



**FIRST PAYMENT NOTICE TO BORROWER**  
**(TO BE COMPLETED BY CLOSING ATTORNEY)**

TO:

Reference: VHDA Loan Number

VIRGINIA HOUSING DEVELOPMENT AUTHORITY will service your new mortgage loan. According to the terms of your Note, your first monthly payment will be due on \_\_\_\_\_.  
All payments are due on or before the first of each month.

Your estimated monthly payment will be as follows:

Principal and Interest	\$ _____
Escrows:	
1/12 Annual Real Estate Taxes	\$ _____
1/12 Hazard Insurance Premium	\$ _____
1/12 Flood Insurance Premium	\$ _____
1/12 PMI/MIP Premium	\$ _____
Other	\$ _____
<b>TOTAL ESTIMATED PAYMENT</b>	<b>\$ _____</b>

**NOTE TO CLOSING ATTORNEY:**  
Please complete this form and return (1) copy with closed loan documents and give one (1) copy to Mortgagor at closing.

You will be sent a payment coupon book reflecting a payment that may be slightly different from the above referenced estimated payment because of an escrow analysis. If you do not receive your coupon book prior to your payment due date, please return the temporary coupon located at the bottom of this letter with your total estimated payment. Reference your VHDA loan number on your check for the total estimated payment amount.

All payments should be mailed to the following address:

**VIRGINIA HOUSING DEVELOPMENT AUTHORITY**  
**P.O. BOX 79748**  
**BALTIMORE, MARYLAND 21279-0748**

Should you have any questions concerning your new loan, please contact our customer service representative at 804-783-6729, or at our toll free number 1-800-235-6938.

ACKNOWLEDGEMENT OF RECEIPT:

\_\_\_\_\_  
Borrower:

\_\_\_\_\_  
Co-Borrower:

**COUPON**  
**(RETURN WITH PAYMENT)**

VHDA Loan Number: \_\_\_\_\_

Payment Amount: \$ \_\_\_\_\_

Name: \_\_\_\_\_

Virginia Housing Development Authority

Address: \_\_\_\_\_

P.O. Box 79748

Baltimore, MD 21279-0748

City/State/ZIP: \_\_\_\_\_

Phone: 800-235-6938