



offered by

CBC Mortgage Agency
866-563-3507

Please provide your response below:

Hi Michael,

With some good people like Dave Kosmicki @ Bay Equity Mortgage helping me. I would not have become a home owner. As a first time home owner, and trying to buy a home while working 2 jobs was very difficult. I am very grateful for the downpayment assistance I received. Without that help, I would still be stuck in a terrible apartment, and would still be renting for many years I'm sure.

I have not lived in a house for over 20 years and this is a whole new life. Almost a culture shock living in an actual neighborhood. Sun shines into the house on four sides, unlike the apartment that had 2 windows on one side that looked into a forest. So sun shining in through these windows is a wonderful thing. It is nice, and I appreciate all of the help I received to become a home owner.

Thanks

Russ C

Russ Carew
1023 SE 11th st
Brainerd, MN
56401



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Please provide your response below:

To Whom It May Concern:

The assistance you provided allowed me to get a home after over 10+ years of working towards it after my divorce left me nothing. I have been a single mom for 14 years; put myself through college & grad school. After completing grad school, the student loans as well as debts incurred during that time, and building a career did not leave me any opportunity to save.

My desire to own my own home for the first time seemed very far away. I spent 2 years correcting my credit, & then went through 4 lenders before one would work with me. Angela Gerhardson was the one to find this program & approve me. I am now in my first home, as a single parent.

I did have some money saved but not enough for a down payment.

Date: May 14, 2019 at 9:00 PM



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?

3+ 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.

This fund is what allowed me to be able to buy a place of my own and coming from a childhood like mine I greatly appreciate the opportunity I was given for this down payment assistance. My parents are recovering drug addicts and I have never had much in my childhood, this fund put more hope in my life to be able to buy at such a young age.

Name: Donnella E

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>)