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: **IDAHO HOUSING AND FINANCE ASSOCIATION**
(Servicer Assignment is noted on each CHFA Commitment For Mortgage Purchase)

**CHFA Subordinate Mortgage Servicer** = **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](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](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
**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
The closing of the CHFA first mortgage and the down payment assistance loan(s) will be scheduled concurrently.

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**FIRST MORTGAGE SERVICED BY:** **AMERINAT – OR – SERVICE RETAINED**
(Servicer Assignment is noted on each CHFA Commitment For Mortgage Purchase)

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

Upon 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)

- **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 Disclosure 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>
</tr>
</thead>
<tbody>
<tr>
<td>Attn: New Loans, Loan Servicing Operations</td>
</tr>
<tr>
<td>10 Alexander Drive – Wallingford, CT 06492</td>
</tr>
</tbody>
</table>

| Phone: (860) 233 - 5165 Ext. 2041 |
| Toll Free: (800) 992 - 3665 |
| Loan Servicing Fax: (860) 920 – 2041 |
| Email: newloans@capitalforchange.org |
| loanservicing@capitalforchange.org |
| General Information: info@capitalforchange.org |

<table>
<thead>
<tr>
<th>Capital For Change, Inc. (C4C)</th>
</tr>
</thead>
<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:**

<table>
<thead>
<tr>
<th>Coupon Books, Making Payments, or Automated Payment Setup</th>
</tr>
</thead>
<tbody>
<tr>
<td>Email: <a href="mailto:customerservice@capitalforchange.org">customerservice@capitalforchange.org</a></td>
</tr>
</tbody>
</table>

**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