Virpack Instructions

Virpack Instructions

Utilize Appendix E – VirPack Instructions:

- Can be found at http://www.phfa.org/hop/lenders/
- Log into the PHFA Pipeline Plus system:
- Continue to use the PHFA Pipeline Plus system to check loan status and view reports/notifications
- Account Administrators would add the VirPack menu item to users submitting any portion of a file to PHFA

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Pipeline Plus Security

To access VirPack, each person must have a PHFA Pipeline Plus System account

Accounts where the user does not log in within 60 days:
- Notices will be provided at 60-days
- **Starting at 61 days without logging in,** user will receive daily reminders to log in
- Failure to access the account within 75 days, account will be deactivated
- PHFA is providing a 15-day courtesy for lenders to access their accounts prior to deactivation

When the access is deactivated, the User Account Admin must:

- Reactivate the account
- Ensure that the user logs in so that the account does not deactivate the next day
- Ensure all accesses are accurate

General accounts are not permitted. Each user must have their own individual accounts

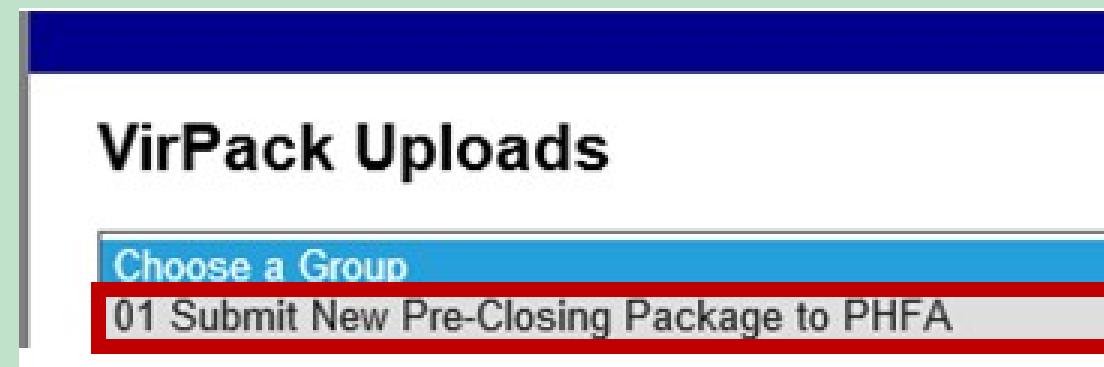# VirPack Instructions for Pre-Closing Submissions

- Locked or password protected PDF files are not permitted

- File sizes are limited to 60 MB

- When creating the file name, it cannot contain spaces/special characters and must not exceed 75 characters in length

- **PHFA Form 51 or 51R (refinance)** must be used when submitting the Pre-Closing package to PHFA

- Must be in the stacking order checklist

- Do not upload excessive documentation

- Be sure to gather all documents to submit at once

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VirPack Instructions for Pre-Closing Submissions

- Select the 'VirPack' menu option from the Home dropdown
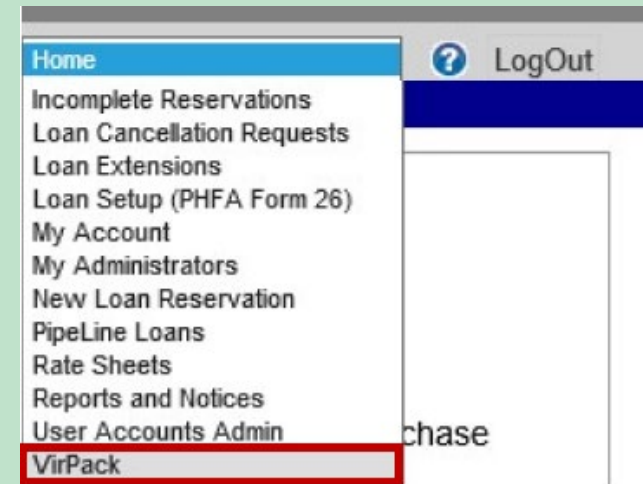
- Select 'Submit New Pre-Closing Package to PHFA' from the Group dropdown

VirPack Instructions for Pre-Closing Submissions

- A list of available loans will display:

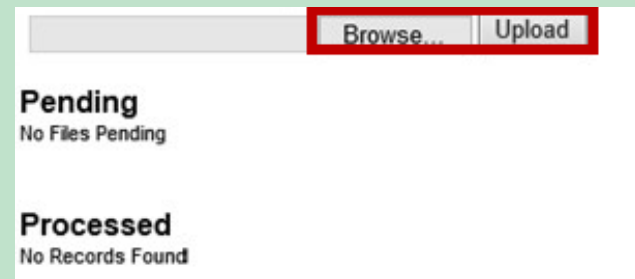 -Select the 'Documents' link to begin uploading the required documentation

NOTE: If you are unable to see your loan, the lock may have expired. Contact Secondary@phfa.org.

VirPack Instructions for Pre-Closing Submissions

- Select 'Browse' to find your saved documents then select 'Upload'

    -Continue these steps until all the documents have been uploaded

- 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

- Select 'Process' to submit the document to VirPack

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

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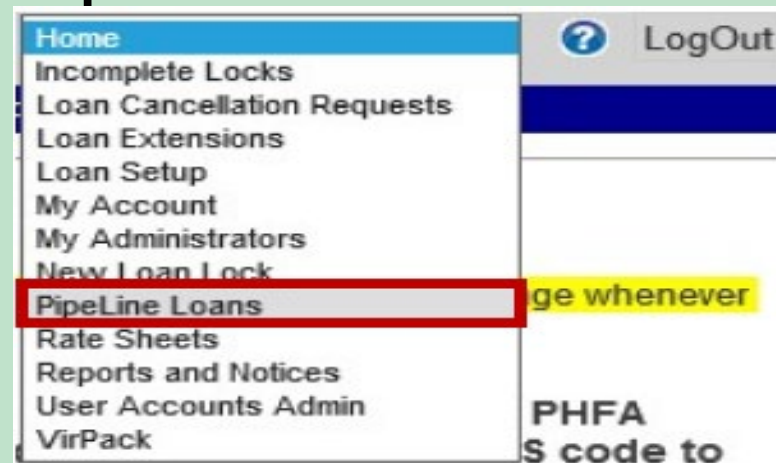
- To verify the documents have been sent to VirPack, check for the file and processed information at the bottom

Processed

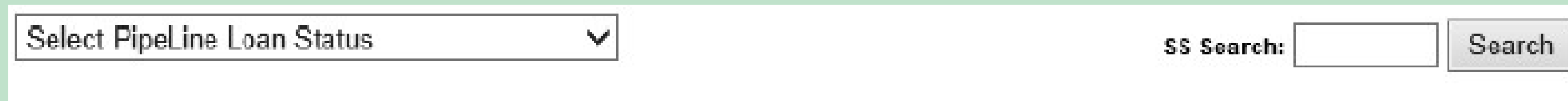| Document Type	Group	File Name	File Uploaded	Uploaded By	File Processed	Processed By	Sent to VirPack
Pre-Closing Package	Submit New Pre-Closing Package to PHFA	ADV_MCC New Pre Closing Package_Redacted.pdf	12/9/2016 8:41 AM	TESTING	12/9/2016 8:42 AM	TESTING	12/9/2016 8:42 AM
Appraisal	Submit New Pre-Closing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

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VirPack Instructions for Pre-Closing Submissions

Searching for a Loan

- 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

PHFA Pre-Closing Document Review
Procedural Change
1/2/2024

Why the Change?

This change is to assist in Pre-Closing turn times by:

1. Reducing time our Pre-Closing Officers spend on reviewing file submissions that do not contain designated information
2. Creating a quicker turn time for files submitted correctly
3. Assisting lenders in receiving their Pre-Closing decisions more quickly
4. Identify training opportunities for lending staff that are unfamiliar with complete file submissions to PHFA

New Process

- PHFA staff will review the file for complete information submission based on loan type and prior to marking the file received

- Files marked received will be placed in the Pre-Closing Queue for review on a **first in, first out basis**

- Cut off time is 3:00pm est. – Marked **next day** after this time

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New Process

Files Not Marked Received

- Lender will receive a notification that their file was not complete and what items are missing (Make sure the email information in the Pipeline Plus System is accurate)

- Lender will have to **resubmit the missing documents** prior to being marked received

- This would be the 1st review and file will be Ineligible for a Pre-Closing Premium

Note: This process is only to determine whether we received the documents necessary for a Pre-Closing review, not the accuracy of the documents

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New Process

Files Not Marked Received vs Preclosing Ineligible

Required documents that must be included by loan type for every file:

- There may be additional documents that are required for your specific file that will not hold up the file being marked received

- These missing docs may make it **Pre-Closing Ineligible** when reviewed by the Pre-Closing Officer.
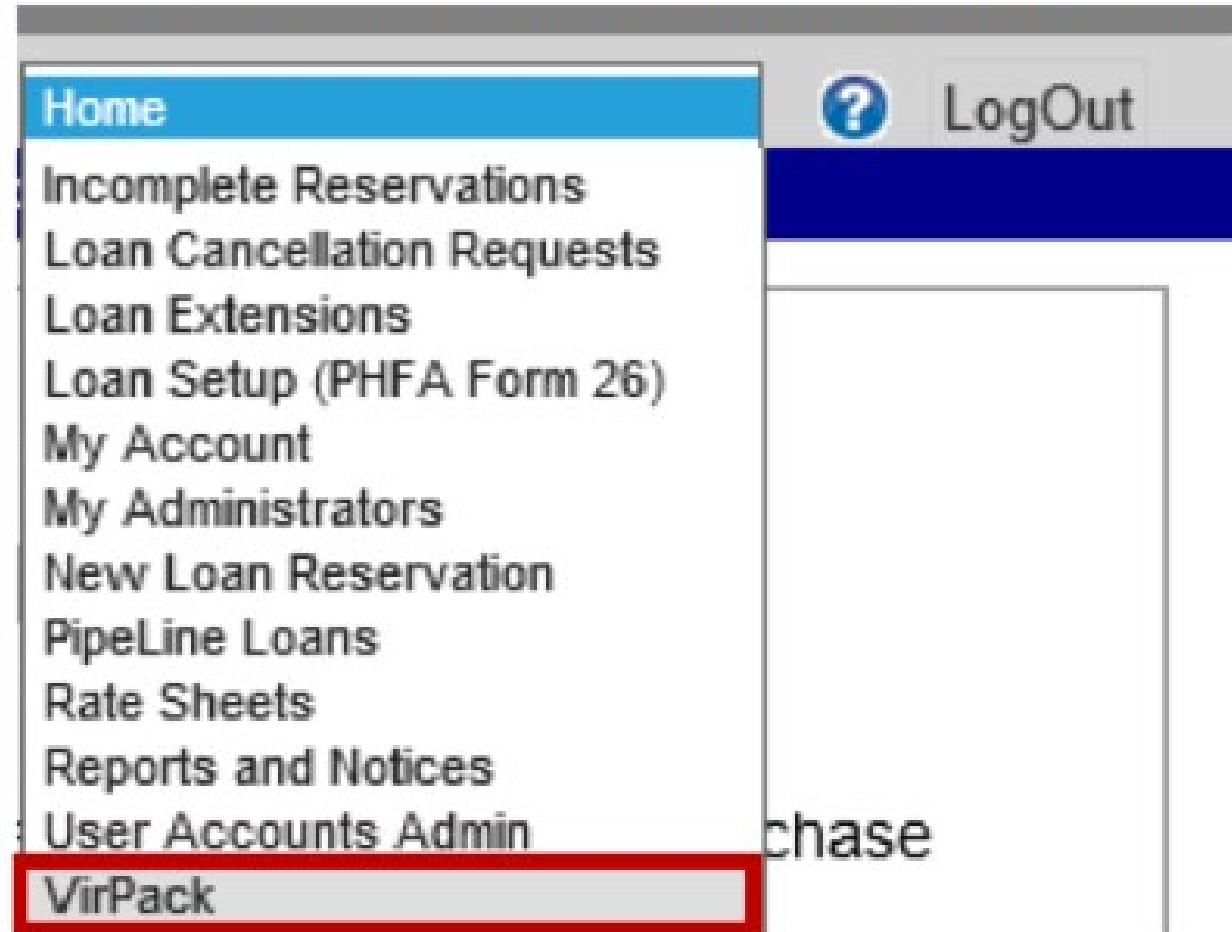
Examples:

- Income Documents for adult occupants – KHL Loan

- Form 5 needed for other assistance programs utilized

Submitting Pre-Review Missing Documents

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

Home | ? LogOut
Incomplete Reservations
Loan Cancellation Requests
Loan Extensions
Loan Setup (PHFA Form 26)
My Account
My Administrators
New Loan Reservation
PipeLine Loans
Rate Sheets
Reports and Notices
User Accounts Admin
VirPack

- Select 'Submit New Pre-Closing Package to PHFA' from the Group dropdown
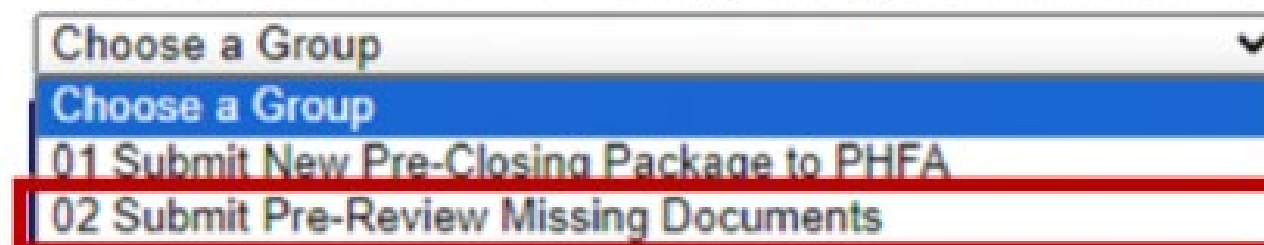
Choose a Group
Choose a Group
01 Submit New Pre-Closing Package to PHFA
02 Submit Pre-Review Missing Documents

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

02 Submit Pre-Review Missing Documents ▾				Records found: 35
Loan ⇕	**Borrower Name** ⇕	**Application Date** ⇕		
▉▉▉▉▉▉▉▉▉▉▉		8/16/2023	Documents	VirPack DMDS

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

	Browse...	Upload

Pending
No Files Pending

Processed
No Records Found

- 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.

	File Name	Document Type	
🗑	TEST.pdf	Choose a File Name ⌄	
		Choose a File Name	
		Pre-Review Missing Documents	

Select 'Process' to submit the documents to VirPack   Process

*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
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

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VirPack Instructions for Pre-Closing Submissions

Pre-Closing Ineligible Conditions

- Select the 'VirPack' menu option from the Home dropdown
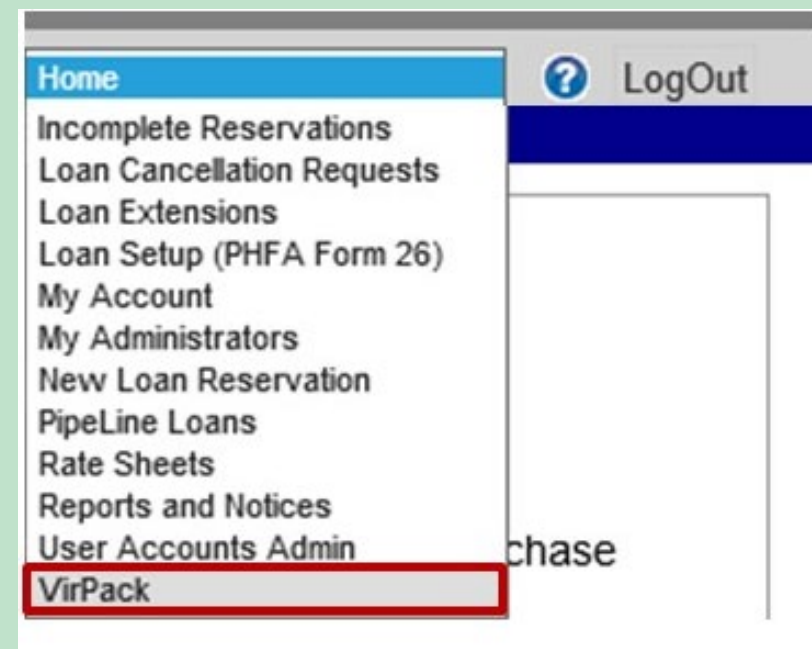
- Select 'Submit Pre-Closing Ineligible Conditions to PHFA' from the Group dropdown
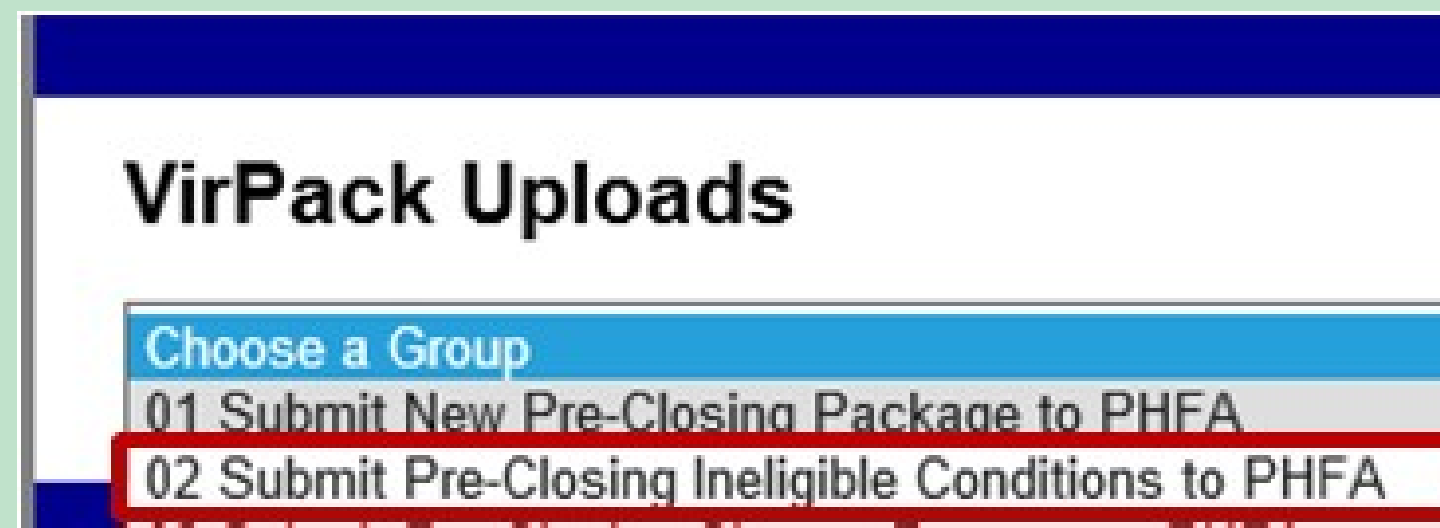
VirPack Instructions for Pre-Closing Submissions

Pre-Closing Ineligible Conditions

- A list of available loans will display:

    - Select the 'Documents' link to begin uploading the required documentation

02 Submit Pre-Closing Ineligible Conditions to PHFA ▼					Records found: 2
Loan ⇵	Borrower Name ⇵	Application Date ⇵			
		9/26/2016	Documents	VirPack DMDS	
		10/3/2016	Documents	VirPack DMDS	

- Select 'Browse' to find your saved documents then select 'Upload'

    -Continue these steps until all the documents have been uploaded

	Browse...	Upload

Pending
No Files Pending

Processed
No Records Found
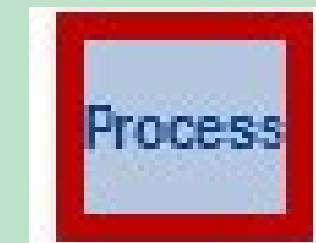
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VirPack Instructions for Pre-Closing Submissions

Pre-Closing Ineligible Conditions

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

Pending

	File Name	Document Type	
📄*	LSAMS#_Pre_Closing_Ineligible_Conditions.pdf	Choose a File Name Pre-Closing Ineligible Conditions	

Process

- 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 for Pre-Closing Submissions

Pre-Closing Change Request

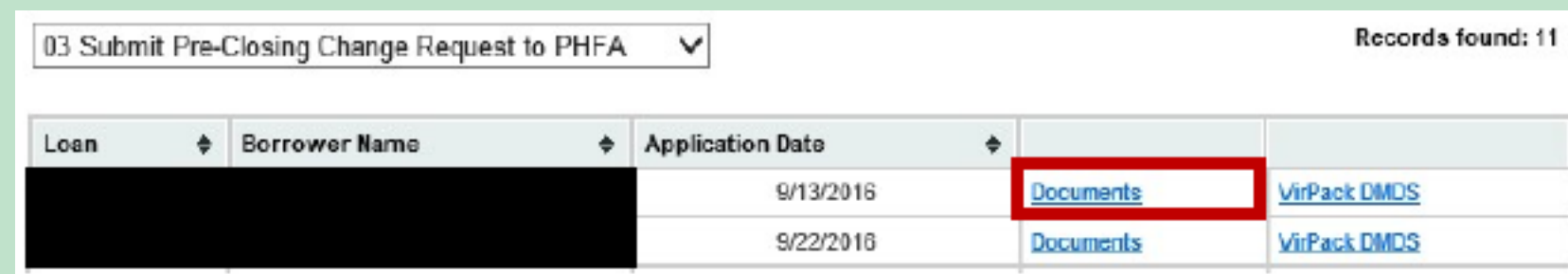- Select the 'VirPack' menu option from the Home dropdown
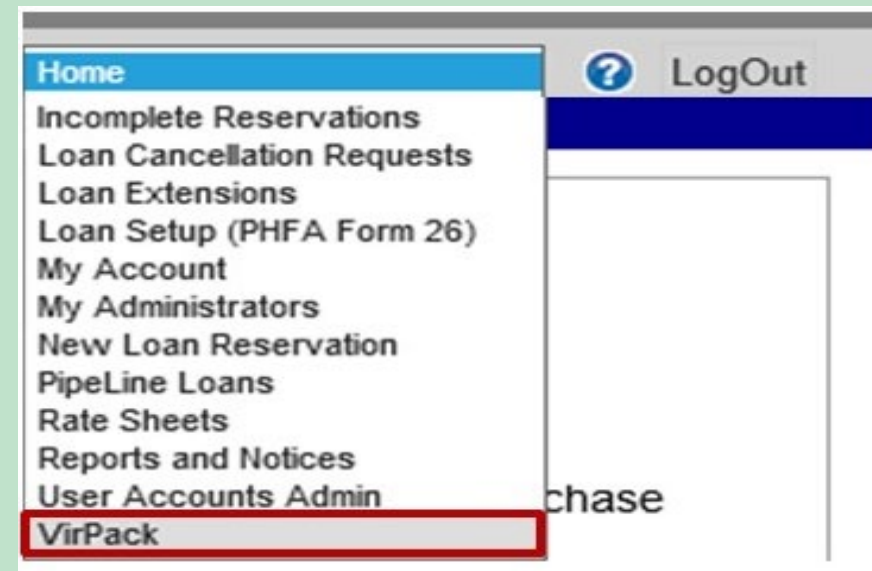
- Select 'Submit Pre-Closing Change Request to PHFA' from the Group dropdown
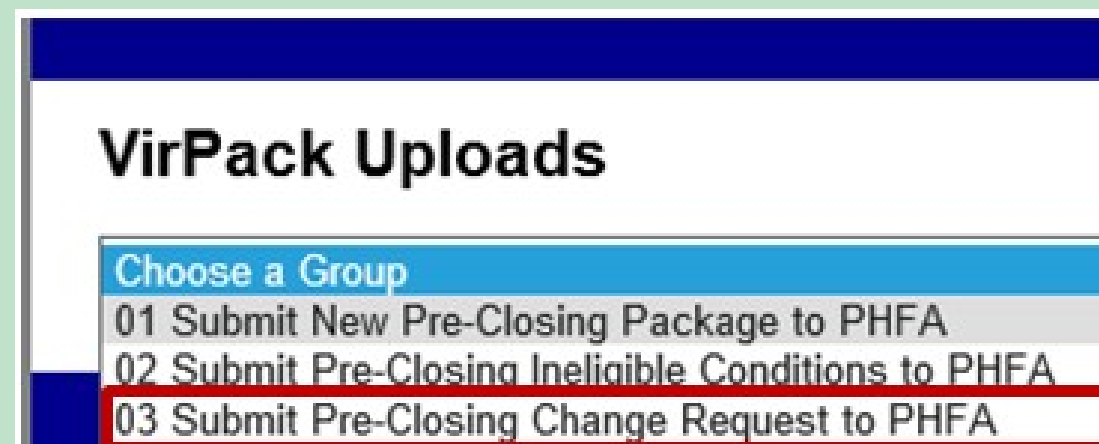
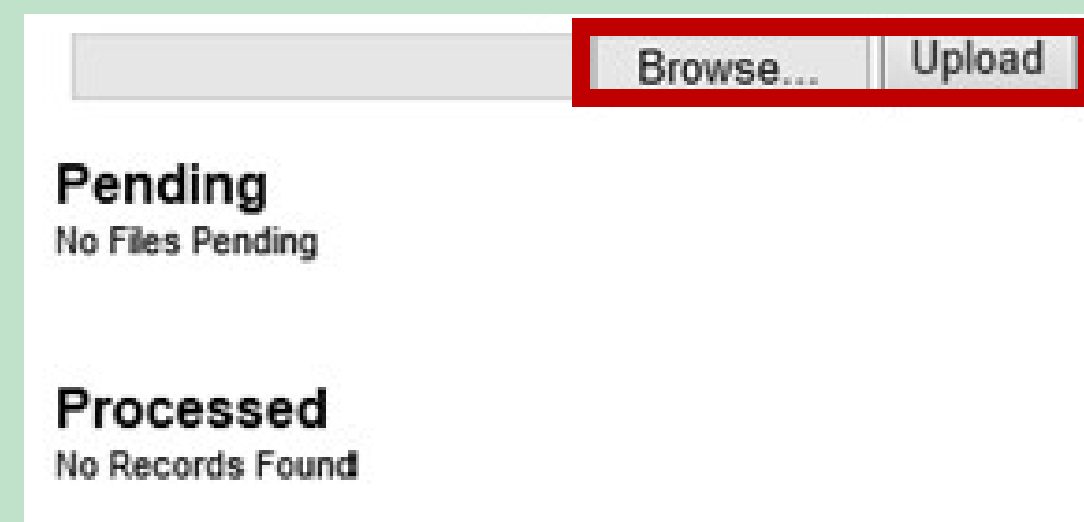# VirPack Instructions for Pre-Closing Submissions

Pre-Closing Change Request

- A list of available loans will display

    -Select the 'Documents' link to begin uploading the required documentation

- Select 'Browse' to find your saved documents then select 'Upload'

    -Continue these steps until all the documents have been uploaded

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Questions?

Contact Info

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Pre-Closing Unit

General Pre-Closing questions: preclosing@phfa.org

Counseling

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THANK YOU FOR YOUR TIME AND ATTENTION

www.phfa.org