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</th>
<th>Capital For Change, Inc. (C4C)</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Down Payment Assistance (DAP) &amp; Time To Own (TTO) Programs)</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 Disclosures LE / 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 DAP8505 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:

**Capital For Change, Inc. (C4C)**  
Attn: New Loans, Loan Servicing Operations  
10 Alexander Drive – Wallingford, CT 06492

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

### 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.**

DAP-AM-LNDR Rev 3-15-2023
FIRST MORTGAGE SERVICED BY: **IDAHO HOUSING AND FINANCE ASSOCIATION**

**CHFA Subordinate Mortgage Servicer** =
(Down Payment Assistance (DAP) & Time To Own (TTO) Programs)

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<td>Attn: Loan Servicing Dept.</td>
</tr>
<tr>
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<td>565 W. Myrtle Street - Boise, ID 83702</td>
</tr>
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</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:**

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<tr>
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<td>(Form DAPDiscl and/or TTODiscl) (Copy – Fully executed)</td>
</tr>
<tr>
<td>Hazard &amp; Flood Insurance Policies – DAP (Copies Only)</td>
<td>(N/A for Time To Own Program)</td>
</tr>
<tr>
<td></td>
<td>Subordinate Mortgage 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</td>
</tr>
</tbody>
</table>

**FAX: 1-888-218-9257 EMAIL: insdocs8263@oscis.com**

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**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

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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.*