



offered by

CBC Mortgage Agency

866-563-3507

Please provide your response below:

Dear Michael Whipple,
My Son & I ARE Very Grateful we Had your Agency to Assist us in our Down Payment THANK For THAT. AND Needless to Say Owning MY OUR Home Means the World to us. Even though I ^{WON'T} ~~Don't~~ Own the Home For 30 Years I Pray that I See the Day that I Would Own THIS HOME! AND WE Definitely NEEDED your Help with the Down Payment I wouldn't Be sitting IN this CHAIR IN My New Home WRITING to you IF your Agency DIDN'T Help Me.

THANK You Very Much
Jeff + Dylan Guiliano



CBC Feedback <feedback@chenoafund.org>

New Borrower Story

Fri, May 17, 2019 at 2:26 PM

We have already purchased our home, thanks to the Chenoa assistance we received in July of 2017. We could not have made the down payment without your help!

I have worked for non-profit companies teaching art to adults with intellectually disabled adults for many years. My husband and I emptied out our savings to make the down payment, around \$1400. That is not a large sum of money, but to us it was everything. Two weeks earlier we had been turned down the day before closing by another program due to my husband's lack of credit history. He had worked hard not to incur debt, never dreaming that that effort and sacrifice would be a hindrance. We would have lost our savings if it weren't for Chenoa and our finance officer's diligence.

We have been making our mortgage payments for almost two years and we love our home!!!

Without Chenoa we would have lost our savings and would have been unable to even move out of our apartment for quite a while. Our apartment never got above 54 degrees Fahrenheit in the winter, even with two heaters running continuously. We were freezing, sick, and miserable. This is a valuable program that has made an immeasurable difference in our lives and It is important that these funds are still available to hard working people like ourselves who just need a little help to improve their lives and their communities.

Jann G

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 13, 2019 at 3:32 PM



Name: Leander H. Jr

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.

Because there are a lot of people out here that has the credit to purchase a home but don't have the money to put down on a home so I think this program is very good unfortunate for people that is able to be up under it it will help a lot of people to own homes and stop renting and giving them money away like I was doing. So I pray the government will not stop doing this assistant program for our fellow Americans that needs help purchasing a home.

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

Subject: New Borrower Petition

Date: May 14, 2019 at 6:41 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 made it possible for my husband and I to purchase a home for our children. Without this fund we would not have been able to buy and not just at that time but it would have taken years.

Name: Heather C

May we share your information outside our organization?: Yes

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