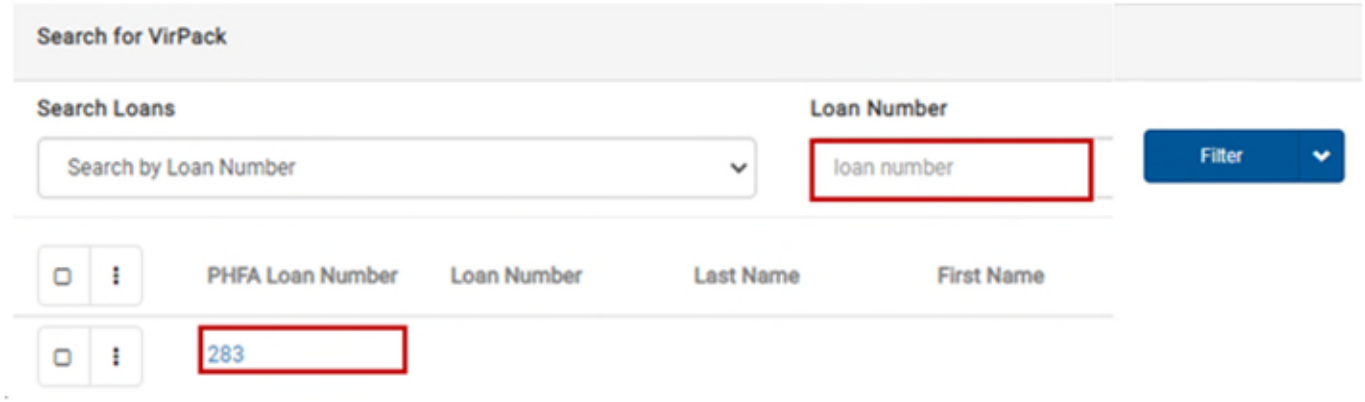


VirPack Instructions

- If you need to navigate to a different loan's documents, you can do so under the Applications Menu by selecting 'View'.



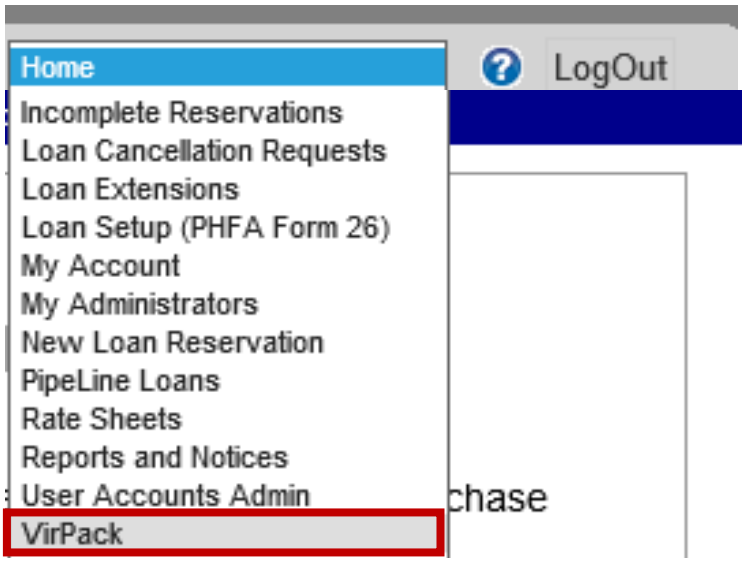
- Enter the PHFA Loan Number, click 'Filter', and select the blue loan number hyperlink that appears



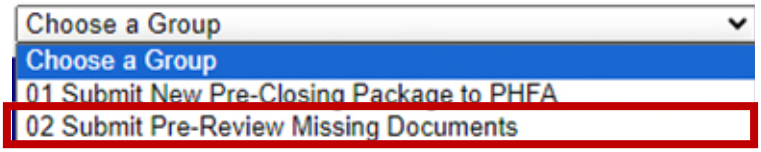
VirPack Instructions

Submitting Pre-Review Missing Documents

- Select the 'VirPack' menu option from the Home dropdown



- Select 'Submit Pre-Review Missing Documents' from the Group dropdown



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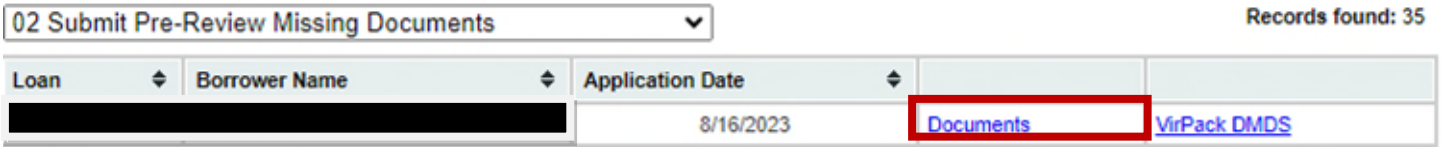
VirPack Instructions

- A list of available loans will display
  - Select the 'Documents' link to begin uploading the required documentation



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- Select 'Browse' to find your saved documents then select 'Upload'
  - Continue these steps until all the documents have been uploaded

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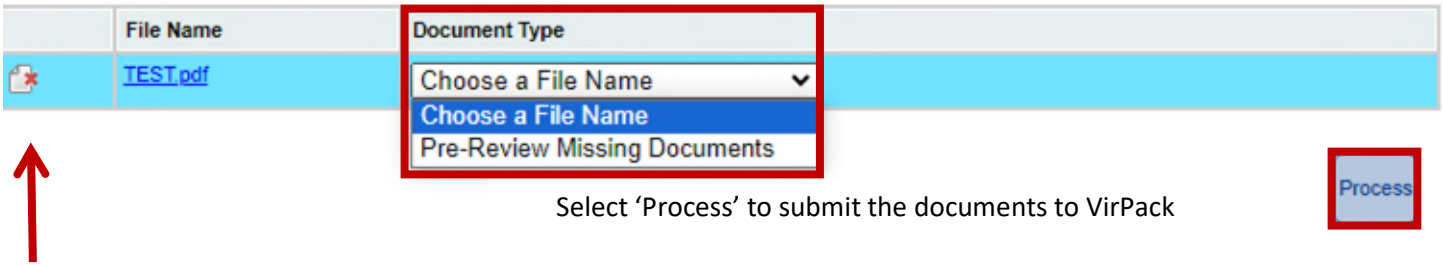
PENNSYLVANIA HOUSING FINANCE AGENCY

VirPack Instructions

- Select the proper Document Type for the uploaded files



Select 'Process' to submit the documents to VirPack

*If you upload a document in error, you can remove it by selecting the 'Delete Document' icon.

**If you upload a document but do not select 'Process' within 24 hours of the upload, the document will be automatically deleted and must be re-uploaded for the submission.

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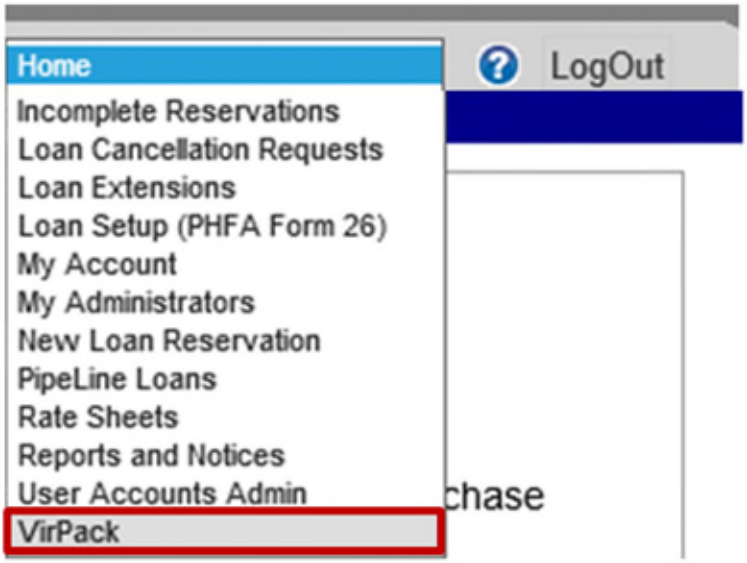
Processed

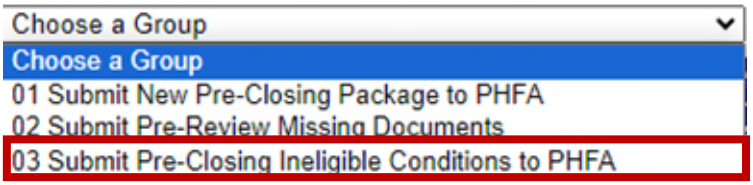
Document Type	Group	File Name	File Uploaded	Uploaded By	File Processed	Processed By	Sent to VirPack
Pre-Closing Package	Submit New Pre-Closing Package to PHFA	TEST.pdf	11/14/2023 7:48 AM	TESTING	11/14/2023 7:49 AM	TESTING	11/14/2023 7:49 AM
Appraisal	Submit New Pre-Closing Package to PHFA	TEST_additional_docs.pdf	11/14/2023 7:49 AM	TESTING	11/14/2023 7:49 AM	TESTING	11/14/2023 7:49 AM
Pre-Review Missing Documents	Submit Pre-Review Missing Documents	TEST.pdf	12/8/2023 9:06 AM	TESTING	12/8/2023 9:06 AM	TESTING	12/8/2023 9:06 AM

Submitting Pre-Closing Ineligible Conditions

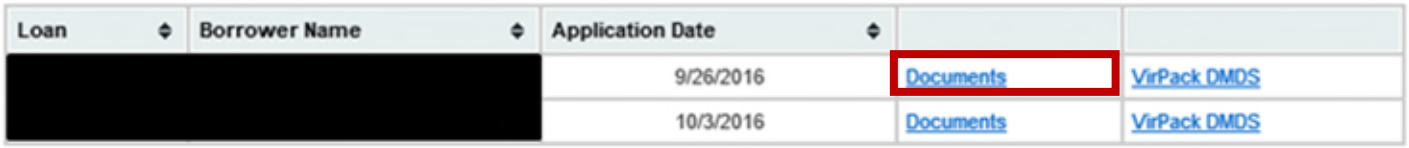
- Select the 'VirPack' menu option from the Home dropdown



- Select 'Submit Pre-Closing Ineligible Conditions to PHFA' from the Group dropdown



- A list of available loans will display
    - Select the 'Documents' link to begin uploading the required documentation



PENNSYLVANIA HOUSING FINANCE AGENCY

VirPack Instructions

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- Select 'Browse' to find your saved documents then select 'Upload'
  - Continue these steps until all the documents have been uploaded

Pending
No Files Pending

Processed
No Records Found

- Select the 'Pre-Closing Ineligible Conditions' Document Type

Pending

Select 'Process' to submit the documents to VirPack

- To verify the documents have been sent to VirPack, check for the file and processed information at the bottom

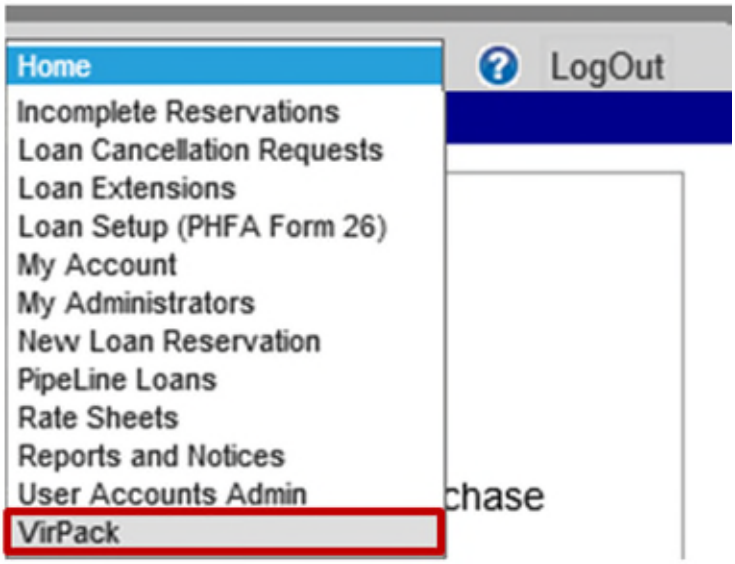
Processed

Document Type	Group	File Name	File Uploaded	Uploaded By	File Processed	Processed By	Sent to VirPack
Pre-Closing Ineligible Conditions	Submit Pre-Closing Ineligible Conditions to PHFA	LSAMS#_Pre_Closing_Conditions.pdf	12/12/2016 9:21 AM	TEST	12/12/2016 9:21 AM	TEST	12/12/2016 9:21 AM

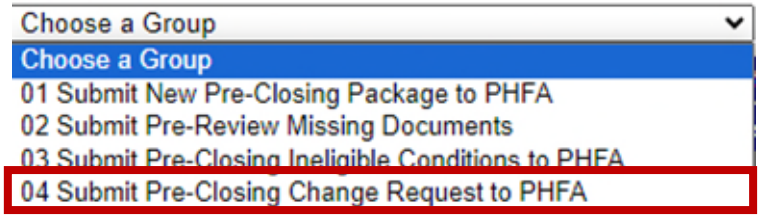
VirPack Instructions

Submitting Pre-Closing Change Request

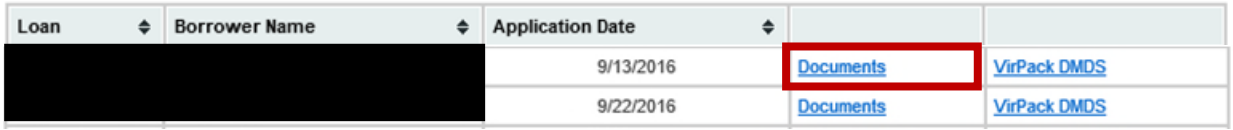
- Select the 'VirPack' menu option from the Home dropdown



- Select 'Submit Pre-Closing Change Request to PHFA' from the Group dropdown



- A list of available loans will display
    - Select the 'Documents' link to begin uploading the required documentation



PHFA PENNSYLVANIA HOUSING FINANCE AGENCY

VirPack Instructions

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- Select 'Browse' to find your saved documents then select 'Upload'
  - Continue these steps until all the documents have been uploaded

Pending
No Files Pending

Processed
No Records Found

- Select the 'Pre-Closing Change Request' Document Type

Pending

Select 'Process' to submit the documents to VirPack

- To verify the documents have been sent to VirPack, check for the file and processed information at the bottom

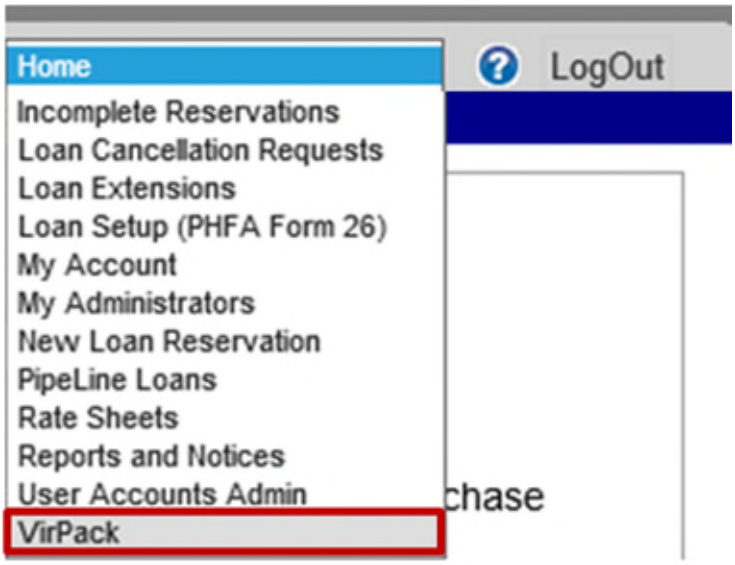
Processed

Document Type	Group	File Name	File Uploaded	Uploaded By	File Processed	Processed By	Sent to VirPack
Pre-Closing Change Request	Submit Pre-Closing Change Request to PHFA	LSAMS#_Pre_Closing_Change_Request.pdf	12/21/2016 11:54 AM	TEST	12/21/2016 11:55 AM	TEST	12/21/2016 11:55 AM

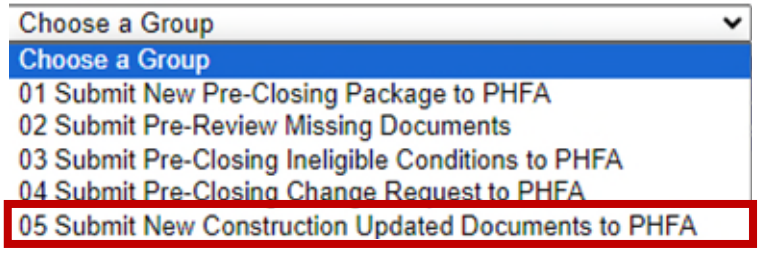
VirPack Instructions

Submitting New Construction Updated Documents

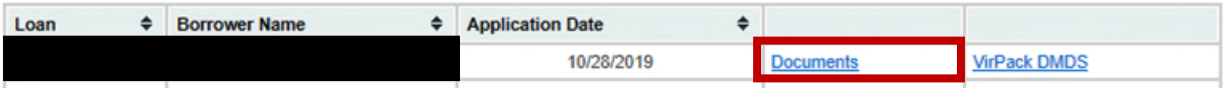
- Select the 'VirPack' menu option from the Home dropdown



- Select 'Submit New Construction Updated Documents to PHFA' from the Group dropdown



- A list of available loans will display
    - Select the 'Documents' link to begin uploading the required documentation



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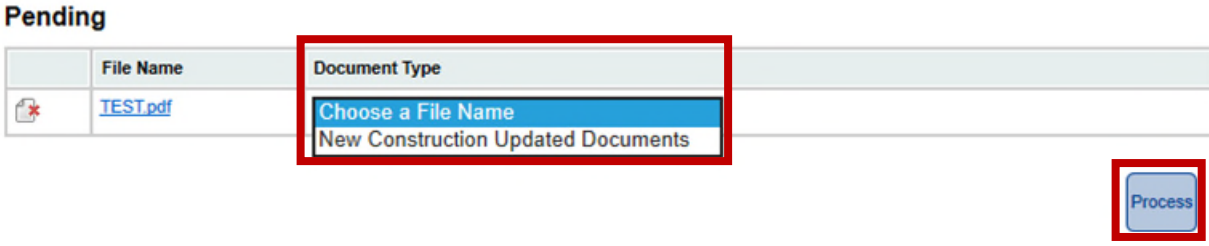
- Select 'Browse' to find your saved documents then select 'Upload'
  - Continue these steps until all the documents have been uploaded

- Select the 'New Construction Updated Documents' Document Type



Select 'Process' to submit the documents to VirPack

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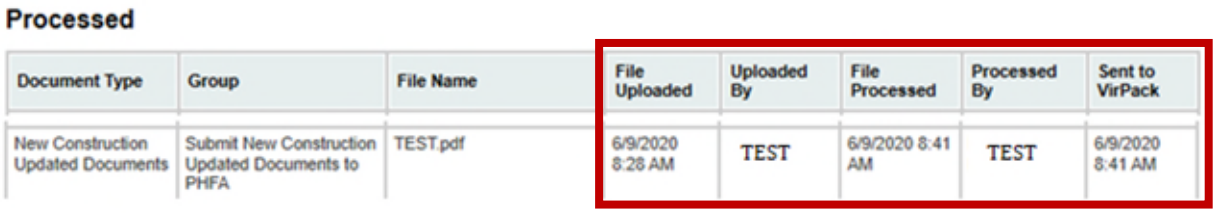
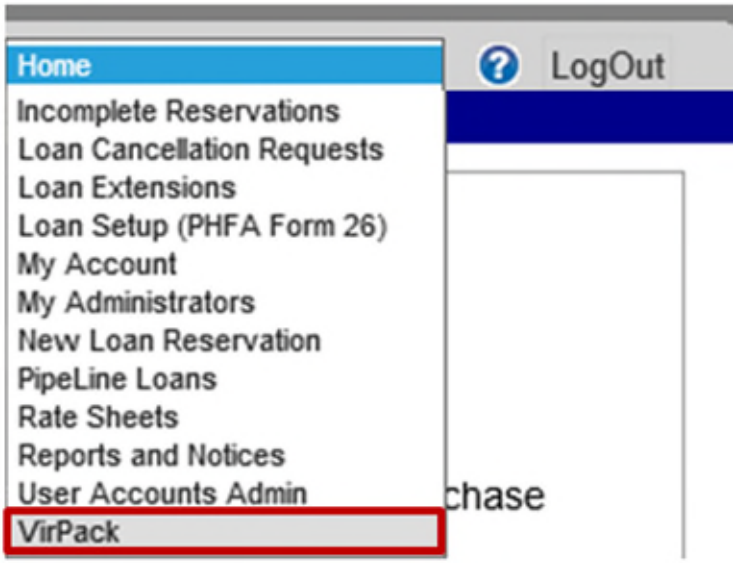


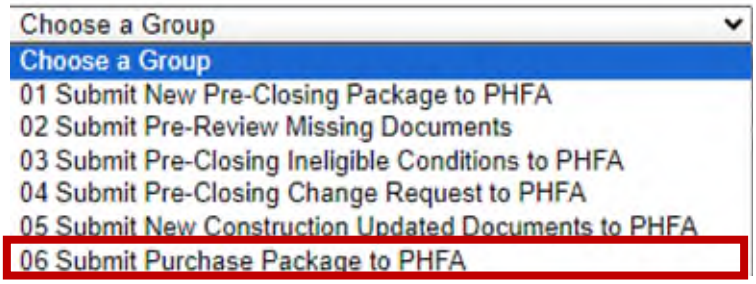
VirPack Instructions

Submitting a Purchase Package

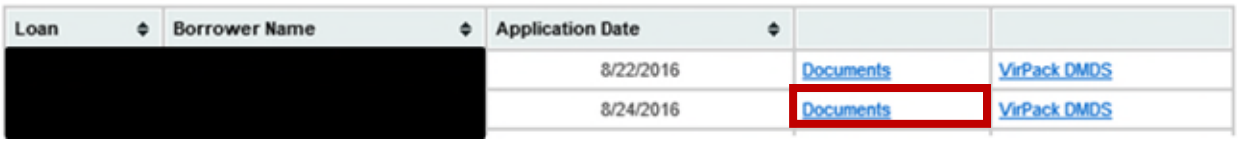
- Select the 'VirPack' menu option from the Home dropdown



- Select 'Submit Purchase Package to PHFA' from the Group dropdown



- A list of available loans will display (If the loan you are working on does not display, please refer to the expiration date, if it expired please contact Secondary@phfa.org to have the loan reactivated.)
    - Select the 'Documents' link to begin uploading the required documentation



PENNSYLVANIA HOUSING FINANCE AGENCY

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  - Continue these steps until all the documents have been uploaded

Pending
No Files Pending

Processed
No Records Found

*You must upload both the 'Pre-Closing Conditions' AND the 'Purchase Package' in order to submit to VirPack.

Pending

Select 'Process' to submit the documents to VirPack

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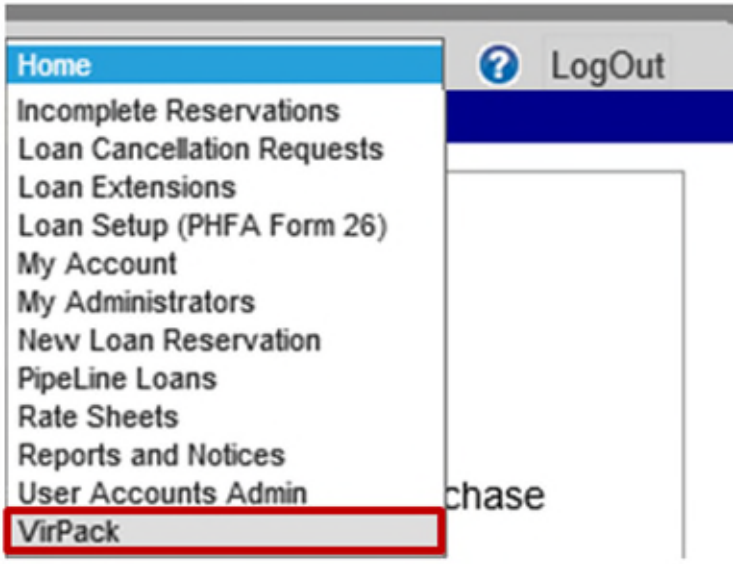
Processed

Document Type	Group	File Name	File Uploaded	Uploaded By	File Processed	Processed By	Sent to VirPack
Purchase Package	Submit Purchase Package to PHFA	ADV_MCC Purchase Package_Redacted.pdf	12/9/2016 8:46 AM	Test	12/9/2016 8:47 AM	Test	12/9/2016 8:47 AM
Pre-Closing Conditions	Submit Purchase Package to PHFA	LSAMS#_Pre_Closing_Conditions.pdf	12/9/2016 8:47 AM	Test	12/9/2016 8:47 AM	Test	12/9/2016 8:47 AM

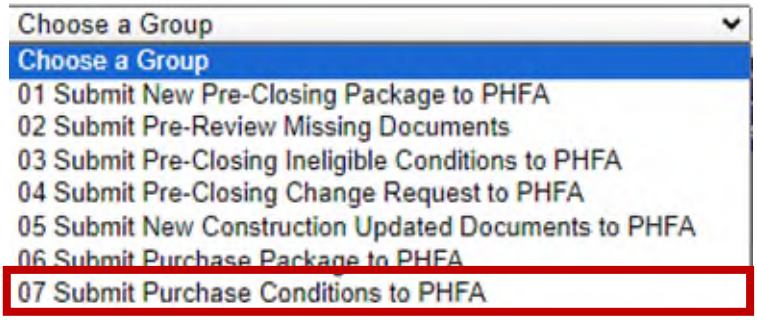
VirPack Instructions

Submitting Purchase Conditions

- Select the 'VirPack' menu option from the Home dropdown



- Select 'Submit Purchase Conditions to PHFA' from the Group dropdown



- A list of available loans will display
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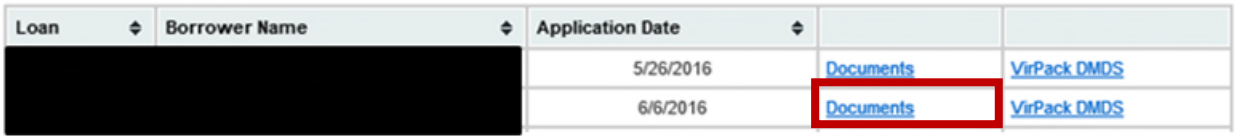

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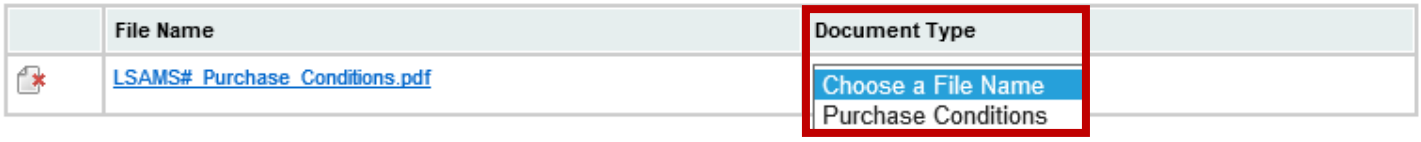
Pending
No Files Pending

Processed
No Records Found

- Select the 'Purchase Conditions' Document Type

Pending



Select 'Process' to submit the documents to VirPack

- To verify the documents have been sent to VirPack, check for the file and processed information at the bottom

Processed

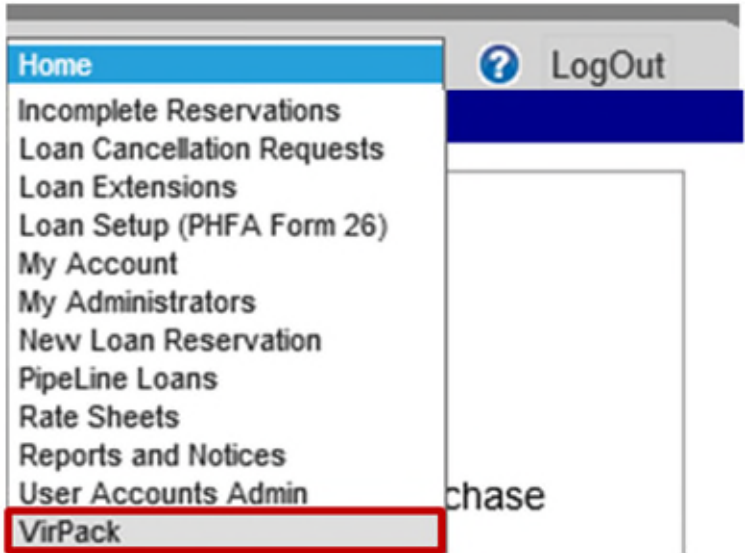
Document Type	Group	File Name	File Uploaded	Uploaded By	File Processed	Processed By	Sent to VirPack
Purchase Conditions	Submit Purchase Conditions to PHFA	LSAMS#_Purchase_Conditions.pdf	12/9/2016 8:48 AM	Test	12/9/2016 8:48 AM	Test	12/9/2016 8:48 AM

PHFA PENNSYLVANIA HOUSING FINANCE AGENCY

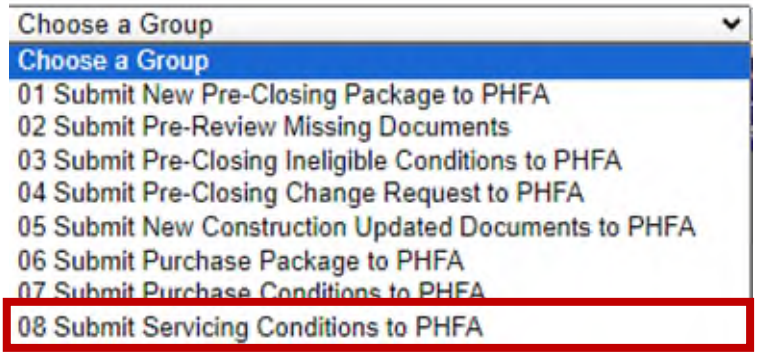
VirPack Instructions

Submitting Servicing Conditions

- Select the 'VirPack' menu option from the Home dropdown



- Select 'Submit Servicing Conditions to PHFA' from the Group dropdown



- A list of available loans will display
    - Select the 'Documents' link to begin uploading the required documentation

VirPack Instructions

PLEASE NOTE: locked or password protected pdf files cannot be uploaded to VirPack. We will not be able to view any documentation in that file and will need you to re-submit an unlocked version before it can be submitted for review.

NEW FILE NAME REQUIREMENTS:
In order to resolve a previous VirPack upload issue, please make sure that the file name does not contain spaces/special characters and does not exceed 75 characters in length.

- Select 'Browse' to find your saved documents then select 'Upload'
  - Continue these steps until all the documents have been uploaded

Pending
No Files Pending

Processed
No Records Found

- Select the 'Servicing Conditions' Document Type

Pending

Select 'Process' to submit the documents to VirPack

- To verify the documents have been sent to VirPack, check for the file and processed information at the bottom

Processed

Document Type	Group	File Name	File Uploaded	Uploaded By	File Processed	Processed By	Sent to VirPack
Servicing Conditions	Submit Servicing Conditions to PHFA	LSAMS#_Servicing_Conditions.pdf	12/9/2016 8:49 AM	Test	12/9/2016 8:50 AM	Test	12/9/2016 8:50 AM

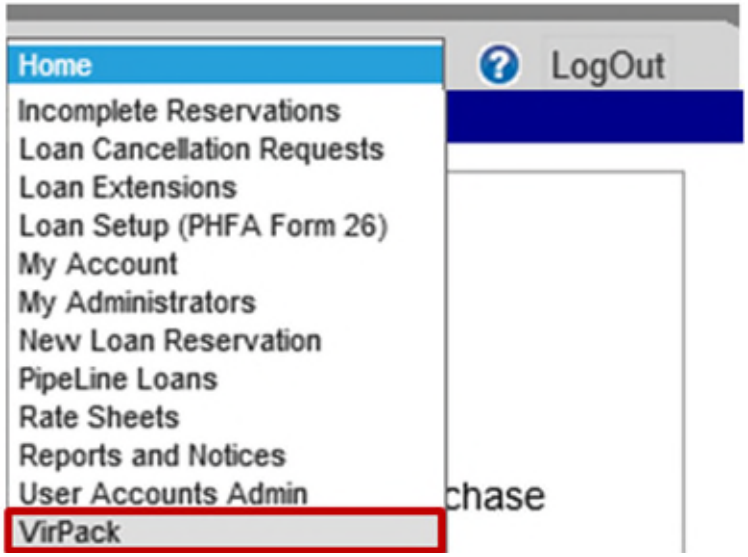
PHFA PENNSYLVANIA HOUSING FINANCE AGENCY

VirPack Instructions

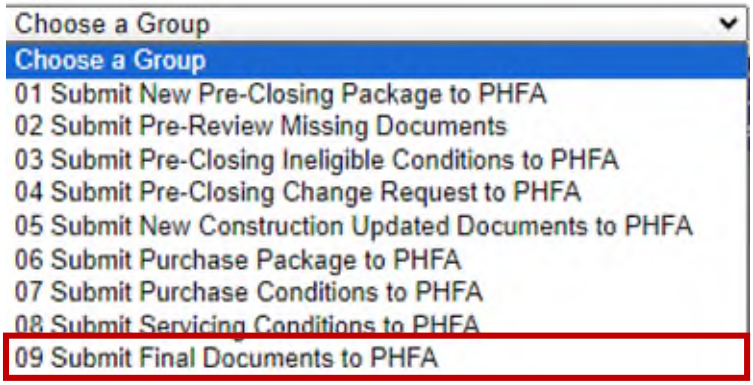
Submitting Final Documents

PLEASE NOTE: The original recorded documents and the original title policy must be mailed to PHFA, regardless of if a certified true and correct copy of the title policy was accepted to purchase the loan. These items are required by our document custodian.

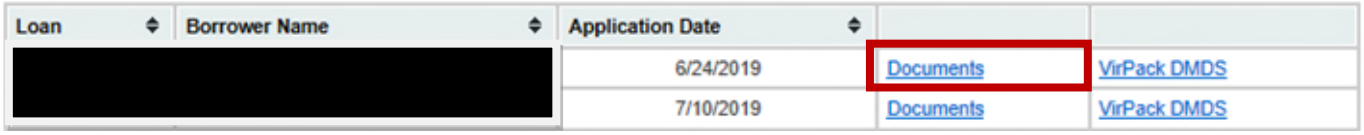
- Select the 'VirPack' menu option from the Home dropdown



- Select 'Submit Final Documents to PHFA' from the Group dropdown



- A list of available loans will display
  - Select the 'Documents' link to begin uploading the required documentation



VirPack Instructions

PLEASE NOTE: locked or password protected pdf files cannot be uploaded to VirPack. We will not be able to view any documentation in that file and will need you to re-submit an unlocked version before it can be submitted for review.

NEW FILE NAME REQUIREMENTS:
In order to resolve a previous VirPack upload issue, please make sure that the file name does not contain spaces/special characters and does not exceed 75 characters in length.

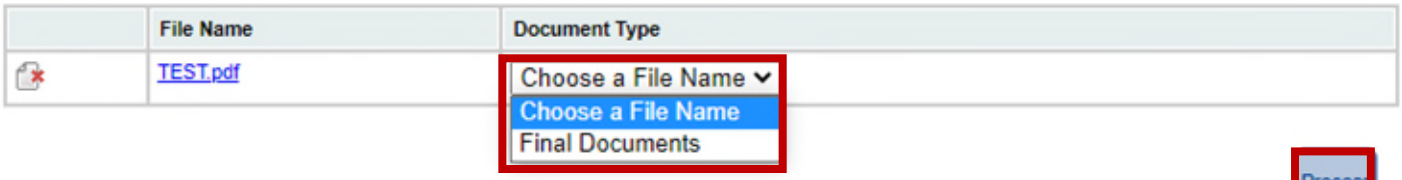
- Select 'Browse' to find your saved documents then select 'Upload'
  - Continue these steps until all the documents have been uploaded

Pending
No Files Pending

Processed
No Records Found

- Select the 'Final Documents' Document Type

Pending



Select 'Process' to submit the documents to VirPack

- To verify the documents have been sent to VirPack, check for the file and processed information at the bottom

Processed

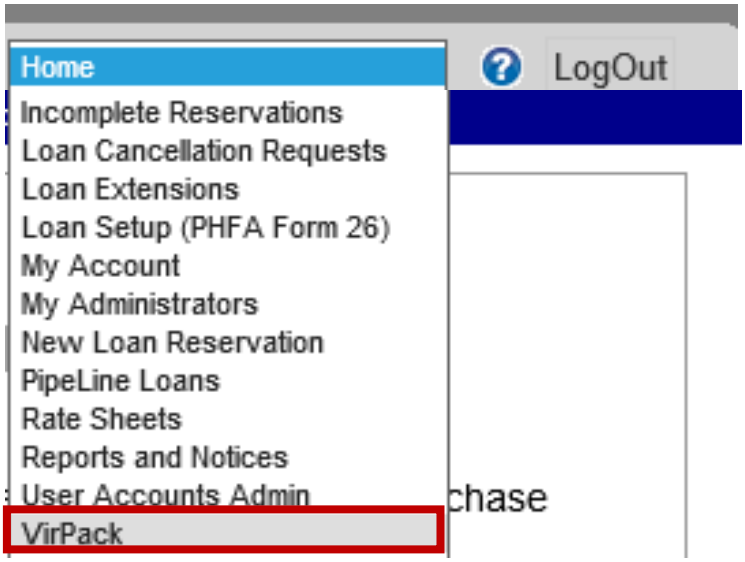
Document Type	Group	File Name	File Uploaded	Uploaded By	File Processed	Processed By	Sent to VirPack
Final Document Conditions	Submit Final Documents to PHFA	final_doc_conditions.pdf	4/16/2020 7:04 AM	Test	4/16/2020 7:09 AM	Test	4/16/2020 7:09 AM

PHFA
PENNSYLVANIA HOUSING FINANCE AGENCY

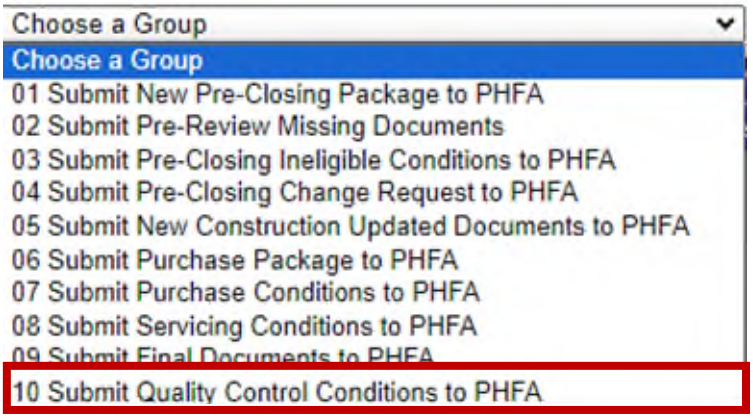
VirPack Instructions

Submitting Quality Control Conditions

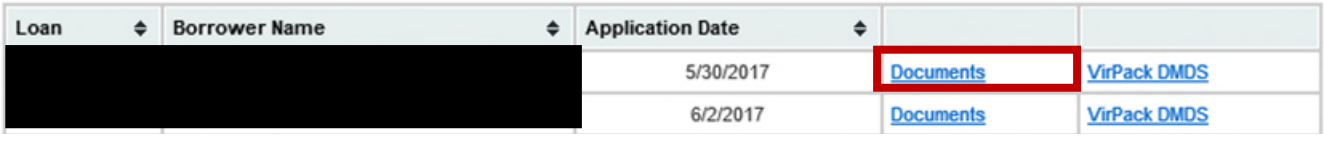
- Select the 'VirPack' menu option from the Home dropdown



- Select 'Submit Quality Control Conditions to PHFA' from the Group dropdown



- A list of available loans will display
    - Select the 'Documents' link to begin uploading the required documentation



VirPack Instructions

PLEASE NOTE: locked or password protected pdf files cannot be uploaded to VirPack. We will not be able to view any documentation in that file and will need you to re-submit an unlocked version before it can be submitted for review.

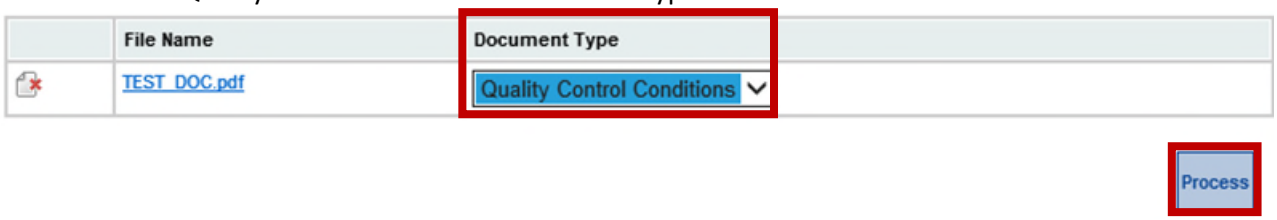
NEW FILE NAME REQUIREMENTS:
In order to resolve a previous VirPack upload issue, please make sure that the file name does not contain spaces/special characters and does not exceed 75 characters in length.

- Select 'Browse' to find your saved documents then select 'Upload'
  - Continue these steps until all the documents have been uploaded

Pending
No Files Pending

Processed
No Records Found

- Select the 'Quality Control Conditions' Document Type



Select 'Process' to submit the documents to VirPack

VirPack Instructions

- To verify the documents have been sent to VirPack, check for the file and processed information at the bottom

Processed

TESTING

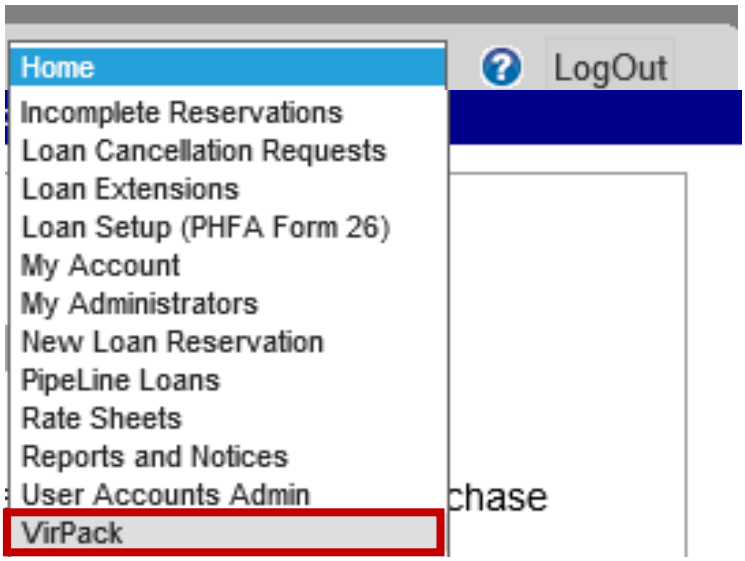
Document Type	Group	File Name	File Uploaded	Uploaded By	File Processed	Processed By	Sent to VirPack
Appraisal	Submit New Pre-Closing Package to PHFA	[redacted]	7/26/2017 12:29 PM	TESTING	7/26/2017 12:29 PM	TESTING	7/26/2017 12:29 PM
Pre-Closing Package	Submit New Pre-Closing Package to PHFA		7/26/2017 12:28 PM	TESTING	7/26/2017 12:29 PM	TESTING	7/26/2017 12:29 PM
Pre-Closing Conditions	Submit Purchase Package to PHFA		8/11/2017 5:10 PM	TESTING	8/11/2017 5:11 PM	TESTING	8/11/2017 5:11 PM
Purchase Package	Submit Purchase Package to PHFA		8/11/2017 5:10 PM	TESTING	8/11/2017 5:11 PM	TESTING	8/11/2017 5:11 PM
Purchase Conditions	Submit Purchase Conditions to PHFA		11/1/2017 3:15 PM	TESTING	11/1/2017 3:15 PM	TESTING	11/1/2017 3:15 PM
Quality Control Conditions	Submit Quality Control Conditions to PHFA		1/25/2018 10:29 AM	TESTING	1/25/2018 10:39 AM	TESTING	1/25/2018 10:39 AM

PHFA PENNSYLVANIA HOUSING FINANCE AGENCY

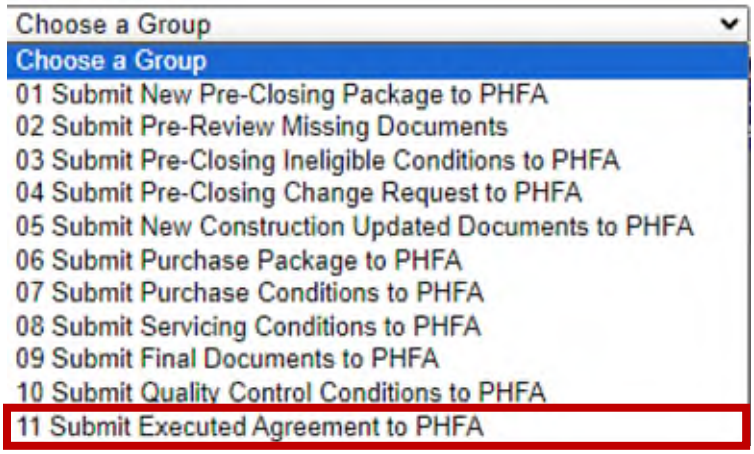
VirPack Instructions

Submitting an Executed Agreement

- Select the 'VirPack' menu option from the Home dropdown



- Select 'Submit Executed Agreement to PHFA' from the Group dropdown



PHFA PENNSYLVANIA HOUSING FINANCE AGENCY

VirPack Instructions

- A list of available loans will display
  - Select the 'Documents' link to begin uploading the required documentation

Loan	Borrower Name	Application Date		
[redacted]	[redacted]	7/24/2017	Documents	VirPack DMDS
		1/22/2018	Documents	VirPack DMDS

**If you do not see a loan listed, it is not in the proper status for this submission. For additional assistance, please call 717.780.3871.*

PLEASE NOTE: locked or password protected pdf files cannot be uploaded to VirPack. We will not be able to view any documentation in that file and will need you to re-submit an unlocked version before it can be submitted for review.

NEW FILE NAME REQUIREMENTS:

In order to resolve a previous VirPack upload issue, please make sure that the file name does not contain spaces/special characters and does not exceed 75 characters in length.

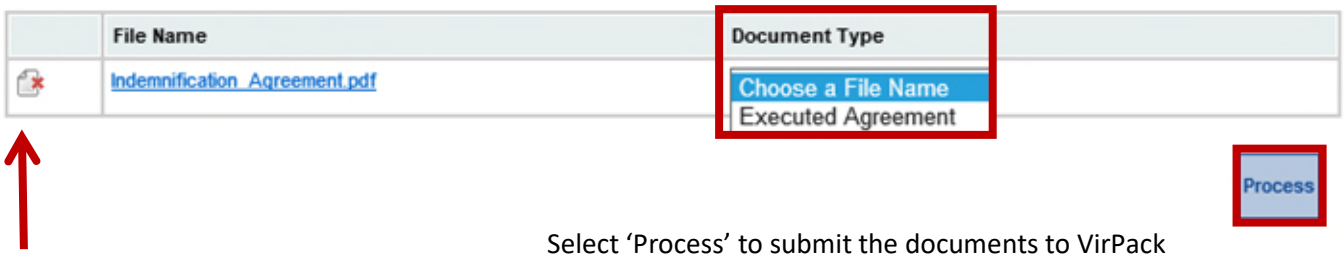
- Select 'Browse' to find your saved documents then select 'Upload'
  - Continue these steps until all the documents have been uploaded

Pending
No Files Pending

Processed
No Records Found

VirPack Instructions

- Select the proper Document Type for the uploaded file



Select 'Process' to submit the documents to VirPack

*If you upload a document in error, you can remove it by selecting the 'Delete Document' icon.

**If you upload a document but do not select 'Process' within 24 hours of the upload, the document will be automatically deleted and must be re-uploaded for the submission.

- To verify the documents have been sent to VirPack, check for the file and processed information at the bottom

Processed

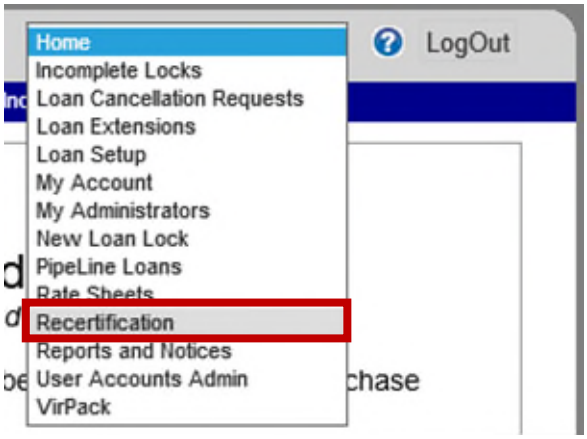
Document Type	Group	File Name	File Uploaded	Uploaded By	File Processed	Processed By	Sent to VirPack
Appraisal	Submit New Pre-Closing Package to PHFA	Julian_appraisal.pdf	8/17/2017 11:31 AM	TESTING	8/17/2017 11:33 AM	TESTING	8/17/2017 11:33 AM
Pre-Closing Package	Submit New Pre-Closing Package to PHFA	SKM_554e17081609310.pdf	8/17/2017 11:33 AM	TESTING	8/17/2017 11:33 AM	TESTING	8/17/2017 11:34 AM
Purchase Package	Submit Purchase Package to PHFA	julianc1.pdf	9/22/2017 2:47 PM	TESTING	9/22/2017 2:49 PM	TESTING	9/22/2017 2:50 PM
Purchase Package	Submit Purchase Package to PHFA	julianc2.pdf	9/22/2017 2:47 PM	TESTING	9/22/2017 2:50 PM	TESTING	9/22/2017 2:50 PM
Purchase Package	Submit Purchase Package to PHFA	julianc3.pdf	9/22/2017 2:49 PM	TESTING	9/22/2017 2:50 PM	TESTING	9/22/2017 2:51 PM
Pre-Closing Conditions	Submit Purchase Package to PHFA	juliandetails.pdf	9/22/2017 2:49 PM	TESTING	9/22/2017 2:52 PM	TESTING	9/22/2017 2:53 PM
Executed Agreement	Submit Executed Agreement to PHFA	Indemnification_Agreement.pdf	5/3/2018 8:35 AM	TESTING	5/3/2018 8:37 AM	TESTING	5/3/2018 8:37 AM

PHFA PENNSYLVANIA HOUSING FINANCE AGENCY

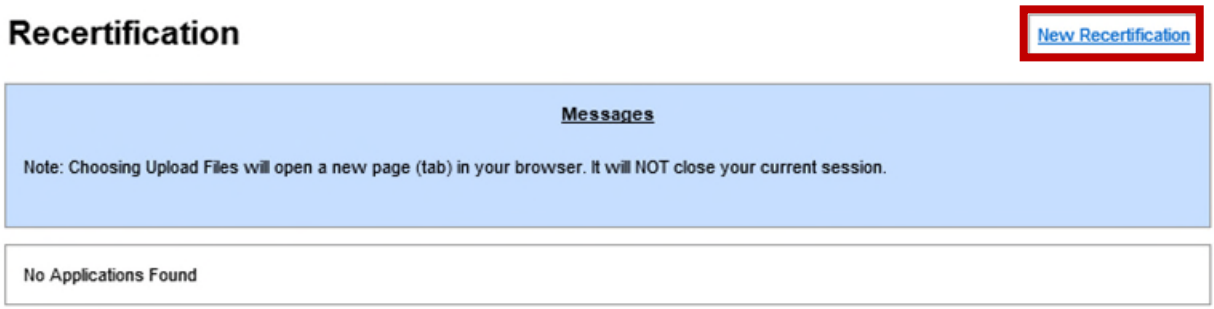
VirPack Instructions

Submitting your Annual Recertification Package

- Select the 'Recertification' menu from the Home dropdown



- Select the 'New Recertification' link at the top



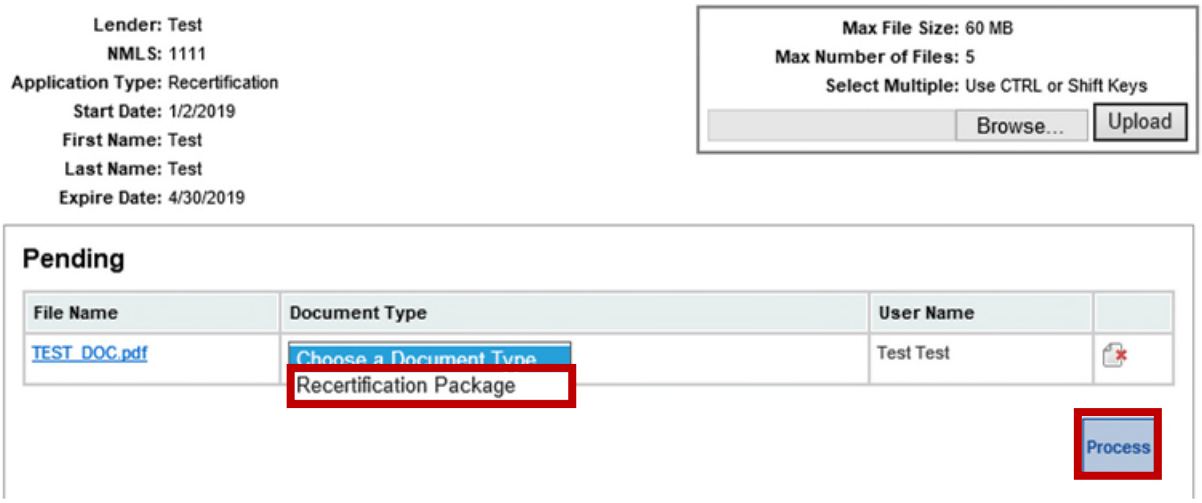
- The Recertification Submission will automatically be created that will expire April 30th
- Select 'Upload Files'

NMLS	App Type	Started	Expires	Bank Type	Entered	Modified		
1111	Recertification	1/2/2019	4/30/2019	Prospective	12/19/2018 3:45 PM	12/19/2018 3:45 PM	Add 30 Days Delete	Upload Files

VirPack Instructions

- A new window will open to the upload screen

  - Browse to where your documents are saved
  - Upload the Recertification Package



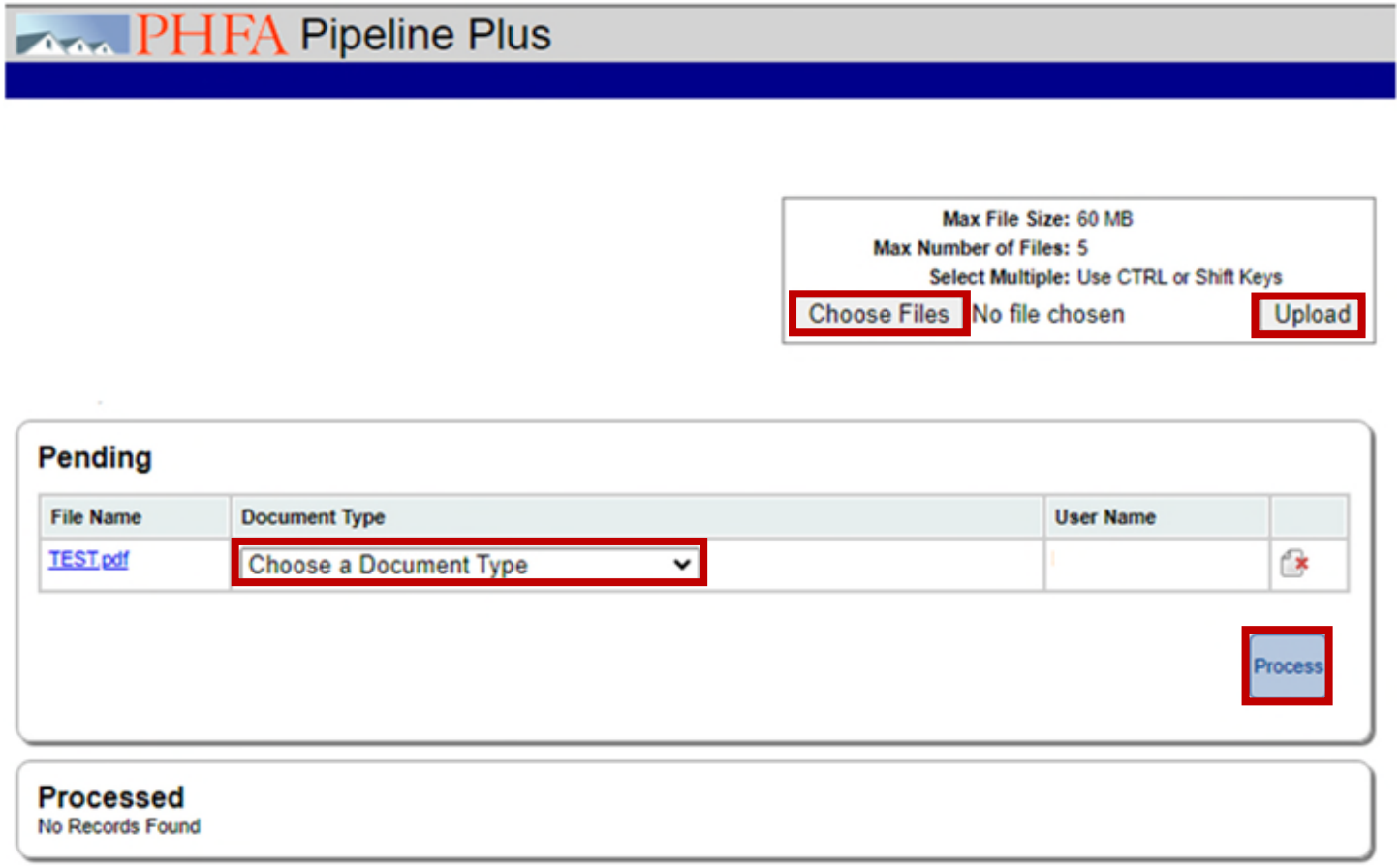
  - Select the 'Recertification Package' document type from the dropdown
  - Select 'Process' to submit the documents to VirPack for review

VirPack Instructions

Submitting Form 29: List of Authorized Officers and Underwriting Personnel

Please contact our Business Development Unit to receive an application upload link.

- Select the link included in the email to be taken to the upload page

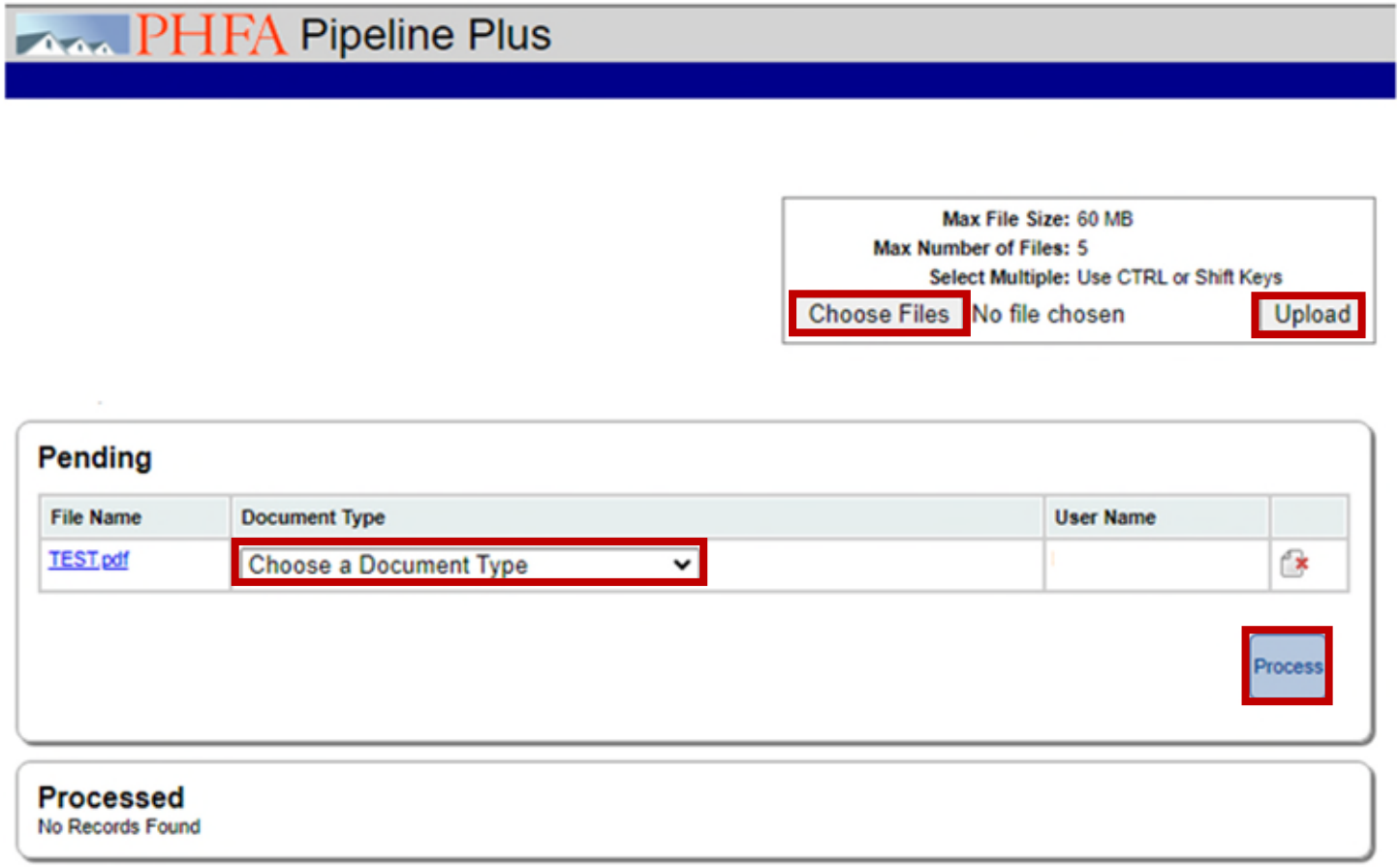


- Select 'Choose Files'
- Select 'Upload'
- Select the 'Form 29' Document Type
- Select 'Process' to submit the documents to VirPack
- To verify the documents have been sent to VirPack, check for the file and processed information at the bottom

Submitting Form 70/72: Lender ACH Information

Please contact our Business Development Unit to receive an application upload link.

- Select the link included in the email to be taken to the upload page



- Select 'Choose Files'
- Select 'Upload'
- If you are utilizing a Warehouse Lender, select the 'Form 70' Document Type
- If you are NOT utilizing a Warehouse Lender, select the 'Form 72' Document Type
- Select 'Process' to submit the documents to VirPack
- To verify the documents have been sent to VirPack, check for the file and processed information at the bottom

PENNSYLVANIA HOUSING FINANCE AGENCY

VirPack Instructions

Questions about VirPack

If you have any technical questions regarding uploading your files, please contact lenders@phfa.org. Specific questions about loan conditions should be directed to the appropriate unit, please refer to Appendix N for the Homeownership Programs contact list.