

**From: Chenoa Fund - Down Payment Assistance**

**Subject: Lender petition signed**

**Date: June 4, 2019 at 10:34 AM**



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**Name:** Angela M G.

**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**

This program is never our first choice for a borrower who can qualify with any other source of loan program. However, there are a select few who just need assistance due to their need for a down payment. Some of these people include families who are paying more for rent than they would for a house payment and can't save up for a down payment. Some of these borrowers have medical issues preventing them from building up a savings. There are many more reasons that this is a necessary option for people who would otherwise qualify, but cannot save to own their own home. These are the people that we need to continue to help.

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