16105061

CBC Mortgage Agency February 10th, 2018

- First of all, Thank you will never be enough for the most wonderful, amazing and completely unexpected gift ever in the form of a down payment.

I had actually given up hope, that it was just not for me to ever own a home. But, then I was notified that someone is giving me the down payment to buy my home, and that alone gave me all the hope I needed to keep fighting, to do what was needed to buy my house. Now, as I sit here, it's still unbelievable and doesn't feel real. I haven't even hung any pictures, decor. Nothing on the walls so I won't put holes in the wall. This home would not be possible without your Agency.

There really are no words to describe what you have given to me.

Thank You,

Jodi Beadle

New Borrower Petition

Fri, May 17, 2019 at 6:00 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?
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.
This loan helped us not only buy a home but also secure a permanent residence for our 3 girls. As a family of 5 we needed more space. Our girls range in age from 6-16. Each at a different stage and needing space from each other but also in raising kids and living expenses it was hard for us to save a larger amount. We are not a young couple just starting out. We are in our late thirties and we had been renting for 10 years. Without the down payment loan we would still be renting. We have not missed any payments on either loan. We were blessed by this loan without it we would not have been able to buy a home at all. I think it's a great opportunity and one that should be available to those who qualify.

Name: Joannie S
May we share your information outside our organization?: Yes