

McCue Mortgage Reference Guide

McCue Mortgage

One Liberty Square, Third Floor - New Britain, CT 06051

Toll Free # 1-800-382-0017 option 1

Mon – Fri 8:30am – 4:30 pm (ET) Closed on certain holidays

Tax ID#: 41-1951655 No MERS ID: Paper assignment HUD MTG ID#: 06230

CHFA Holder ID#: 06238-09998 VA ID#: 759999

Questions: servicing@mccuemortgage.com

CONTACT: Servicing Department - servicing@mccuemortgage.com

First Mortgage Note Endorsed: Pay To The Order of:

Connecticut Housing Finance Authority

- ✓ Without Recourse
- ✓ Lender Name *as it appears on Note*
- ✓ Lender Signature with *signatory's typed name/title*

Assignment of Mortgage

Connecticut Housing Finance Authority

999 West Street

Rocky Hill, CT 06067

No MERS- Paper assignment required

Loans Purchased within 15 Days of 1st Payment Due Date

- 1st mtg. will close in the name of the lender with a concurrent paper assignment of mortgage to CHFA
- Lender will provide a 1st payment coupon for the 1st mortgage in the name and address of McCue Mortgage
- Tax Service Fee = n/a
- Transfer Hazard & Flood Insurance to:
Connecticut Housing Finance Authority – c/o McCue Mortgage
- Flood Determination
(\$10 charge to transfer any other determination company to McCue Mortgage)
- **Property Tax & Flood Services** – servicing@mccuemortgage.com
- Property tax must be paid prior to or at closing
(property taxes due within 60 days of purchase)

Original Note Delivered To:

McCue Mortgage

One Liberty Square, Third Floor

New Britain, CT 06051

Trailing Docs Delivered within 90 Days of Loan Closing

(Submit to: CHFA Finance Dept)

Email: PCDocs@chfa.org

[Closed Loan Docs.](#)

- * Original Recorded Mortgage & Assignment
 - * Final Title Insurance Policy
 - * FHA MIC/ VA LGC /USDA LNG
-

Post Purchase Ins. & Tax Bills: servicing@mccuemortgage.com

Borrower's Payments / Servicing Questions / Goodbye Letter

Toll Free #: 1-800-382-0017 option 1

McCue Mortgage - McCue Mortgage - PO Box 150463 Hartford, CT 06115-0463

Overnight Payment Address: One Liberty Square, Third Floor New Britain, CT 06051

Servicing Questions: servicing@mccuemortgage.com **Payoffs:** servicing@mccuemortgage.com

First Mortgagee Clause:	Connecticut Housing Finance Authority C/O McCue Mortgage - ISAOA /ATIMA: One Liberty Square P.O. Box 1000 - New Britain, CT 06050
Second Mortgagee Clause:	Connecticut Housing Finance Authority, C/O Capital For Change, Inc. (C4C) ISAOA/ATIMA: 10 Alexander Drive, Wallingford, CT 06492. (See Capital For Change, Inc. Servicing Guide)



CHFA Renovation Post Closing Servicing Transfer Instructions

As of November 17, 2025

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Purpose of This Guide

This guide is intended to assist originating lenders in the proper transfer of CHFA Renovation Loans to McCue Mortgage for servicing immediately upon loan closing.

As the designated special servicer for CHFA Renovation loans, McCue Mortgage is responsible for collecting amortized payments starting with the first month due. In order to ensure accurate loan boarding and uninterrupted servicing, lenders must submit a complete and timely loan transfer package with the required documentation outlined in this guide.

By following the procedures outlined here, lenders can help prevent delays in borrower onboarding, payment processing, and draw administration.

Timing of Transfer

CHFA Renovation Loans transferred to McCue Mortgage will start the on-boarding process for servicing **immediately upon loan funding**. McCue will begin collecting **amortized monthly payments starting with the first payment due**, typically the first day of the month following the closing.

To ensure a seamless transition, originating lenders must **provide a complete transfer package within two (2) business days of loan funding**. Delays in submitting documentation can result in payment posting issues, borrower confusion, or servicing disruptions.

In accordance with RESPA (Real Estate Settlement Procedures Act), the originating lender is responsible for issuing the required Goodbye Letter to the borrower, notifying them that McCue Mortgage will be servicing the loan. This letter must clearly indicate:

- The effective date McCue will begin servicing the loan
- McCue's servicing contact information
- A clear reference to CHFA as the loan owner

Important: Please coordinate the RESPA Goodbye Letter with McCue's servicing team to ensure the correct dates and contact information are included.

For reference:

- First Payment Date = Servicing Transfer Date
- Loan must be fully boarded prior to the first payment due date
- Borrowers should be informed at closing that McCue will be servicing the loan from day one

McCue will provide a temporary first payment coupon in the McCue RESPA Letter, referencing the new loan number and next payment amount. In the first 30 days after boarding, a monthly billing statement or coupon book will be mailed to the customer. Please advise customers to use the temporary coupon from the RESPA letter; otherwise, they may remit payments to the address listed below, until they receive the billing statement:

McCue Mortgage
P.O. Box 150463
Hartford, CT 06115-0463

McCue has an established toll-free Customer Service number: 1-800-382-0017, option 1 for our Servicing Department.

McCue Customer Service hours are: Monday through Friday 8:30 a.m. – 4:30 p.m. Eastern Time.

Required Loan Transfer Package

To ensure accurate and timely servicing of CHFA Renovation Loans, originating lenders must submit a complete loan transfer package to McCue Mortgage within **two (2) business days of funding**. All documents must be legible and submitted in a secure, electronic format.

Below is the list of required items, grouped by category:

A. Core Loan Documents

- Final Closing Disclosure (CD) – signed
- Executed Promissory Note – endorsed to CHFA
- Recorded Mortgage or Deed of Trust *(or unrecorded copy with evidence of submission, followed by recorded version once available) including applicable Riders*
- Final Title Insurance Policy or Binder
- Executed Assignment to CHFA
- First Payment Letter
- Loan Application (1003) – final, signed version
- Standard Flood Hazard Determination, Life of Loan tracking must be transferred to McCue
- PMI Certificate and Disclosure, if applicable
- Borrower Certification and Authorization
- Original Appraisal
- Initial Escrow Disclosure Statement

B. Servicing & Escrow Setup

- **Loan Boarding Data File** (MISMO or McCue-provided Excel format)
 - Borrower name(s), SSNs, mailing address
 - CHFA loan number
 - Loan terms: original balance, interest rate, amortization schedule, first payment due date
 - Escrow account details (monthly breakdown: taxes, insurance, etc.)
- **Escrow Account Balances** at time of transfer and Initial Escrow Account Disclosure
- **Evidence of Property Insurance (including Flood):** Hazard Insurance Policy Declarations Page
 - Must list CHFA as mortgagee:
CHFA
c/o McCue Mortgage Company
ISAOA/ATIMA
One Liberty Square, New Britain, CT 06051
- **Real Estate Tax Information:** payment schedule, tax authority, and other applicable information
- **Draw Schedule and Escrow Agreement** (for renovation disbursements)

C. Transfer Summary

- **Servicing Transfer Summary Sheet**
- **Lender RESPA Goodbye Letter Copy** issued to the borrower

D. Renovation Documentation (to be sent after construction is completed)

- **Closing/Legal Documents:**
 - Renovation Loan Rider to Security Instrument
 - Renovation Loan Agreement (Fannie Mae Sample Form 3731)
- **Post-Construction Documents:**
 - Lien Waiver (Sample FannieMae Form 3739)
 - Letter of Completion
 - Final Title Update
 - Final Inspection including photos
 - Fannie Form 1004d / Freddie Mac 442; OR
 - HUD-92501 Compliance Inspection Report completed by FHA Appraiser or FHA Consultant; OR

- 3rd Party Inspector w/certification that the renovations were completed in compliance with the appraisal and the renovation agreement/renovation work to be completed
- Certificate of Occupancy (if applicable) – most will not require final based on nature of repairs
- Escrow closeout worksheet
- Confirmation that completion documents were submitted to HUD, for FHA loans
- Final FHA endorsement status granted, for FHA loans
- Change orders and updated appraisal (if applicable)

Document Format Requirements

- PDF format preferred for scanned documents
 - Excel preferred for boarding and escrow data
 - Clearly labeled files with consistent naming conventions (e.g., "Smith_Note.pdf")
-

Document Delivery Instructions

All loan transfer packages must be submitted to McCue Mortgage **electronically and securely within two (2) business days of loan closing.**

- **Preferred Submission Method: Secure File Upload Portal**
Upload all documents using McCue's secure transfer link. All lenders/users must submit a request for access to the secure transfer site on McCue's Sharefile.
 - Use ZIP format if submitting multiple files for a single loan
 - File naming convention:
[BorrowerLastName]_[DocumentType].pdf
Example: Smith_Note.pdf, Smith_ClosingDisclosure.pdf
- **Alternative Method (If Upload Not Available): Encrypted Email**
Send documents via encrypted email to: **servicing@mccuemortgage.com**
 - Subject line format:
"CHFA Renovation Loan Transfer – [Borrower Last Name], [Closing Date]"

Submission Guidelines:

- All files must be clearly labeled and legible
- PDF format is required for scanned documents

- Excel format is required for the Loan Boarding and Escrow Data Sheet
- Each loan should be submitted as a complete, standalone package
- A completed Servicing Transfer Summary Sheet must be included with each submission

Post-Submission Confirmation:

McCue will confirm receipt of the transfer package within two business days. If any documents are missing or incomplete, you will be contacted directly for resolution.

Post-Transfer Communication

Once McCue Mortgage receives the loan transfer package, our servicing team will begin the review and boarding process. Timely and accurate communication ensures a smooth transition for both the originating lender and the borrower.

Confirmation of Receipt

McCue will confirm receipt of the complete loan transfer package within two (2) business days via email. If any documents are missing, illegible, or incomplete, a servicing team member will follow up promptly with a request for corrections or resubmissions.

Loan Boarding Timeline

- Standard loan boarding occurs within 3 business days of receiving a complete package.
- Loans must be fully boarded prior to the borrower's first payment due date.
- Borrowers will receive a Welcome Letter from McCue upon boarding completion.

Servicing Contact for Follow-Up

If you have questions regarding the status of a loan transfer, please contact:

McCue Mortgage – Servicing Department

Email: servicing@mccuemortgage.com

Phone: **860-224-2683 or 1-800-382-0017**

Hours: **Monday–Friday, 8:30 AM – 4:30 PM ET**