# CHFA DOWN PAYMENT ASSISTANCE PROGRAM/SERVICING GUIDES

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)

<table>
<thead>
<tr>
<th>CHFA Subordinate Mortgage Servicer = (Down Payment Assistance (DAP) &amp; Time To Own Programs)</th>
<th>Idaho Housing and Finance Association (IHFA) Attn: Loan Servicing Dept. 565 W. Myrtle Street - Boise, ID 83702</th>
</tr>
</thead>
</table>

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 LE** - DAP (Copy – Fully executed) (N/A for Time To Own Program)
- **TRID CD** - DAP (Copy – Fully executed) (N/A for Time To Own Program)
- **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

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**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

<table>
<thead>
<tr>
<th>Idaho Housing and Finance Association</th>
<th>P.O. Box 7541  Boise, ID 83707-1899</th>
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**Borrower/s Payments Mailing Address:**

**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

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**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 6-15-2022
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:** SERVICE RETAINED – OR – AMERINAT

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

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<thead>
<tr>
<th>CHFA Subordinate Mortgage Servicer</th>
<th>Capital For Change, Inc. (C4C)</th>
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<tbody>
<tr>
<td><em>(Down Payment Assistance (DAP) &amp; Time To Own Programs)</em></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 CD** - DAP *(Copy – Fully executed)* *(N/A for Time To Own Program)*

- **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 014-0718)* *(Copies only – 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.

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**Correspondence and Overnight Delivery:**

Capital For Change, Inc. (C4C)
Attn: Clara Hernandez
10 Alexander Drive – Wallingford, CT 06492

Phone: (860) 233 - 5165 Ext. 2041
Toll Free: (800) 992 - 3665
Loan Servicing Fax: (860) 920 - 2041
Email: chernandez@capitalforchange.org
loanservicing@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

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.*