

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

**Subject: Lender petition signed**

**Date: June 12, 2019 at 3:07 PM**



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**Name:** Inna P.

**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**

Very helpful program for first time homebuyers

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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 5, 2019 at 12:40 PM



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**Name:** Latasha W.

**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, 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**

Most DPA programs require a 640+ credit score, this program allows us to help those with lower credit scores that otherwise would not be able to buy. Having the program options as well with no income limits is another very huge benefit that is not available on other DPA programs. This program definitely has unique features that is simply not available in the marketplace otherwise. Most clients who are using this program are doing so because the other DPA programs don't fit.

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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 3:04 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?**

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?**

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:** Donald B

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

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

**Subject: Lender petition signed**

**Date: June 4, 2019 at 4:46 PM**



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**Name:** Lyle Innocent

**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?**

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**

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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 4:53 PM



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**Name:** Michael D.

**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?**

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 allowed a mexican immigrant family who did not have access to other Down payment assistance programs because their DTI was just over 45% into a home for the first time in over 5 years. They had been working and working, cleaning up credit, trying to build savings, everything they could do to get into a home, but the housing costs just kept creeping up, and everytime they took one step forward, the market took them one step back. Please, please, please do not pull this niche program that is designed to catch the people who are falling between the cracks of traditional down payment assistance, and allowing them to get their foot in the door on properties instead of always playing catch up to a target advancing at the same rate.

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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 4:39 PM**



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**Name:** Shannon H.

**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**

it provides people who cannot qualify under traditional loans to be a homeowner. This serves the community that are typically underserved. Plus families that own homes have a lot of benefits, kids are more likely to go to college, and it is a safe investment for the homeowners.

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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 9, 2019 at 1:03 PM



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0-25%

Ability to help more borrowers, Unique program features

All Races Equally

This is a great program that can help clients purchase a home who otherwise would not be able to buy.

Vasily K

Yes