

From: Chenoa Fund - Down Payment Assistance

Subject: Lender petition signed

Date: May 15, 2019 at 2:04 PM



What percentage of applicants who you've offered Chenoa Fund to in the past, would NOT have been able to buy a home without this program?

76-100%

What are the main reasons you offer the Chenoa Fund program?

Ability to help more borrowers, Unique program features, Other (Add In Comments)

Based on your book of business, who will be most hurt by this new mortgagee letter?

Minorities

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

This program allows very deserving families, that could not otherwise purchase a home, the ability to do so. In this day and age, it is common for families to have difficulty in saving enough funds to make a down payment. However, they are still very credit worthy and should not be penalized because they do not earn enough to save a large sum of money. They are making their housing payments on time and the Chenoa program gives them the extra funds that they need to purchase a home and not pay someone else's mortgage for them.

Name: Amy G.

May we share your information outside our organization?: Yes

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

From: Chenoa Fund - Down Payment Assistance

Subject: Lender / Borrower Petition Signed

Date: May 14, 2019 at 10:09 AM



What percentage of applicants who you've offered Chenoa Fund to in the past, would NOT have been able to buy a home without this program?

76-100%

What are the main reasons you offer the Chenoa Fund program?

Ability to help more borrowers

Based on your book of business, who will be most hurt by this new mortgagee letter?

All Races Equally

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

I was introduced to Chenoa in 2018 – this program has helped my business along with a lot of buyers that thought they could never buy. I stay in contact with the buyers to make sure they are making their payments on time and if having any issues – we all need to support the 1st time home buyer with giving them the ability to own a home. Most of my buyers were paying more in rent than what their new current mortgage payment is. This is a program that needs to stay around and don't understand why HUD would get involved with this program.

Name: Tammy S

May we share your information outside our organization?: Yes

From: Chenoa Fund - Down Payment Assistance **Subject:** Lender /
Borrower Petition Signed
Date: May 14, 2019 at 10:02 AM



What percentage of applicants who you've offered Chenoa Fund to in the past, would NOT have been able to buy a home without this program?

26-50%

What are the main reasons you offer the Chenoa Fund program?

Ability to help more borrowers

Based on your book of business, who will be most hurt by this new mortgagee letter?

Don't know

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

Name: William M

May we share your information outside our organization?: Yes

From: Chenoa Fund - Down Payment Assistance

Subject: Lender / Borrower Petition Signed

Date: May 14, 2019 at 9:46 AM



What percentage of applicants who you've offered Chenoa Fund to in the past, would NOT have been able to buy a home without this program?

76-100%

What are the main reasons you offer the Chenoa Fund program?

Ease of use, Ability to help more borrowers, Unique program features

Based on your book of business, who will be most hurt by this new mortgagee letter?

All Races Equally

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

these programs allow good people that work hard and just dont have the money saved up for down payment to get a home!!

Name: Robert F

May we share your information outside our organization?: Yes

From: Chenoa Fund - Down Payment Assistance

Subject: Lender / Borrower Petition Signed

Date: May 14, 2019 at 9:44 AM



What percentage of applicants who you've offered Chenoa Fund to in the past, would NOT have been able to buy a home without this program?

76-100%

What are the main reasons you offer the Chenoa Fund program?

Ability to help more borrowers

Based on your book of business, who will be most hurt by this new mortgagee letter?

All Races Equally

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

Name: Cody L

May we share your information outside our organization?: Yes

From: Chenoa Fund - Down Payment Assistance

Subject: Lender petition signed

Date: May 24, 2019 at 5:19 PM



What percentage of applicants who you've offered Chenoa Fund to in the past, would NOT have been able to buy a home without this program?

76-100%

What are the main reasons you offer the Chenoa Fund program?

Ease of use, Ability to help more borrowers

Based on your book of business, who will be most hurt by this new mortgagee letter?

Minorities

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

I have provided DPA programs for the past 16 years... Chenoa is helping more people. Should not be a reason to cut the dreams from American's to own their own home.

Name: Daniel C

May we share your information outside our organization?: Yes

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

From: Chenoa Fund - Down Payment Assistance

Subject: Lender petition signed

Date: June 4, 2019 at 10:35 AM



Name: Kevin F.

May we share your information outside our organization?: Yes

What percentage of applicants who you've offered Chenoa Fund to in the past, would NOT have been able to buy a home without this program?

76-100%

What are the main reasons you offer the Chenoa Fund program?

Ability to help more borrowers, Unique program features

Based on your book of business, who will be most hurt by this new mortgagee letter?

All Races Equally

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

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

From: Chenoa Fund - Down Payment Assistance

Subject: Lender petition signed

Date: June 4, 2019 at 10:38 AM



Name: robert f.

May we share your information outside our organization?: Yes

What percentage of applicants who you've offered Chenoa Fund to in the past, would NOT have been able to buy a home without this program?

76-100%

What are the main reasons you offer the Chenoa Fund program?

Ability to help more borrowers

Based on your book of business, who will be most hurt by this new mortgagee letter?

All Races Equally

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

they help hard working people get into home ownership that just dont have the money saved up for closing cost and down payment.

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