### CHFA DOWN PAYMENT ASSISTANCE PROGRAMS

**SERVICER GUIDE**

**Down Payment Assistance (DAP) & Time To Own (TTO) loans must be closed in the name of:**

Connecticut Housing Finance Authority – 999 West St. Rocky Hill, CT 06067

*The closing of the CHFA first mortgage and the down payment assistance loan/s will be scheduled concurrently.*

<table>
<thead>
<tr>
<th>CHFA SUBORDINATE MORTGAGE SERVICER:</th>
<th>Capital For Change, Inc. (C4C)</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Down Payment Assistance (DAP) &amp; Time To Own (TTO) Programs)</td>
<td>Attn: New Loans - Loan Servicing Dept. 10 Alexander Drive – Wallingford, CT 06492</td>
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</tbody>
</table>

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:

<table>
<thead>
<tr>
<th>Capital For Change, Inc. (C4C)</th>
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<tr>
<td>Attn: New Loans, Loan Servicing Operations</td>
</tr>
<tr>
<td>10 Alexander Drive – Wallingford, CT 06492</td>
</tr>
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</table>

**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:

<table>
<thead>
<tr>
<th>Capital For Change, Inc. (C4C)</th>
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<tbody>
<tr>
<td>P.O. Box 844553</td>
</tr>
<tr>
<td>Boston, MA 02284 – 4553</td>
</tr>
</tbody>
</table>

**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.*

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C4C DAP TTO Rev. 1-29-24