

# CHFA DOWN PAYMENT ASSISTANCE PROGRAMS

## SERVICER GUIDE

***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.*

### **CHFA SUBORDINATE MORTGAGE SERVICER:**

(Down Payment Assistance (DAP) & Time To Own (TTO) Programs)

**Capital For Change, Inc. (C4C)**

**Attn: New Loans - 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:**

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

**Applicant Notice/s - (Form DAPDiscl and/or TTODiscl) (Copy – Fully executed)**

**Hazard & Flood Insurance Policies – DAP/TTO (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: New Loans, Loan Servicing Operations**  
**10 Alexander Drive – Wallingford, CT 06492**

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