



## EXCELLENCE IN LOAN SERVICING

C4C provides comprehensive loan servicing for clients across Southern New England that finance affordable housing, small businesses/nonprofits and energy efficiency. C4C's loan servicing clients include housing developers, non-profit/CDFI lenders, private mortgage lenders, state and municipal government entities and utility companies. C4C's servicing portfolio consists of various housing and community development loan programs that include first-lien and subordinate consumer and commercial mortgages, government-insured mortgages and unsecured consumer loans. C4C offers the ideal, cost-effective solution to lenders who could benefit from outsourcing their loan servicing activities.

### C4C services a portfolio valued at over \$200 million whose clients include:

- 1 The Connecticut Housing Finance Authority
- 2 Habitat for Humanity
- 3 State of Connecticut
- 4 Various other municipalities around the State of CT

### C4C Focuses on Customer Service:

C4C specializes in providing services that meet the needs of affordable housing lenders by providing a high level of customer service to first-time and community development borrowers.

### Contact Us Today!



**Gary A. Clark, Sr. Manager**  
*Default Management & Business Development*

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### C4C Helps the Lender

C4C's complete package of loan servicing services help lenders and borrowers.

- Lenders receive timely and accurate reports about their portfolios.
- Borrowers receive attentive customer service from knowledgeable staff.

### C4C's Services Include

- 1 Remittance processing
- 2 Loan collection & loss mitigation services
- 3 Accounting, tax services, escrow analysis
- 4 Monthly reporting
- 5 Automatic Payment Drafting

C4C also provides Private Label services, customized reports, and other special services requested by lenders.

# FREQUENTLY ASKED QUESTIONS

## Who is Capital For Change, Inc.?

Capital For Change, Inc. (C4C), is the largest full-service Community Development Financial Institution (CDFI) in Connecticut. We serve people, nonprofits, small business and public institutions by providing flexible, creative and responsive financial products and services that support an inclusive and sustainable economy. Our high impact programs and products broaden access to affordable housing, energy efficiency and job opportunities for underserved communities and the families that live there.

## Who are C4C's Loan Servicing Clients?

C4C's loan servicing clients are state, federal, private mortgage, and CDFI lenders. C4C's portfolio consists of fifty different housing and community development loan programs. Clients include the Connecticut Housing Finance Authority (CHFA), the Connecticut Department of Economic and Community Development (DECD), various Habitat for Humanity, and the Connecticut CDFI Alliance.

## Why Use C4C for your Loan Servicing Needs?

C4C offers the ideal solution to lenders who want to outsource their loan servicing activities. C4C provides superior customer service to both borrowers and mortgagees. C4C can customize monthly report data and provide information to clients in real time. C4C offers many features for its customers, including automatic payment deduction to borrowers, a website where borrowers can make online payments, and easy-to-read year-end statements.

## What are C4C's Fees for its Loan Servicing Services?

C4C generally charges a fee ranging from \$8.00 to \$16.00 per loan per month. The price per loan per month varies depending on the size of the portfolio serviced and the selection of services C4C provides to the lender. C4C also charges a one-time fee to transfer and set up an existing portfolio on C4C's software, and inform borrowers of a change in servicer.

### Main Office

121 Tremont Street  
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### New Haven Office

171 Orange Street Floor 3  
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P. 203.789.8690

### Bridgeport Office

240 Fairfield Avenue Floor 3  
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