



CBC Feedback <feedback@chenoafund.org>

New Borrower Petition

Wed, May 15, 2019 at 12:25 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?

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.

as a single mom, I work 2 jobs to support my family. It is impossible for me to save that kind of bulk money with 3 children in college and 1 in high school. This program helped me give my children the stability of not renting and having there own place to call home.

Name: Staci B

May we share your information outside our organization?: Yes

[Quoted text hidden]

Date: May 14, 2019 at 5:39 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?

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 had been a home owner in the past and when the market crashed I lost my home to foreclosure. I thought I would never be able to buy another home. Many Americans unfortunately live paycheck to paycheck. It is very challenging to save up the typical 20% down payment like many would suggest that you do. I'm very thankful for this program. Without it I would not have been able to purchase a home for me and my family.

Name: April Q

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>)



Offered By
CBC Mortgage Agency
866-563-3507

Please provide your response below:

To whom it may concern,

I want to start off by saying that your assistance meant the world to us and our family. It has been our goal to purchase a home that our kids can grow up in. All our lives we have tried to do our best to be where we are today, and with your help it made it a reality. We want to thank you all so much and would love for you all to know that this program is a blessing for me and my family, and families like ours that are so close and just need a little help to make it happen.

Thank you,
Michael and Natasha Crouch



Offered By
CBC Mortgage Agency
866-563-3507

Please provide your response below:

My Wife and I have worked very hard to own our first home. Having four children and one income did not make it easy. However, with this program and hardwork we were able to purchase our first home. We are certain that without this program, we would have had to wait atleast another three years before we would have enough money saved. We had money saved but not enough to cover all the costs of buying a home. We are in love with our home and we are so grateful for the help this program provided.

With a grateful heart,
Thank you!

The Casoli Family

Date: May 14, 2019 at 7:24 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?

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.

I am truly blessed! Without this financial assistance I would not have been able to purchase our home. I am a single mother of three and this program was a blessing in disguise for us. I was a first time home buyer and this program helped me and my sons obtain a brand new home. I am truly thankful and appreciative for this program and I know it can help other families achieve their dream of owning their own home as well. Thank you again Chenoa Fund!

Name: Crysta H

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>)



Offered By
CBC Mortgage Agency
866-563-3507

Please provide your response below:

First of all, THANK YOU! My wife & I worked very hard to get our credit score & savings needed for home searching! We were able to save enough \$\$\$ for what we thought was enough for down payment. We knew of various mortgage programs, but didn't think we would qualify per our family income. Chenoa Fund was thorough, efficient & hassle free. We are still amazed as to the blessing we have been offered! Thank you!

We love our new home!! THANK YOU!

A handwritten signature in black ink, appearing to read "Adam Johnson", written on a set of horizontal lines.



Offered By
CBC Mortgage Agency
866-563-3507

Please provide your response below:

I genuinely appreciate the Chenoa Fund down payment assistance. Despite my efforts to save for my down payment, life circumstances caused time to be against me. The Chenoa Fund provided the funds to present me with leverage to secure my first home in a sellers market. I now have added peace of mind, a safe haven, and an oasis that will allow me to regain my equilibrium to pursuit greater endeavors that will hopefully inspire and assist other young people to do likewise.

Thank you for providing the assistance I so desperately needed.

Kindest regards,
Samantha Qualwood



offered by

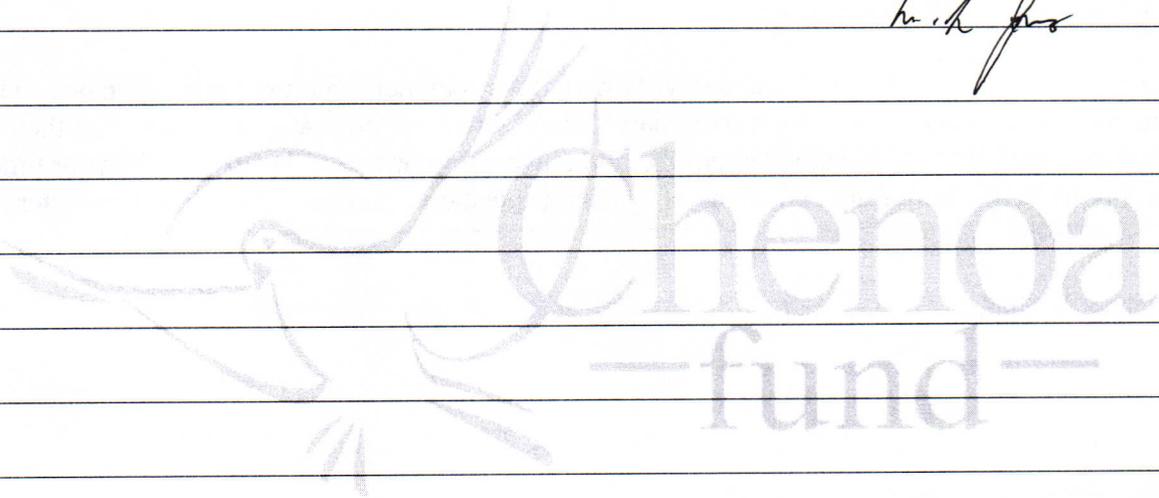
CBC Mortgage Agency

866-563-3507

Please provide your response below:

My family and I would like to thank you for your assistance with our down payment for our new home. Since we started the process of searching for our new home, we knew exactly what type of home we wanted, where we wanted to live and every little detail was meticulously combed over. However, when it came to our down payment we were had unexpected expenses, that's when our awesome mortgage company suggested the Chenoa fund, it has been a God send. Thank you and more thanks to you all. God Bless.

T. H. Jones





Offered By
CBC Mortgage Agency
866-563-3507

Please provide your response below:

I appreciate everything the Chenoa Fund loan did for me. Without the loan I would have not been able to purchase the home as I did not have enough savings for the down payment & closing costs. It's a shame many people do not know about this loan as the loan is needed by many today.

The Chenoa Fund should be advertised & recommended by all mortgage companies & banks.

Thanks very much Chenoa, I have already informed many friends & family about this incredible fund.

Dwayne Lohay



offered by

CBC Mortgage Agency

866-563-3507

Please provide your response below:

We thank you for your assistance with down payment. We did have for down payment it came handy. We have tried for years to purchase our home. I guess the time wasn't right until now. It's good to have your own. Again thank you.

Rafael and Wanda Moran

16105285



offered by

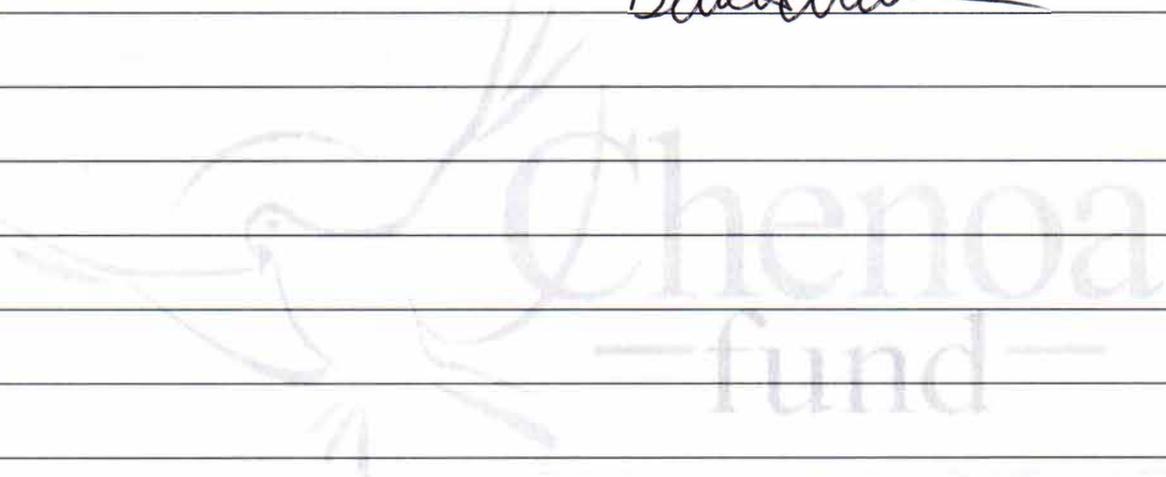
CBC Mortgage Agency

866-563-3507

Please provide your response below:

Thank you for your services! The help we received on our down payment was outstanding, it made the whole process achievable for us. The process was smooth and quick.

Thank You,
Brett Walk



Date: May 17, 2019 at 5:40 AM

CL

Dear Congressm Bilirakis ,

As you well know housing is expensive in your area. Rents are out of control and landlords and property management are not as monitored as they should be. I speak from personal experience with a property in Holiday FL.

That said, I also daily try to work with buyers that need downpayment assistance. The Pasco county program runs out of funds rather quickly and the houses that fit that criteria are simply few and far between.

Safe housing is important. Homeownership lends itself to more stability in a family.

While I have not used the Chenoa program personally I have lenders that make it available. Where can a family turn to when Pasco or the FL State Bond runs out of funds? Without Chenoa the options are limited to ZERO. Saving themselves is the next option.

Please do not allow FHA to pass a rule which will limit homeownership options. FHA should withdraw the Mortgagee Letter and work with Chenoa Fund to manage risks and address concerns it may have.

Without down payment assistance, clients would have had to save for years while home prices continued to rise, to save up a down payment to be able to buy. Typically they give up, investors buy the affordable houses, overcharge for rent and don't maintain homes well. (I have been in the real estate business in Pinellas/Pasco for 18 years) The increase in rents year after year without increase in wages to make up for that increase leaves a family in a dangerous position of never making homeownership a part of their life.

Down payment assistance shouldn't be limited only to those whose families can help them or to those that make higher wages. Many in Pasco , come from families who do not have the means to help buy a home, which forces them to be renters for years or forever.

Please help Chenoa Fund continue its mission to increase homeownership for others.

Sincerely,

Cindy L



Offered By
CBC Mortgage Agency
866-563-3507

Please provide your response below:

Thank you so much. Because of this program we were able to be in our house which we longed for. The program gave us our down payment assistance and without that we wouldn't be enjoying our home.

Thank you for making our dream come true. Please continue the program to make others have their dreams full filled.

Thank you 😊
Patricia Deaf



Offered By
CBC Mortgage Agency
866-563-3507

Please provide your response below:

The down payment assistance program Chenoa fund offered was the only reason I was able to purchase my home. We had been saving for a while but really wanted to purchase before the housing prices were too much for us to afford.

I appreciate this program so very much. I owe my home owner status to it!

Sincerely,
Patricia Perkins

Date: May 15, 2019 at 5:39 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?

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.

Rent in the Tampa Bay area has gone sky-high — can no longer afford to rent — kept having to move my elderly mother and myself which is expensive and difficult. Buying seemed the only affordable option, but I was unsure of how to pay closing costs, downpayment, etc. Without this fund, I would have never been able to buy a place. I am so grateful for it, and also for the fact that I feel we can actually unpack and not to have to move again in a year or two. Please keep this fund in place to help others!

Name: Joan S F

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>)



Offered By
CBC Mortgage Agency
866-563-3507

Please provide your response below:

August 13, 2018

This assistance was very helpful to us because we did not have any savings for the down payment. We live check by check and although we consider ourselves that we manage our income in a good manner; never had a leftover to save.

We were paying \$1,000 of rent in a two and two apartment and we decided to buy a house because we were loosing our money paying for rent instead for a house that we could owned. Thanks for this assistance we did buy our . 

Lamar S. Reese



New Borrower Petition

1 message

Tue, May 14, 2019 at 4:07 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?

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.

Not many people this day in age have thousands saved just to put down on a house, however, they should still not be denied the joys of home ownership. That money is better spent on the expenses of owning a home. I'm someone that makes good money and can afford to pay monthly bills, however, I choose to spend my money on enjoying life versus just letting it sit in a bank. There is nothing wrong with those that do, however, when I am on my death bed, I will be caring less how much money I have in the bank and more on how I lived my life. These down payment assistance programs help people enjoy life and live it vs having to work themselves to death or borrow it from family so they can have a home.

Name: Jessica H

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>)

16105822



offered by

CBC Mortgage Agency

866-563-3507

Please provide your response below:

Dear CBC Mortgage Agency,

Thank you for providing us with the opportunity to thank you for your assistance in purchasing our home. The homes in the area we wanted to live in required down payments that seemed nearly out of our reach.

Because of your assistance we are living in the home and neighborhood of our dreams.

We so appreciate your program and the life it has allowed us to enjoy.

Sincerely,

The Tilley Family



Offered By
CBC Mortgage Agency
866-563-3507

Please provide your response below:

~~Blank~~

My daughter and I are very grateful to be able to have our own house. Renting an apartment was not ideal, and the owner did not quickly remedy issues. Having our own home to decorate & do as we please is wonderful.

Date: May 14, 2019 at 5:50 PM



I'm a teacher in Florida so my salary is not good to saving money for a home. One day I received a called from wonderful people that help me to realize my dream.

Several

Thanks God I have my own house with the help

Of Chenoa funds

It was affecting my health, after spending lot of money and realize my dreams everything change.

Josefina H

Yes

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

Date: May 14, 2019 at 11:26 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 live in a city where housing is very expensive. I was locked in the rental cycle and had to settle for subpar housing in a less than desirable neighborhood. Every year the rent would increase, outdistancing my salary increases, making it harder to save a suitable down payment to purchase a home. Chenoa helped me bridge that gap. I was able to purchase a home for my family with their assistance. They stayed in touch with me though out my first year, offering support and advice, helping to make the transition as smooth as possible. I am a forever fan of Chenoa and have referred others, who like myself, desire the security of home ownership.

Name: Darlene G

May we share your information outside our organization?: Yes

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CBC Feedback <feedback@chenoafund.org>

New Borrower Petition

1 message

Wed, May 15, 2019 at 12:05 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?

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.

Home ownership is very important. It gives you a feeling that you are worth something, you have something to call your own.

Owning a home you are putting your money into something for you, owning a home allows you not to be taken advantage of paying high over priced rents that are currently out of control which keeps you down and makes it totally impossible to save for a down payment, with out the help from Chenoa funds I would have not been able to buy my home, Thank you so very much, forever greatfull.

Name: Ronald B**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 30, 2018 at 9:54 PM

TO: [Redacted]
FROM: [Redacted]
SUBJECT: [Redacted]

Miramar, Florida

Down payment assistance afforded me through the Chenoa Fund meant that I could purchase a home right away instead of having to resign a new lease for an overpriced, poorly maintained rental, that was in an undesirable section of town, in hopes that I would be able to save up enough money for a down payment before having to extend the lease yet again.

My family loves our new home. The neighborhood is beautiful, safer, and has many conveniences close by. We feel blessed to call this house, home.

I worked a lot of overtime to save for an adequate down payment, but I also had to purchase new furnishings as the previous place had a termite infestation, so I also had to save for that expense as well. I worked so much that I did not qualify for other income based assistance, but Chenoa came through for me and my family and I am grateful. I loved the simplicity of the approval process. Maybe Chenoa can provide proven referral information for maintenance contractors to assist new homeowners with projects that come up.

-Darlene T

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



CBC Feedback <feedback@chenoafund.org>

New Borrower Petition

Fri, May 17, 2019 at 6:22 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.

Chenoa fund has helped many people who would otherwise not be able to purchase a home. Many of the down payment assistance programs require higher credit scores and lower debt to income ratios. Chenoa opens the opportunity for the many who don't fit the other programs

Name: Jonathan D

May we share your information outside our organization?: Yes

[Quoted text hidden]



CBC Feedback <feedback@chenoafund.org>

New Borrower Petition

Fri, May 31, 2019 at 8:54 AM

Name: Jenny Murray

State: Florida

Zip Code: 32221

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?

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.

My family is very Thankful and grateful for the down payment assistance we received. Without it, I don't think we would have been able to purchase a home.

[Quoted text hidden]

Date: May 17, 2019 at 6:22 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.

Chenoa fund has helped many people who would otherwise not be able to purchase a home. Many of the down payment assistance programs require higher credit scores and lower debt to income ratios. Chenoa opens the opportunity for the many who don't fit the other programs

Name: Jonathan D

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: May 14, 2019 at 6:26 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?

1-2 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.

Thanks to the Chenoa fund I was able to purchase my home without delays.

The Chenoa Fund made it possible!

Thank you Chenoa Fund and I really hope that others may have this same opportunity!

Name: Adriano G

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: May 14, 2019 at 4:56 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.

This was very important for me and my family to be able to achieve this goal, many family are unable to do so without this help from the Chenoa funds it's would be a very difficult process for many people seeking to be homeowners

Name: Carol J

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>)



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

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.

It's was very helpful to me when I found chenoa fund thank you

Name: James U

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>)



New Borrower Petition

Thu, May 16, 2019 at 5:31 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?

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 it I wouldn't have been able to purchase a home.

Name: Samuel H

May we share your information outside our organization?: Yes

[Quoted text hidden]



Date: July 27, 2018 at 9:36 AM

Annette W

ORLANDO, FL

The assistance meant a lot, it enabled my family and I to purchase our first home.
No improvement needed.

-Annette W

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

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New Borrower Petition

Sat, May 18, 2019 at 8:49 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?

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: Deborah S

May we share your information outside our organization?: Yes

[Quoted text hidden]