

CHFA DOWN PAYMENT ASSISTANCE PROGRAM/S

SERVICING GUIDES

DAP & Time To Own Loans must be closed in the name of the Connecticut Housing Finance Authority
999 West Street - Rocky Hill, CT 06067
The closing of the CHFA first mortgage and the down payment assistance loan(s) will be scheduled concurrently.

FIRST MORTGAGE SERVICED BY: AMERINAT – OR – SERVICE RETAINED

(Servicer Assignment is noted on each CHFA Commitment For Mortgage Purchase)

CHFA Subordinate Mortgage Servicer =
(Down Payment Assistance (DAP) & Time To Own (TTO) Programs)

Capital For Change, Inc. (C4C)
Attn: Loan Servicing Dept.
10 Alexander Drive – Wallingford, CT 06492

Upon loan disbursement, the following documentation is required to be emailed, faxed or overnight delivery to Capital For Change, Inc. (C4C) within 24 hours of the loan closing:

(Payments received by Lenders prior to CHFA purchase & funding must be sent to C4C to hold in escrow)

Commitment Letter/s - For loans with down payment assistance *(Form/s DAP 024-0995A LOS and/or TimeToOwn 024-0622LOS)*
Fully executed (Original to C4C - Copy to CHFA)

Note/s - CHFA Named *(Form DAP07NOT and/or TTONote)* **(Original to C4C - Copy to CHFA)**

Deed/s - CHFA Named *(Form DAP08MD and/or TTODeed)* **(Original/Recorded Deed/s to C4C within 90 days of loan closing)**

TRID Disclosures LE / CD - *DAP & Time To Own Program/s, if applicable* **(Copies – Fully executed)**

Uniform Residential Loan Application - **(Copy of first page only)**

W-9 Form/s - for all borrowers - **(Copies Only)**

Borrower Signature Affidavit - for all borrowers *(Form 041-0718)* **(Copies only – Fully executed)**

Borrower Certificate/s - *(Form DAP9505 and/or TTO95-05)* **(Copy – Fully executed)**

Applicant Notice/s - *(Form DAPDiscl and/or TTODiscl)* **(Copy – Fully executed)**

Hazard & Flood Insurance Policies – DAP (Copies Only) *(N/A for Time To Own Program)*

Second Mortgagee Clause should read: **Connecticut Housing Finance Authority, C/O Capital For Change, Inc., its successors and/or assigns, as their interests may appear – 10 Alexander Drive - Wallingford, CT 06492**

Please Note: Copies of the Title Insurance policy is not required.

Correspondence and Overnight Delivery:

Capital For Change, Inc. (C4C)
Attn: New Loans, Loan Servicing Operations
10 Alexander Drive – Wallingford, CT 06492

Email: newloans@capitalforchange.org
loanservicing@capitalforchange.org

Phone: (860) 233 - 5165 Ext. 2041

Toll Free: (800) 992 - 3665

Loan Servicing Fax: (860) 920 – 2041

General Information: info@capitalforchange.org

Borrower/s Payments Mailing Address:

Capital For Change, Inc. (C4C)
P.O. Box 844553
Boston, MA 02284 – 4553

Pay thru Capital For Change, Inc. website:
<https://myloanaccess.capitalforchange.org>

Pay By Phone: 1-860-233-5165

Customer Service For Existing Loans:

Coupon Books, Making Payments, or Automated Payment Setup
Email: customerservice@capitalforchange.org

Release of Mortgage:

Capital For Change, Inc. (C4C), the servicer of CHFA down payment assistance loans will prepare and execute the release of mortgage on behalf of CHFA.

DAP-AM-LNDR Rev 3-15-2023

CHFA DOWN PAYMENT ASSISTANCE PROGRAM/S

SERVICING GUIDES – *Continued*

DAP & Time To Own Loans must be closed in the name of the Connecticut Housing Finance Authority
 999 West Street - Rocky Hill, CT 06067
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FIRST MORTGAGE SERVICED BY: IDAHO HOUSING AND FINANCE ASSOCIATION

(Servicer Assignment is noted on each CHFA Commitment For Mortgage Purchase)

CHFA Subordinate Mortgage Servicer =
(Down Payment Assistance (DAP) & Time To Own (TTO) Programs)

Idaho Housing and Finance Association (IHFA)
Attn: Loan Servicing Dept.
565 W. Myrtle Street - Boise, ID 83702

Upon loan disbursement, the following documentation is required to be uploaded thru Idaho Housing and Finance Association - Lender Connection portal within 24 hours of loan closing:

(Payments received by Lenders prior to CHFA purchase & funding must be sent to IHFA to hold in escrow)

Commitment Letter/s - For loans with down payment assistance (DAP Form 024-0995A LOS and/or TTO Form 024-0622LOS)
Fully executed (Original to IHFA – Copies to CHFA)

Note/s - CHFA Named (Form DAP07NOT and/or TTONote) (Original to IHFA - Copy to CHFA)

Deed/s - CHFA Named (Form DAP08MD and/or TTODeed) (Original/Recorded Deed/s to IHFA within 90 days of loan closing)

TRID Disclosure/s LE & CD - DAP & Time To Own Program/s, if applicable (Copies – Fully executed)

Borrower Certificate/s - (Form DAP9505 and/or TTO95-05) (Copy – Fully executed)

Applicant Notice/s - (Form DAPDiscl and/or TTODiscl) (Copy – Fully executed)

Hazard & Flood Insurance Policies – DAP (Copies Only) (N/A for Time To Own Program)
 Subordinate Mortgagee Clause should read: **Connecticut Housing Finance Authority, C/O HomeLoanServ, its successors and/or assigns, as their interests may appear – P.O. Box 818007 – Cleveland, OH 44181**

FAX: 1-888-218-9257 EMAIL: insdocs8263@oscis.com

Correspondence Delivery:

Lender Connection: <https://www.lenderct.com>
Toll Free Phone: 1-855-505-4700
Mon – Fri 8am – 5pm (mountain time)
Send Questions: resloan@HomeLoanServ.com
Contact Email: resloan@ihfa.org

Borrower/s Payments Mailing Address:

Idaho Housing and Finance Association
P.O. Box 7541
Boise, ID 83707-1899
Borrower Connection: <https://www.borrowerct.com>

Customer Service For Existing Loans:

Toll Free Phone: 1-800-526-7145
Servicing Questions Email: mortgageserv@ihfa.org

Release of Mortgage:

Idaho Housing and Finance Association, the servicer of CHFA down payment assistance loans, will prepare and execute the release of mortgage on behalf of CHFA.

DAP– ID Rev 3-15-2023