

From: Chenoa Fund - Down Payment Assistance
Subject: New Borrower Petition
Date: June 7, 2019 at 9:54 AM



Name: Doni A.

May we share your information outside our organization?: Yes

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.

I feel it's a dream to some, a dream that many people would not be able to achieve without these type of programs. I'm a single mother of 2 that participated in the Section 8 program when my eldest child was younger, I was able to attend my local community college and obtain a degree which significantly increased my income. Without the down payment assistance I would not have been be able to purchase my first home, despite nearly tripling my income, since becoming a nurse, I was not able to save enough money for a significant down payment. Programs like this give people, that defeat the odds of poverty, an opportunity to achieve home ownership. I am grateful a program like this exist, it has made my dream of home ownership a reality.

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

16102466



offered by

CBC Mortgage Agency
(435) 273-0022 | (866)-563-3507
www.chenoafund.org

Please provide your response below:

FIRST OFF, I CAN'T "THANK YOU" ENOUGH FOR THE FINANCIAL ASSISTANCE. IT WAS A NICE SURPRISE AS I WAS UNAWARE THIS PROGRAM EXISTED. YOU GUYS PLAYED A MAJOR ROLE IN MY GF + I GETTING THIS HOUSE. I DID HAVE THE MONEY IN PLACE ALREADY — BUT WITH YOUR HELP I NOW HAVE A "NEST EGG", WHICH IS HELPFUL BECAUSE WE HAVE 3 KIDS BETWEEN US AND UNEXPECTED SITUATIONS CAN ALWAYS COME UP. JUST LAST WEEK I PUT \$700 IN MY CAR. NEEDED NEW CAT CONVERTER. TOTALLY UNEXPECTED. NEXT UP, CAR INSPECTION. WHICH WILL RUN ME AROUND \$400. SO THERE IS NO DOUBT YOUR AGENCY WAS A HUGE HELP IN MAKING OUR DREAMS A REALITY. SO AGAIN, THANK YOU SO MUCH! AND IF YOUR EVER IN NEED OF A "SPOKESMAN" OUT OUR WAY — I'LL BE THAT GUY. I WORK CHEAP. LOL

Yato D. Furma
8.3.17



Offered By
CBC Mortgage Agency
866-563-3507

Please provide your response below:

I lived in NY. my whole life.
I never thought I would be
able to own my own home.
Living pay check to pay check and
raising three girls savings takes a
back burner. Your assistance has
helped in ways I could never
imagine. I would have never
have accomplished owning a home
without you! thank you so very
much!

Sincerely

Vahne White

16103438



offered by

CBC Mortgage Agency
866-563-3507

Please provide your response below:

Home ownership. Beautiful words. We had owned a home since 1984 and had to sell during the recession in 2008 due to unemployment. We were heartbroken!

The Chenoa Fund allowed us to purchase a home near family and once again put roots down in a community and a nail in the wall of the house that is OURS.

As we had been living paycheck to paycheck with the high cost of renting making up most of our expenses, our savings were non-existent. The help with our down payment made this purchase possible.

We are looking forward to holiday memories in our new home. God bless the Chenoa Fund for making this happen.

Trec + Deborah Conklin

Date: May 2, 2019 at 1:22 PM



We started in January of 2019

So far, we have not paid anything but our credit has been affected by the mortgage approval.

Not yet

We are trying to move so that our 13 year old can get away from bullies at her school. As of 4/30, just a few days after we found out that we now have to save up more due to the Chenoa fund being cut, she was hospitalized with self-harm and a potential suicide attempt. I know we haven't had financial damages but this has hugely affected our family. We need to get her to a new home so she can have space to herself and so she can find healthy friends at a new school.

Rebecca 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 8:16 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.

Renting is getting to expensive for people that are on fixed incomes.

Home ownership is important because there is not enough of affordable housing acts to people who can not afford to buy a house

Name: Melanie C

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 4:22 PM



Begin forwarded message:

From: Chenoa Fund - Down Payment Assistance <info@chenoafund.org>

Subject: New Borrower Petition

Date: May 14, 2019 at 4:14:02 PM MDT

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.

Without Chenoa fund I would have not been able to buy the house I wanted. I didn't have all the down payment money and the down payment from Chenoa Fund helped me get my first forever home. I love my house.

Thank you for your support @ Chenoa Fund

Name: KAREN M

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>)

From: **Chenoa Fund**
Subject: Chenoa Fund Borrower Feedback
Date: July 18, 2018 at 9:36 AM



Bernabe L

Coatesville, Pennsylvania

Great company! It helps me to get my dream house.

-Bernabe L

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

Date: July 17, 2018 at 6:15 PM

Kevin J yeadon, PA

I am so grateful for your assistance in helping me purchase my home I would recommend your company to anyone that may need assistance thank you so very much.

-Kevin J

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



New Borrower Petition

Tue, May 21, 2019 at 6:27 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?

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.

Name: Breana A.

May we share your information outside our organization?: Yes

From: Chenoa Fund - Down Payment Assistance
Subject: New Borrower Petition
Date: May 30, 2019 at 8:14 AM



Name: Austin G

May we share your information outside our organization?: Yes

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.

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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 5:33 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?

No

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

Name: Kevin 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>)