

Date: May 14, 2019 at 10:20 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.

Finding this out has literally brought tears to my eyes. I am a minority, with good credit and a good job. I'm also a single mother. Coming up with 15K was extremely difficult for me BECAUSE I carry the financial weight of three children (now 19, 14, and 8), one of which was, at the time, a year away from going to college. Had it not been for The Chenoa Fund, I would have had to decide between sending my first born to college or owning a home. Because of The Chenoa Fund I didn't have to choose. My first born, as of one hour ago, just finished her last final as a college Freshman. Also, two weeks ago I attended a ceremony honoring her and several other students for making the Dean's list for her GPA which was a 3.98. I can't imagine her not experiencing this last year and having to be limited in her academic growth because I couldn't afford to send her to college. It is also important to mention that she would have been one more minority that was unable to attend college due to, and ONLY due to our inability to pay for it. The Chenoa Fund did something for my family that I couldn't do alone. They came alongside me and made my dream of being a homeowner come true. Every family on my block is a two-parent household, I am the only single mom, and I know I wouldn't be living here right now had it not been for the fund. My name is Shateesha S, I have a Masters Degree, a good job, good credit and I'm a single mom....my whole world changed for the better when we found The Chenoa Fund. We will be forever grateful.

Name: Shateesha S

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>)



Fwd: New Borrower Petition

1 message

Tue, May 14, 2019 at 3:44 PM

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?

1-2 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.

Without the assistance I don't know when I would had been able to buy a home again. I have now been in my home for 2 years, made all my payments on time, made credit card payments on time and reduced my debt overall. I should be debt free except for my home and vehicle in 2 years. Having the assistance has helped me greatly and helped make me contributor to the system rather than a burden.

Name: Charles W

May we share your information outside our organization?: Yes

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16106885



offered by

CBC Mortgage Agency

866-563-3507

Please provide your response below:

Dear Michael,

Thank you so much for assisting me and my family in purchasing our home. We live, work and our son attends school & sports in Petaluma, CA. We thought we would never be able to own a home here. We could not have done it without the help of the Chenoa Fund.

Best,

Danny: Sandy Peckhouse

16604161



offered by

CBC Mortgage Agency

866-563-3507

Please provide your response below:

CBC Mortgage,
We are pleased with the decision
that we made to purchase our
first home. With the support
of your agency, we didn't have
to put down a payment and for
that, we sincerely appreciate that.
Owning a home is a big step
in our life and it gives us
the opportunity to fix it up as
we wish without having to get
approval from a landlord. We are
excited about our future at
our new home, and look forward
to purchasing again in the future.
Thank you for all your help
and timely response to our loan.

Mr. & Mrs. Cornell Brown

16105441



offered by

CBC Mortgage Agency

866-563-3507

Please provide your response below:

Dear Folks at Chenoa Fund

My husband & I want to say a
big thank you to your team!

The downpayment assistance meant
we could own a home again.

We lost everything in the 2008
Recession due to cancer &
job loss. Thought we would
never be "whole" again. You
have given the opportunity to
be whole!

912 W. Baxter Drive, Suite 150 | South Jordan, Utah 84095

And as we get on in years
we will have a "home".

Thank you is an inadequate word -
Kindest Regards- Robbin



Offered By
CBC Mortgage Agency
866-563-3507

Please provide your response below:

Dear CBC Mortgage Agency. I am so very grateful for your assistance with my 1st home purchase down payment.

With your assistance I was able to close on my first home. This dream of Home Ownership has been my dream/goal for so long. The down payment has always been the dilemma. - I utilize the down payment

Received from your program along with my savings and now I'm living the American Dream.

Thank You! May God Bless

Rosalind D. Smith



Offered By
CBC Mortgage Agency
866-563-3507

Please provide your response below:

I am very glad I received the downpayment assistance from CBC Mortgage Agency while purchasing my new home. Since I did not have too much money saved to give a downpayment, CBC Mortgage Agency made my dream come true by providing the money towards my down payment. I thought buying a home was a impossible process to accomplish due to expensive home prices. However, I feel so happy because CBC took care of me and trusted me in buying my home. I feel blessed like I never did before. It is priceless. Thank you all for helping my family to obtain a home.

God Bless,

Rodolfo Valdez Beber

Date: August 13, 2018 at 5:58 PM

Nicole G
Lathrop, California

Down payment assistance help my family and i purchase our home and allow us money to purchase what we needed for the home.
Great program

-Nicole G

Date: July 19, 2018 at 8:46 PM



Melinda

Turlock, California

The assistance from Chenoa was amazing! By getting the help from Chenoa my husband and i could get our first home. In the position we were in, at the time, was very stressful and Chenoa helped ease some of that stress with the help we needed to get into our home. Were thankful we have a home we can call our own now that we finally are setteled in and can actually do the things we want to improve anything we want. Not that this house needs improvements but its nice to be able to do whatever i want. Like even painting a room a color we want is something so refreshing to be able to do without having to ask a landloard first. Saying that we are "owners" of a home is scary but at the same time were very thankful we can start this journey of owning a home. Were very thankful to Cheona also for the help they gave us.

-Melinda

This e-mail was sent from a contact form on Chenoa Fund (<http://chenoafund.org>)

Date: May 15, 2019 at 5:44 AM



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?

I Never Would Have Been Able

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.

My name is Ruby Kelly and I had worked in health services for 31 years. I was raising two children as a single mother. I could not come up with the down payment for the home if it was not for Chenoa Funds. I feel the assistance was a blessing from God and I feel all people who contribute to positive community should be able to own a home in the community they help to support. I really appreciate the help and I hope this help is available for others. Please think about the impact this has on the individual and the community they have served.

Name: Ruby K

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>)



Fwd: New Borrower Petition

1 message

Tue, May 14, 2019 at 4:09 PM

Minority homebuyers will be most affected by this rule. Are you a minority?

Yes

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I Never Would Have Been Able

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.

I never thought that I was going to own a house. I was looking around and at the beginning it was hard so I found the Chenoa's program and I was surprised. They really help me with my dream, without the program I don't know if I was be able to buy a house. It will be sad if Chenoa stops helping people like me.

Name: Salvador

May we share your information outside our organization?: Yes



Date: August 13, 2018 at 1:37 PM

Claudia C
San Bernardino, CA

Because of the down payment assistance we were able to own a home after being renters for 17 years in the same apartment complex. Owning our own home was a goal we didn't think we could ever manage with rising rent and a child who was just about to start college. The down payment assistance made it possible for us to reach both goals- homeownership and sending our child off to pursue higher education. We were lucky that our lender knew about the Chenoa fund, as we didn't qualify for first time homebuyer programs due to income (but this was our first home purchase).

-Claudia C

This e-mail was sent from a contact form on Chenoa Fund (<http://chenoafund.org>)

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Fwd: New Borrower Petition2 messages

Tue, May 14, 2019 at 4:09 PM

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I Never Would Have Been Able

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I Prefer Not To Answer

Please provide any additional thoughts regarding why homeownership is important to you, and why Chenoa Fund should be allowed to continue its work.

Being able to own a home (in our 40's!) for the first time has given us security, and a sense of belonging to the community. We were previously a homeless family, and worked our way out of the shelter in our own apartment. We lived there for 17 years and with rising rent, were never able to save up a down payment. Chenoa fund allowed us to purchase a home and a place that our son can feel is permanent.

Name: Claudia C

May we share your information outside our organization?: Yes



Date: July 17, 2018 at 9:26 PM

Crystal G
Hemet, CA – California

The chenoea grant helped me and my family with he financial assistance we needed, without this grant we would of not been able to move into our first home ,the process was smooth and more then satisfying. We are very happy with our home and greatful to have got this opportunity, thank you chenoea

-Crystal G

Date: May 19, 2019 at 4:42 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?

Yes

Please provide any additional thoughts regarding why homeownership is important to you, and why Chenoa Fund should be allowed to continue its work.

I just want to "Thank You!" very much.

Name: Floydell W

May we share your information outside our organization?: Yes

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Yes

Please provide any additional thoughts regarding why homeownership is important to you, and why Chenoa Fund should be allowed to continue its work.

i was very appreciative to receive the down payment assistance from Chenoa fund. if we were not able to receive this assistance, my wife and i would not have been able to purchase our first home. I hope that this will continue to be provided to others so they can enjoy the same opportunity of home ownership.

Name: randy m

May we share your information outside our organization?: Yes

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Offered By
CBC Mortgage Agency
866-563-3507

Please provide your response below:

To Whom it May Concern:

My family and I are extremely grateful to CBC Mortgage Agency for providing us with the down payment assistance. We did not have any substantial savings to make any type of home purchase. We wouldn't be able to be where we are now without your help.

Thank you,

Louiso Gonzalez



We had one that would not work so we were going to find another property

Many of my young buyers will be put out of the market because as young professionals they have heavy student loan debt and have not worked long enough to build up a 401k to use so that leaves them with no help to become a homeowner. It is terrible.

DARLENA d M

Yes

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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: New Borrower Petition
Date: June 7, 2019 at 10:57 AM



Name: Michael E.

May we share your information outside our organization?: Yes

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?

Yes

Please provide any additional thoughts regarding why homeownership 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>)

Date: May 16, 2019 at 9:17 AM



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.

I believe you becoming a home owneron is very important. In fact it's a very important investment in your life also with the down payment assistance program it made itmuch easier for me and my wife to purchase our home.

Name: Cornell B

May we share your information outside our organization?: Yes

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Date: August 13, 2018 at 7:34 PM

Robbyn E
Pollock Pines, Ca

We appreciate Chenoa Fund giving us an opportunity to become homeowners. We felt the assistance was the boost we needed to clear the hurdles.

It would be helpful to insist that home buyers understand the three year clause. That the Home owner CANNOT refinance for three years.

-Robbyn E



Fwd: New Borrower Petition

1 message

Tue, May 14, 2019 at 3:45 PM

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Yes

If you had not had this down payment assistance, how long would it have taken you to buy a home?

1-2 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.

I really am blessed to have been assisted by Chenoa Fund. Had it not been for the assistance I would not have been able to save for down payment. Im truly grateful.

Name: rosalidn j

May we share your information outside our organization?: Yes

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Date: July 18, 2018 at 8:35 AM

Kelky L

Rancho Cordova, CALIFORNIA

The down payment assistance program was a great program for us as we would not have been able to buy our house without it. It was very easy to get and everyone made it a smooth process. Thank you for everything you have done.

-Kelky L

Date: May 16, 2019 at 4:28 PM



I started on February 2019

I spent around \$2,500 dls

I'm already living at my new home thanks to the down payment assistance.

This will change greatly my decision to upgrade my home in the future. I think that down payment assistance is a really good way to expedite the people's decision to buy a home... without it, my decision would have delayed another 2 years.

Fernando O

Yes

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This e-mail was sent from a contact form on Chenoa Fund - Down Payment Assistance (<https://chenoafund.org>)



Date: August 13, 2018 at 11:36 AM

Susanne L W
Stockton, California

I'M SO THANKFUL FOR THIS FUND. WITHOUT IT I WOULD NOT HAVE BEEN ABLE TO PURCHASE MY FIRST HOME!!!
GOD BLESS YOU AND THIS WONDERFUL PROGRAM!

-Susanne L W



Fwd: New Borrower Petition

1 message

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Yes

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I Never Would Have Been Able

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.

Name: Susanne W

May we share your information outside our organization?: Yes

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Date: May 17, 2019 at 5:45 PM



Minority homebuyers will be most affected by this rule. Are you a minority?

I Prefer Not To Answer

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.

Chenoa fund truly helped us in making the American dream come true , and securing us with a home that we would have otherwise not been able to get as soon as we did .

Name: Marisol R

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>)



Date: July 17, 2018 at 4:21 PM

Desiree

Menifee, CA

We were not looking to buy as fast as we did, but we saw a house we fell in love with. With out the help of the chenoa fund we never would have been able to get in to the house we found. We thought house hunting would take longer then it took. But when you know, you know. And chenoa made it possible!

-Desiree

This e-mail was sent from a contact form on Chenoa Fund (<http://chenoafund.org>)