

# 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: [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 (TTO) 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 Disclosure/s LE & CD - DAP & Time To Own Program/s, if applicable (Copies – 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 (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 3-15-2023

# 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: **AMERINAT – OR – SERVICE RETAINED**

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

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

#### **Borrower/s Payments Mailing Address:**

**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)

**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 3-15-2023