

# CHFA DOWNPAYMENT ASSISTANCE PROGRAM

## SERVICING GUIDES

**Loans (DAP) 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 DAP second mortgage will be scheduled concurrently.*

**FIRST MORTGAGE SERVICED BY: SERVICE RETAINED – OR – AMERINAT**

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

**Second Mortgage DAP Loan Servicer =**

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

**Upon DAP 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)***

**DAP Commitment Letter** - (Form 024-0995-ALOS) loans with DAP- fully executed (Original to C4C - Copy to CHFA)

**DAP Note - CHFA Named** (Form DAP07NOT) (Original to C4C - Copy to CHFA)

**DAP Deed - CHFA Named** (Form DAP08MD) (Original/Recorded Deed to C4C within 90 days of loan closing)

**TRID – Closing Disclosure (CD)** - (Copy – fully executed)

**Uniform Residential Loan Application** - (Copy of first page only)

**W-9 Form/s** - for all borrowers - (Copies only)

**Borrower Signature Affidavit** - (Form 041-0718) for all borrowers - (Copies only – fully executed)

**Hazard & Flood Insurance Policies** - (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:**

**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: [clarahernandez@capitalforchange.org](mailto:clarahernandez@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 DAP loans will prepare and execute the release of mortgage on behalf of CHFA for DAP loans.***

DAP-AM-LNDR Rev 6-2-2020

# CHFA DOWNPAYMENT ASSISTANCE PROGRAM

## SERVICING GUIDES - *Continued*

Loans (DAP) 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 DAP second mortgage will be scheduled concurrently.*

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

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

#### **Second Mortgage DAP Loan Servicer =**

**Idaho Housing and Finance Association (IHFA)**  
**Attn: Loan Servicing Dept.**  
**565 W. Myrtle Street - Boise, ID 83702**

**Upon DAP 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)***

**DAP Commitment Letter** - (Form 024-0995-ALOS) loans with DAP- *fully executed (Original to IHFA - Copy to CHFA)*

**DAP Note - CHFA Named** (Form DAP07NOT) *(Original to IHFA - Copy to CHFA)*

**DAP Deed - CHFA Named** (Form DAP08MD) *(Original/Recorded Deed to IHFA within 90 days of loan closing)*

**TRID – Loan Estimate (LE)** - *(Copy – fully executed)*

**TRID – Closing Disclosure (CD)** - *(Copy – fully executed)*

**Hazard & Flood Insurance Policies** - *(Copies only)*

*Second 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 DAP loans will prepare and execute the release of mortgage on behalf of CHFA for DAP loans.***

DAP– ID Rev 9-20-2019