From: Chenoa Fund - Down Payment Assistance info@chenoafund.org

Subject: Lender / Borrower Petition Signed

Date: May 15, 2019 at 9:46 AM

To: info@chenoafund.org

## 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

Chenoa became available to me just a little over 1 year ago. I personally have originated 10 loans for customers who otherwise would have not been able to buy. All were capable of making the monthly payment and many were lower than their rent payments. Saving for a down payment was the issue. No one is more willing to default or lose the home they are raising their children in just because they put less money down. All borrowers are financially and emotionally invested in their home purchase. Regardless of down payment.

## Name: Phillip N

May we share your information outside our organization?: Yes

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From: Chenoa Fund - Down Payment Assistance info@chenoafund.org

Subject: Lender / Borrower Petition Signed

Date: May 14, 2019 at 10:17 AM

To: info@chenoafund.org

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: Shannon G

May we share your information outside our organization?: Yes

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