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**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?**

Yes

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

I had to start over with my career and go back to school in my mid thirties with a family of five. We no longer were able to live comfortably in our two bedroom apartment where we had been living for over six years. We had been trying to become home owners for awhile but we had to work hard to be able to have a monthly income that would support a mortgage payment. Once we were there, the only thing in our way was a deposit for a new home. There was no way we could have saved up enough without the aid Chenoa provided. Tears were inevitable on the day I opened the door with our new keys, as our children ran through an empty home they could call their own for the first time. Thank you Chenoa!

**Name:** J Campos

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

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G Wied

Lake Stevens, WA

We had been wanting to buy a home for a long time and had some savings, but the rapid increase in home prices and trying to save while paying rent made it seem like we may never own. We also fell into a specific tax bracket that didn't qualify for low-income home-buying assistance programs but didn't make enough to rapidly save 3.5 percent on the growing cost of homes. The chenoa fund was an excellent solution for people in our situation to get us into a home. We've been very happy owning our home, and it's a great burden off of our shoulders knowing that we have a place to call our own and will eventually own outright. The only improvements I can recommend to improve the fund would to expand it beyond FHA qualifications. We almost didn't get our home because it wasn't in an FHA qualified neighborhood, but we luckily were able to get that sorted out. Expanding to other lending programs or qualifications, or even offering an option for lower-income borrowers to use the chenoa fund to purchase discounted auction homes would be a great benefit to those buyers and make getting into a great house even easier and more affordable.

-G Wied

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M Shinderuk  
Lake Stevens, WA

I am so grateful that I was able to get assistance with a down-payment to purchase my new home. As a single mom with three teenage children, it was important to me to be able to provide some type of stability after having rented for a while before this year. I considered other options but being in the position I was in, it would not have been possible for me to buy my home if it was not for the Chenoa Fund's assistance. I cannot express my gratitude enough for this amazing program.

-M Shinderuk

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D J Matz  
4254185138  
Lake Stevens, WA

We were able to buy a home that we didn't think we would be able to. The process is smooth and paying back their is no penalty paying off in advance!! We highly recommend this helpful service!

-D J Matz

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