

10 Alexander Dr., Wallingford, CT 06492 • (860) 233-5165 • (800) 992-3665 • Fax: (860) 920-2041 • [www.capitalforchange.org](http://www.capitalforchange.org/)

Date

Borrower Name

Borrower Address

City, State, Zip

Re:

**Just-A-Start Corporation Loan Program Payment Deferral Option**

Loan Number:

0000000000

Dear Borrower(s),

We hope that you and your families are safe and healthy during these unusual times. Your well-being is most important and we recognize that some of you may be facing financial struggles around the COVID-19 (coronavirus) pandemic. Just-A-Start Corporation (JAS), the noteholder of your loan, would like to make you aware that payment assistance is available to you in the form of a short-term payment deferral. A deferral means that you will not be required to make payments for three months, and the maturity date as outlined in your loan agreement will be extended by three months. This assistance program is not to be construed as forgiveness of the payments, and none of the other terms or conditions of your loan are changing. Also note that this program would cover your JAS mortgage payments only. We encourage you to continue paying your non-JAS-mortgage expenses including any other mortgage loans, taxes, insurance and condo fees if applicable. If you have other mortgages, please be aware that lenders may offering similar deferral programs. Please contact your lender directly for more information.

**To opt-in to this deferral assistance program, please fill out the enclosed form and send a scan or picture of it via email to Ethan Solomon, Home Improvement Program Manager for Just-A-Start Corporation at** **ethansolomon@justastart.org****. If you have questions or need other assistance, please feel free to call Ethan at 628-246-1641 or email him. The City of Cambridge may have other resources available to help you at this time.**

You may also contact C4C at 860-233-5165 or 800-992-3665, or via email at loanservicing@capitalforchange.org. Representatives are generally available Monday through Friday during the hours of 9:00a to 5:00p. Please note, to maintain the safety of our staff and customers during the current pandemic, we have implemented remote-working capabilities for some of our employees. During this time-period, you may experience longer than usual response times to your inquiries as we work out the logistics of the situation. Please allow 48-72 hours for responses to voicemails and/or emails, as we will be responding on a first-come first-served basis. Thank you in advance for your understanding.

Sincerely,

Gary A. Clark

Director, Loan Servicing

**CAPITAL FOR CHANGE, INC. (C4C) IS A DEBT COLLECTOR AND ANY INFORMATION OBTAINED**

**WILL BE USED FOR THAT PURPOSE. However, if you are in bankruptcy or received a bankruptcy discharge of this debt, this communication is not an attempt to collect the debt against you personally, but is notice of a possible enforcement of the lien against the collateral property.**

Capital For Change, Inc.

Payment Address: PO Box 844553, Boston, MA 02284-4553 10 Alexander Drive, Wallingford, CT 06492

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