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offered by

CBC Mortgage Agency
(435) 273-0022 | (866)-563-3507
www.chenoafund.org

Please provide your response below:

12/31/2017

Dear CBC Mortgage Agency:

The assistance for the down payment for my home purchase March 2017 was such a surprise and much needed. I had been left with large credit card debt in my name from a recent divorce (my spouse had used them for his business, unknowingly to me.) I had received some child support after 4 years of waiting and I was contemplating filing bankruptcy. Because of the assistance program, I was able to have the downpayment needed, negotiate with the credit card companies and have a place for my teen-aged son and myself. Without this program, I would have had to rent and the payments would be nearly the same! I had been house sitting for four years while getting back on my feet. The thought of owning a home was not even a possibility in my mind; I had called about a rental property and the manager of that property was a mortgage broker and helped me through the process of owning my current home! It's a 1908 farmhouse with renovated kitchen, bathroom, laundry on 1/3 acre with a pond! Thank you so much! Sincerely Katherine Jones

912 W. Baxter Drive, Suite 150 | South Jordan, Utah 84095



We began the process to buy a home about two years ago.

We spent more than \$500 trying to qualify for a loan with two other organizations. Only the Chenoa Fund offered to help us. We are eternally grateful for their financial help and guidance before, during and after the process of buying our home. It is the first home we have been able to buy since we have been married more than fifteen years ago.

Yes we found a home to buy and it is under a mortgage contract.

We would have experienced extreme financial and emotional hardship to have to continue to rent or lease a house if we had been unable to receive down payment funds to buy a home.

T Hansen

Yes



Minority homebuyers will be most affected by this rule. Are you a minority?

I Prefer Not To Answer

If you had not had this down payment assistance, how long would it have taken you to buy a home?

I Never Would Have Been Able

Many people Chenoa Fund helps are first generation homeowners. Were your parents/guardians homeowners?

Yes

Please provide any additional thoughts regarding why homeownership is important to you, and why Chenoa Fund should be allowed to continue its work.

We would not have been able to afford to buy a home as the cost of housing was rising faster than our earnings were rising and our ability to save money after income taxes and other mandatory payroll deductions in our state was rapidly diminishing.

Name: THansen

May we share your information outside our organization?: Yes



E Beal

Spanaway, Washington

The down payment assistance program really helped my wife and I purchase our first home. With driving over 200 miles a day we needed to find something closer to work. We simple looked at renting first, but then once we found an agent that met all of our needs we were sold on buying. Not having to ask for handouts from relatives was a blessing in disguise we can honestly say we did this all on our own. What an exceptional experience this has been. No headaches or feuds with the family over money. Well done.

-E Beal

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Jayra

Tacoma, Washington

1. The assistance able to help us in making our dream to have a house .Owning a home is one of the best decision that we ever made. We are able to escape from paying rent that increases every year .And having a house is a good investment.
- 2.I will still use that assistance ,and save the money instead putting it as a down . Saving it can help me with any unexpected expenses.
- 3.Yes I look for other sources ,but your assistance is not complicated and doesn't require too much ,that is the reason why I chose this assistance
- 4.I think you need more advertisement so a lot of people will know that there is still hope ,and make people think that having a home can be not stressful.

-Jayra



C.Weekley

Tacoma, Wa

I used the Chenoa fund for my down payment and it's meant the world to my family we have a house to call home and have stability where it did not exist. We have been doing many things to put our mark on the house. From painting to remodeling bathrooms. Our home owners warranty is our second favorite addition. The house we bought was built in 1923 and things are old we have used both the money saved from down payment and warranty to fix various parts of the plumbing system in the house. I do share your funds information with friends and others who may be able to use the fund.

-C. Weekley

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360-949-9310

Olympia, Washington

The assistance we received from Chenoa Fund was the major factor that made our family dreams come true: to be able to buy our own home! Chenoa Fund helped us with the downpayment and with restructuring our debts to be able to close the sale and move in to our brand new home. Chenoa Fund has continued to stay in touch, softly and non-harassingly, by the occasional phone call or email just to see how we are doing and if all is OK.
Chenoa Fund has been a huge blessing to our family! Long may they live!

-Mark



S Meas

Tacoma, Wa

Always friendly and always calling to check up on us. We love the mile stone emails as well. Thank you.

-S Meas

This e-mail was sent from a contact form on Chenoa Fund (<http://chenoafund.org>)