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: 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>
</table>
|  | Attn: Loan Servicing Dept.  
10 Alexander Drive – Wallingford, CT 06492 |

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:

1. **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)
2. **Note/s** - CHFA Named (Form DAP07NOT and/or TTONote) (Original to C4C - Copy to CHFA)
3. **Deed/s** - CHFA Named (Form DAP08MD and/or TTODeed) (Original/Recorded Deed/s to C4C within 90 days of loan closing)
4. **TRID Disclosures LE / CD** - DAP & Time To Own Program/s, if applicable (Copies – Fully executed)
5. **Uniform Residential Loan Application** - (Copy of first page only)
6. **W-9 Form/s** - for all borrowers - (Copies Only)
7. **Borrower Signature Affidavit** - for all borrowers (Form 041-0718) (Copies only – Fully executed)
8. **Borrower Certificate/s** - (Form DAP9505 and/or TTO95-05) (Copy – Fully executed)
9. **Applicant Notice/s** - (Form DAPDiscl and/or TTODiscl) (Copy – Fully executed)

### Hazard & Flood Insurance Policies – DAP (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 – 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>
</table>
| Attn: New Loans, Loan Servicing Operations  
10 Alexander Drive – Wallingford, CT 06492 |

- **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>
</tr>
</thead>
</table>
| 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.**
**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 (TTO) Programs)</th>
<th>Idaho Housing and Finance Association (IHFA)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Atttn: Loan Servicing Dept. 565 W. Myrtle Street - Boise, ID 83702</td>
<td></td>
</tr>
</tbody>
</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:

- **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

**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