



offered by

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

Please provide your response below:

We did not have any money to be able to pay our down payment. With the assistance of CBC mortgage Agency we would not have been able to purchase our home. Owning our home means everything to us. I am 47 years old and have never been able to own a home before so this is the best feeling in the world!

Thank you!

Anne Hutchinson

16109132



offered by

CBC Mortgage Agency

866-563-3507

Please provide your response below:

We have been traveling for work for 6 years and staying in our 5th wheel. We had grand kids move in with us 16 months ago and we had to rent a home to fit us all in. My husband had been working 550 miles from home and so we looked to rent closer to him. We did not have a down payment so we thought that meant we could not own our own home. The help you give us has meant the world to us. The grandkids feel more secure knowing it is our home. Thank you so much for helping to make all of our dreams come true.

David & Susie Mower

P.S. This also allowed us to be closer to the rest of our grandkids and also our brothers & sisters. We have been away for 13 yrs
Thank You

16103810



offered by

CBC Mortgage Agency
866-563-3507

Please provide your response below:

I am so grateful to receive this down payment assistance. There wasn't a way my husband and I could purchase a new home without it. We were not able to save up our down payment in time so this made it possible. We are extremely thankful and excited to be in our own place.

We did not have an additional down payment besides this grant.

Thank you for making home ownership possible for us as well as so many other people!

- Chelsie Laird Hodgkiss



offered by

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

Please provide your response below:

THANKS TO YOUR PROGRAM WE ARE BACK
IN A HOME OF OUR OWN. WE HAD AN
ACCOUNTANT THAT HAD MADE A MISTAKE.
WHEN THE IRS AUDITED US HE SAID HE
COULD DEFEND THE SALE OF AN APARTMENT
BUILDING - THEN HE DIED. IN THE MESS
THAT FOLLOWED WE LOST OUR HOME AND
NEARLY ALL WE OWNED. MY WIFE IS A
DOG TRAINER AND RENTING IS VERY DIFFICULT
FOR US AND ALLOW HER TO WORK WITH
ANIMALS IN A RENTAL.

WE ARE SO GRATEFUL TO BE IN ^A HOME
AND WHILE NOT AN IDEAL HOME IT IS ^{100%} GREAT
NEIGHBORHOOD. THANKS AGAIN.

MARK & CHRIS KRAUTZ



Date: August 13, 2018 at 12:55 PM

Robert K

With the assistance of your program we were able to purchase our dream home and still have money left to paint the walls (which were hideous) and other items that we needed to get started in our new location. When we moved to Utah buying a home was a huge priority, as we have the best dog in the world and two small children, and we wanted to make sure that they all had a safe place to play and enjoy the outdoors. Without the assistance your program provided we would not have been able to purchase a home with as much yard space as we did. We spend most of our time at home outside, so this has been amazing for us! The process of applying for your program was effortless, and we encountered no obstacles or undue stress. Thank you so much for all you have don't for our family!

-Robert K

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

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Date: July 23, 2018 at 7:46 PM

A'lura

The Chenoa Fund saved my husband and me!

We began the build on our first home in September of last year, we put \$3,000 down even to begin the build. We had already had our FHA Utah Housing Approval; so we weren't worried. And it made the news we were expecting our first child that following month that much sweeter. It made us happy to know we could provide a forever home for him.

The building process progressed nicely. We saved up a couple grand to cover the closing costs we knew we needed; and went on to pick the paint, the carpet, the whole 9 yards.

Que the end of January, our home in nearing completion and we are finalizing all the numbers on our loan. Well on the final credit pull, and less than a week before we were scheduled to close, there was an error on my credit. An old school had misreported on my credit and dropped my score from 735 to 650. The was devastating and I spent that whole day in tears over this. We had lost the Utah Housing, and could no longer afford our home.

At 5 months pregnant and more then a little distraught I explained the situation to my husband and we held our breath as our Lender searched for a resolution.

A lender called me the following morning and told me about the Chenoa Fund. It was a miracle. We filled all the paperwork; put every penny we had into closing costs and were able to sign on our home on time.

We moved in February and welcomed our son Rourke in June.

-A'lura

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

Date: May 9, 2019 at 3:22 PM



76-100%

Other (Add In Comments)

Minorities

I am answering this from two different angles. From the perspective of a buyer and from someone who works with Chenoa Fund. Explaining my answers above: I would answer 100% as the company I work for owns the DPA program, Chenoa Fund. It definitely affects minorities as many of the borrowers are classified as such, but it would essentially affect anyone needing assistance in coming up with a down payment for their home. Especially right now. Homes are so very expensive. I bought my home nearly 8 years ago at over \$100,000 less than it is valued today and my wages have not increased remotely enough to make up the difference. At the time we could not afford a downpayment, both of us over the age of 30 with full time jobs, steady work history and good credit. Luckily we had the VA program from my husbands service to help us out. See, it wasn't that we were a risk in terms of making payments on a home within our budget, it was having a good down payment that would have been a struggle. I can certainly see how others would struggle with the same thing, not to mention the cost of homes as it is. My sister and my cousin are also in a similar position and though they make payments on everything else and have steady income and good credit, coming up with a downpayment is not so easy. Life is expensive.

I have worked for CBCMA for over a year. This obviously affects the number of loans that come through our office and therefor affects our job security in terms of The Chenoa Fund. When I came to work for this company I had spent years working for a company in a high stress position that aside from doing my best and making my employer happy, it wasn't as rewarding in terms of what I value. I like to volunteer and help people and find it rewarding to do good by others. When I learned what it is we do at CBCMA it was inspiring, not to mention that the company itself and its leaders and people are amazing and motivating. I love coming to work everyday, doing something that I know makes a difference, a positive difference in the world we live. Having a place to live, to take ownership of shouldn't be a thing of status, that only a certain group of people get to do. We all need shelter, every single person needs shelter, and being able to have something that is yours, that you are responsible for and can make your own is beyond anything you can put monetary value on. We all want better things for the ones we love, comfort, security, etc. When we want those things for others too, when we do things that help others to have a better life, be more successful, be engaged in the world around them, makes a better place for all of us to live. Children are the future and research is clear that children who grow up in a home that their parents own do much better in school and society as a whole. If we want that for our own children, then doesn't it make sense to want that for all children, so that the world our children make as adults will be better than the one we knew?! We have a responsibility to take action when there are injustices and disparities, because we can't rely on others, not even the government, who is tied up with it's own opposition in house and the many other issues that plague our society; it takes all of us working together for something better. There is no time to wait for others to make these decisions for us. We need the support of our government and leaders, certainly, but we have just as much power in us as they do, enough to make a difference. We may not have time to wait for the right person to hear us, we have to take matters into our own hands and do what needs to be done for the good of the country and all who live in it. We can do this. We can make the American dream a reality for anyone willing to put in the work to keep it going, but we all need a hand an some point and this is a good start for many. I do tend to get carried away when I am passionate about something, so forgive me, but is all comes from the heart. Thank you!

Laci B

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 3:40 PM

From: Chenoa Fund - Down Payment Assistance
Subject: New Borrower Petition
Date: May 14, 2019 at 3:29:50 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?

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 a single parent. Without the help from The Chenoa Fund, I wouldnt have been able to provide a forever home for my children. We need programs like this to be able to continue to offer their services.

Name: Lynnette N

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 Petition1 message

Tue, May 14, 2019 at 4:22 PM

From: Chenoa Fund - Down Payment Assistance <info@chenoafund.org>
Subject: New Borrower Petition
Date: May 14, 2019 at 4:19:04 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?

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 am very grateful that Chenoa Fund was able to help me with the assistance of my down payment! The help I received was the reason my purchase was possible and why things went so much more smoothly for my family. If it weren't for Chenoa our dream of having our home would have taken us many more years to achieve. Chenoa Fund should be allowed continue helping other families achieve home ownership in the future. Their help and dedication to families is very much needed !

Name: Alma 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: July 18, 2018 at 9:34 PM

Jake

First of all I would like to say thank you from both my wife and myself. It means the world to us to live in a home of our own and not under the thumb of a greedy landlord. We are truly grateful. Thank you, thank you..

-Jake

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

Date: May 14, 2019 at 9:01 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?

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.

Without the Chenoa fund the American dream of home ownership would have been just that, a dream.

Name: James J

May we share your information outside our organization?: Yes



Date: August 14, 2018 at 9:33 AM

Justin C

Sunset, Ut

You did a great job helping me get into my house ..Thank you!

-Justin C

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

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New Borrower Petition

Wed, May 15, 2019 at 9:45 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: Mikael C

May we share your information outside our organization?: Yes



Date: July 17, 2018 at 7:29 PM

Kaley L

The program helped my family and I tremendously. We would have not been able to purchase a new home without it. It meant everything to us because it helped us buy a home for our family. We did not look into any other program because this one was the best!! I would recommend it to anyone buying a new home. I don't think there is much you can improve on, it's a fantastic program.

-Kaley L

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

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Date: July 25, 2018 at 7:47 PM

Flor L

I absolutely love this service. It allows me to feel like I have someone you I can go to when I have any question. Everyone I talked to had the best answers and treated me with respect. I also really appreciated the willingness they had to help me and provide me with valuable information. It feels great as a first time homebuyer to be able to have this support! Thank you!

-Flor L

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

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Date: May 14, 2019 at 7:35 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.

Name: Mary 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 - Down Payment Assistance
Subject: New Borrower Petition
Date: May 30, 2019 at 9:34 AM



Name: Brett m

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.

Helps people get into homes

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