



Offered By
CBC Mortgage Agency
866-563-3507

Please provide your response below:

First of all Thank you! Your organization helped me put my children in a new home in a great community! We were 4 people in a 2 bedroom house after separating/divorcing making my baby boy my roommate from age 9-12.

The home buying experience was not an easy journey. The builder had so many issues and dragged out the home buying experience 9 long months. Causing me to have to pay rate lock fees. The money I spent on the fees, were for my furniture! We have only beds and a couch!! and had that down pxmt asst had not been there we would not have been in this home.

After my separation I struggled to get proper or any child support and a decent job. But eventually I obtained both but putting money together was hard, so knowing that DPA was available was a huge relief off my shoulders. I am a happy recipient please know this & God Bless you all . Paula Helchert & (Dorothy, Quackie and Ressee)



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Please provide your response below:

I have rented for a very long time. My dream was always to own a home. So I worked my way up from apartments to renting a home to now buying. I am very proud of myself and my kids also show me they are proud of me too. I never thought this day would come even up to the end of the process I still thought something will happen and they will change there mind. I would not have been able to purchase my home without this program. I have a great income but because I am a single mother I don't have savings I try to save but my kids need so much. My biggest fear was how can I come up with the down payment. I just wanna thank the Chenoa fund and the mortgage company for this gift you helped provide to me my girls. This has really made one of our dreams come true. And every day we wake up we feel this was a blessing from God. Thank you!

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



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Please provide your response below:

I feel blessed and thankful to been able to qualify for the down payment assistance that was provided by the Chenoa fund. When I started the home buying process, I had no idea of the money it took to make my dreams into a reality. At 31 years old, I am the youngest in my family to have a mortgage loan. I am elated that my kids finally have a back yard of their own. Seeing as though I am a first time home-owner that had no knowledge of the cost or money it took to be a home owner, I did not anticipate nor did I have the down payment ~~assista~~ money. So without the down payment assistance from the Chenoa Fund, my home ownership process would have been a bigger headache than it already was. Thank you!

Janesia Lowe
plus 3 ♥♥♥



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Please provide your response below:

I started saving for a down-payment on a house about a year before I actually purchased my home. It was enough to cover the down-payment or related cost that I didn't consider such as closing cost. Once I got pre-approved and learned of the amount of out of pocket money I would truly need I became discouraged and considered ~~abandoning~~ abandoning the idea of buying a home. For six months I debated the idea and finally contacted my loan officer about getting pre approved again. He informed me of the Chenoa fund and after doing some research I decided to go with the program. Knowing I would have my down-payment covered I felt much more comfortable with being able to afford the expenses that comes with buying a house and being able to have money in my savings account to pay for any unexpected expenses once I purchased my home. I am truly grateful for the Chenoa fund, without it I probably would still be living with my parents or renting. Having a decent amount of money saved ^{was} really important to me ^{once I ~~moved~~ purchased a home} and that was made possible with Chenoa.

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



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Please provide your response below:

Hello CBC Mortgage Agency
no i did not have the down payment you all really really
help me in a big way with out you all help i wouldn't
have been able to get my new home that i am loving so
much and i will make all payment on time every time
it is do throug out the contract that i sign with CBC
Mortgage again thank you thank you thank you so much
Jessie James Porter

16107321



offered by

CBC Mortgage Agency

866-563-3507

Please provide your response below:

The down payment assistance was a tremendous help to me in purchasing a new home. Thank you so much for helping to make our dream of a new home become a reality. This was especially a help to the many of us who live from one paycheck to the next.

Thanks

Wayne P.



Offered By
CBC Mortgage Agency
866-563-3507

Please provide your response below:

Thank you for being here with me
in a time need.

This is the best feeling anyone can have
Being a first time homeowner.

Thanks Again.

Ms. Rebecca L. Johnson

Date: May 15, 2019 at 6:31 AM



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

Yes

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

1-2 years

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

No

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

The Cheona Fund helped me to purchase a new home where I didn't have to come home every evening after work and try to fix a resale home that wasn't well maintained. I didn't have to sink a ton of money into repairs, but rather pace myself and make enhancements that personalized the home for my kids and I. As a mother with 1 child who was a senior in high school and a toddler, this assistance helped me to give my kids a nice foundation and a promising future in securing my own piece of wealth.

Name: Mignon T P

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>)

Date: May 15, 2019 at 5:47 AM



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

Yes

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

1-2 years

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

No

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

Name: Akeda t

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>)



CBC Feedback <feedback@chenoafund.org>

New Borrower Petition

1 message

Wed, May 15, 2019 at 1:23 PM

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

Yes

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

3+ years

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

No

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

Homeownership is very important to me because my parents did not own a home and our family was very poor. We were raised in the inner city projects and I have always had a dream of being a homeowner and living a better life.

Chenoa Fund should be allowed to continue its work in assisting citizens like me who are out here working hard every day trying to achieve our dreams. Chenoa Fund helped me do just that and I am forever thankful to this organization!

Please do not stop this program.

Thank you!

Name: Sandra M

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>)



Date: August 14, 2018 at 4:32 PM

Kasha F
Atlanta, Georgia

The assistance from the Chenoa Grant allowed me to not stress about closing costs, and It also provides me the luxury of purchasing a new home in a new community. That alone made the experience grand because I was part of new development and my ideas and feedback to the community was taken and utilized and the Chenoa Grant provided me that luxury. I was granted other assistance avenues however I felt the Chenoa Grant was th best for my family and I because the option of new development. I used my saved money for the fun things like furniture buying. Thank you for the opportunity to be a recipient of your Grant.

-Kasha F



Date: August 13, 2018 at 3:32 PM

Mignon P
Atlanta, Ga

Your assistance allowed me to purchase a home for my kids and I. At the time my 3 bedroom apartment was costing me \$1,200.00 a month and I just didn't want to keep shelling out good hard earned money with no reward.

I didn't have any down payment money and was relying on the Georgia Dream Program for assistance. The Chenoa fund was a far better option that allowed me to funnel money to the closing cost.

I think the biggest burden has just been trying to purchase needed items like a lawn mower etc. These are the items that I didn't need when I was in my apartment.

-Mignon P

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Date: August 13, 2018 at 1:14 PM

Tonya H

Fairburn, Georgia

Thank you so much for all of your help. The Chenoa Funds made what appeared to be an impossible dream and closing possible. My daughter and I are enjoying our new home and are so very thankful for each day that we get to come back to it. The Chenoa Funds are a great asset to the community and to people like me that have a dream to own their own home.

-Tonya H

Date: July 23, 2018 at 12:10 PM

Lenora D
Douglasville, Georgia

I am so grateful to the donors of the Chenoa Fund, without their help I truly would not have been able to accomplish my dream. I am a 51 year old Single Mom, who has had some battles in my life, buying my first home has been a dream of mines for over 30 years! And now thanks to you my daughter gets to witness that dreams do come true!

-Lenora D



Date: July 18, 2018 at 4:39 AM

Yvette F

Stockbridge, Georgia

Purchasing a house has always been my dream. That dream almost did not come true. I've tried other down payment assistance programs with no success. The Chenoa program came through and made my dream come true. My children and I are forever grateful for the Chenoa down payment assistance program. Chenoa made our dream come true!!

-Yvette F

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Date: August 13, 2018 at 5:27 PM

Kimberly B

Fairburn, GA

Satisfied

-Kimberly B



CBC Feedback <feedback@chenoafund.org>

New Borrower Petition

Chenoa Fund - Down Payment Assistance <info@chenoafund.org>
Reply-To: valeriegallman01@gmail.com
To: feedback@chenoafund.or

Thu, May 30, 2019 at 7:39 PM

Name: Valerie G
State: Georgia
Zip Code: 30228

May we share your information outside our organization?: Yes

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

[Quoted text hidden]

From: Chenoa Fund - Down Payment Assistance info@chenoafund.org
Subject: New Borrower Petition
Date: May 29, 2019 at 9:04 AM
To: feedback@chenoafund.org



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

Yes

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

1-2 years

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

No

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

Homeownership is a pillar of family stability. It is the starting point of family stability from an emotional and financial standpoint. Had it not been for the Chenoa fund my wife and I would still be renting and likely suffering from the epidemic of rising rent. Down payment assistance is important and should be continued.

Name: Anthony S

State: GA

Zip Code: 30291

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>)