**CHFA DOWN PAYMENT ASSISTANCE PROGRAMS**

**SERVICER GUIDE**

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**Down Payment Assistance (DAP) & Time To Own (TTO) loans must be closed in the name of:**

**Connecticut Housing Finance Authority – 999 West St. 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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<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: New Loans - Loan Servicing Dept. 10 Alexander Drive – Wallingford, CT 06492</td>
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</tbody>
</table>

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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:

- **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 TTDDeed) (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 DAP9505 and/or TTO95-05) (Copy – Fully executed)

- **Applicant Notice/s** - (Form DAPDiscl and/or TTDisc) (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.

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**Correspondence and Overnight Delivery:**

- Capital For Change, Inc. (C4C)
  - 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

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**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

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**Customer Service For Existing Loans:**

- **Coupon Books, Making Payments, or Automated Payment Setup**
- Email: customerservice@capitalforchange.org

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**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.*