

From: Chenoa Fund - Down Payment Assistance

Subject: Lender petition signed

Date: June 11, 2019 at 10:14 AM



Name: Jessica S.

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?

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 is an in justice to US Citizens who pay taxes, who work hard like every other American and that are trying to move their economic status. This program allows these families to break cycles of past generations that earlier had no chance of ever becoming home owners due to discriminatory practices such as this mortgage letter. It is disheartening and quite frankly disgusting that our government finds time to focus on feeding injustice rather than upholding what our fore fathers thought to be so simple – that every person have the right to life, liberty and the pursuit of happiness. These are rights clearly being taken away.

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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 10:48 AM



Name: Femi A.

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?

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

the best 100% financing product ive seen

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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 9:51 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?

0-25%

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 mortgage 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

In Tampa Florida, the cost to Rent is out pacing the cost of a monthly mortgage payment on a single family residence. Often times the cost to rent is so much, that it limits the buyers ability to save up enough to use towards down payments and closing costs. With it being a sellers market, many sellers look to offers where they don't need to give the buyers any assistance. So what little a buyer does have saved up, is often not enough and they need that extra assistance that a Government Bond Loan wont give. Especially if you have a 2 income household that earns over the limit for a Government Bond loan. Chenoa is an alternative for these borrowers, that earn too much but their savings is hindered by the cost of renting increasing year over year.

Name: Jesse

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 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?

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

valuable program necessary in today's purchase climate.

Name: Lesley H

May we share your information outside our organization?: Yes

From: Chenoa Fund - Down Payment Assistance

Subject: Lender petition signed

Date: May 28, 2019 at 10:58 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?

Ease of use, 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

The program's flexibility gives homebuyer's an attainable and sustainable option towards homeownership and is one of the least restrictive options available.

Name: Christopher W

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 5, 2019 at 8:39 AM



Name: Shelby Matthew M.

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?

51-75%

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

Ease of use, 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

The Chenoa Program is great because it offers forgivable DPA to qualified buyers. This means after a few years, these borrowers have 3.5% more of built in equity which is quite meaningful.

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