

**From:** Chenoa Fund - Down Payment Assistance  
**Subject:** Lender petition signed  
**Date:** June 4, 2019 at 11:13 AM



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**Name:** James D C. III

**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?**

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 availability of this program in all 50 states is a huge advantage. State specific programs require learning separate guidelines or certification, which is a barrier for many originators ability to offer down payment assistance programs. Many well qualified buyers who lack sufficient funds for down payment can achieve homeownership with Chenoa, and it is our first choice.

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