

170213001



offered by

CBC Mortgage Agency  
(435) 273-0022 | (866)-563-3507  
www.chenoafund.org

Please provide your response below:

We did not have any money to be able to pay our down payment. With the assistance of CBC mortgage Agency we would not have been able to purchase our home. Owning our home means everything to us. I am 47 years old and have never been able to own a home before so this is the best feeling in the world!

Thank you!

Anne Hutchinson



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CBC Mortgage Agency  
866-563-3507

Please provide your response below:

Hello! Thank You so much for your help with my down payment! And to be honest; Opportunity!! Opportunity only comes around once, and I am so glad I had the chance to utilize your awesome program! Our appraisal came back low; \$17,000 Low! So, naturally, the Sellers said no to paying our closing costs. So Thank God (!) for your help because we had to drain our HOTH to come up with closing costs which came to \$4800.00. Luckily we made it across the finish line.

Grant Programs like this make a secure future for people like us. My bucket list of buying my 81 year old mamma a "forever" home; has been fulfilled.

Thank You So Much!!!

Sam & Steve  
+ Louise



### Minorities

I am answering this from two different angles. From the perspective of a buyer and from someone who works with Chenoa Fund.

Explaining my answers above: I would answer 100% as the company I work for owns the DPA program, Chenoa Fund. It definitely affects minorities as many of the borrowers are classified as such, but it would essentially affect anyone needing assistance in coming

up with a down payment for their home. Especially right now. Homes are so very expensive. I bought my home nearly 8 years ago at over \$100,000 less than it is valued today and my wages have not increased remotely enough to make up the difference. At the time we could not afford a downpayment, both of us over the age of 30 with full time jobs, steady work history and good credit. Luckily we had the VA program from my husbands service to help us out. See, it wasn't that we were a risk in terms of making payments on a home within our budget, it was having a good down payment that would have been a struggle. I can certainly see how others would struggle with the same thing, not to mention the cost of homes as it is. My sister and my cousin are also in a similar position and though they make payments on everything else and have steady income and good credit, coming up with a downpayment is not so easy. Life is expensive.

I have worked for CBCMA for over a year. This obviously affects the number of loans that come through our office and therefore affects our job security in terms of The Chenoa Fund. When I came to work for this company I had spent years working for a company in a high stress position that aside from doing my best and making my employer happy, it wasn't as rewarding in terms of what I value. I like to volunteer and help people and find it rewarding to do good by others. When I learned what it is we do at CBCMA it was inspiring, not to mention that the company itself and its leaders and people are amazing and motivating. I love coming to work everyday, doing something that I know makes a difference, a positive difference in the world we live. Having a place to live, to take ownership of shouldn't be a thing of status, that only a certain group of people get to do. We all need shelter, every single person needs shelter, and being able to have something that is yours, that you are responsible for and can make your own is beyond anything you can put monetary value on. We all want better things for the ones we love, comfort, security, etc. When we want those things for others too, when we do things that help others to have a better life, be more successful, be engaged in the world around them, makes a better place for all of us to live. Children are the future and research is clear that children who grow up in a home that their parents own do much better in school and society as a whole. If we want that for our own children, then doesn't it make sense to want that for all children, so that the world our children make as adults will be better than the one we knew?! We have a responsibility to take action when there are injustices and disparities, because we can't rely on others, not even the government, who is tied up with its own opposition in house and the many other issues that plague our society; it takes all of us working together for something better. There is no time to wait for others to make these decisions for us. We need the support of our government and leaders, certainly, but we have just as much power in us as they do, enough to make a difference. We may not have time to wait for the right person to hear us, we have to take matters into our own hands and do what needs to be done for the good of the country and all who live in it. We can do this. We can make the American dream a reality for anyone willing to put in the work to keep it going, but we all need a hand at some point and this is a good start for many. I do tend to get carried away when I am passionate about something, so forgive me, but it is all comes from the heart. Thank you!

L Barrett



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**Minority homebuyers will be most affected by this rule. Are you a minority?**

No

**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.**

**Name:** M Mathis

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20 plus years ago

Not applicable

Not applicable

I was able to get a va loan. However, I see so many people around me struggle to get into a house be because of the down payment required.

D Olson



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West Valley City, Utah

First of all I would like to say thank you from both my wife and myself. It means the world to us to live in a home of our own and not under the thumb of a greedy landlord. We are truly grateful. Thank you, thank you..

-Jake

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

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