

From: Chenoa Fund - Down Payment Assistance

Subject: Lender petition signed

Date: May 20, 2019 at 8:25 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

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 is only for select people who absolutely need it. the traditional borrower has options that fit their circumstances much better and will take those options 99% of the time. this program is not something that is being mass produced and stripping equity that would cause a housing crisis. Like I said the only people hurt by this are the ones that need it most....the ones that wouldnt qualify any other way to get into a house.

Name: Mark 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 / Borrower Petition Signed

Date: May 14, 2019 at 10:32 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?

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 been a mortgage professional for more than 15 years. I firmly believe the way to build strong communities and schools is through home ownership and taking pride in your home which extends to your street and neighborhood and throughout your whole town. Many of our borrowers have difficulty coming up with the 3.5% down required for a FHA transaction because with rents being so high and it is very hard to save. This disproportionately affects buyers with children who have an even harder time saving while trying to provide school supplies, food and clothes for their kids.

This program makes a difference in people's lives. It gives children a place to call home. It gives families room to breathe and grow. It allows buyers who work hard and pay their bills but don't have a lot left over at the end of the month the opportunity to buy into the American Dream. This is why I deeply believe in this program.

Name: Renee A.

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 15, 2019 at 9:25 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?

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 has allowed people to pay less for their monthly mortgage than they were currently paying in rent. Home ownership allows people to have a stake in their community, which helps improve our neighborhoods and way of life for everyone!

Name: Vickie 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>)

From: Chenoa Fund - Down Payment Assistance

Subject: Lender petition signed

Date: June 4, 2019 at 4:37 PM



Name: Raymond R. Jr

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?

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?

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

Please pay attention to who you are taking from.....everyone.

The Chenoa Fund program is for hard working low income families who are living check to check and unable to secure the required savings.

These folks become home owners who will build equity, pay taxes and be active citizens building a loving community with family values.

Responsible lending practice can document income ability and willingness to pay.

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