

**From: Chenoa Fund - Down Payment Assistance**

**Subject: Lender / Borrower Petition Signed**

**Date: May 14, 2019 at 11:19 AM**



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**What percentage of applicants who you've offered Chenoa Fund to in the past, would NOT have been able to buy a home without this program?**

0-25%

**What are the main reasons you offer the Chenoa Fund program?**

Ability to help more borrowers

**Based on your book of business, who will be most hurt by this new mortgagee letter?**

Minorities

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

The last purchase I closed was for two seniors. Their landlord/owner has gotten sick and had to move to Florida. He also need to sell the home to get have enough money to move into and assisted living center. My two seniors couldn't find a home to rent in the community or city. I suggested they purchase from their landlord. The landlord accept to sell that rental home to his renters. My seniors had exhausted most of their retirement money and didn't the required money for a FHA down payment purchase. The offer was accepted so they were able to purchase the home they had been renting for 4 years for their landlord. The Chenoa fund help them with a \$8,000 10 year loan for the down payment. The landlord was able to pay some of the closing cost this help both my senior buyers and the seller (landlord) solve their problems. This program has be a helping hand for those in a tight situation.

**Name:** Scott J

**May we share your information outside our organization?:** Yes

**From:** Chenoa Fund - Down Payment Assistance  
**Subject:** Lender petition signed  
**Date:** June 4, 2019 at 11:25 AM



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**Name:** DYLAN

**May we share your information outside our organization?:** Yes

**What percentage of applicants who you've offered Chenoa Fund to in the past, would NOT have been able to buy a home without this program?**

26-50%

**What are the main reasons you offer the Chenoa Fund program?**

Ease of use, Ability to help more borrowers, Unique program features

**Based on your book of business, who will be most hurt by this new mortgagee letter?**

All Races Equally

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

IT'S TRULY A BENEFICIAL DPA THAT DOESN'T HARM THE BUYER BY UNNECESSARY FEES AND INTEREST RATES. WE LOVE HELPING BUYERS/BORROWERS WHO THINK THEY MAY NOT QUALIFY TO BUY, DUE TO DOWN PAYMENT REQUIREMENTS, BECOME PRE-APPROVED DUE TO THIS LOAN PROGRAM. IT HAS BEEN A BLESSING SINCE WE FIRST DISCOVERED THIS!

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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: Lender / Borrower Petition Signed**

**Date: May 14, 2019 at 9:45 AM**



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**What percentage of applicants who you've offered Chenoa Fund to in the past, would NOT have been able to buy a home without this program?**

76-100%

**What are the main reasons you offer the Chenoa Fund program?**

Ease of use, Better price, Ability to help more borrowers, Unique program features

**Based on your book of business, who will be most hurt by this new mortgagee letter?**

All Races Equally

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

This program has helped numerous clients get into a home that were struggling in the past. They prefer this program over all the others we offer. Taking this program away will hurt our industry, and most of all our buyers. Many are already prequalified and searching for a home, with removing this they will no longer qualify for the home of their dreams.

**Name:** Jon R

**May we share your information outside our organization?:** Yes

**From: Chenoa Fund - Down Payment Assistance**

**Subject:** Lender petition signed

**Date:** May 21, 2019 at 1:50 PM



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**What percentage of applicants who you've offered Chenoa Fund to in the past, would NOT have been able to buy a home without this program?**

76-100%

**What are the main reasons you offer the Chenoa Fund program?**

Better price, Ability to help more borrowers, Unique program features

**Based on your book of business, who will be most hurt by this new mortgagee letter?**

Minorities

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

One of the challenges facing people today is the inability to save substantial amounts for down payment and closing costs needed to purchase a home. With rising rents, this is becoming an even greater challenge. However, potential buyers can afford to make their monthly rent payment and often the mortgage payment is the same or less than a rent payment. With home ownership being a key component of growing wealth in America, the Chenoa Fund down payment assistance has become an integral part of solving the problem of limited savings and enabling more people to become homeowners.

**Name:** Brian 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>)

**From: Chenoa Fund - Down Payment Assistance**

**Subject: Lender / Borrower Petition Signed**

**Date: May 14, 2019 at 12:17 PM**



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**What percentage of applicants who you've offered Chenoa Fund to in the past, would NOT have been able to buy a home without this program?**

76-100%

**What are the main reasons you offer the Chenoa Fund program?**

Ability to help more borrowers, Unique program features

**Based on your book of business, who will be most hurt by this new mortgagee letter?**

Minorities

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

This is a unique loan that allows people to buy a home when they would not be able to normally. With this loan people are able to actually save money v. rent. The clients that I have helped with this loan are the working class people that are so appreciative and have been great for the neighborhoods that they move into.

**Name:** Michael B

**May we share your information outside our organization?:** Yes

**From: Chenoa Fund - Down Payment Assistance**

**Subject: Lender / Borrower Petition Signed**

**Date: May 14, 2019 at 1:33 PM**



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**What percentage of applicants who you've offered Chenoa Fund to in the past, would NOT have been able to buy a home without this program?**

76-100%

**What are the main reasons you offer the Chenoa Fund program?**

Ability to help more borrowers, Unique program features

**Based on your book of business, who will be most hurt by this new mortgagee letter?**

All Races Equally

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

This program has made buying a home possible for so many families that wouldn't be able to qualify without it. Removing this program takes a large chunk of people out of the qualifying range for purchasing. I think the removal of this program is very unfair and should be reinstated.

**Name:** Jessica K

**May we share your information outside our organization?:** Yes

**From:** Chenoa Fund - Down Payment Assistance

**Subject:** Lender petition signed

**Date:** May 21, 2019 at 12:46 PM



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**What percentage of applicants who you've offered Chenoa Fund to in the past, would NOT have been able to buy a home without this program?**

76-100%

**What are the main reasons you offer the Chenoa Fund program?**

Ability to help more borrowers

**Based on your book of business, who will be most hurt by this new mortgagee letter?**

Minorities

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

So many success stories in so little time since the inception of the program.

Chenoa continues to serve all peoples and is just getting started doing so.

**Name:** DAMON P

**May we share your information outside our organization?:** Yes

**From:** Chenoa Fund - Down Payment Assistance

**Subject:** Lender petition signed

**Date:** May 22, 2019 at 2:02 PM



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**What percentage of applicants who you've offered Chenoa Fund to in the past, would NOT have been able to buy a home without this program?**

76-100%

**What are the main reasons you offer the Chenoa Fund program?**

Ability to help more borrowers

**Based on your book of business, who will be most hurt by this new mortgagee letter?**

All Races Equally

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

Home sales fuel our economy and Lower out of pocket costs to purchase a home made possible by the Chenoa Fund make it much easier for all to acquire. It is much harder for many reasons for people to purchase a home but when they are able to purchase, the local area is a better and more stable place.

**Name:** Michael 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>)

**From: Chenoa Fund - Down Payment Assistance**

**Subject: Lender / Borrower Petition Signed**

**Date: May 14, 2019 at 9:50 PM**



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**What percentage of applicants who you've offered Chenoa Fund to in the past, would NOT have been able to buy a home without this program?**

76-100%

**What are the main reasons you offer the Chenoa Fund program?**

**Based on your book of business, who will be most hurt by this new mortgagee letter?**

Minorities

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

The down payment assistance helped me to secure a home for me and my children. Without this assistance I would have had a hardship in trying to buy my forever home. I am so grateful for the monetary assistance and the support they offered during the home buying process and beyond.

**Name: Eva C**

**May we share your information outside our organization?: Yes**

**From: Chenoa Fund - Down Payment Assistance**

**Subject: Lender petition signed**

**Date: June 4, 2019 at 11:17 AM**



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**Name:** Scott J.

**May we share your information outside our organization?:** Yes

**What percentage of applicants who you've offered Chenoa Fund to in the past, would NOT have been able to buy a home without this program?**

76-100%

**What are the main reasons you offer the Chenoa Fund program?**

Ability to help more borrowers

**Based on your book of business, who will be most hurt by this new mortgagee letter?**

All Races Equally

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

Single Parents (Mothers) try to raise families and Seniors that have their lease payments increase to an extent that they are unable to buy need prescription drugs and purchase basic food to feed their families. Many have had their leases increase to the extent that they can't afford to renew them. Chenoa has been a way to lower their monthly living expense and stay working to support their families.

I closed a Chenoa purchase for a senior couple who were leasing at \$800 a month. Being forced to move out because their landlord had to sell (Landlord's health conditions). The only rental home available was \$1,350 per month and it was discouraging and changing. With Chenoa help they purchase a home with payment of \$1,360 per month. After taxes that equates to two months rental payment (yearly that is \$1,113 per month).

Both Single Parents and Senior will have pride in ownership, which help the community and build equity, establishing home stability.

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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:** Lender petition signed

**Date:** May 30, 2019 at 10:14 AM



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**Name:** Dave J

**May we share your information outside our organization?:** Yes

**What percentage of applicants who you've offered Chenoa Fund to in the past, would NOT have been able to buy a home without this program?**

26-50%

**What are the main reasons you offer the Chenoa Fund program?**

Better price, Ability to help more borrowers

**Based on your book of business, who will be most hurt by this new mortgagee letter?**

Minorities

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

This Program is better than all other DPA's Most DPA's give the borrower with little to no savings a path to purchase a home. The difference between Chenoa and the other DPA programs is Chenoa's rates are more in line with standard FHA Loans. The other DPA's are 1/2 point or higher in rate which translates to a higher payment. Chenoa also follow's HUDs 4000.1 which allows more borrowers to qualify in buying a home.

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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:** Lender / Borrower Petition Signed

**Date:** May 14, 2019 at 11:39 AM



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**What percentage of applicants who you've offered Chenoa Fund to in the past, would NOT have been able to buy a home without this program?**

76-100%

**What are the main reasons you offer the Chenoa Fund program?**

Ability to help more borrowers, Unique program features

**Based on your book of business, who will be most hurt by this new mortgagee letter?**

All Races Equally

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

If it helps these folks get into a house, it stabilizes the economy, helping everyone.

Everyone should have a home of their own if they follow all the rules. Maybe there would be less unrest and disruption in our schools, again helping everyone. I just believe it is a great program that I would really be able to offer everyone...

**Name:** Bernadette B

**May we share your information outside our organization?:** Yes

**From: Chenoa Fund - Down Payment Assistance**

**Subject: Lender / Borrower Petition Signed**

**Date: May 14, 2019 at 10:44 AM**



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**What percentage of applicants who you've offered Chenoa Fund to in the past, would NOT have been able to buy a home without this program?**

76-100%

**What are the main reasons you offer the Chenoa Fund program?**

Ability to help more borrowers

**Based on your book of business, who will be most hurt by this new mortgagee letter?**

All Races Equally

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

I have had many borrower's who we helped get into homeownership with the Chenoa program, who start crying at closing because they never thought they could own their own home. Especially helping single mother's get into a home for their families, so they don't have to move every year.

**Name:** Torrie S

**May we share your information outside our organization?:** Yes

**From: Chenoa Fund - Down Payment Assistance**

**Subject: Lender / Borrower Petition Signed**

**Date: May 14, 2019 at 2:39 PM**



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**What percentage of applicants who you've offered Chenoa Fund to in the past, would NOT have been able to buy a home without this program?**

51-75%

**What are the main reasons you offer the Chenoa Fund program?**

Ability to help more borrowers

**Based on your book of business, who will be most hurt by this new mortgagee letter?**

Minorities

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

Its another option in our tool belt to keep affordable lending available to so many Americans that need the product. The middle class is getting squeezed in taxes, health care, minimal wage growth. Here is where we can assist the ever day Joe to build wealth.....

**Name:** Jesse H

**May we share your information outside our organization?:** Yes

**From: Chenoa Fund - Down Payment Assistance**

**Subject:** Lender petition signed

**Date:** May 29, 2019 at 4:24 PM



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**Name:** Suzanne R

**May we share your information outside our organization?:** Yes

**What percentage of applicants who you've offered Chenoa Fund to in the past, would NOT have been able to buy a home without this program?**

76-100%

**What are the main reasons you offer the Chenoa Fund program?**

Ease of use, Ability to help more borrowers

**Based on your book of business, who will be most hurt by this new mortgagee letter?**

Minorities

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

Borrower's have the income to buy a home but they have no cash. It is a very difficult situation to not put people in homes because they have good FICO Scores, income but they have no ability to get funds for a down payment.

Please extend the Chenoa program.

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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:** Lender petition signed  
**Date:** June 4, 2019 at 10:43 AM



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**Name:** Richard S.

**May we share your information outside our organization?:** Yes

**What percentage of applicants who you've offered Chenoa Fund to in the past, would NOT have been able to buy a home without this program?**

76-100%

**What are the main reasons you offer the Chenoa Fund program?**

Ability to help more borrowers

**Based on your book of business, who will be most hurt by this new mortgagee letter?**

Minorities

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

This is a great program that has allowed us to help many borrower become homeowners. These are clients who wouldn't otherwise be able to purchase a home and realize the American dream of home ownership. Because of the Chenoa Fund they have been able to do so before home prices get too high and price them out of the possibility of owning a home.

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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:** Lender petition signed

**Date:** June 4, 2019 at 12:58 PM



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**Name:** ROGER C.

**May we share your information outside our organization?:** Yes

**What percentage of applicants who you've offered Chenoa Fund to in the past, would NOT have been able to buy a home without this program?**

76-100%

**What are the main reasons you offer the Chenoa Fund program?**

Ability to help more borrowers

**Based on your book of business, who will be most hurt by this new mortgagee letter?**

All Races Equally

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

This is an excellent program and needs to be continued. It especially helps young buyers as its hard for them to save the down payment and the closing costs.

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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: Lender / Borrower Petition Signed**

**Date: May 14, 2019 at 12:26 PM**



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**What percentage of applicants who you've offered Chenoa Fund to in the past, would NOT have been able to buy a home without this program?**

76-100%

**What are the main reasons you offer the Chenoa Fund program?**

Ability to help more borrowers

**Based on your book of business, who will be most hurt by this new mortgagee letter?**

Minorities

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

I myself bought my home with a Chenoa Loan without I would have not been able to buy my home because my profile did not fit with any other down payment assistance programs. This program has helped many of my borrowers.

**Name:** Gloria L.

**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: Lender petition signed**  
**Date: June 17, 2019 at 2:39 PM**



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**Name:** Jesse D L C

**May we share your information outside our organization?:** Yes

**What percentage of applicants who you've offered Chenoa Fund to in the past, would NOT have been able to buy a home without this program?**

76-100%

**What are the main reasons you offer the Chenoa Fund program?**

Ease of use, Better price, Ability to help more borrowers, Unique program features, Other (Add In Comments)

**Based on your book of business, who will be most hurt by this new mortgagee letter?**

Minorities

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

Please keep Chenoa Fund available as it stands! My mortgage business is centered among the Hispanic community, and because of lower FICO scores, at least 80% can only qualify for FHA loans. If Chenoa is removed, it'll be hurting my borrowers in a great manner. My borrower's home price range is between \$200K to \$250K< (which is the lower end of the market value here in the Metro Phoenix area), therefore; without Chenoa, it will be almost impossible to expect my borrowers to come up with a minimum down payment of \$7,000, on top of having to pay at least \$5,000 for closing costs.

Once again, I need Chenoa Fund for my Hispanic market, it's a need.....and not a want. Thank you.

**From: Chenoa Fund - Down Payment Assistance**

**Subject: Lender petition signed**

**Date: June 4, 2019 at 4:57 PM**



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**Name:** Rogelio A. F.

**May we share your information outside our organization?:** Yes

**What percentage of applicants who you've offered Chenoa Fund to in the past, would NOT have been able to buy a home without this program?**

76-100%

**What are the main reasons you offer the Chenoa Fund program?**

Ability to help more borrowers

**Based on your book of business, who will be most hurt by this new mortgagee letter?**

All Races Equally

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

This gives first time homebuyers an opportunity they would not have had otherwise to purchase a home at a fair interest rate.

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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: Lender petition signed**

**Date: June 4, 2019 at 4:57 PM**



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**Name:** Rogelio A. F.

**May we share your information outside our organization?:** Yes

**What percentage of applicants who you've offered Chenoa Fund to in the past, would NOT have been able to buy a home without this program?**

76-100%

**What are the main reasons you offer the Chenoa Fund program?**

Ability to help more borrowers

**Based on your book of business, who will be most hurt by this new mortgagee letter?**

All Races Equally

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

This gives first time homebuyers an opportunity they would not have had otherwise to purchase a home at a fair interest rate.

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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: Lender / Borrower Petition Signed**

**Date: May 14, 2019 at 1:07 PM**



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**What percentage of applicants who you've offered Chenoa Fund to in the past, would NOT have been able to buy a home without this program?**

76-100%

**What are the main reasons you offer the Chenoa Fund program?**

Ease of use, Ability to help more borrowers, Unique program features

**Based on your book of business, who will be most hurt by this new mortgagee letter?**

Minorities

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

**Name:** John P

**May we share your information outside our organization?:** Yes

**From: Chenoa Fund - Down Payment Assistance**

**Subject: Lender / Borrower Petition Signed**

**Date: May 14, 2019 at 4:17 PM**



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**What percentage of applicants who you've offered Chenoa Fund to in the past, would NOT have been able to buy a home without this program?**

51-75%

**What are the main reasons you offer the Chenoa Fund program?**

Ability to help more borrowers, Unique program features

**Based on your book of business, who will be most hurt by this new mortgagee letter?**

All Races Equally

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

**Name: BRANDON P**

**May we share your information outside our organization?: Yes**

**From: Chenoa Fund - Down Payment Assistance**

**Subject: Lender / Borrower Petition Signed**

**Date: May 14, 2019 at 3:49 PM**



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**What percentage of applicants who you've offered Chenoa Fund to in the past, would NOT have been able to buy a home without this program?**

76-100%

**What are the main reasons you offer the Chenoa Fund program?**

Ability to help more borrowers, Unique program features

**Based on your book of business, who will be most hurt by this new mortgagee letter?**

Minorities

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

**Name:** EDWARD R

**May we share your information outside our organization?:** Yes

**From: Chenoa Fund - Down Payment Assistance**

**Subject: Lender / Borrower Petition Signed**

**Date: May 14, 2019 at 10:36 AM**



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**What percentage of applicants who you've offered Chenoa Fund to in the past, would NOT have been able to buy a home without this program?**

76-100%

**What are the main reasons you offer the Chenoa Fund program?**

Ease of use, Better price, Ability to help more borrowers

**Based on your book of business, who will be most hurt by this new mortgagee letter?**

All Races Equally

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

**Name:** Abby

**May we share your information outside our organization?:** Yes

**From: Chenoa Fund - Down Payment Assistance**

**Subject: Lender petition signed**

**Date: June 4, 2019 at 12:12 PM**



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**Name:** Mark C.

**May we share your information outside our organization?:** Yes

**What percentage of applicants who you've offered Chenoa Fund to in the past, would NOT have been able to buy a home without this program?**

0-25%

**What are the main reasons you offer the Chenoa Fund program?**

Ability to help more borrowers

**Based on your book of business, who will be most hurt by this new mortgagee letter?**

Don't know

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

If the purpose of HUD and FHA are to make the dream of home ownership a reality, we should work towards having as many options as possible for borrower.

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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:** Lender petition signed

**Date:** June 4, 2019 at 10:32 AM



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**Name:** Brian G.

**May we share your information outside our organization?:** Yes

**What percentage of applicants who you've offered Chenoa Fund to in the past, would NOT have been able to buy a home without this program?**

76-100%

**What are the main reasons you offer the Chenoa Fund program?**

Ability to help more borrowers

**Based on your book of business, who will be most hurt by this new mortgagee letter?**

All Races Equally

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

It allows people to purchase a home. This allows them to start building wealth.

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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: Lender / Borrower Petition Signed**

**Date: May 14, 2019 at 10:09 AM**



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**What percentage of applicants who you've offered Chenoa Fund to in the past, would NOT have been able to buy a home without this program?**

76-100%

**What are the main reasons you offer the Chenoa Fund program?**

Better price, Ability to help more borrowers, Unique program features

**Based on your book of business, who will be most hurt by this new mortgagee letter?**

Minorities

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

**Name:** Mike C

**May we share your information outside our organization?:** Yes

**From: Chenoa Fund - Down Payment Assistance**

**Subject: Lender / Borrower Petition Signed**

**Date: May 15, 2019 at 9:07 AM**



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**What percentage of applicants who you've offered Chenoa Fund to in the past, would NOT have been able to buy a home without this program?**

76-100%

**What are the main reasons you offer the Chenoa Fund program?**

Ease of use, Better price, Ability to help more borrowers, Unique program features

**Based on your book of business, who will be most hurt by this new mortgagee letter?**

All Races Equally

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

**Name:** Michelle L

**May we share your information outside our organization?:** Yes

**From: Chenoa Fund - Down Payment Assistance**

**Subject: Lender / Borrower Petition Signed**

**Date: May 14, 2019 at 10:04 AM**



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**What percentage of applicants who you've offered Chenoa Fund to in the past, would NOT have been able to buy a home without this program?**

76-100%

**What are the main reasons you offer the Chenoa Fund program?**

Ability to help more borrowers

**Based on your book of business, who will be most hurt by this new mortgagee letter?**

Minorities

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

**Name:** Jim N

**May we share your information outside our organization?:** Yes

**From: Chenoa Fund - Down Payment Assistance**

**Subject:** Lender petition signed

**Date:** May 15, 2019 at 10:32 AM



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**What percentage of applicants who you've offered Chenoa Fund to in the past, would NOT have been able to buy a home without this program?**

76-100%

**What are the main reasons you offer the Chenoa Fund program?**

Ease of use, Ability to help more borrowers, Unique program features

**Based on your book of business, who will be most hurt by this new mortgagee letter?**

Minorities

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

**Name:** Doris M

**May we share your information outside our organization?:** Yes

**From: Chenoa Fund - Down Payment Assistance**

**Subject: Lender / Borrower Petition Signed**

**Date: May 14, 2019 at 1:24 PM**



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**What percentage of applicants who you've offered Chenoa Fund to in the past, would NOT have been able to buy a home without this program?**

76-100%

**What are the main reasons you offer the Chenoa Fund program?**

Ease of use, Better price, Ability to help more borrowers, Unique program features

**Based on your book of business, who will be most hurt by this new mortgagee letter?**

All Races Equally

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

**Name:** Connor G

**May we share your information outside our organization?:** Yes

**From:** Chenoa Fund - Down Payment Assistance

**Subject:** Lender petition signed

**Date:** June 4, 2019 at 10:30 AM



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**Name:** Paul D.

**May we share your information outside our organization?:** Yes

**What percentage of applicants who you've offered Chenoa Fund to in the past, would NOT have been able to buy a home without this program?**

76-100%

**What are the main reasons you offer the Chenoa Fund program?**

Ease of use, Ability to help more borrowers, Unique program features

**Based on your book of business, who will be most hurt by this new mortgagee letter?**

All Races Equally

**Please provide any additional thoughts regarding why this program 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>)

**From: Chenoa Fund - Down Payment Assistance**

**Subject: Lender / Borrower Petition Signed**

**Date: May 14, 2019 at 10:36 AM**



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**What percentage of applicants who you've offered Chenoa Fund to in the past, would NOT have been able to buy a home without this program?**

76-100%

**What are the main reasons you offer the Chenoa Fund program?**

Ability to help more borrowers

**Based on your book of business, who will be most hurt by this new mortgagee letter?**

All Races Equally

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

The Chenoa program has helped so many of many my clients achieve their dreams of home ownership.

**Name:** Jessica M

**May we share your information outside our organization?:** Yes

**From: Chenoa Fund - Down Payment Assistance**

**Subject: Lender / Borrower Petition Signed**

**Date: May 14, 2019 at 5:18 PM**



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**What percentage of applicants who you've offered Chenoa Fund to in the past, would NOT have been able to buy a home without this program?**

76-100%

**What are the main reasons you offer the Chenoa Fund program?**

Ability to help more borrowers, Other (Add In Comments)

**Based on your book of business, who will be most hurt by this new mortgagee letter?**

All Races Equally

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

The DPA loan does allow my borrowers to purchase a home without completely depleting all their assets.

**Name:** Tess S

**May we share your information outside our organization?:** Yes

**From: Chenoa Fund - Down Payment Assistance**

**Subject: Lender / Borrower Petition Signed**

**Date: May 14, 2019 at 10:46 AM**



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**What percentage of applicants who you've offered Chenoa Fund to in the past, would NOT have been able to buy a home without this program?**

76-100%

**What are the main reasons you offer the Chenoa Fund program?**

Ability to help more borrowers

**Based on your book of business, who will be most hurt by this new mortgagee letter?**

Don't know

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

Without this program, we are not able to help well deserving families become homeowners and provide a stable life for their families.

**Name:** Roy D

**May we share your information outside our organization?:** Yes

**From: Chenoa Fund - Down Payment Assistance**

**Subject: Lender / Borrower Petition Signed**

**Date: May 14, 2019 at 11:27 AM**



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**What percentage of applicants who you've offered Chenoa Fund to in the past, would NOT have been able to buy a home without this program?**

76-100%

**What are the main reasons you offer the Chenoa Fund program?**

Ability to help more borrowers

**Based on your book of business, who will be most hurt by this new mortgagee letter?**

Minorities

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

without this program several families will never get a chance at the american dream.

**Name:** Kym I

**May we share your information outside our organization?:** Yes

**From: Chenoa Fund - Down Payment Assistance**

**Subject: Lender / Borrower Petition Signed**

**Date: May 14, 2019 at 10:37 AM**



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**What percentage of applicants who you've offered Chenoa Fund to in the past, would NOT have been able to buy a home without this program?**

76-100%

**What are the main reasons you offer the Chenoa Fund program?**

Ability to help more borrowers

**Based on your book of business, who will be most hurt by this new mortgagee letter?**

Minorities

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

**Name:** Julie H

**May we share your information outside our organization?:** Yes

**From: Chenoa Fund - Down Payment Assistance**

**Subject: Lender / Borrower Petition Signed**

**Date: May 13, 2019 at 4:50 PM**



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**What percentage of applicants who you've offered Chenoa Fund to in the past, would NOT have been able to buy a home without this program?**

76-100%

**What are the main reasons you offer the Chenoa Fund program?**

Ability to help more borrowers, Unique program features

**Based on your book of business, who will be most hurt by this new mortgagee letter?**

Minorities

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

**Name:** Dawna R

**May we share your information outside our organization?:** Yes

**From: Chenoa Fund - Down Payment Assistance**

**Subject: Lender / Borrower Petition Signed**

**Date: May 14, 2019 at 3:46 PM**



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**What percentage of applicants who you've offered Chenoa Fund to in the past, would NOT have been able to buy a home without this program?**

76-100%

**What are the main reasons you offer the Chenoa Fund program?**

Ease of use, Better price, Ability to help more borrowers, Unique program features

**Based on your book of business, who will be most hurt by this new mortgagee letter?**

Minorities

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

**Name:** David A

**May we share your information outside our organization?:** Yes

**From: Chenoa Fund - Down Payment Assistance**

**Subject: Lender petition signed**

**Date: June 4, 2019 at 3:56 PM**



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**Name:** David A.

**May we share your information outside our organization?:** Yes

**What percentage of applicants who you've offered Chenoa Fund to in the past, would NOT have been able to buy a home without this program?**

76-100%

**What are the main reasons you offer the Chenoa Fund program?**

Ease of use, Better price, Ability to help more borrowers, Unique program features

**Based on your book of business, who will be most hurt by this new mortgagee letter?**

Minorities

**Please provide any additional thoughts regarding why this program 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>)

**From: Chenoa Fund - Down Payment Assistance**

**Subject: Lender petition signed**

**Date: June 4, 2019 at 10:40 AM**



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**Name:** Julie H.

**May we share your information outside our organization?:** Yes

**What percentage of applicants who you've offered Chenoa Fund to in the past, would NOT have been able to buy a home without this program?**

76-100%

**What are the main reasons you offer the Chenoa Fund program?**

Ability to help more borrowers

**Based on your book of business, who will be most hurt by this new mortgagee letter?**

Minorities

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

Helps lower income families when there is additional income in the house hold that we can not use. Chenoa allows for a higher DTI than other DPA programs.

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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:** Lender petition signed

**Date:** May 15, 2019 at 10:21 AM



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**What percentage of applicants who you've offered Chenoa Fund to in the past, would NOT have been able to buy a home without this program?**

51-75%

**What are the main reasons you offer the Chenoa Fund program?**

Ability to help more borrowers

**Based on your book of business, who will be most hurt by this new mortgagee letter?**

Minorities

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

**Name:** Sterling 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>)

**From:** Chenoa Fund - Down Payment Assistance

**Subject:** Lender petition signed

**Date:** May 16, 2019 at 12:34 AM



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**What percentage of applicants who you've offered Chenoa Fund to in the past, would NOT have been able to buy a home without this program?**

76-100%

**What are the main reasons you offer the Chenoa Fund program?**

Ability to help more borrowers

**Based on your book of business, who will be most hurt by this new mortgagee letter?**

All Races Equally

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

**Name:** Mia 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>)

**From: Chenoa Fund - Down Payment Assistance**

**Subject: Lender / Borrower Petition Signed**

**Date: May 14, 2019 at 9:44 AM**



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**What percentage of applicants who you've offered Chenoa Fund to in the past, would NOT have been able to buy a home without this program?**

51-75%

**What are the main reasons you offer the Chenoa Fund program?**

Better price, Ability to help more borrowers, Unique program features

**Based on your book of business, who will be most hurt by this new mortgagee letter?**

Minorities

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

**Name:** Jimmy V

**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: Lender / Borrower Petition Signed**

**Date: May 14, 2019 at 10:37 AM**



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**What percentage of applicants who you've offered Chenoa Fund to in the past, would NOT have been able to buy a home without this program?**

76-100%

**What are the main reasons you offer the Chenoa Fund program?**

Unique program features

**Based on your book of business, who will be most hurt by this new mortgagee letter?**

All Races Equally

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

**Name:** Andrea 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>)

**From:** Chenoa Fund - Down Payment Assistance

**Subject:** Lender petition signed

**Date:** May 16, 2019 at 8:47 AM



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**What percentage of applicants who you've offered Chenoa Fund to in the past, would NOT have been able to buy a home without this program?**

76-100%

**What are the main reasons you offer the Chenoa Fund program?**

Ability to help more borrowers

**Based on your book of business, who will be most hurt by this new mortgagee letter?**

Minorities

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

**Name:** Ricky 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: Lender / Borrower Petition Signed**

**Date: May 14, 2019 at 10:33 AM**



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**What percentage of applicants who you've offered Chenoa Fund to in the past, would NOT have been able to buy a home without this program?**

51-75%

**What are the main reasons you offer the Chenoa Fund program?**

Ability to help more borrowers

**Based on your book of business, who will be most hurt by this new mortgagee letter?**

All Races Equally

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

**Name:** paul 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>)