**After Recording Return To:**

Capital For Change, Inc.

10 Alexander Drive

Wallingford, CT 06492

------------------------- *[****Space Above This Line For Recording Data****] -------------------------*

**MORTGAGE DEED**

**(Time To Own)**

Click here to enter text.

of Click here to enter text. , Connecticut ( “**Grantor**”), to secure payment ofClick here to enter text. ($ Click here to enter text. ) dollars as provided in a certain promissory note dated of even date herewith with final maturity on Click here to enter text., 20 Click here to enter text. grant to Connecticut Housing Finance Authority (“**Grantee**”), with an address and principal place of business at 999 West Street, Rocky Hill, Connecticut 06067, with MORTGAGE COVENANTS all that certain piece or parcel of land, with the buildings and improvements thereon, situated in the Town of Click here to enter text., County of Click here to enter text. , and State of Connecticut, more particularly described as follows:

***See Schedule A attached hereto and made a part hereof.***

This mortgage is made upon the STATUTORY CONDITION.

Grantor represents, warrants and covenants:

1. That the improvements now existing or hereafter erected or placed on the premises will be kept in good repair in compliance with all applicable laws, and insured against loss by fire and otherwise to an amount and by such companies as shall be satisfactory to Grantee, and that insurance will be maintained for the benefit of and payable in case of loss to Grantee as its interest may appear, that the insurance policies shall be deposited with the Grantee and that no cancellation or return of any policy or premium shall be claimed except from and after the redemption of this mortgage.

2. That all prior mortgages, taxes, assessments, water rates and other governmental or municipal charges for which lien rights exist and the cost of emergency repairs needed to protect the property will be promptly paid by the Grantor, and, in default thereof, or in default of payment of insurance premiums required hereunder, the Grantee may pay the same, and add the amounts so paid to the debt; and that failure to repay any such advance with interest within one (1) month from the date of such advancement shall constitute a default, rendering the entire debt, including such advancements, immediately due and payable without notice.

3. That the Grantor will reside in and occupy the premises as Grantor’s principal residence until the note is fully paid. If the Grantor assigns, transfers, or otherwise conveys the Grantor’s interest in the premises or ceases to occupy the premises as Grantor’s primary residence, the unpaid balance of the note shall become due and payable. In the event that title to the premises is transferred by a foreclosure or deed in lieu of foreclosure of a mortgage which is insured by the Secretary of Housing and Urban Development or such mortgage is assigned to the Secretary of Housing and Urban Development, then any provision in this Section 3 or any other agreement between Grantor and Grantee requiring the Grantor to continue be an owner-occupant of the premises or otherwise restricting the Grantor’s ability to sell the premises shall automatically terminate and have no further force or effect.

4. That the Grantee’s failure to exercise any rights hereunder upon any default shall not be deemed a waiver or relinquishment of its right to do so with respect to such default.

5. The lien of this mortgage shall remain in full force and effect during any postponement or extension of the time of payment of the indebtedness or any part thereof secured hereby.

Signed this Click here to enter text. day of Click here to enter text., 20 Click here to enter text..

Witnessed by:

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

*(Grantor)*

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

*(Grantor)*

STATE OF CONNECTICUT )

) ss: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

COUNTY OF \_\_\_\_\_\_\_\_\_\_\_\_\_ )

The foregoing instrument was acknowledged before me this the \_\_ day of \_\_\_\_\_\_\_\_\_\_\_\_\_, 20\_\_\_\_ by \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.

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

 Commissioner of the Superior Court

Notary Public

 My Commission Expires: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Lender: Click here to enter text.

NMLS ID: Click here to enter text.

Loan Originator: Click here to enter text.

NMLS ID: Click here to enter text.