

# CHFA DOWN PAYMENT ASSISTANCE PROGRAM/S

## 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: SERVICE RETAINED – OR – AMERINAT**

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

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

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

**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.*

### 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](mailto:newloans@capitalforchange.org)**  
**[loanservicing@capitalforchange.org](mailto:loanservicing@capitalforchange.org)**

**General Information: [info@capitalforchange.org](mailto: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](mailto: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 11-17-2022

# 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.*

**FIRST MORTGAGE SERVICED BY: IDAHO HOUSING AND FINANCE ASSOCIATION**

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

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

**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 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](mailto:insdocs8263@oscis.com)**

### 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](mailto:resloan@HomeLoanServ.com)**

**Contact Email: [resloan@ihfa.org](mailto: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](mailto: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 6-15-2022