

CHFA DOWNPAYMENT ASSISTANCE PROGRAM

SERVICING GUIDES

**Loans (DAP) 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 DAP second mortgage will be scheduled concurrently.

FIRST MORTGAGE SERVICED BY: **IDAHO HOUSING AND FINANCE ASSOCIATION**

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

Second Mortgage DAP Loan Servicer =

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

Upon DAP 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)

DAP Commitment Letter - (Form 024-0995-ALOS) for all loans with DAP - *(Copy – fully executed)*

DAP Note - (Form DAP07NOT) *(Original to IDAHO - Copy to CHFA)*

DAP Deed - (Form DAP08MD) *(Original/Recorded Deed to IDAHO within 90 days of loan closing)*

TRID – Loan Estimate (LE) - *(Copy – fully executed)*

TRID – Closing Disclosure (CD) - *(Copy – fully executed)*

Hazard & Flood Insurance Policies - *(Copies only)*

*Second Mortgagee Clause should read: **Connecticut Housing Finance Authority, C/O HomeLoanServ, its successors and/or assigns, as their interests may appear – P.O. Box 7899 – Boise, ID 83707***

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 DAP loans will prepare and execute the release of mortgage on behalf of CHFA for DAP loans.

DAP– ID Rev 10-10-2018

CHFA DOWNPAYMENT ASSISTANCE PROGRAM

SERVICING GUIDES - *Continued*

Loans (DAP) 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 DAP second mortgage will be scheduled concurrently.

FIRST MORTGAGE SERVICED BY: SERVICE RETAINED – OR – AMERINAT

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

Second Mortgage DAP Loan Servicer =

Capital For Change, Inc. (C4C)
Attn: Loan Servicing Dept.
121 Tremont Street - Hartford, CT 06105

Upon DAP loan disbursement, the following documentation is required to be faxed or delivered 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)

DAP Commitment Letter - (Form 024-0995-ALOS) for all loans with DAP - *(Copy – fully executed)*

DAP Note - (Form DAP07NOT) *(Original to C4C - Copy to CHFA)*

DAP Deed - (Form DAP08MD) *(Original/Recorded Deed to C4C within 90 days of loan closing)*

TRID – Closing Disclosure (CD) - *(Copy – fully executed)*

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

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

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

Hazard & Flood Insurance Policies - *(Copies only)*

*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 – 121 Tremont Street - Hartford, CT 06105***

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

Correspondence and Overnight Delivery:

Capital For Change, Inc. (C4C)
Attn: Angela Zielke
121 Tremont Street - Hartford, CT 06105

Phone: (860) 233 - 5165 Ext. 2041
Toll Free: (800) 992 - 3556
Loan Servicing Fax: (860) 920 - 2041
Email: azielke@capitalforchange.org

General Information: info@capitalforchange.org

Borrower/s Payments Mailing Address:

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

Customer Service For Existing Loans:

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

Release of Mortgage:

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

DAP-AM-LNDR Rev 10-10-2018