

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

**Subject:** Lender petition signed

**Date:** May 19, 2019 at 12:33 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?**

Ease of use, 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**

Chenoa is very important and needed for borrowers who cannot save up for a down payment. Average families barely have money left over after paying bills and day to day family expenses, much less to be able to save up 3.5% on a home purchase. If it weren't for Chenoa many families would still be renting a home.

**Name:** Amera S.

**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 10:57 AM**



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**Name:** Amera 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?**

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**

This program has helped many renters become homeowners. It is one of the only programs available to help families that are above the area median income that are not able to save up for a down payment

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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 10:37 AM**



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**Name:** Kim F.

**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?**

0-25%

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

Ease of use, 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**

This fund allows Borrowers to purchase FHA with a fair interest rate with a lower score. Low score is not always indicative of credit risk and I believe this program allows for those Borrowers to be counted.

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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 9:54 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?**

0-25%

**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**

**Name:** Kimberly F.

**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:** May 20, 2019 at 10:24 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?**

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**

**Name:** Michael N.

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

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