

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

**Subject: Lender / Borrower Petition Signed**

**Date: May 13, 2019 at 5:37 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**

Chenoa Fund is important to me because it has enabled over 14,000 borrowers to get into homes. Down Payment Assistance needs to continue, to help people achieve the dream of homeownership. Homeownership helps communities families, and individuals. There are many credit-worthy borrowers who would love to benefit from homeownership, but lack the down payment funds. Homeownership is an investment in our society, our communities, and our country. Chenoa Fund should be allowed to continue providing assistance, because they are responsible, ethical, and dedicated to helping the foundation of this country – its people.

**Name:** Trevor R

**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 10:19 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?**

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**

There are almost NO 100% programs that can blanket cover all borrowers. And our local state housing program is much more expensive to the buyers than the Chenoa program. So in addition to helping more people with no down payment, it allows those of the low income category with lower credit scores, get into a home where they otherwise wouldn't be able to.

**Name:** Holly 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 21, 2019 at 10:52 AM**



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**Name:** Holly 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**

If we really want people to be able to own homes, programs like this HAVE to be offered. Home prices increase so quickly that borrowers aren't able to qualify by the time they save up a small 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 10:48 AM**



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**Name:** David 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?**

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**

This program has been such a huge asset to those who fall between the cracks and would never be able to buy a home with out the Chenoa fund.

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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 10:34 AM**



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**Name:** Matt L.

**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, 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?**

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**

The Chenoa Fund quite frankly is a better program than state run programs. It helps minorities, and supports home ownership that wouldn't be made possible any other way. This supports the economy and Low to moderate income families in our community.

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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 13, 2019 at 3:03 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?**

51-75%

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

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 program allows more people to own homes. With homeownership people have a sense of pride and responsibility. It also offers an opportunity to accumulate wealth. Not everyone deserves to own a home but the ones that due should have an opportunity.

**Name:** Frank

**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 12:04 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?**

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?**

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**

Gives options to those who are struggling to come up with a down payment

**Name:** Loree B

**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 10:15 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, Unique program features

**Based on your book of business, who will be most hurt by this new mortgagee letter?**

Don't know

**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 a great nationwide option to help homebuyers get into housing.

**Name:** Kally 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 / Borrower Petition Signed**

**Date: May 14, 2019 at 9:46 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?**

76-100%

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

Ability to help more borrowers, Unique program features

**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:** Terrence D

**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 21, 2019 at 9:36 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?**

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?**

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:** Landon 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>)