

16107497



offered by

CBC Mortgage Agency

866-563-3507

Please provide your response below:

Kudos! This was a dream come true! I looked at over 60 properties + 2 agents. My 3<sup>rd</sup> realtor recommended the location. I visited the property and fell in love with IT! I began to pray and ask GOD for assistance with down payment and closing. IT came by way of the Chenoa fund! I was approved and began the process for homeownership. I settled on Feb 27, 2018! Praises for all who helped to make my dream a reality! I was able to purchase a few things for new home and have paid 1<sup>st</sup> mortgage April 1<sup>st</sup>. I LOVE MY NEW TOWNHOUSE! May you continue to be a blessing to those who dream of home ownership by blessing others with cash assistance by way of the Chenoa Fund.

Sincerely

L. Gitron Diggs

Date: August 13, 2018 at 1:25 PM



Melissa D

Brandywine, MD

•What did our assistance mean to you and your family in terms of your ability to purchase a home, and what owning a home means to you and your family. With the assistance of Chenoa Fund, I was able to purchase my home without having worrying about a full down payment. Owning a home means the world to me. I have a place to call my own and I no longer have to worry about the rent going up or renewing a lease. I have a place that is now big enough to host my family when they visit from out of town!

•If you had your own down-payment, did you use our assistance so that you could keep your savings for unexpected expenses with your new home? Yes. Unexpected expenses come up at the worst times and being able to keep my saving was a amazing.

•Did you look at other sources of down payment assistance? If so, what lead you to choose our program? Yes, your program was a better fit for me as a first time home buyer.

•How can we improve our program to better support borrowers before and after the purchase of their new home? I would say, continue your great service;. It is much appreciated.

-Melissa D

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CBC Feedback &lt;feedback@chenoafund.org&gt;

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## New Borrower Petition

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Fri, May 17, 2019 at 10:17 AM

**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?**

I Never Would Have Been Able

**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.**

Chenoa Fund made home ownership available to me. As a divorced, mother of three and a public school teacher, my income did not provide the necessary income to save a substantial sum for a down payment. As it was, even with Cheoa's generous support, I still had to withdraw money from my retirement account to cover the down payment. And I am fully aware that I'm better off than many of the people Chenoa is able to help. It would be criminal to take away this program and others like it that make home ownership possible for so many people that otherwise would never be able to buy a home. Without programs like The Chenoa Fund our communities will suffer. Home ownership will become impossible for people like me.

**Name:** Lynette R T

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

[Quoted text hidden]



Date: August 13, 2018 at 1:53 PM

Sherita A

Bryans Road, MD

The down-payment assistance allow my husband and I achieve the dream of home ownership. We were first time potential homeowners at the time and was grateful to be approved and accepted for the assistance because we definitely needed it. It means a lot to us because we were able to move from the apartment we had outgrown. We did not look for other down payment options as our finance manager suggested this one. It would have been nice for a staff member to reach out after settlement with a note of congratulations, possibly. Another idea would be give tips before and after settlement about making the most out of your homeowner experience

-Sherita A

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Date: July 23, 2018 at 11:05 AM

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Lynnette G  
Waldorf, Maryland

The assistance of the CBC Mortgage Agency by way of the Chenoa Grant was a miracle & blessing. I was able to pay off high interest credit cards and a loan. I went into a mortgage on a new townhouse in a new development built in 2018. I am now living proof that home ownership is possible and worth the investment. I pray all persons are able to enjoy home ownership by way of the Chenoa grant. May God continue to bless you by blessing others.

-Lynnette G

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

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Date: August 13, 2018 at 12:28 PM

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Joseph R  
Marbury, Maryland

We moved from Arizona to the DC Metro area for jobs and to make a better life for our three young children where they would have access to more cultural diversity and opportunities. The cost of housing is much higher here in Maryland and we could not have afforded to buy a home here without the assistance we received from the Chenoa fund. The assistance we received helped us buy in a market we would have been shut out of without assistance. We just celebrated our first year in our new home and we're thankful to CBC Mortgage Agency and the Chenoa fund for helping make that happen.

-Joseph R

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

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Date: May 15, 2019 at 2:05 PM



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

Yes

**If you had not had this down payment assistance, how long would it have taken you to buy a home?**

0-1 year

**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.**

Homeownership is important so people can put down roots and have a sense of ownership. Chenoa Fund should be allowed to continue its work because without it most people would not be able to own a home or their process would be delayed.

**Name:** Takira 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>)

Date: May 15, 2019 at 7:22 AM



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

Yes

**If you had not had this down payment assistance, how long would it have taken you to buy a home?**

1-2 years

**Many people Chenoa Fund helps are first generation homeowners. Were your parents/guardians homeowners?**

No

**Please provide any additional thoughts regarding why homeownership is important to you, and why Chenoa Fund should be allowed to continue its work.**

My parents couldn't afford a home. My kids and grandchildren have a place to visit and call home now. We enjoy holidays and weekends at my new home often. The area is nice and I love Waldorf. Dreams really do come true if you believe. Thank you for your assistance and may you continue to bless others as you have been to me and my family.

**Name:** Lynnette G

**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>)

Date: May 15, 2019 at 6:28 AM



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

Yes

**If you had not had this down payment assistance, how long would it have taken you to buy a home?**

I Never Would Have Been Able

**Many people Chenoa Fund helps are first generation homeowners. Were your parents/guardians homeowners?**

No

**Please provide any additional thoughts regarding why homeownership is important to you, and why Chenoa Fund should be allowed to continue its work.**

**Name:** Arhlene C H

**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>)



Date: August 13, 2018 at 8:48 PM

LaVaughn J

Saint Leonard, MD

The best Banking experience ever!!!! I'm so thankful for the people at Chenoa. They are true to their word. Divorced Mother of 3 daughters was able to purchase a beautiful home for my family because of Chenoa. Thank You again

LaVaughn J

Date: August 15, 2018 at 4:05 PM

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Shirley B  
Brandywine, Maryland (MD)

Getting the down payment assistance was great! The only thing I dislike when refinancing I have to stay with the same mortgage Co, other mortgage Co. Had better interest rates plans i should be able to go with any mortgage Co that offer me the better deal. Now I'm still. Stuck with 5 percent.

-Shirley B



Date: July 18, 2018 at 7:09 AM

arhlene c. h  
BRYANS ROAD, MD

Thanks for assistance with down payment for home loan it was so appreciative and helpful! -arhlene c. h



CBC Feedback <feedback@chenoafund.org>

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## New Borrower Petition

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Wed, May 15, 2019 at 1:05 PM

**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:** Victoria R

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

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