

From: Chenoa Fund - Down Payment Assistance

Subject: Lender petition signed

Date: June 4, 2019 at 11:17 AM



Name: Scott J.

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

Single Parents (Mothers) try to raise families and Seniors that have their lease payments increase to an extent that they are unable to buy need prescription drugs and purchase basic food to feed their families. Many have had their leases increase to the extent that they can't afford to renew them. Chenoa has been a way to lower their monthly living expense and stay working to support their families.

I closed a Chenoa purchase for a senior couple who were leasing at \$800 a month. Being forced to move out because their landlord had to sell (Landlord's health conditions). The only rental home available was \$1,350 per month and it was discouraging and changing. With Chenoa help they purchase a home with payment of \$1,360 per month. After taxes that equates to two months rental payment (yearly that is \$1,113 per month).

Both Single Parents and Senior will have pride in ownership, which help the community and build equity, establishing home stability.

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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 30, 2019 at 10:14 AM



Name: Dave J

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?

Better price, 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 is better than all other DPA's Most DPA's give the borrower with little to no savings a path to purchase a home. The difference between Chenoa and the other DPA programs is Chenoa's rates are more in line with standard FHA Loans. The other DPA's are 1/2 point or higher in rate which translates to a higher payment. Chenoa also follow's HUDs 4000.1 which allows more borrowers to qualify in buying a home.

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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 11:19 AM



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?

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 last purchase I closed was for two seniors. Their landlord/owner has gotten sick and had to move to Florida. He also need to sell the home to get have enough money to move into and assisted living center. My two seniors couldn't find a home to rent in the community or city. I suggested they purchase from their landlord. The landlord accept to sell that rental home to his renters. My seniors had exhausted most of their retirement money and didn't the required money for a FHA down payment purchase. The offer was accepted so they were able to purchase the home they had been renting for 4 years for their landlord. The Chenoa fund help them with a \$8,000 10 year loan for the down payment. The landlord was able to pay some of the closing cost this help both my senior buyers and the seller (landlord) solve their problems. This program has be a helping hand for those in a tight situation.

Name: Scott J

May we share your information outside our organization?: Yes

From: Chenoa Fund - Down Payment Assistance

Subject: Lender / Borrower Petition Signed

Date: May 14, 2019 at 11:39 AM



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

If it helps these folks get into a house, it stabilizes the economy, helping everyone.

Everyone should have a home of their own if they follow all the rules. Maybe there would be less unrest and disruption in our schools, again helping everyone. I just believe it is a great program that I would really be able to offer everyone...

Name: Bernadette B

May we share your information outside our organization?: Yes

From: Chenoa Fund - Down Payment Assistance

Subject: Lender / Borrower Petition Signed

Date: May 14, 2019 at 10:44 AM



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

I have had many borrower's who we helped get into homeownership with the Chenoa program, who start crying at closing because they never thought they could own their own home. Especially helping single mother's get into a home for their families, so they don't have to move every year.

Name: Torrie S

May we share your information outside our organization?: Yes

From: Chenoa Fund - Down Payment Assistance

Subject: Lender / Borrower Petition Signed

Date: May 14, 2019 at 5:18 PM



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, Other (Add In Comments)

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

The DPA loan does allow my borrowers to purchase a home without completely depleting all their assets.

Name: Tess S

May we share your information outside our organization?: Yes

From: Chenoa Fund - Down Payment Assistance

Subject: Lender / Borrower Petition Signed

Date: May 14, 2019 at 10:46 AM



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?

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

Without this program, we are not able to help well deserving families become homeowners and provide a stable life for their families.

Name: Roy D

May we share your information outside our organization?: Yes

From: Chenoa Fund - Down Payment Assistance

Subject: Lender / Borrower Petition Signed

Date: May 14, 2019 at 11:27 AM



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

without this program several families will never get a chance at the american dream.

Name: Kym I

May we share your information outside our organization?: Yes

From: Chenoa Fund - Down Payment Assistance

Subject: Lender / Borrower Petition Signed

Date: May 14, 2019 at 10:37 AM



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

Name: Julie H

May we share your information outside our organization?: Yes

From: Chenoa Fund - Down Payment Assistance

Subject: Lender / Borrower Petition Signed

Date: May 14, 2019 at 2:39 PM



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

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

Its another option in our tool belt to keep affordable lending available to so many Americans that need the product. The middle class is getting squeezed in taxes, health care, minimal wage growth. Here is where we can assist the ever day Joe to build wealth.....

Name: Jesse H

May we share your information outside our organization?: Yes

From: Chenoa Fund - Down Payment Assistance

Subject: Lender / Borrower Petition Signed

Date: May 13, 2019 at 4:50 PM



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: Dawna R

May we share your information outside our organization?: Yes

From: Chenoa Fund - Down Payment Assistance

Subject: Lender / Borrower Petition Signed

Date: May 14, 2019 at 3:46 PM



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

Name: David A

May we share your information outside our organization?: Yes

From: Chenoa Fund - Down Payment Assistance

Subject: Lender petition signed

Date: June 4, 2019 at 3:56 PM



Name: David A.

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

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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 10:40 AM



Name: Julie 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?

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

Helps lower income families when there is additional income in the house hold that we can not use. Chenoa allows for a higher DTI than other DPA programs.

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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 16, 2019 at 8:47 AM



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

Name: Ricky 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>)