

**From:** Chenoa Fund - Down Payment Assistance

**Subject:** Lender petition signed

**Date:** June 4, 2019 at 11:22 AM



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**Name:** Joanmarie B.

**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**

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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 10:45 AM**



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**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, Better price, 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**

The Chenoa Fund is an incredible program that is allowing home buyers (mostly first time) to be able to achieve the American Dream of owning a home. Without this program, many of these borrowers will simply not be able to accomplish this. I would hope that HUD sees the significance of this program, so as to allow it to continue without hesitation.

**Name:** Paul W

**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 9:29 PM**



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**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**

**Name:** Luis S

**May we share your information outside our organization?:** Yes

**From: Chenoa Fund - Down Payment Assistance**

**Subject: Lender / Borrower Petition Signed**

**Date: May 10, 2019 at 4:06 PM**



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76-100%

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

All Races Equally

Over the years, I have found that it is very hard for people to save for a down payment plus closing costs in order to purchase a home. I believe the statistic is, nearly 80% of people in the US live paycheck to paycheck. So it is nearly impossible for them to save to purchase a home....let alone for them to have a savings (emergencies, medical, etc).

People can still be responsible and purchase a home, qualifying with good credit and good employment history. Down payment assistance is very necessary in this country.

Wesley N

Yes